



**ANNOUNCEMENT:
SPECIAL SUBSIDIES FOR WINTER 2009 COUNSELING SESSIONS AND NEW WORKSHOP
ARE NOW AVAILABLE IN WNY!**

December 30, 2008

The American Education Foundation has obtained special funding for additional **one-on-one college counseling sessions** in WNY. This special funding is in response to the current economic crisis that has made paying college costs much harder for many families, especially for households affected by job loss. Funding is also being made available for a **new "College Costs and the Dislocated Worker" workshop** to help unemployed and under-employed parents utilize new aid provisions for college. Funding has been committed for an 8 week period from February 2 through March 30, 2009. *Sorry, this program is not yet available to families in the Northern NJ or Charlotte NC chapter areas.*

Families with high school or college students can reserve up to 5 hours of private counseling sessions under this special subsidy. Requests will be granted on a reservation basis. Preference will be granted to families with current high school juniors (graduating class of 2010), seniors (graduating class of 2009) and college students who have participated in one or more AMEDF programs. Requests for subsidized counseling will be granted until all of the funding is exhausted. Subsidies for counseling sessions are available at 70%, 85%, and 100% levels based on family income and employment status. Workshops are 100% subsidized and free to the public.

Here are the details:

1. WHY ARE THESE ADDITIONAL COUNSELING RESOURCES ONLY AVAILABLE TO WNY FAMILIES?

Answer: AMEDF was only able to obtain commitments (so far) from its WNY instructors to provide additional counseling sessions. When additional commitments are obtained from instructors in other Chapter areas, counseling sessions will be made available to those families.

2. WHAT CAN BE DISCUSSED AT COUNSELING SESSIONS?

Answer: Any topic* or area affecting college preparation or planning can be discussed. Counselors in AMEDF programs typically provide guidance on academic preparedness, admissions, career choices, academic paths, non-traditional options, saving for college, financial aid, education financing, loan options, issues related to multiple students, divorce or extended families, and recently enacted allowances for dislocated (unemployed) workers.

3. WHO SHOULD UTILIZE THESE ADDITIONAL COUNSELING RESOURCES?

Answer: Although families with a student entering college in 2009, 2010 and families with a student already in college are expected to have a greater need for additional counseling, counseling sessions are open to all families with a college or college-bound student. Preference will be made, however, to accommodate requests from families with students entering college in 2009, 2010, and families with a student already in college.

4. WHY IS THE AMEDF SUBSIDIZING WINTER COUNSELING SESSIONS?

Answer: AMEDF is responding to a myriad of recent problems that have greatly diminished college affordability including the credit crisis that eliminated many alternative student loans and debt options for college and rising unemployment. As a result, families are experiencing heightened levels of confusion and anxiety over how to select and pay for college. Families with a student starting college in 2009, 2010 and families with a student already in college are expected to have the greatest difficulties since it will take some time to sort out the current financial crisis and develop additional funding options.

5. **WHO ARE THE COUNSELORS* AND WHAT ARE THEIR QUALIFICATIONS?**

Answer: Counseling sessions between February 2, 2009 and March 30, 2009 in WNY will be conducted by AMEDF instructors Anthony Scalise, Grace Luterek or Steven Yeh. All are experienced professionals certified* by the AMEDF. Detailed biographical information on these instructors can be obtained from the AMEDF.

(Instructors and counselors servicing AMEDF programs are required to complete AMEDF's proprietary internal certification program on college counseling and maintain their status each year)*

6. **WHAT IS THE FEE FOR COUNSELING SESSIONS?**

Answer: Fees for counseling sessions are subsidized at 70%, 85%, or 100% levels depending on family income and employment status. Based on the additional subsidies received, families will be charged:

- \$30/ hour at the 70% subsidy level
- \$15/hour at the 85% subsidy level
- \$0 at the 100% subsidy level

These are **substantially less** than the counseling fees without the AMEDF subsidy (private counseling fees are typically \$100 or more per hour).

7. **HOW DO I SCHEDULE AND PAY FOR COUNSELING SESSIONS?**

Answer: Counseling sessions subsidized by the AMEDF are scheduled through AMEDF. You will be billed by AMEDF after all of the counseling sessions are completed. AMEDF instructors and counselors are prohibited from charging AMEDF program participants directly for AMEDF resources.

8. **WHERE WILL THE COUNSELING SESSIONS TAKE PLACE?**

Answer: Counseling sessions will take place at the counselors' offices. Once your reservation is accepted, detailed instructions will be provided to you by the AMEDF.

9. **HOW MANY HOURS OF COUNSELING CAN I RESERVE?**

Answer: AMEDF will subsidize up to 5 hours of counseling time per family under this special winter 2009 subsidy program.

10. **WHAT IF I DON'T USE OR NEED THE COUNSELING SESSIONS I RESERVE?**

Answer: You are not obligated to use all of the counseling time that you request. It is often impossible to predict how much counseling you will need because your plans may change as a result of counseling. If you don't use the counseling time that you reserve, you will not be responsible for the unused time. AMEDF will reallocate unused counseling time to other families.

11. **WHAT ADDITIONAL RESOURCES ARE AVAILABLE IF MY REQUEST IS NOT GRANTED?**

Answer: AMEDF will do its best to accommodate all requests, but this special funding is limited. In the event that requests for counseling are greater than the available subsidy, especially if you have a student entering college in 2009, 2010 or already have a student in college, AMEDF will try to accommodate you in other programs already scheduled for winter 2009. You will be notified of other programs, options or special arrangements that can be extended in the event there isn't sufficient funding to honor your request.

12. **HOW DO I APPLY?**

Answer: Participants interested in reserving subsidized counseling sessions can complete and submit the request form attached to this notice. **All requests should be received by the AMEDF by the deadline of January 26, 2009.**

***Please Note:** AMEDF is not responsible for the advice provided through private counseling. Professionals who provide individual counseling are independent contractors and not employees of AMEDF. Private counseling and guidance in certain areas and/or pertaining to particular topics may require individual licensing and qualifications that are beyond the control of AMEDF. AMEDF does not independently verify the backgrounds of advisors and professionals that provide private counseling except to require that AMEDF program instructors meet internal AMEDF certification requirements each year.

COLLEGE COSTS AND THE DISLOCATED WORKER WORKSHOP

The current economic crisis has made paying college costs much harder for many families, especially for households affected by job loss. Fortunately, new financial aid provisions have been enacted to help recently unemployed parents (dislocated workers) afford college costs. The provisions can be complicated, however, and hidden pitfalls must be avoided in order to maximize available aid.

This new, 90 minute workshop underwritten by the American Education Foundation will help you understand these new provisions and coordinate all available options to make college affordable despite a job loss. We'll thoroughly examine the new "dislocated worker" status and how it can qualify your student for federal grants, campus assistance, and additional education financing options by excluding assets from aid eligibility consideration. Pros and cons of using retirement plan assets made available by unemployment will be reviewed, including the impact on federal, state, and institutional college financial aid.

WORKSHOP TOPICS INCLUDE :

- New "Dislocated Worker" status and who qualifies
- Affect of job loss or interruption on aid eligibility
- Emergency provisions enacted earlier this year that makes it easier to borrow for college
- Types and amounts of new federal and state aid awards as well as how to qualify
- Career and majors that qualifies for increased college aid
- Changes to the Free Application for Federal Student Aid (FAFSA), new options to file and the deadlines
- The effect of the financial crisis on colleges' ability to provide assistance
- Available government and community programs to help you qualify for more aid
- Coordinating new and existing aid provisions to make the 2009-10 school year more affordable

The workshop has been scheduled for February 26, 2009 630pm-8pm and will be conducted by an experienced college counselor and financing expert. The last 30 minutes of the program are reserved for a question and answer session to make sure all of your questions are answered. Additional private counseling sessions are also available to help you prepare for the 2009-10 school year.

This session is free to the public, but seating is limited. In addition to the currently scheduled session, future sessions may be offered based on need. To reserve your seat or to be put on the waiting list for future sessions, please send in the reservation form on the next page, visit www.amedf.org/wny or call 877-702-6333 x 104.

RESERVATION REQUEST FORM

WINTER 2009 SUBSIDIZED COUNSELING

DISLOCATED WORKER WORKSHOP

To reserve counseling resources, please complete and mail, fax or E-mail this form to AMEDF.

AMEDF **Mail:** P.O. Box 1685, Amherst NY 14226
 Fax: 716.348.3499
 Email: info@amedf.org

Requests will be considered on a first come, first served basis. Subsidies will be made at the 70% subsidy level for counseling sessions (workshop is free to the public) unless you check off the box below corresponding to additional subsidy levels you qualify for based on the subsidy chart.

Once your request is received and processed, you will be contacted regarding availability and scheduling of your counseling sessions or the next "College Costs and the Dislocated Worker" workshop.

Date: _____

Name: _____

Address: _____

City, State, Zip: _____

Telephone: Day _____ Eve _____

Email: _____

Student Name: _____

High School Graduation Year: _____ **or Year Your Student Entered College:** _____

If you are interested in the "College Costs and the Dislocated Worker" workshop, please check here: _____

Counseling Sessions:

Please indicate the subsidy level for which you qualify (see table below):

- \$30/ hour at the 70% subsidy level
- \$15/hour at the 85% subsidy level
- \$0 at the 100% subsidy level

Please indicate the number of counseling hours you wish to reserve. You may reserve up to 5 hours and will be charged only for the hours you actually use: _____

Additional Information:

Determining the subsidy level:

The 3 levels of subsidy that determine the tuition charged is based on family income. Look on the annual income table below to determine the subsidy level.

American Education Foundation Tuition and Fee Subsidy Eligibility

Household Size	Annual Income		
	100% Subsidy	85% Subsidy	70% Subsidy
2	18,200 or less	25,900 or less	25,901 or greater
3	22,880	32,560	32,561
4	27,560	39,220	39,221
5	32,240	45,880	45,881
6	36,920	52,540	52,541
7	41,600	59,200	59,201
8	46,280	65,860	65,861
each add'l family member add	4,680	6,600	NA

Based upon Federal Free and Reduced Lunch Income Eligibility Guidelines for 7/1/08-6/30/09