



# VSAC and State Updates

Vermont Student Assistance  
Corporation

October 2023





# Session Goals

- VSAC services
- New VSAC and State Programs

# Other VSAC Fall Trainings

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- Financial Aid 101
- FAFSA and Federal Updates

[vsac.org/financial-aid-resources-educational-professionals](https://vsac.org/financial-aid-resources-educational-professionals)

# State and local challenges

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- 59% of working-age Vermonters have a postsecondary credential.<sup>1</sup>
- 100% of Vermont's high-growth high-wage jobs require education and training after high school.<sup>2</sup>
- Only 26% of first-generation boys from the Class of 2012 obtained a 2- or 4-year degree within 6 years of high school graduation.<sup>3</sup>

*To remain economically competitive and to ensure civically engaged communities, Vermont must fully develop the potential of its citizens.*

<sup>1</sup> Advance Vermont: <https://advancevermont.org/data-dashboard/#/>

<sup>2</sup> McClure Pathways to Promising Careers

<sup>3</sup> VSAC Six Year Completion of the Vermont High School Class of 2012.

# VSAC services

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- Vermont grant program
  - Full-time
  - Part-time
  - Advancement grants
  - Microgrants
  - 802Opportunity
- VSAC-assisted scholarships program
- VSAC student and parent loans
- Education loan coaches
- VT529 (Vermont Higher Education Investment Plan)
- VSAC Resource Center (VRC)
- Whole-school aspiration partnerships
- Student/adult counseling
  - Talent Search
  - GEAR UP
  - Education Opportunity Center
- College/training access information services
  - Toll-free phone access
  - One-on-one appointments
  - Career and College Pathways
  - Managing College Costs Events
  - Financial Aid Application/Forms Nights
  - VSAC Shows You How

# 802Opportunity Grant



Any aged student with a family Adjusted Gross Income of \$75,000 or less can attend the **Community College of Vermont tuition free** using their Federal Pell Grant, their Vermont state aid, and 802Opportunity.

- Student must be enrolled in a degree or certificate program, either full time or part time
- Eligible courses include online, in-person or hybrid

[vsac.org/802Opportunity](https://vsac.org/802Opportunity)



# Workforce Development Funding



The Vermont Legislature continued to be very focused this past session on statewide workforce development.

Many programs were either created or expanded in support of this goal.

[vsac.org/workforce](https://vsac.org/workforce)



# Interest-free forgivable loans

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The State of Vermont offers several forgivable loan programs to encourage students to enter the Vermont workforce in specific high-demand fields.

These unique **interest-free** loans:

- Require awarded students to sign a promissory note committing to specific work obligations when they accept the funding
- Do not require payment while the student is enrolled in the applicable degree or training program
- Are “forgiven” — loan does not have to be paid back when the student meets the work obligations outlined in the promissory note they signed
- Must be repaid if the student doesn’t complete the program, doesn’t receive their license, or doesn’t work in the field in Vermont following licensure



# VT Nursing Forgivable loan

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- Up to full in-state tuition at VT public institutions
- Maximum \$16,280 at Vermont private and out-of-state institutions
- Available for 1-, 2-, and 4-year and graduate nursing programs
- Vermont residents or non-residents
- Rolling deadlines
- Loan is forgiven if the student works full-time in Vermont in the nursing field for one year following licensure for each year of funding received

[vsac.org/nursing](https://vsac.org/nursing)

# VT Trades Forgivable Loan

- Up to full tuition (maximum \$23,000) for qualified recipients enrolled in an industry-recognized training or certification program that leads to initial employment, or career advancement, in a [sector deemed high demand](#) in Vermont.
- Up to \$2,000 for exam fees and licensing fees
- Vermont residents or non-residents
- Loan is forgiven if student works full-time in eligible field for one year following licensure or certification for each year of funding received

[vsac.org/trades](https://vsac.org/trades)

# VT Mental Health Professional Forgivable Loan



- Enroll in a master's degree program in:
  - Social Work
  - Mental Health Counseling
  - Marriage and Family Therapy
  - Psychology
  - Community Mental Health Counseling
  - Clinical Mental Health
  - Forensic Mental Health
- Up to full tuition (maximum \$17,628) which can also be used for room, board, books and supplies
- Vermont residents or non-residents
- Loan is forgiven if student works full-time as a mental health professional in Vermont for minimum of one year following licensure for each year of funding received
- Program must allow the student to sit for and pass one of the following VT licensure exams:
  - Licensed Clinical Mental Health Counselor (LCMHC)
  - Licensed Independent Clinical Social Worker (LICSW)
  - Licensed Alcohol and Drug Counselor (LADC)

[vsac.org/MentalHealth](https://vsac.org/MentalHealth)

# VT Nurse Faculty Forgivable Loan

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- Up to full tuition (maximum \$16,280) for qualified recipients enrolled in a graduate program in nursing, including APRN, MSN and DNP, that qualifies them to teach at a nursing school in VT
- May also be used for room, board, books and supplies
- Vermont residents or non-residents
- Loan is forgiven if student works full time as a member of the nurse faculty at a nursing school in Vermont for minimum of one year following licensure for each year of funding received

[vsac.org/NurseFaculty](https://vsac.org/NurseFaculty)

# VT Teacher Forgivable Loan

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- Up to full tuition (maximum \$16,280) for qualified students enrolled in a teaching program at an eligible school that leads to a degree or certificate in education and a teaching license
- May also be used for room, board, books and supplies
- Encourage students to pursue teaching professions, with an emphasis on encouraging Black, Indigenous, and Persons of Color, new Americans, and other historically underrepresented communities
- Vermont residents or non-residents
- Loan is forgiven when student works full time as a teacher in a Vermont public school for a minimum of one year following licensure for each year of funding received

[vsac.org/teaching](https://vsac.org/teaching)

# Green Mountain Job and Retention

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- The State of Vermont, UVM and VSAC collaboration
- \$5,000 loan repayment to retain new graduates from Vermont colleges and universities.
- Any graduate from spring 2023- can apply through November
- This funding will exist again *this* year as well for Spring 2024 grads

<https://www.uvm.edu/engagement/greenmountainjobs>



# Questions

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# Dual enrollment/early college stipend

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Created to ensure that eligible students have access to dual enrollment or early college classes.

- Stipend of \$150 to offset cost of books, fees, transportation.

## Who's eligible?

- High school students enrolled in a dual enrollment course through voucher
  - Free and Reduced-Price Lunch eligible
  - Verified costs for books, fees, and/or transportation
- High school students enrolled in early college
  - Must file both a FAFSA and a Vermont grant application.
  - Must be eligible for a Vermont grant



# Fall financial aid support

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## Financial Aid Application Support

1:1 FSA ID Support (now-Jan)

1:1 FAFSA Completion Support (Jan-Mar)

- In-person and virtual opportunities available
- Dates and times at [vsac.org/events](https://vsac.org/events)

Financial Aid info at [vsac.org/financial-aid-options](https://vsac.org/financial-aid-options)

FAFSA info at [vsac.org/fafsa](https://vsac.org/fafsa)

FAFSA hotline Monday–Friday, 8:00 am–4:30 pm for quick questions (833-802-8722)



## "Self-service" videos:

[vsac.org/financial-aid-videos](https://vsac.org/financial-aid-videos)

- How to apply for grants and scholarships
- Financial aid appeals
- Loans, and "what's next?"

# FAFSA Completion Tool

Available through your high school's MyVSAC account at [www.vvac.org](http://www.vvac.org)

## FAFSA/VT Grant Completion Status

Totals	Number of Students	FAFSA Processed	Grant App Received
>	0	0	0

### Main Menu

[Step by Step  
Instructions](#)

[Help with CSV  
files](#)

[Download CSV  
Template](#)

[Upload Student  
Roster](#)

[View Student  
Roster](#)

[Add A  
Student](#)

[Matching  
Criteria](#)

Filters:

Show All Students

Students without FAFSA

Students without VT Grant Application

Learn more at  
[https://www.vvac.org/  
financial-aid-resources](https://www.vvac.org/financial-aid-resources)

# VSAC Assisted Scholarships

- Scholarships for Vermonters booklet for 2024-2025 is available now
- Order online at <https://publications.vvac.org/free-vvac-publications/>
- VSAC Scholarship Deadline – February 14, 2024
- Unified Scholarship Application (USA) – available now
- Students can begin submitting any required documents



# Scholarship Document Uploader

## Colchester High School - Submit Documents

VERMONT STUDENT ASSISTANCE CORP.

Graduating High School Seniors

Previously Graduated Students

**PLEASE NOTE:** VSAC is aware of an issue where previously uploaded documents are not displaying in the yellow 'Submitted Scholarship Documents' box. We are working on a solution. In the meantime, after uploading a document, look for a confirmation that the document was successfully uploaded, in the pink box that displays above the student's name. Students can also verify receipt of their required documents through their MyVSAC account.

## Submit Documents for Graduating High School Seniors

To appear on this list, the student must have:

- Completed a Unified Scholarship Application (USA) online for the upcoming school year;
- Listed your school as the school from which they will graduate on their USA; and
- Indicated they are currently a high school senior and expect to receive their diploma by the end of the current school year on their USA.

Please note:

- The lists are refreshed for the next academic year each fall when the Unified Scholarship Application (USA) becomes available.
- Students will appear on this list twice if they have submitted more than one online USA.
- Students appearing in underlined text, have uploaded documents.
  - Click on the student's name to view a list of the documents uploaded.
- VSAC will process each document as the document type selected.
  - For example: If you upload a letter under the label "Letter Non-Relative" and it is actually a Community service letter the student's application will reflect receipt of the Non-Relative letter and any scholarship that required the Community service letter will be considered incomplete.
- Applicants should refer to the scholarship description for which documents are required to complete their Unified Scholarship Application. Do not send more than one of each type of recommendation letter unless it is specifically required by the scholarship (see each scholarship description).
- Transcripts must include students name, the name of the school, and the terms for which the transcript reflects.
- Documents should be labeled with document name, applicant full name, and last four digits of their social security number.

Available through  
your high school's  
MyVSAC account  
at [www.vvac.org](http://www.vvac.org)

# Funds for training programs

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## Curtis Credential of Value Program:

- Adults or recent high school grads
- Training programs
- Up to \$1,500
- Nominated by VSAC Outreach counselor
- Must also apply for a Vermont grant (degree or Advancement Grant).

# Emergency microgrants

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**Microgrants** — grants to help prevent Vermont students from dropping or stopping out of school due to a relatively small unexpected expense.

- Up to \$400
- Student must be nominated using the Microgrant Nomination Form.
- Form must be completed by VSAC Outreach counselors or college staff member.
- Students must have financial need, e.g. have received a VT grant
- Brief explanation of unexpected expense
- Amount of unexpected expense

# VT529 savings plan



## Vermont Higher Education Investment Plan (VHEIP) is now VT529.

- Investment plan to help VT families save for college and training programs.
- VT529 is unique in that it offers a Vermont state income tax credit on annual contributions.
- Can be opened with as little as \$25.
- Gifts can be made to another VT529 person's account, you do not have to own a VT529 account to give a gift to someone.
- Savings can be used for tuition, fees, room and board, books and supplies.
- Can be used at eligible higher education institutions throughout the US, including apprenticeship programs, and at many schools in Canada and around the world.

# VSAC student & parent loans



Low cost, no fee loans for students (or parents) who need education financing *beyond* what they can borrow in federal Direct student loans.

How to choose a private loan?

Visit [vsac.org/learn](https://vsac.org/learn) for:

- VSAC's education loan guide
- Tools to compare total costs
- VSAC Student Loan
- VSAC Parent Loan





# VSAC loan services

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## VSAC loan coaches

- Skilled staff able to counsel borrowers on loan repayment options.
- Vermont borrowers do not need to have borrowed from VSAC to receive help from a coach.
- Providing support for Public Service Loan Forgiveness/IDR, etc.

## Contact Info:

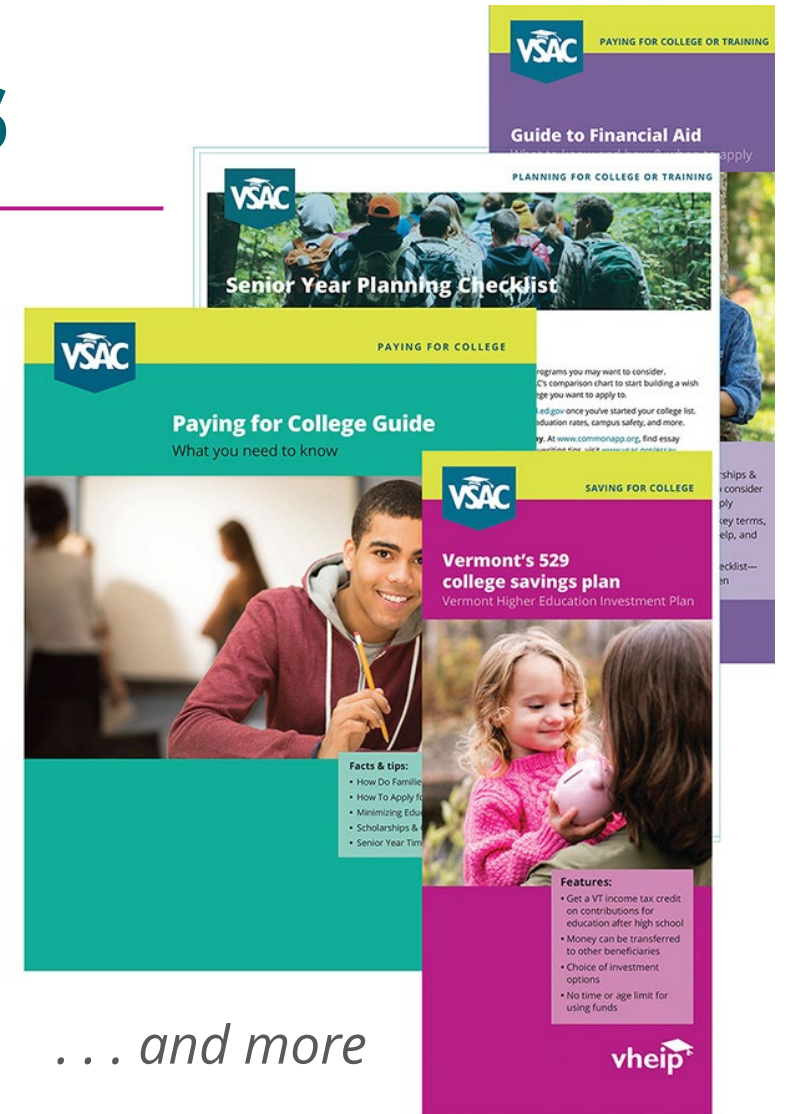
- [info@vsac.org](mailto:info@vsac.org)
- 1-800-798-8722

# VSAC publications orders

## Online order platform

- Request printed pieces for your families.
- Download digital versions for your website.
- Track pre-order or shipping status.
- Receive order reminders from VSAC.

[publications.vsac.org](https://publications.vsac.org)



... and more



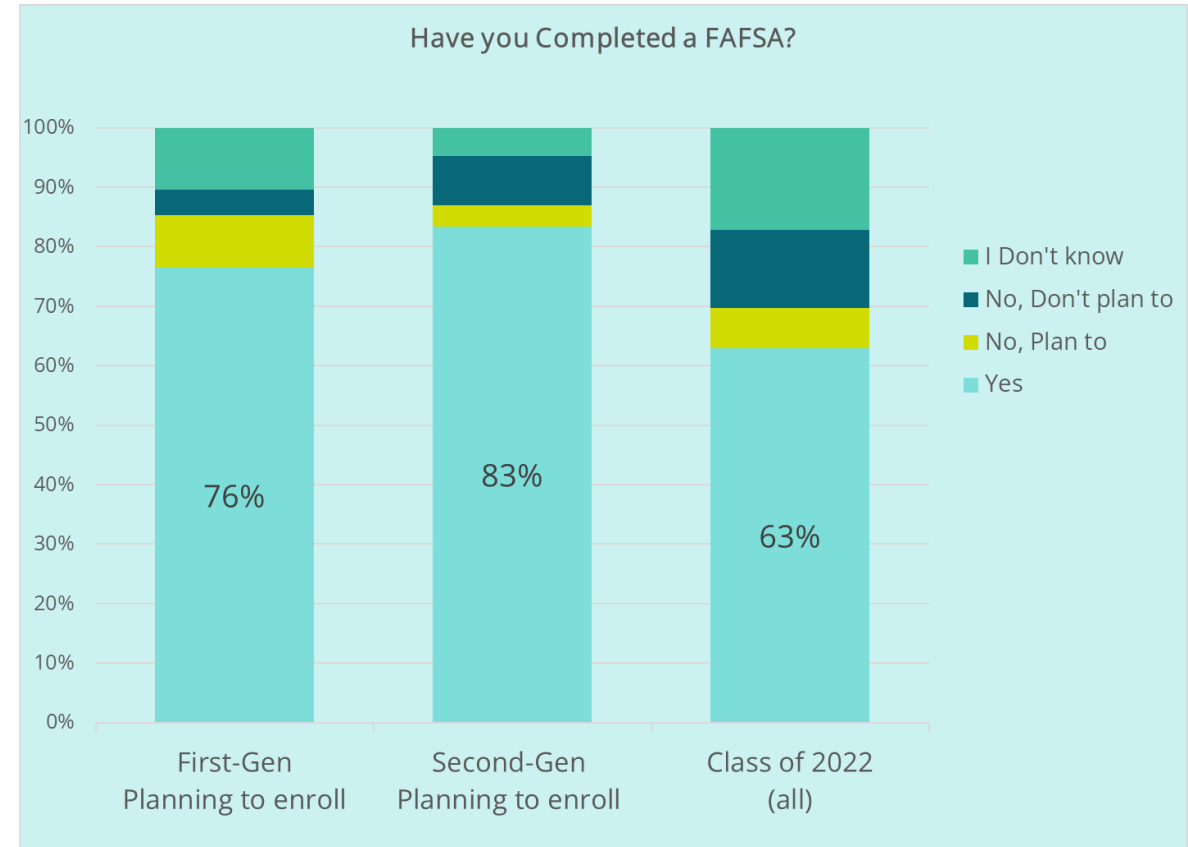
# Questions

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# VSAC Senior Survey & Research

## Class of 2022 White Paper (coming soon)

- FAFSA Completion varies
- Gender matters
- Disparities, especially related to generational status, are widening



# Fall Career Exploration Events

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**October 4:** Nearly 500 students from 15 middle schools in and around the NEK participated in a day of hands-on career exploration and STEM identity building at Kingdom Career Connect & the NEK STEM Fair at VTSU Lyndon.

**October 12:** More than 200 students from four area middle schools participated in a morning of STEM identity building and took a tour of campus at the Rutland Area STEM Fair at VTSU Castleton.



# Vermont Career Connect

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Middle school career exploration event:

- **Nov 16, 10-11:15:** Virtual career panel focused on Vermont's most promising jobs. Vermont middle schools invited to participate virtually with 7th & 8th grade classrooms.
- Schools can register at [surveymonkey.com/r/VermontCareerConnect23](https://surveymonkey.com/r/VermontCareerConnect23)

[vsac.org/vermont-career-connect](https://vsac.org/vermont-career-connect)

- career interest survey
- 100+ recorded career interviews
- additional career exploration resources and activities

# College and Career Pathways

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## High School Events

- Workshops targeted to 10<sup>th</sup> and 11<sup>th</sup> graders (but open to 9<sup>th</sup>, 12<sup>th</sup> graders).
  - Landmark College: **Thursday, Mar 7**, 9:15am-1:45pm
  - Saint Michael's College: **Thursday, Mar 14**, 9:15am-1:45pm
  - VTSU Lyndon: **Monday, Apr 8**, 9am-1:30pm
  - VTSU Castleton: **Wednesday, Apr 10**, 9am-1:45pm in partnership with the Rutland Area Guidance Counselors' College Fair
  - [collegepathways@vsac.org](mailto:collegepathways@vsac.org)

## Family Event

- Saturday, Mar 23, 1pm-5pm @ UVM Davis Center and online via Zoom
- 9<sup>th</sup>-12<sup>th</sup> grade families are invited to participate in college and career readiness workshops
- All sessions will be offered in-person as well as live streamed and recorded
- More information and link to register will be available at [vsac.org/ccp](https://vsac.org/ccp) in January

# Transition and Career Conference

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## Collaboration between VSAC, AOE, VTSCA & HireAbility Vermont

**Goal:** Provide tangible tools and best practices regarding transition and career planning.

### 2024 conference plans:

- Opportunities for Vermont learners and career seekers through innovative pathways, new initiatives, and collaborations
- Friday, May 17, 2023
- Lake Morey Resort
- Contact Cathy Printon: ([printon@vsac.org](mailto:printon@vsac.org))



# Essential Math for College & Careers

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- Entering 5th year of implementation.
- Designed for high school Juniors and Seniors.
- Data shows positive outcomes, despite challenges of COVID.
  - 70% of students reported feeling better about math.
  - 66% of students reported improved confidence in their math ability.
  - 70% of students reported improved math skills
- Now available for **free** on Vermont Virtual Learning Collaborative (VTVLC).
- Currently seeking schools to teach this course in AY 25-26.

[www.vsac.org/emc2](http://www.vsac.org/emc2)

# Helping students take the next step

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## VSAC's Student Services (GEAR UP & Talent Search)

- VSAC counselors in more than 80 Vermont middle schools and high schools, serving 3,500 students annually (+300 in postsecondary).
- Primarily serving modest-income or first-generation students and families.
- **Talent Search:** [vsac.org/about/our-outreach-programs/talent-search](https://vsac.org/about/our-outreach-programs/talent-search)
- **GEAR UP:** [vsac.org/about/our-outreach-programs/gear-up](https://vsac.org/about/our-outreach-programs/gear-up)

# VSAC Curriculum Map

- Enduring understandings and skills students need to be successful in college and career training.
- Organized by grade level (cluster) and two “domains” (academic and postsecondary planning)
- Integrate CASEL SEL Framework throughout.

[www.vvac.org/vvac-curriculum-map-and-learning-activities-grades-6-12](http://www.vvac.org/vvac-curriculum-map-and-learning-activities-grades-6-12)

VSAC		6 <sup>th</sup> , 7 <sup>th</sup> , 8 <sup>th</sup> Grade	
Domain (Focus Area)	Topic (Big Ideas students will explore)	Enduring Understandings (Students will understand...)	Skills (Students will know, be able to do)
VSAC Outreach utilizes the CASEL Social Emotional Framework to integrate Social Emotional skills into all learning activities.			
Academic	Study Skills	Time management, organizational, and study skills lead to success in school, work and life	Organize learning materials, prepare for class and meetings, and attend on time
	Academic Achievement	Confronting challenges and addressing obstacles allow for a successful transition to high school	Establish and complete goals for the transition to high school, including doing well in necessary coursework.
	Growth Mindset	A growth or fixed mindset has a direct impact on how we face academic and life challenges	Identify and reframe a fixed mindset into a growth mindset
Postsecondary Planning	Career Exploration and Awareness	When you choose a job and career based on your interests, values, abilities, and strengths, you are more likely to find success and satisfaction in that job and career	Research career clusters, identify those of interest, and match careers with personal skills
			Identify values, interests, personalities and abilities
			Describe the importance of personal skills, abilities and attitudes to job and career success
			Define postsecondary education terms
	Most people have multiple jobs and careers over their lives, and earn higher incomes with higher levels of education, training, and experience	Identify how education and training match with careers and affect lifetime income potential	
Post-secondary Education and Employment	Employers and educational institutions put great value on personal and interpersonal relationship skills as well as a positive attitude and work habits	Recognize and communicate personal qualities necessary for success in various careers and postsecondary education	
Financial Aid and Literacy	Financial aid makes postsecondary education accessible and more affordable	Developing basic money management skills will help you be successful later in life	Explore basic money management topics, including financial decision making and budgeting
		Financial aid makes postsecondary education accessible and more affordable	Compare the costs of post-secondary education with the income from a career of choice

# VSAC Aspirations Partnerships

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## The Aspirations model includes:

- Development of school-specific college and career planning curriculum.
- College and career programming for students and families.
- Professional learning for school staff, defined by school staff.

## 2023–2024:

- Currently working with Harwood Union School, Missisquoi Union School, Brattleboro Union High School.
- Seeking an additional school partner for 2024–25 school year. (Contact Ellen Bagnato: [bagnato@vsac.org](mailto:bagnato@vsac.org))

# Helping students take the next step

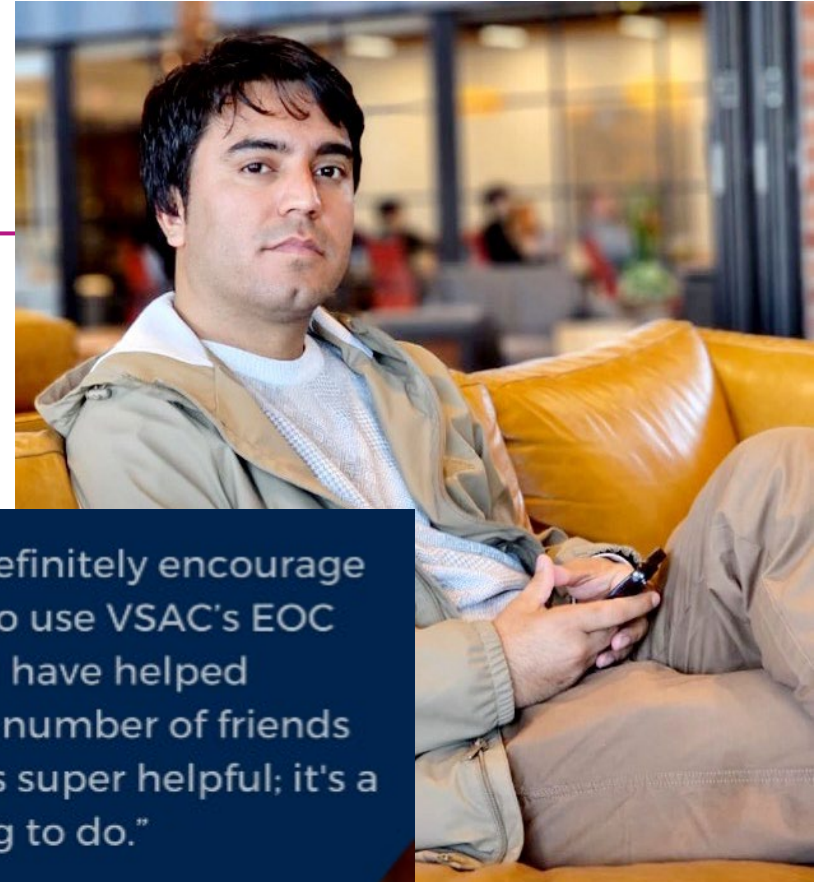
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## VSAC's Adult Services (Educational Opportunity Center — EOC)

- 1:1 counseling of adults outside the public school system who have minimal access to services.
- modest-income or first-generation students without a bachelors degree
- Assists more than 1,700 adults annually.
- About 40% of participants are ages 19–27.

[www.vvac.org/plan/adult-learners](http://www.vvac.org/plan/adult-learners)

# Refugee Support Services



VSAC EOC has funding from Vermont Agency of Human Services (AHS) to support **new Afghan arrivals** navigate postsecondary education and training in Vermont and leverage financial aid to pursue their goals

[www.vsac.org/plan/adult-learners](http://www.vsac.org/plan/adult-learners)

"I would definitely encourage students to use VSAC's EOC program. I have helped connect a number of friends to EOC. It's super helpful; it's a great thing to do."

Wazir

Co-founder and Board  
President of Vermont  
Afghan Alliance

# Workforce Opportunity Loan Program

- Collaborating with VT Talent Pipeline, CCV, VTSU, medical centers around the state
- Support nursing apprenticeship students. Current employees interested in upskilling to clinical nursing roles at the medical center. In addition to wrap around services to promote successful completion of the nursing degree, students receive paid release time for academics.
- EOC staff assist with maximizing federal and state aid, employer funded loan for the balance due for tuition, fees, and textbooks.
- The medical centers repay the loan while the student is enrolled and working.





# Questions

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# Thank you!

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