

## **Episode 1: College Goal Wisconsin**

[00:00:08] Randy: Thank you for joining us on today's episode of the UW HELP Podcast. I'm Randy Parvin, your host, and a student services coordinator at the University of Wisconsin System HELP office.

[00:00:19] Randy: Many of you have never heard of College Goal Wisconsin. Yet, it is an organization that makes applying for college financial aid much easier for students and their families. To talk with us today about it is Denny Roark, a senior outreach specialist with the University of Wisconsin System Administration, and also, more importantly for this podcast, a board member at College Goal Wisconsin. And I know that she's a tireless advocate for their organization, and really--more importantly--students. Welcome, Denny.

[00:00:53] Randy: And before we get started talking about College Goal, I should warn anybody listening: we used to work together at UW HELP. About how long ago was that?

[00:01:02] Denny: Yes we did in fact work together for many years. I worked at UW HELP for many years, until about 6 years ago.

Randy: Was it six?

Denny: Time flies! That's when I switched jobs and went to System Administration. But many of the same student success initiatives that I was engaged with at UW HELP, I'm also engaged with at the System level working with campuses and working with our partners in the Department of Public Instruction and others to help students succeed and pursue a good college and career. So I miss working at UW HELP. They were some of my best days. I miss working directly with school counselors and much of the work that goes on at UW HELP. But I remember it fondly and I'm delighted to be back here and talk about an important student success initiative in terms of helping students access money for college.

[00:01:53] Randy: Well I'm happy here and I didn't realize it was six years ago.

[00:01:58] One of your big roles was doing, as I remember this, doing presentations out at high schools.

Denny: I did. I did a lot of post-high school options programs in Wisconsin high schools all over the state and it was something that I really enjoy.

Randy: [00:02:13] Yeah, I do, too. I do probably 60 percent of it (or so) for our office now. I was calculating that the other day and I know this, it's a lot of fun and you come back so excited after a great program like I do.

Denny: [00:02:25] True enough.

Randy: Yeah. Well OK. About College Goal Wisconsin. I think it's a wonderful organization. Can you tell anyone out there listening just a little bit more about what College Goal Wisconsin is?

Denny: [00:02:37] College Goal Wisconsin began over 10 years ago and it began as a part of a national program called College Goal Sunday. We call our program College Goal Wisconsin and

host it on days other than Sundays now. So over the years it's evolved to be offered on a variety of dates rather than concentrating exclusively on Sundays. It's basically a free state wide event to help students and their families learn a little bit about the financial aid process, about financial aid programs, and most importantly, completing the Free Application for Federal Student Aid.

[00:03:13] A lot of times the financial aid process seems very overwhelming to students and their families: they're unsure of what kind of money they're going to be able to access, they're unsure of how to access that, so College Goal Wisconsin invites students and their families to participate in this program, and we provide a little bit of information, and most importantly, we take students into a computer lab to help them complete the Free Application for Federal Student Aid with access to people with the expertise in the financial aid process and with financial aid programs to help them do that. We basically schedule the programs for College Goal Wisconsin early in order to help students access or complete that Free Application for Federal Student Aid in a timely way. All of us on the higher education side of things know one of the important things for students to do is not only complete the form correctly but also to do it in a timely way. So we try to schedule those early enough to ensure or help ensure students get their hands in the pot when the pot is full of money.

Randy: Why is it important that students complete the Free Application for Federal Student Aid early or earlier in the financial aid process?

Denny: [00:04:31] A couple of reasons. One, it helps defuse some of the anxiety that students feel about the transition from high school to college or the transition, from you know, work to college, whatever the case might be for that particular individual. It helps defuse some of that anxiety. Additionally, not every pot has an endless fund in it--an endless supply of money. So ideally what the student wants to do is apply in a timely way to make sure that when that financial aid award is put together for the student there is still money in each of those pots from which he or she can receive aid.

Randy: [00:05:08] OK, awesome. Now, one other question that I get, and if you could just respond to that. Do students and parents or families have to fill out the Free Application for Federal Student Aid if they just want a loan?

Denny: [00:05:20] Yes. Yes. And in fact I would encourage everyone going to college to complete the Free Application for Federal Student Aid. It doesn't obligate you to accept whatever aid is offered to you. But it basically puts you in a position where you get to make the decision. When you get that financial aid or receive that financial aid award from the campus that you intend to enroll at, it will basically describe for you what programs you're eligible for: loans grants, work study, whatever the case might be, or any combination of those federal (and in Wisconsin, state programs), so that aid award letter will tell you what you qualify for. You then are in the driver's seat to say I'm going to accept this but not accept that, or, you know what... I'm really not in a position where I have to take loans out; maybe I can do this for a while without borrowing money to go to college. And so it doesn't obligate you to do anything but at least you know what the campus that you're going to enroll at will award you.

Randy: And the other thing I always tell folks when I do presentations, similar to what you just said there, is if you fill out that form and suddenly you don't take the money but you find your family in an economic situation because of job, because of medical cost--you have that step done and that takes some pressure off.

Denny: [00:06:41] No doubt about it, circumstances for families often change. And like you say it might be a health issue, it might be an employment issue. There are any number of circumstances that can impact the ability for someone to pay for his or her education. And so if you've completed that FAFSA you're one step ahead in case you need it. And so without a doubt I encourage everyone to fill out a FAFSA.

Randy: [00:07:06] All right. OK back to College Goal. That is awesome. I know that when I go to a new place or new event, especially if my son or daughters are there or my wife and we've never been there, you get a little nervous. I get nervous. So for those people like me, when I ride with my daughter Ainsley to College Goal Wisconsin--can you walk us through the steps? What happens? Can you give us a little visualization of what it looks like?

Denny: [00:07:33] Sure. All of the College Goal Wisconsin events begin promptly at 6 p.m. So the first thing that I would say to people is arrive on time. You want to get there a little bit early, arrive a little bit early. You're going to go through a registration process where you'll sign in. You'll be given a packet, you'll be welcomed by a number of friendly volunteers, and taken into a room where other people will be gathered to hear an overview about financial aid. It's a short program--it's not long--it's just basically to give people a little bit of foundation in terms of what the programs are, what the FAFSA is, and what the process will be after you submitted that Free Application for Federal Student Aid.

[00:08:15] It's a very welcoming environment. We are staffed completely by volunteers. Many of them come from college and university financial aid offices. They have the expertise and the knowledge of financial aid and completing the financial aid process. After you participate in a very short program to give you an overview or a foundation of knowledge and expertise about financial aid, we basically take everyone into computer labs. In the computer labs, each student and his or her family (parents, guardians) will be starting, or continuing if they've already started, the FAFSA to complete and submit that form.

[00:08:59] The idea is that you'll be in a room in which there are experts. So that if you have questions, if you're unsure about something, that individual can answer your questions and help make sure that the form that you end up submitting is going to be complete and correct. You want to submit that form as completely and correct as possible so that you don't have any snags down the road. You'll basically complete that form, hopefully submit that form; that's what we would like everyone to do. That doesn't always happen, there are sometimes some snags for families that may not have all the information they need or something like that, but you'll get a good start on it. And most people participating do submit the form. As you leave, we're going to ask you to fill out an evaluation form, and after you've filled out that evaluation form one of the things that we're going to do is give you a ticket to enter a scholarship raffle. College Goal Wisconsin literally awards thousands of dollars every year in scholarships and you qualify for the scholarship by simply participating in the event. There is no academic requirement. There is no financial need requirement. It's basically if you participate in the College Goal Wisconsin event we're going to give you that ticket to enter in a raffle.

[00:10:15] And like I say, through the generosity of donors and partners throughout the years, we've literally given away tens of thousands of dollars and intend to do the same thing this year.

Randy: [00:10:27] That is so awesome. Alright so you said all of them start at six. About the

average person or family--when will I be done?

[00:10:37] It varies. It varies. We basically schedule the events from 6:00 p.m. until 8:00 p.m. Most people will finish well before 8:00 p.m.. It's at the end at 8:00 o'clock or sometimes a few minutes after, there are typically very few people that are still there. Most people because of that assistance that they're getting from financial aid professionals, can move through that form fairly quickly and fairly easily. The form also over the course of the years, as you well know, has gotten much easier than it was in the past, so you know, you've got the IRS data retrieval so there's information from your IRS forms that can be loaded into the form. It's gotten much easier in general. And most people, I would say, can complete that form in just about a half an hour unless they have some challenging circumstances or, like I say, they don't have all the documents that they might need in order to complete that. Sometimes if a student comes without a parent or guardian, or a parent or guardian comes without a student, that can also slow things down. So we really encourage students to attend if they're dependent for financial aid purposes to attend with a parent or guardian. And the same would be true if a parent or guardian comes without a student. It's not to say that they can't navigate their way through most of that form, but it's very helpful to have that student present.

[00:12:07] The other part of that is when a student attends with his or her parent or guardian, or the parent or guardian attends with the student, everybody understands a little bit better the process. Everybody understands what kind of information is being included on that, in that Free Application for Federal Student Aid, on the FAFSA form.

[00:12:29] So it's important for everyone, especially the student, to understand what the process is, how this all works, and ultimately, to understand that financial aid award and what that means, not only while he or she is enrolled in college, but going forward and after graduation.

Randy: [00:12:47] I love what you said there. It's important to have the student there so that they know the process. I know that my wife got very nervous about revealing some of our family's financial data to our oldest daughter when she went through this process. And I don't know what your thoughts on this is. My thought was she needs to understand the process. And she also needs to understand the family's financial situation, and all that's revealed, for good or bad.

Denny: [00:13:17] Exactly. And the family's financial situation, basically as this form moves through the process, what's determined is what's called Expected Family Contribution, an EFC. That EFC then determines much about the award that you're going to receive. So the more the student--who's ultimately the borrower or ultimately the individual receiving that aid--the better understanding that he or she has of the process of the aid programs and what that obligates that student to do, is critically important. None of us will go buy a car and not pay any attention to what we have to do with the bank. The same is true for a student borrowing money or receiving money--could be grant money, could be loan money, could be work study money--the same is true for that individual. The better understanding about the obligations that the student has, the better.

Randy: [00:14:20] Ok, so I'm thinking about going on the typical family--you've sold me on going.

Denny: Good.

Randy: What do I need to bring to College Goal Wisconsin? What kind of documents might I need

to finish that FAFSA?

Denny: [00:14:33] There are a number of documents that will help you to complete that Free Application for Federal Student Aid at the event itself. And if you're missing any of these documents at that, it puts a snag in the process. You may be able to start the form, you may be able to work on the form, but you may not be able to complete it. The same would be true if a student's there without the parent, or the parent is there without the student.

[00:14:57] But essentially on our website, collegegoalwi.org, is a list of the things that you need to bring. And for a student that plans to enroll in college in the fall of 2018, so not this coming September but the following September, there are a number of things that that student needs to bring. The 2016 federal tax return and W2s, the 2016 untaxed income records, maybe child support, veteran's education benefits, information on savings, investments, business assets, and possibly farm assets, if that's applicable. The driver's license if the student has one. Social Security number--very important to get the security number correctly. If an inaccurate Social Security number goes into that form it can wreak real havoc so that Social Security number is incredibly important. An alien registration card or permanent resident card if the student is not a U.S. citizen. Date of birth for parents, and the month or year of parent's marriage, divorce, or separation.

[00:16:11] Again there's a list of all these items on that collegegoalwi.org website so that before you come to an event, if you're coming alone as a student or alone as a parent or hopefully together, take a look at that website. Take a look at the documents that you need.

[00:16:29] Gather them together so that when you come you're well-prepared to respond and answer any of the questions that appear on the FAFSA

Randy: OK. Awesome. How many sites are there across Wisconsin for College Goal Wisconsin?

Denny: This fall, we will have well over 40 sites.

Randy: Wow.

Denny: It takes place throughout the entire state, and again on the collegegoalwi.org website, you can see a list of all the locations. Again, to the generosity of many college campuses, high schools, other kinds of agencies, which is where we housed these events libraries. Take a look at that collegegoalwi.org website and you can see a list and find the locations nearest to you. You don't have to go if you've been admitted to a particular campus, public, private, or technical, you do not have to go to where that event is taking place. You basically go to the one that is most convenient for you to attend.

Randy: [00:17:34] And when are these events?

Denny: They take place throughout the month of October and in early November.

[00:17:43] The dates this coming fall right are October 4th, 9th, 11th, 16th, 18th, 23rd, 25th, and November 8th.

Randy: [00:17:56] And so that's, just to reiterate and emphasize because I know this gets a little confusing for me, even me and I work in higher ed, that's this fall for students who are entering

Denny: So that the students that are seniors in high school this fall will be applying for financial aid in the fall. So two things that they'll be doing that are critically important to the following fall when they make that transition from high school to colleges: one, applying for admission and two, applying for financial aid. And both of those now are done in the fall. In previous years before the process was changed at the federal level, students didn't apply for aid until later, for financial aid. But now you're basically doing two very important tasks at the same time.

[00:18:45] So ideally students have a pretty good idea when they return to school, seniors in high school, or return to school this fall, about where they're going to apply for admission, and they initiate that admissions process to get that moving, and then apply for financial aid. When you apply for financial aid you will list the colleges and universities that you want to receive that information from the FAFSA so that if your daughter is looking at three different campuses, and she knows that these are the three that she's seriously considering, she will list all three of those campuses on that financial aid form. Any combination of public, private, technical, in-state, out-of-state--regardless of where you're thinking about going to college, you're going to list those campuses on that Free Application for Federal Student Aid so that when you receive information from the federal government, at the same time those colleges and universities that you're considering attending are also receiving information so that once you're admitted, they can begin to put together that financial aid award that in Wisconsin, we'll combine both federal and state aid so that you get an idea about what your college costs will be from that particular campus and what the aid award will be. So you get an idea about what might be most affordable and what might be the best fit for you.

Randy: [00:20:11] Right. Now I know you said this but I want to have you emphasize this a little. Where does College Goal Wisconsin--the events, where did they get their volunteers, where do they pull from?

Denny: [00:20:19] The volunteers are from all over the place and we welcome volunteers from anywhere. Each year we have about a little over 300 people that volunteer for this event. Without those volunteers this event would not happen. Period. I mean they are that critical to this program. Many of them come from college and university financial aid offices. Again, public, private, technical, they come from financial aid. They're the people with the great expertise and the willingness to help students, regardless of where they plan to attend, complete that financial aid process.

[00:20:58] We also have other people that volunteer that maybe serve as people that have a knowledge of financial aid but maybe not the same extent of expertise as a financial aid officer.

[00:21:10] People from admissions offices, people from advising offices, we've had people from registrars offices help with this and they're basically, again, people like you and me that are committed to student success and want to help people access money for college. We also have a significant number of high school counselors that volunteer for this event, sometimes as site coordinators if an event is taking place in a high school. Other times school counselors will come to a college or university or an event site near them to help. It's, in my mind, always kind of helpful to have school counselors engaged. It connects secondary and post-secondary and it also... I've seen a little bit of anxiety defused in rooms where someone comes in and they know who someone is, if they know their school counselor and it helps to defuse some of that anxiety. So we're very thankful to anyone who's willing to volunteer, but especially thankful to those that work in higher

education as well as school counselors. And there have probably been a teacher or two that have volunteered, too. They make the program work.

Randy: [00:22:23] That's awesome. Now that kind of wraps up most the questions I have about College Goal Wisconsin. Is there anything that I didn't ask that you'd like to share or re-emphasize?

Denny: I guess the other thing that I'd really like to sort of as a public service announcement, I'd like to also indicate this is a free event, but the event is fundraised. The whole thing is supported by donors and partners.

[00:22:51] And we could not be more thankful to all the people that basically make this possible for us to do this program. All of the donors are identified on our site. They've been very generous with us. They help us to make this work and set it up through the year and identify event sites to the colleges and universities that host the event. The high schools that host the events: we couldn't be more appreciative, and like I say, without the donors and the partners and all the site coordinators that that are at a particular site making this this whole thing work. And to the volunteers: we couldn't be more appreciative, and without them it would not happen. To all the students and the families that participate: we couldn't be happier. It's a very rewarding experience to look back at the number of people that have attended this program over the course of my engagement with College Goal Wisconsin--literally tens of thousands of people have taken part in this event and have been helped. One of the things that we've learned from our evaluation of the program each year is that there are people that say they were too overwhelmed by this process to really do it on their own. Ninety-eight percent of people that attend tell us that it was beneficial to them to attend, and so as volunteers, we feel very rewarded. And I think most people are pretty appreciative of the process, so we're very, very pleased with that.

[00:24:27] One of the things that I would ask your school counselors that are listening to this podcast to do is help us advertise this event. There are a number of flyers that you can download from the [collegegoalwi.org](http://collegegoalwi.org) website to help disseminate information and share that information with your students. If you have financial aid night programs, this is a good handout to make available to students and their families. School announcements--any way in which you can, as a school counselor, help spread the word about College Goal Wisconsin is critical to our success. We also know, again from our evaluation of the program, that most people hear this from their secondary school. And so as school counselors basically make this information available, then students and families can decide what's a convenient date for me to attend, what's the most convenient location for me to attend. And everybody wins. The school wins for passing the information on and helping their students and families basically be college and career ready. Financial aid is an important part of that. It, I think, can be incorporated into the academic and career planning that all Wisconsin public schools are beginning this fall. There are many ways in which school counselors especially, as well as other post-secondary educators, can help to get the word out so that people can take advantage of this program.

Randy: [00:25:59] All right. Thank you. Denny, I appreciate you sitting down and talking about College Goal Wisconsin with me. This has been fun. Would you be willing... I've got some other ideas about things we can talk about. Would you be willing to come back sometime and we'll do this again?

Denny: [00:26:14] You know me well, Randy! I would be delighted. My time with UW HELP was probably the best time of my entire career. And I couldn't be happier to come back and aid in any

way I can.

Randy: [00:26:29] Well if you think of other topics that you think school counselors or students and parents would be interested that we could do the same format, I'm open to that. I know our team is open to that. So this is going to be fun.

Denny: [00:26:43] It could be a lot of fun. And you know me, I always have thoughts and ideas that I'm more than willing to share. And I would say the same thing to the school counselors that might be hearing this. There are parts of higher education that you may have a cursory knowledge of but may not have great expertise. You know the UW HELP office does. And they are willing to listen and be attentive to your needs, so that in partnership, we're helping students succeed.

Randy: [00:27:15] All right. Well that wraps up our first episode of the UW HELP podcast. Again, I'm Randy Parvin, the host, and our guest today was Denny Roark. I hope you've enjoyed this first episode and will join us next time.

[00:27:30] If you have questions about what you've heard, or suggestions (like Denny said) about what we should be talking about, e-mail us at [uwhelp@uwex.edu](mailto:uwhelp@uwex.edu). That was [uwhelp@uwex.edu](mailto:uwhelp@uwex.edu). Until next time, this is UW HELP, your guide to the college process.

-end-