

FACES OF POVERTY:  
BREAKING THE BARRIERS

Approved April 8, 2012 by Dr. Richard Rogers

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An Educational Project  
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The Graduate Faculty  
University of Wisconsin-Platteville

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by  
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Abstract

FACES OF POVERTY:  
BREAKING THE BARRIERS

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Under the Supervision of Dr. Richard A. Rogers, Ph.D.

Is it fear of change or the comfort of consistency that leads individuals who are apprehensive to overcome barriers that are stifling them in poverty? This question is to be asked by each individual who would like to overcome the stigma of poverty and improve socioeconomic status. Solutions can be formulated and plans formed to help individuals attain self-reliance. However, responsibility lies with the individual to “walk the walk.” Key demographics were identified during the project and factors that provide barriers for situational and generational poverty were also determined. Key factors discovered that inhibited upward mobility for individuals were transportation, lack of skill or training, motivation, accountability, stress and childcare. Accountability was discovered as a key component of assistance by counselors and mentors.

This educational project identified barriers individuals must overcome and how the stigma of poverty might suppress an individual’s ability to overcome poverty. Aristotle said, “Poverty is the parent of revolution and crime.” If poverty is the parent of crime and revolution, then solutions may be found in the actions, motivation; and resourcefulness of the parents that find themselves in the situational or generational poverty paradigm. Professionals are also resources who provide tools for individuals to identify and take advantage of opportunities. When, barriers are defined and plans are set in place to achieve goals that breakdown those barriers, then professionals and parents are able to provide a more hopeful and resourceful future for themselves and their children.

A series of workshops provided individuals barrier identification and resources to overcome barriers. The first seminar was a large group environment. The seminar provided community resources and educational institution presentations. The follow-up workshops provided hands-on research, identification; and essay building. Individuals who attended the workshops reported that the tools provided from the workshops assisted individuals with financial means, motivation; and barrier resolution.

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## **Chapter One: Introduction**

At the time of this study, stigma of poverty in America was very prevalent yet unexplained. Most people did not understand what constituted poverty; why or how people ended up or wanted to be “in this situation.” This demographic sometimes hesitated to seek assistance to help achieve goals to overcome the barriers such as financial, educational, motivation, and emotional.

The psychological theories, diversity issues, problems concerning violent crime, out-of-wedlock births, female-headed families; and welfare dependency are just the beginning of some issues that form the faces of poverty. The new faces emerging at the time of this study were due to economic hardships formed as a result of corporation layoffs or shutdowns. Families formerly upper or middle class now would be considered working class or even poverty level. These individuals or families were some of the new faces of poverty. Professionals who had examined barriers and provided resources for individuals offered a better economic future and self-sustainability. The process also has provided hope to individuals to overcome barriers.

### **Statement of the Problem**

This study attempted to find answers to the following questions. Were poverty and the stigma of economic status prevalent in America? Did analyzing and understanding the theories, addressing the barriers, employment, and diversity issues help to provide the resources? Were the resources available to overcome all the barriers? How could professionals help individuals to overcome the stigma of their economic status?

### **Definition of Terms**

**Generational poverty**, an individual having been in poverty for at least two generations, attitudes may have been formed to believe that society owes them a living (Payne, *et al.*, 2005, p. 65).

**Situational poverty**, an individual lacking the needed resources because of a particular event (death, divorce, job loss, etc.) (Payne, *et al.*, 2005, p. 65).

### **Delimitations of Research**

The research was conducted through the University of Wisconsin-Rock County (Janesville, WI) and University of Wisconsin-Platteville Karman Library over a period of 65 days. Primary searches were conducted via Internet through Academic Search Elite EBSCO Host with ERIC. Key search topics included “poverty and barriers,” “stigma in poverty,” and “education and poverty.”

### **Method of Approach**

A review of literature was conducted related to research, studies, and anecdotal evidence of the history of poverty; the different dimensions of economic status and how people have transitioned between the poverty levels; and how individuals are surviving through re-training, reeducation, and budgeting. The findings were summarized and recommendations were made. A series of workshops to aid in providing financial planning and educational resources were planned and implemented (see Appendices B through L) from December 2009 through January 2011. The series provided community, financial and educational resources to overcome economic status and information from research regarding the history of poverty and different dimensions of economic status. The research provided a history base and explanation of the different types of poverty. This was important to establish barriers and motivation of individuals who chose to seek assistance to overcome barriers.

## **Chapter Two: Review of Related Literature**

### **History and Dimension of Economic Status**

Through the decades social classes and economic status had been analyzed. As early as the 1800s to modern society, social classes have been defined but not understood. Who one would become was determined more by what had been inherited (genetic determination). The social classes were divided, and it was difficult to cross or move between the lines. Not until the social movement in government was the idea of social determinism born. Who an individual was and what an individual would become were determined by systems and social access (Payne, 2005). A true understanding of the dimensions and how the faces of poverty and other classes interacted was crucial to making sure that individuals could be served.

The American Dream was defined as “having a good job, being able to retire securely, owning a home, and having affordable health care (Edwards, Crain, & Kallenberg , 2007, p. 4). In 2005, 37 million Americans lived below the poverty level (defined as \$19,874 for a family of four); 46 million Americans lacked health insurance coverage; and 80% of stock was owned by the top 10% of wealthy households (Edwards, Crain, & Kallenberg, 2007, p.4-5). Furthermore, according to the Wisconsin Council on Children & Families:

In 2009, 16.7% of Wisconsin children lived below the poverty line. This represents about 214,000 Wisconsin children, 42,000 more than the previous year. Of those children, about 40% lived in extreme poverty, with family incomes less than 50% of the federal poverty level. (Jacobson, 2009)

The situation was not improving. At the time of this study, the gap in income levels and status was increasing leaving individuals and affected children who were struggling even further

challenged to obtain the upward mobility that was desired. To attain the American Dream was not the focus any longer for many Americans; it was survival and self-sufficiency.

Poverty had been defined in two ways and had different characteristics. Generational poverty was defined as an individual having been in poverty for at least two generations. Attitudes might have been formed to lead them to believe that society owed them a living. Situational poverty was defined by the individual lacking the needed resources because of a particular event such as death, divorce, job loss, etc. The individual might not have sought needed assistance because of pride and/or refusal to accept charity (Payne, Devol, Dreussi-Smith, 2001).

The close connection between the moral definition of poverty and the literature on “culture of poverty” was discussed by Michael Katz in Levine and Rizvi. The culture of poverty idea “placed in a class by themselves those whose behavior and values converted their poverty into an enclosed and self-perpetuating world of dependence” (Levine & Rizvi, 2005).

### **Psychological Theory, Diversity Issues, and Education**

The crucial points of Ruby Payne’s theory on poverty was *Hidden Rules Among Classes*, these rules showed how individuals in poverty, middle class, and wealthy income levels valued and made decisions in their lives. Individuals who were lower income were more focused on entertainment and relationships, while middle class focused more on work and achievement. The wealthy decisions were more focused on, financial, political; and social connections (Payne, Devol, & Dreussi-Smith, 2001). Payne also covered the differences between how social class could affect individuals regarding their, eating habits, speech patterns; and family patterns.

One critical point was to not use an individual’s background as an excuse for not advancing. Critics have classified Payne’s views as stereotyping individuals at the poverty levels

as more immoral, lazy, and promiscuous than middle-class or wealthy individuals (Ng & Rury, 2006).

A deep divide exists between the federal and local levels of government regarding how to reduce debt but also maintain essential services to low-income individuals. Essential services to low-income individuals were important to overcome barriers. This divide had become so wide that it started rallies in states such as Wisconsin and Ohio. In the winter and spring of 2011 Wisconsin saw weeks of rallies and demonstrations of over 100,000 people due to a proposed budget repair bill, which expressed cuts in the state budget and collective bargaining rights. The budget repair bill proposed reductions in government workforce, Medical Assistance; and collective bargaining rights. People would no longer be eligible for essential services such as health insurance, food and nutrition programs; and human services programs. In the proposed state budget repair bill, deep cuts in state earned income would cause substantial loss in vital tax earned income tax credits (Wisconsin Legislature, 2011).

Payne suggested individuals could move between classes either up or down. The transition could be a disruption within oneself. Individuals would need to be familiar with the hidden rules of the class they would be moving into to be able to integrate.

Maslow's hierarchy of needs stated the lower level needs should be satisfied before the higher levels could be achieved. These needs are the following: Self Actualization, Esteem, Social, Safety, and Physiological (Maslow, 1970). Maslow's theory emphasized physiological needs as the basis to achieve the highest level – self actualization. Contrary opinions to Maslow's theory stated these needs were not achieved in an upwards movement. Needs were achieved concurrently and the classification and identification of needs could be difficult in

modern society. Payne's theory emphasized recreation and entertainment as a focus to achieve first for individuals of lower economic status.

Payne's theory also acknowledged that the resources that might be available to the parents of children in lower economic status could affect individuals. For example, if parents were educated or there was a nurturing role model, this could affect a child's educational aspirations. A child with aspirations could move out of generational poverty. According to a study that examined how socioeconomic factors such as parents' income and educational beliefs affected child achievement, beliefs varied among racial groups and socioeconomic statuses. The study showed that single mothers who attained further education affected the motivation and availability for their children to also pursue further education, to attain self-reliance; and to move out of poverty (Davis-Kean, 2005).

### **Stigma of Economic Status**

A stigma or myth about poverty was that all individuals at the poverty level did not work hard. The general characterization was that individuals in poverty did not try to advance in life. The experience of feeling the stigma of this economic status could be detrimental to self esteem and motivation for some individuals who found themselves in situational poverty. These individuals were not accustomed to using the governmental resources such as food programs, rental assistance, energy assistance; and reduced lunch programs. For instance, some individuals in situational poverty might purposefully not take advantage of available services because of pride and, thus, fall deeper into poverty. This could lead to further financial difficulties such as credit card over usage, bad loans, and sometimes bankruptcy.

Families in rural areas between 2007 and 2010 (when the recession began) had seen an increase to 14% of nutrition and food programs usage. Even though suburban families were less

likely to use food and nutrition programs, agencies also saw a 5.4% increase during this time (see Appendix A) (Bean, 2011). Jessica Bean, a vulnerable families research associate with the Carsey Institute, indicated that “rural residents have traditionally been less likely to collect [Supplemental Nutrition Assistance Program] SNAP benefits because they live in remote areas where it’s hard to access social services and are more concerned with the social stigma” (Bean, 2011). This attitude could be true of all individuals regarding the apprehension of using social services.

Individuals raised in generational poverty experienced the familiarity of continuing generations of the same behaviors, motivation, and lack of resources that determine the availability to move out of poverty. One in every ten single mothers, one in every four single fathers; and one in every ten married couples with children were using food and nutrition programs. This article reported the median income for Wisconsin residents was \$18,000 versus the national median income which was \$50,000 (Bean, 2011). If an individual was not informed or provided mentoring regarding resources for alternative living arrangements or further education; individuals chose to live within the norm of reality.

### **Identifying the Barriers**

The barriers to overcoming poverty and achieving upward mobility were sometimes the individuals themselves. Real people make mistakes, make bad decisions, or display poor behaviors. Some are single parents, substance abusers; and/or experience racial bias.

Individuals must be able to provide their own housing, transportation, income; and other living arrangements to achieve self-sustainability. Individuals at poverty, working poor; and even middle class reported that sustaining a better environment was very difficult to achieve (Edwards, Crain, & Kallenberg, 2007). Low motivation and the lack of belief that individuals

could change and improve income sustainability in order to achieve upward mobility was a difficult obstacle to overcome.

### **Stress and Poverty**

For the purpose of this study, the following general definition of stress was applied to all cases:

Strain felt by somebody: mental, emotional, or physical strain caused; e.g., by anxiety or overwork. It may cause such symptoms as raised blood pressure or depression. A chronic overreaction to stress overloads the brain with powerful hormones that are intended only for short-term duty in emergency situations. Their cumulative effect damages and kills brain cells (Microsoft Corporation, 2009).

The prolonged effects of stress could be exasperated by loss or lack of income or inability to retain a position due to medical, social and/or psychotic barriers. Overstimulation of the hormones, released when stress is present, could be the cause of many physical ailments such as depression, migraine, heart conditions; and lymphatic and substance abuse disorders (Microsoft Corporation, 2009).

### **Overcoming Barriers with Resources**

To overcome the barriers of ethnicity, housing, income, transportation, health, and education, one must start at the base. Strengthening families and communities was a key part of overcoming these barriers. For example, in 2006 the New York Times in a front page article reported about the challenges young black males faced. By 2004, 72% of black male high-school dropouts aged 20 to 30 were jobless compared to 34% of young white and 19% of Hispanic dropouts (Edwards, Crain, & Kallenberg, 2007). Traditionally, less-educated black males had been neglected for enrollment in support programs because of lack of success in these programs.

Specific policy areas--education, job training, family self-sufficiency, and crime--were key areas that provided opportunities for individuals to create a better environment for themselves and families.

Each level of education an individual was able to achieve assisted in reaching the goal of self-sufficiency according to a US Census Bureau report:

Over a work life, earnings for a worker with a bachelor's degree compared with one who had just a high school diploma increase by about \$1 million for non-Hispanic Whites and about \$700,000 for African Americans, Asians and Pacific Islanders; and Hispanics. The income potential was raised higher for every achieved level of education. (Cheeseman-Day & Newburger, 2002)

### **Chapter Three: Findings**

As described in the preceding chapters, social economic status is a vital concern in America. America has been and is going through one of the worst financial crises in modern times. Over 214,000 children in the state of Wisconsin lived in poverty in 2009. Individuals who had already been living in generational poverty situations were joined by more families in situational poverty due to corporate layoffs, companies moving out of the state or country, and/or family situations.

Professionals have studied two theories to assist individuals. Payne's theory helps professionals gain insight into the "Hidden Rules" of the social classes. Maslow's theory on hierarchy of needs assists professionals to understand the basis of how individuals fulfill basic needs and achieve self-actualization.

The upward mobility between social classes can be difficult for some individuals. Education can assist individuals in this transition by providing opportunities for additional income by increasing occupational skills and, thus, raising economic status of individuals. Important to note is that not only higher education from educational institutions but career development education must be sought and provided to graduates to assist in upward mobility. Important tools such as resume development, interviewing skills, personal branding, social media usage; and finding the hidden job markets are critical tools that professionals can provide to attain and upscale income and employment longevity of clients.

To provide upward economic mobility for individuals trapped in poverty, educational programs must be developed, implemented, promoted; and made accessible to meet specific individual needs.

## Chapter Four: Program to Assist Transition from Poverty

### Explanation of Projects

Following the research portion of this study, the researcher developed an educational project that consisted of a series of programs that provided information to members of both generational and situational poverty groups. The series focus was to provide information regarding community solutions, educational programs; and financial planning. After identifying participants' barriers with a Resource Connections Information form (see Appendix B) and tracking further contacts through the presenters and agencies involved, further resources or solutions were developed to assist participants.

In the fall of 2009, curriculum planning began for this educational project to provide a training series entitled, *College Financial Planning for College-bound Adults*. A Lesson Plan (see Appendix G) was developed to organize the objectives to be attained. The objectives were to (1) assist individuals to find alternative financial resources for educational funding, (2) provide fundamental information for individuals to file federal financial aid required documents, (3) identify community resources for potential barriers to achieve their goals, and (4) inform individuals regarding educational program opportunities in the area. Presenters of this educational project included representatives from three colleges, a local job center, Department of Public Instruction; and a private sector grants and scholarships expert. The objectives were met by creating awareness of the overall financial aid process through information presented by the representative from the Department of Public Instruction. The representative from the local job center discussed each flyer that was received from community, state, and non-profit resources. Services that were discussed were daycare, energy assistance, foodshare, vehicle repair, veterans' services, dislocated workers; and financial services. The educational

representatives were diverse, representing the technical college, university, and private university systems. Educational programs discussed included basic education through GED, certificate programs, associates degrees, bachelors; and masters degrees. Private scholarships and grants were discussed; a PowerPoint presentation was developed to provide information about the following programs and services (see Appendix C):

- ♦ Community Resource Support Programs
- ♦ Financial Aid Process and FAFSA Overview
- ♦ Higher Education Institution Programs
- ♦ Scholarships and Grants 101
  - What are private scholarships and grants?
  - How do I qualify?
  - Scholarships for Adults
  - Why search for scholarships?
  - Is it worth your time?
  - Where do you find scholarships?
  - Online Scholarship Search Websites
  - When to apply
  - Personal Assessment
  - Tips for Success
  - Letters of Recommendation
  - Essays
- ♦ Scholarship Scams
- ♦ Review of Information

- ♦ More Help? (Information regarding future workshops was provided).

An agenda (see Appendix D) was provided to organize the presentations and information provided to participants of the seminar. The outline for the agenda included the following:

- ♦ Welcome and Introductions
- ♦ Community Resource Programs
- ♦ Financial Aid Process and FAFSA Overview
- ♦ Higher Education and Institution Programs
- ♦ Private Scholarships and Grants
- ♦ Evaluation and Closing

The next opportunity that this educational project offered to persons living in poverty was to participate in a hands-on workshop entitled “Scholarships & Grants 102.” This was a two-hour workshop held in January 2010 at the Rock County Job Center with the choice of two alternative dates. Workshops were limited to 20 participants. A key to the success of this workshop was to provide the presenter with assistants (minimum three per 20 participants); so assistance would be available to individuals during the presentations for navigating computers and reference materials. An agenda was developed to inform individuals of the schedule and to assist presenters and participants to stay on task (see Appendix H). The agenda topics included all of the following:

- ♦ Introductions & Housekeeping
- ♦ Personal Assessment
  - Gathering the Information to help with Scholarship/Grant Search
- ♦ Basic Life Essay
  - How do I start to design the essay?

- ♦ Let's Search
  - WisCareers, College Board, etc.
  - Institutional Scholarships
  - Private Foundation Scholarships
- ♦ Review the Handouts
  - Money – Budget Wisely Resources
  - Tips for Searching & Organizing
- ♦ Closing & Evaluation

In the workshop, participants were given information on how to connect to funding resources by researching unique scholarship opportunities. Also, strategies were communicated to help participants organize their financial aid process and scholarship applications.

The flyer, “Putting Your Achievements to Work for You,” explained where to look for scholarships in local communities and Web resources (see Appendix E). The topics covered by the flyer are as follows:

- ♦ Connecting Your Funding to Your Academic Resources
- ♦ Scholarships are Unique – You Are too
- ♦ First in Time, First in Line
- ♦ It Is Worth Your Time To Apply
- ♦ Awarded a Scholarship
- ♦ Helpful Information On the Web
- ♦ Online Scholarship Search Websites
- ♦ Be Aware! Avoid Scams
- ♦ Loan Forgiveness

A system of organizing the results obtained from scholarship searches was explained. This simple system of organization by using folders to organize scholarship applications by quarterly deadlines aided participants to complete required information in a timely manner.

The second flyer, “Keys to Providing Financial Resources,” (see Appendix F) identified relevant ways to discover scholarships or grants, which can assist individuals in attaining education to move beyond barriers. The topics covered are listed below:

- ♦ How Do I Make My Application/Essay Stand Out?
- ♦ Where do I Find Scholarships/Grants?
- ♦ Keys to the Selection Process for Scholarships/Grants
- ♦ Organization is Key.
- ♦ Is It Worth Your Time To Apply?
- ♦ Helpful Information On the Web
- ♦ Online Scholarship Search Websites
- ♦ Be Aware! Avoid Scams!
- ♦ Loan Forgiveness

Instructions and tips were given regarding how to construct a life essay (see Appendix J). The tips emphasized the importance of making sure that the questions asked from the foundations are definitely answered. Of great importance is that the scholarship recipient must maintain integrity through the development of the essay, so foundations are provided a clearer picture of who may be awarded a scholarship.

The importance of time management in the application process for scholarships and grants was described through mind mapping (see Appendix K). Essential components of a successful essay are the as follows: organization of facts, personal history. and academic goals.

In separate documents attained from the US Department of Education Web site, loan forgiveness was also discussed to aid in the repayment of loans that might be incurred.

An evaluation of the July 2010 workshop that was held as a result of this educational project revealed 100% satisfaction from participants in regard to the program material and presentation (see Appendix L).

In summary, this review of literature and educational project identified significant barriers that detain individuals in situational or generational poverty and prevent them from attaining educational goals. The significant barriers identified are health insurance, food programs, energy assistance, motivation, stress, issues of mental health, child care, and transportation. Participants were able to reach goals of self-sufficiency after being provided information and further contact referrals. When self-sufficiency goals are reached the ability to raise economic status and provide a more stable financial base for home and families is also more easily achieved.

Based on these conclusions, this researcher recommends that an individual whose goal is to reach self-sustainability should strongly consider education as a viable option. Education can increase an individual's socioeconomic status, self-empowerment, and hope for a better future. In Kean's study it was substantiated that those children who were provided a strong example of the importance of education moved beyond the stigma and barriers of poverty and succeeded (Davis-Kean, 2005). Thus, significant and correctly focused education could provide academic achievements for a parent and indirect academic achievement for their children; especially in math and reading. When children see the accomplishments of these goals, a different "Face of Poverty" will begin to develop. This is the "Face" of accomplishment, motivation, goal-setting,

and achievements. Education like the workshops described in this educational project provides financial and community resources for individuals to change and prosper.

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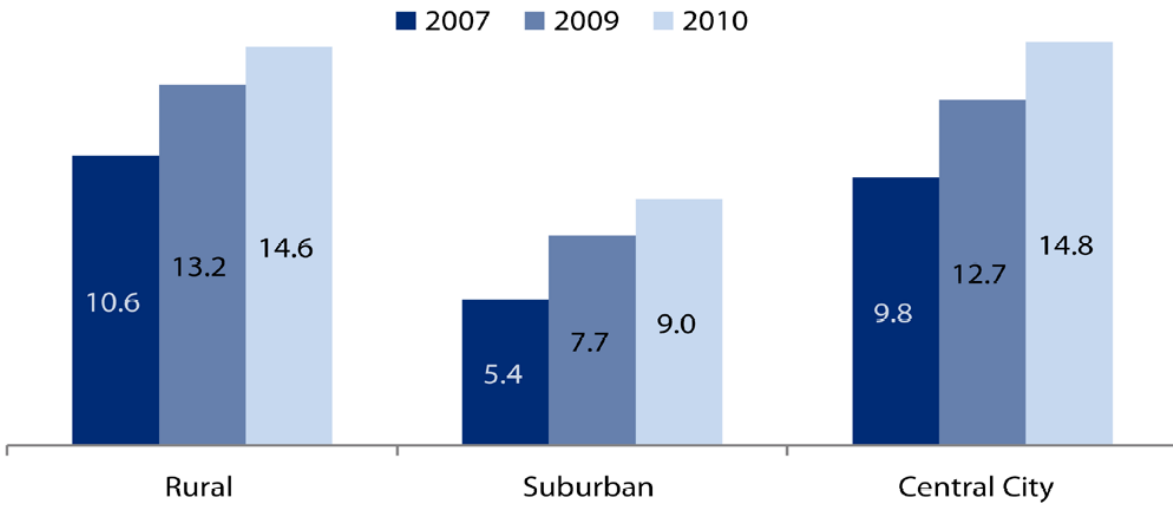
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**APPENDIX A**

**Percent of Households Reporting SNAP Receipt, by Place Type**

## APPENDIX A

**Percent of Households Reporting SNAP Receipt, by Place Type**

*Source: 2007, 2009, & 2010 American Community Survey*

**APPENDIX B**

**Resource Connections Information**



Knowledge is strength

**APPENDIX B**

**Resource Connections Information**

**Name** \_\_\_\_\_

Alaskan Native  
**Address** \_\_\_\_\_  
Islander  
**Phone** \_\_\_\_\_  
**Email** \_\_\_\_\_

**Check all that apply:**

- American Indian or
- Hawaiian Native or Pacific
- Asian
- Hispanic or Latino
- African American or
- White
- Other

Black

**Parental Status:**     Single Parent     Two Parent

**Veteran Status:**     Yes, I'm a Veteran

**Age:**     19-25     26-45     46-55

56-above

**\*\*Race/Ethnic/Socioeconomic Background Useful when researching financial aid resources and for reports about groups being served by our program. We thank you for providing this voluntary information**

**Education Level:**

- 9<sup>th</sup> – 11<sup>th</sup> grade     Completed GED     High School Diploma     Some College
- Completed Associate Degree     Completed Bachelor's or higher Degree

**Work Status:**

- Currently employed     Currently unemployed     Laid off/Dislocated Worker

**Resources I would like to learn about:**

- Education options:     GED/HSED     1 & 2 yr Tech College     2 yr College/University
- 4 yr University

**Check all that apply**

<input type="checkbox"/> Careers for the future, exploring	<input type="checkbox"/> Changing or deciding a career	<input type="checkbox"/> Career step-by-step plan
<input type="checkbox"/> Job searching help	<input type="checkbox"/> Resume help	<input type="checkbox"/> Interview help
<input type="checkbox"/> Help with a work barrier like poor work history, being fired, criminal background, etc.		
<input type="checkbox"/> Unemployment Insurance	<input type="checkbox"/> Child Care	<input type="checkbox"/> Transportation assistance
<input type="checkbox"/> Housing assistance	<input type="checkbox"/> Medical Assistance	<input type="checkbox"/> Food Assistance
<input type="checkbox"/> Fuel / Energy Assistance	<input type="checkbox"/> Disability/Vocational Assistance	

What brought you here today?

How did you hear about the program?

Agency, name: \_\_\_\_\_

Flyer, which location? \_\_\_\_\_

Newspaper?  Beloit Daily News  Janesville Gazette

**Register me for one of the January Scholarship 102 Sessions:**

January 6, 2010 5:30 p.m. – 7:30 p.m. or  January 13, 2010 5:30 p.m. – 7:30 p.m.

**Evaluation-** Please take a minute to share your thoughts about the program. Thank you!

*Please rate the following areas:*

**The information provided**

1 – Excellent                      2 – Very Good      3 – Good                      4 – Satisfactory                      5 – Poor

**The workshop presenter(s)**

1 – Excellent                      2 – Very Good      3 – Good                      4 – Satisfactory                      5 – Poor

**Your overall satisfaction with this program**

1 – Excellent                      2 – Very Good      3 – Good                      4 – Satisfactory                      5 – Poor

**What is the most important thing you learned today?**

**For whom will you use this information?** (circle) self                      family member    friend                      all

**How will you use this information?** (circle)                      GED                      college                      other

**What information will you follow up with or learn more about?**

**Suggestions for future or follow-up workshops:**

**Comments:**

**Program Brochure List**

Agency	Brochure #	Agency	Brochure #
Rock County Job Center	1	Rock County Council on Aging	17
WIA Adult & Older Youth Prog/DW	2	Community Action	18
TAA	3	UW Platteville	19
DWD Job Service Resource Room	4	Hedberg Library	20
AFL-CIO/LETC Dislocated Worker	5	Headstart	21
Southwest WI Workforce Development Board		YWCA	22
WI Virtual Job Center	6		
WISE Worker Program	7		
Disability Navigator	8		
Opportunity Grants	9		
E-Hub	10		
Rock County Human Services	11		
Long Term Support	12		
DVR	13		
BTC Learning Lab	14		
Veterans Services	15		
South Central Childcare Resource & Referral	16		

**APPENDIX C**

**Scholarships & Grants 101**

### APPENDIX C

These were speaker notes from the educational project presentation entitled,  
Financial Planning for College-bound Adults.

## Scholarships & Grants 101

Our goals tonight...

- Identify what scholarships and grants are.
- How do you qualify?
- Where can you find scholarships?
- How do you apply?

Introductions

- Started at Blackhawk Technical College in May 2002 (part-time at first)  
– Intended Major was Radiography and Supervisory Management
- Changed to full-time student in August of 2004
- Back Surgery in 2005
- Graduated from BTC May 2006 with Associates Supervisory Management
- Graduated with Bachelors of Science Human Services May 2008
- Started Masters of Science in Education – Human Services - Licensed Professional Counselor.
- Some of the scholarships I have received: Jeannette Rankin Foundation (2 years) WISP (Sunshine Lady Foundation) Business Professional Women's Organization Altrussa WETA Veterans AAUW Farm Bureau
- What are private scholarships and grants?
- You don't have to pay to receive scholarship or grant
- Don't have to repay scholarships.
- Most grants you do not have to repay also.
- \*\*\*Always read the terms and criteria of the grant. Make sure there is not a repayment at a later date.
- Grants and Scholarships that are not qualified for by the FAFSA

**How do I qualify?**

- You or your parent's employer or organizations.
- A disability or disease diagnosis
- Life situation (i.e. single parent, domestic violence)
- Many more!

- Your income level (Income based)
- Heritage or religion (Ethnic based)
- Your intended major (Institutional based)
- Where you live

### **More qualifiers...**

Merit based scholarships are based on:

- Academic achievements
- Athletic achievements
- Volunteer activity
- Musical achievements
- Artistic achievements
- Previous Employment achievements

### **Scholarships for Adults**

- Business and Professional Women's Foundation [www.bpwusa.org](http://www.bpwusa.org)
- Jeannette Rankin Foundation [www.rankinfoundation.org](http://www.rankinfoundation.org)
- Talbots Women's Scholarship Fund [www.talbots.com](http://www.talbots.com)
- WISP (Women's Independence Scholarship Program) f/k/a Sunshine Lady Foundation [www.wispinc.org](http://www.wispinc.org)
- Wisconsin Medical Society [www.wisconsinmedicalsociety.org](http://www.wisconsinmedicalsociety.org)
- American Association of University Women [www.aauw.org](http://www.aauw.org)

### **Why search for scholarships?**

- Personal Assessment process can be a lifelong tool as a personal portfolio
- Can be added to your resume as an achievement

### **Biggest Reason... Hot Free Money**

Is it worth your time?

1 \$500 scholarship won  
 + 3 hours of your time  
 = \$150 per hour!!!

What can you use the \$500 for?

Look at the terms of the scholarship – most scholarships are open terms or applied directly for school expenses.

### **Where do you find scholarships?**

- Online Scholarship
- Search Websites
- Collegeboard.com
- Petersons.com
- Studentaid.ed.gov
- scholarships.com
- fastaid.com
- brokescholar.com
- back2college.com
- mapping-your-future.org/adult
- finaid.org

### **When to apply?**

- Start searching now!
- Identify the ones you qualify for
- Keep track of due dates on a calendar
- Apply early

### **Personal Assessment**

- Personal Assessment is an important tool to compile all your personal information also is used as your personal portfolio later in job search :
  - School Records
  - Health Records
  - Standardized Test Results
  - Honors, certificates, and awards
  - Records of employment
  - Records of Extra-curricular Activities
  - Newspaper clippings
  - Writing Samples and/or class projects

### **Tips for Success**

- Make sure you qualify
  - eligibility

- renewable or non-renewable
  - criteria
- Stay Organized
  - Follow guidelines or directions
  - Due Dates
- Make sure it's readable.
- Keep a copy
- Proofread
- Ask for help!

### **Letters of Recommendation**

- Complete the Letter of Recommendation Worksheet
- Choose the right person
- Allow plenty of time (at least 2 weeks)
- Provide an pre-addressed envelope
- Attach records that can be useful to the letter writer (your resume, school records)

### **Essays**

- How do the people decide who receives the scholarship? ESSAYS
- Some topics could be:
  - How you contribute to your community and what you have learned?
  - Describe a life circumstance challenge? How did you overcome this obstacle?
  - Describe academic or work success and challenges.

### **Scholarship Scams**

- If anyone asks for a bank account or credit card number—remember, scholarships are free!
- It is free to search, apply for, and receive them. Any questions talk to your school counselor or college financial aid office.
- You can report a scholarship scam or receive more information:
  - Federal Trade Commission
  - Ftc.gov/scholarship scams
  - (877) 382-4357
  - (866) 653-4261 (TTY)

## Review Information

Remember ....

- Persistence,
- Determination,
- Motivation

The three keys to a success search and education!

## More Help?

- If you would like more help register for Scholarships & Grants 102:
- Registration for online searches
- Outline for Personal Assessment
- More organization methods to provide success
- More scholarship resource

## References

Great Lakes Higher Education <http://glhec.org>

FinAid <http://www.finaid.org/otheraid/nontraditional.phtml>

College Board <http://www.collegeboard.com>

**APPENDIX D**

**Educational Project Agenda**

# Appendix D

## Acknowledgements

This program was conceived as part of an academic project for my MEd Degree through UW Platteville entitled "Faces of Poverty: Overcoming the Stigma of Poverty and Breaking the Barriers". My hope has been to create an awareness regarding the importance of how obtaining an education provides further choices to overcome the barriers in each person's life. Also to remember these important words—*perseverance, determination, and motivation*. You are your best advocate for yourself and your education! Once you make the choice to change, it will bring new hope to overcome the barriers in your life. I would like to thank each of the presenters, each individual that helped to promote this series and volunteers who have helped to make this a success. A special thank you to Bruce Polzkill, Amber Culver, and Sandra Bier for providing their support, energy, time, resources and vision towards this seminar program. A huge thank you to each individual for attending—I hope the information you receive will help you to make those important decisions in your life.



Tomela Stafford-Barnett  
Knowledge is strength

## Presenters Contact Information

- MaryLee Kishel, Adult Services Coordinator  
UW Rock County  
2909 Kalloug Avenue  
Janesville, WI 53946  
(608) 758-6565 ext 280  
marylee.kishel@uwec.edu
- Laurie Rasmussen, Education Specialist  
DET—WECOP  
125 South Webster Street, Room 309  
P.O. Box 7841  
Madison, WI 53707-7841  
(608) 267-1058  
(608) 267-9286 FAX
- Lynn Smith, WINSPAN Coordinator  
Blackhawk Technical College  
6004 South County RD G  
Janesville, WI 53546  
(608) 757-7656
- Brooke Konopacki, Vice President for Student Access  
(WAIUC) Wisconsin Association for Independent Colleges  
122 W Washington Ave, Ste 700  
Madison, WI 53703  
(608) 256-7761  
(608) 256-7065  
Brooke.konopacki@waiuc.org
- Tomela Stafford-DWD, Job Service DET  
Employment & Training Specialist  
(608) 741-5991  
tomela.stafford@dwd.wisconsin.gov
- Amber Culver—DWD, Job Service DET  
Career Counselor (608) 741-3532  
amber.culver@dwd.wisconsin.gov
- Sandra Bier—DWD, Job Service  
WIA (608) 741-3607  
Sandra.bier@dwd.wisconsin.gov  
Rock County Job Center  
1900 Center Ave  
Janesville, WI 53946

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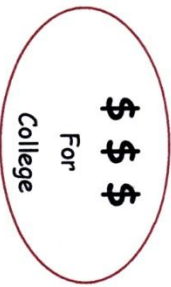
Was high school  
a few years ago?

Are you  
thinking  
about  
college?

Need more info about  
Education, Community  
or Financial Aid Resources?

### Financial Planning

for  
College-bound Adults



December 2, 2009  
4:30 p.m. - 7:30 p.m.

Turner High School  
1231 Imman Pkwy  
Beloit, WI

Are these questions in your mind:

How do I figure out what I want to go to school for?

Where do I want to go to school?

Is there money for me to go to school?

The funding program is out of money, what do I do now?

I can only get partial funding, what do I do?

Can I live on \$350-\$450 a week

Are there really hidden scholarships and grants?

## Who Should Attend?



Looking for funds for college

Approximately 3 million dollars are awarded every year because no one applies for them. -David Latta Higher Education Board 2009

Individuals on a waiting list for money to fund their training program

Individuals not eligible for federal or state financial aid because of barriers.

## How do I find the answers?

Today's economy is posing tough questions for individuals to make. By attending this program some tough questions will be answered and other resources are provided, so more doors will be open to you along your decision-making journey.



This program has been organized to create awareness of the overall financial aid process and resources available to aid adults who are making the choice to start their education pathway.

To make this transition a fulfilling and seamless process for each prospective student, professionals have been gathered to share information regarding their institutions/businesses, individual programs, and how they can help a student to become a successful student and re-enter the changing workforce as an employee/professional. Each level of secondary education raises your income potential by \$15,000-\$20,000 (average wages). This also provides needed certifications/degrees for your resume. In this economy and today's workforce, it is an employer's market. Jobseekers must stay competitive—education gives you a competitive edge. As the logo states .... Knowledge is strength.

## Our Agenda

- I. Welcome and Introductions ~ Amber Culver
- II. Community Resource Support Programs
  - ~ Sandra Bier—DWD WIA Program
  - Community Programs
  - Job Center/State-supported programs
- III. Financial Aid Process and FAFSA Overview
  - ~ Laurie Rasmussen—DPI
  - Overview of the steps of the financial aid process
  - Dates to complete and submit FAFSA
  - Loans, grants and scholarships applied for with FAFSA
  - College Goal Sunday, importance of education institution Financial Aid Nights
- IV. Higher Education Institution Programs ~
  - ~ Marylee Kisha—UW Rock County
  - ~ Lynn Smith—Blackhawk Technical College
  - ~ Brooke Konopacki—Wisconsin Association for Independent Colleges and Universities (WAICU)
  - Overview of Institution and Adult Services programs, eligibility, other services provided.
  - Important contacts and dates to apply
  - Admission Process
  - Financial Aid Night schedule
- V. Private Scholarships & Grants
  - ~ Tameia Stafford—UW Platteville, DWD
  - How to search for scholarships & grants
  - Applying and researching eligibility requirements
  - Preparing personal assessment
  - Process, cycle & other uses of scholarship & grant programs
  - Discuss follow up workshop & registration
- VI. Evaluation & Closing ~ Amber Culver

**APPENDIX E**

**Put Your Achievements to Work for You**

**POSITIVE  
MOTIVATION  
POSITIVE  
ATTITUDE**

Is it worth it to go to college? Financially, each level of education raises your income potential by \$20,000. Each degree, scholarship, grant, certificate, award, and accomplishment can be added to your resume as an achievement. More financial security, personal accomplishments and a stronger educational background provides you with a better personal portfolio. The economy is every changing just like today's workforce. You need a competitive edge! Find yours. These choices are not easy to make. You are your own advocate in your education. Remember persistence, determination, and motivation are keys to your success.

Wisdom is knowing the right path to take, Integrity is taking it!

**CONSULTING  
ADVISING  
MENTORING  
EDUCATION**



**HELPFUL INFORMATION  
ON THE WEB:**

- Department of Education: <http://studentaid.ed.gov/>
- FAFSA application
- FIN Application
- FAFSA 4Caster
- Student Loan Management Tools
- Scholarship Search Engine
- Great Lakes Higher Education Corp <http://www.glhac.org/>
- Americorps <http://www.americorps.gov>
- Americorps VISTA [http://www.americorps.gov/for\\_individuals/choose/vista.asp](http://www.americorps.gov/for_individuals/choose/vista.asp)
- Visconsin Association of Student Financial Aid Administrators (VASF-AA) <http://www.wasfaa.net>

**BE AWARE!  
AVOID SCAMS!**

If anyone asks for a bank account or credit card number—remember, scholarships are free! It is free to search, apply for, and receive them. Any questions talk to your school counselor or college financial aid office. You can report a scholarship scam or receive more information:

**Federal Trade Commission**  
Ftc.gov/scholarship\_scams  
(877) 382-4357  
(866) 653-4261 (TTY)

Information provided by  
2008 Great Lakes Higher Education

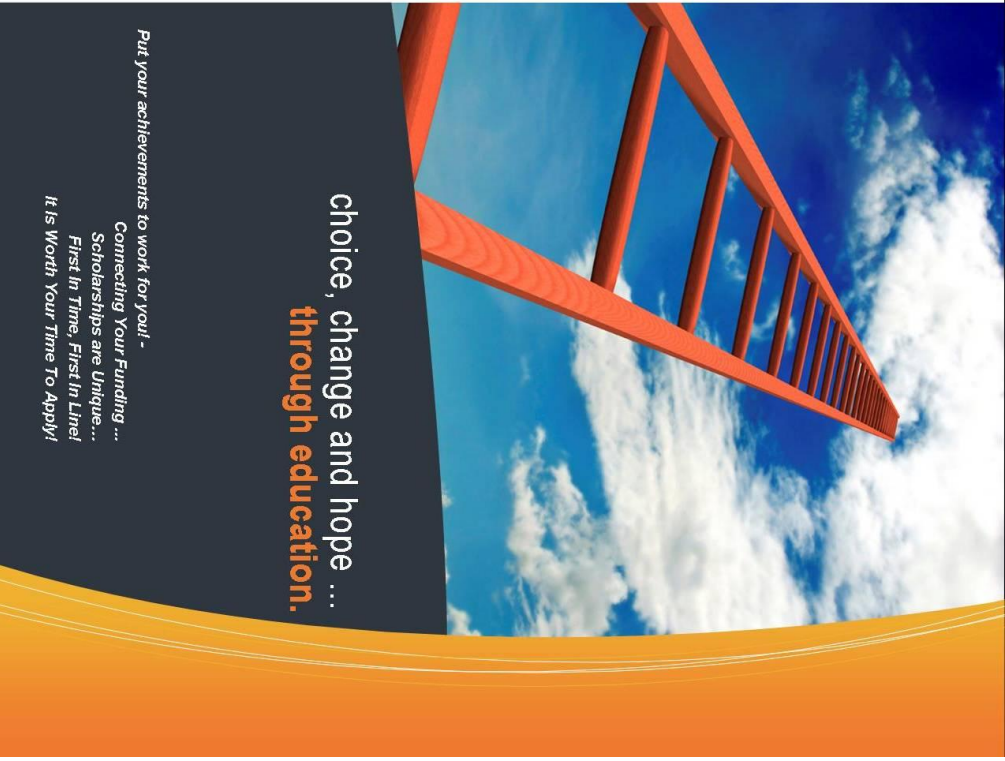
**I OAN FORGIVENESS?**

See if you qualify for loan forgiveness to ease the burden of any loans you may have acquired.  
Go to:  
[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

**Never 2 Late**  
to make a difference

Janesville, WI 53548  
m/219\_610\_663@hotmail.com  
Join Facebook group at Never 2 Late for more information  
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- ONLINE SCHOLARSHIP  
SEARCH WEBSITES**
- COLLEGEBOARD.COM
  - FRESCHINFO.COM
  - SCHOLARSHIP-PAGE.COM
  - PETERSONS.COM
  - MAPPING-YOUR-FUTURE.ORG/ADULT
  - STUDENTAID.ED.GOV
  - SCHOLARSHIPS.COM
  - WIREDSCHOLAR.COM
  - FASTAID.COM
  - BROKESCHOLAR.COM
  - BACK2COLLEGE.COM
  - FINAID.ORG



choice, change and hope ...  
**through education.**

Put your achievements to work for you! -  
Connecting Your Funding ...  
Scholarships are Unique...  
First In Time, First In Line!  
It Is Worth Your Time To Apply!





**Put your achievements to work for you!**  
 CONNECTING YOUR FUNDING TO YOUR  
 ACADEMIC RESOURCES

Whether you are an upcoming graduate of high school, GED, or recently find yourself making choices to start educational pursuits—funding is always a concern. Today's economy is posing tough questions for individuals to make regarding an intended major and what college or institution to attend.

**Choice, change, and hope... for a more secure future.**

**SCHOLARSHIPS ARE UNIQUE— YOU ARE TOO!**

Every scholarship is unique and qualifying for the scholarship can depend upon a number of criteria. Take a look below:

- Academic achievements
  - Athletic ability
  - Musical or artistic talent
  - Volunteer activities
  - Income level
  - Heritage or religion
  - Your intended major
  - Your hobbies or interests
  - Where you live
  - The facility attending.
- Remember to investigate resources from you and your parents/grandparents:
- You, your parents' or grandparents' employer
  - Veterans scholarships/benefits
  - Insurance carrier
  - Volunteer activities
  - Unions
  - Local social and academic groups, i.e. Elks, Moose
  - A disability or disease, like circumstances
  - Marital Status
  - And many other criteria!



If you are looking for tips, resources, and helpful information to guide you in the process of finding private scholarships and grants, this is it! Scholarships and grants are not only an excellent source of additional funding but they are an achievement you can put on your resume. Gathering your personal assessment will also provide an excellent tool for future employment search and portfolio.



**CREATING AWARENESS OF FINANCIAL AID PROCESS, PRIVATE SCHOLARSHIPS AND GRANTS**

**FIRST IN TIME, FIRST IN LINE!**

When starting the financial aid process—FAFSA, private scholarships, and grants, remember—First in time, first in line. How and when this process is started does matter.

- Make sure you qualify.
- \* Match all the criteria and eligibility
- \* Check for non-renewable vs. renewable scholarships.
- \* Stay Organized.
- \* Follow the guidelines - Spacing, order of documents, don't staple—just examples
- \* Create a personal portfolio or assessment.
- \* DUE DATES! Apply at least one month to two weeks early if possible
- \* Neatness counts, make it legible.
- \* Keep a copy
- \* Proofread
- \* Ask for help when needed!



**IT IS WORTH YOUR TIME TO APPLY!**



If you apply for one local scholarship for \$500 and you spend a maximum of 3 hours preparing the essay, references, and mailing the scholarship. You win the scholarship!!! Applying and preparing was worth \$150 per hour of your time. \*

\*This is based on real life experience.

**AWARDED A SCHOLARSHIP?**

Received a scholarship—now is the time to make sure it is budgeted wisely. Make a budget. Planning your expenses wisely. This will make your funding go a lot further.

Angela Flickinger  
 MPH Family Living Educator  
 UW Extension Rock County  
 (608) 797-5689  
[http://www.uwex.edu/CES/np/economics/resources\\_fip.cfm](http://www.uwex.edu/CES/np/economics/resources_fip.cfm)  
 Consumer Credit Counseling  
 (608) 365-1244





**APPENDIX F**

**Keys to Your College Financial Planning**

# Appendix F

## POSITIVE MOTIVATION POSITIVE ATTITUDE

Is it worth it to go to college? Financially, each level of education raises your income potential by \$20,000. Each degree, scholarship grant, certificate, award, and accomplishment can be added to your resume as an achievement. More financial security, personal accomplishments and a stronger educational background provides you with a better personal portfolio. The economy is every changing just like today's workforce. You need a competitive edge! Find yours. These choices are not easy to make. You are your own advocate in your education. Remember persistence, determination, and motivation are keys to your success.

Wisdom is knowing the right path to take, Integrity is taking it"  
—M. H. McKee

## CONSULTING ADVISING MENTORING EDUCATION



## HELPFUL INFORMATION ON THE WEB:

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- FAFSA application
- PIN Application
- FAFSA Adviser
- Student Loan Management Tools
- Scholarship Search Engine
- Great Lakes Higher Education Corp <http://www.glnet.org/>
- AmeriCorps <http://www.americorps.gov>
- AmeriCorps VISTA <http://www.americorps.gov/> for\_individuals/choose/vista.asp
- Wisconsin Association of Student Financial Aid Administrators (WASFAA) <http://www.wasfaa.net>

## ONLINE SCHOLARSHIP SEARCH WEBSITES

- COLLEGEBOARD.COM
- FRESHINFO.COM
- SCHOLARSHIP-PAGE.COM
- PETERSONS.COM
- MAPPING-YOUR-FUTURE.ORG/ADULT
- STUDENTAID.ED.GOV
- SCHOLARSHIPS.COM
- WIREDSCHOLAR.COM
- FASTAID.COM
- BROKESCHOLAR.COM
- BACK2COLLEGE.COM
- FINAID.ORG

## BE AWARE! AVOID SCAMS!

If anyone asks for a bank account or credit card number—remember, scholarships are free! It is free to search, apply for, and receive them. Any questions talk to your school counselor or college financial aid office. You can report a scholarship scam or receive more information:

Federal Trade Commission  
Ftc.gov/scholarship\_scams  
(877) 382-4357  
(866) 653-4261 (TTY)

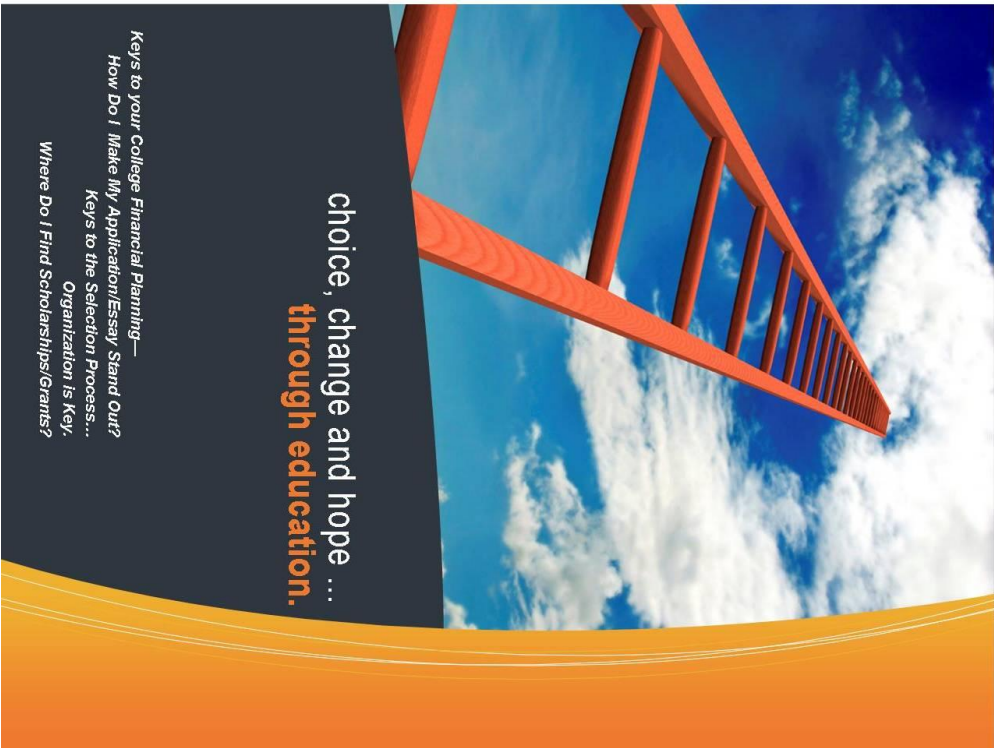
## LOAN FORGIVENESS?

See if you qualify for loan forgiveness to ease the burden of any loans you may have acquired.  
Go to: [www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)



Janasville, WI 53548  
nr2late\_choices@hotmail.com  
John\_Facebook\_group@latenr2late.com  
for more information

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choice, change and hope ...  
through education.

Keys to your College Financial Planning—  
How Do I Make My Application/Essay Stand Out?  
Keys to the Selection Process...  
Organization is Key,  
Where Do I Find Scholarships/Grants?





**HOW DO I MAKE MY APPLICATION/ESSAY STAND OUT?**

Certain details will make your application stand out among others. Here are a few tips:

- ⇒ When providing personal information—be open and honest.
- ⇒ Clear and concise goals.
- ⇒ Know information about your academic program.
- ⇒ Follow instructions—this is the first step to elimination if simple instructions are not followed. (i.e. formatting, organization, etc)
- ⇒ Ask for help... reviewing your personal essay and/or application
- ⇒ Set deadlines and meet them—stay on task to meet deadlines.
- ⇒ Include an introduction, body paragraphs, and conclusion—introductions grab the attention of the reviewer make it interesting.

**Where Do I Find Scholarships/Grants?**

**hope...  
and  
change  
Choice,  
change  
and  
hope...  
for a more  
secure  
future.**

This section highlights some of the scholarship search sites on the back cover. Searching for scholarships can be a timely task, but remember your rewards can be worth it. Check out some of these sites.

- [www.collegeboard.com](http://www.collegeboard.com)  
No email required (unless you want to save your scholarship search). Immediate response after providing search criteria.
- [www.petersons.com](http://www.petersons.com)  
Immediate response with no email required. This site also has information regarding loans and searching for alternative funding.
- [www.fastweb.com](http://www.fastweb.com)  
One of the largest search engines but beware of the pop-up ads make sure you are not clicking on ads which will send unnecessary spam mail to your email.
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)  
Good information regarding government programs for scholarships, grants and loan programs.
- [www.wiredscholar.com](http://www.wiredscholar.com)  
Does require email and personal profile completed but this site does provide more tips for completing scholarship applications, essays and financial aid process for all students.

**Keys to the Selection Process for Scholarships/Grants ...**



Stick to the information the Scholarship Review Committee is requesting. Respond concise and direct with the information or answers to any questions required.

- Example:
- What your goals are? or "What is your educational plan?"  
State your short-term and long-term goals with clear goals stating the plan to reach them, show your ability to accomplish goals, ability to overcome challenges and/or deal with difficult situations and also an understanding of how your education will affect your family, community, and YOU!
  - "What do you see as your greatest strengths? Weaknesses?"  
Be Honest, sincere, yourself and take time to review the questions.

**Organization is key.**

How do you keep all this information organized? Here is one method: try, revise, and make it fit to your needs:

- Supplies you will need:
  - A separate binder with separations (at least 6-12 sections)
  - File folders
  - Computer access for internet searching.
- Label your sections of your organizer:
  - ⇒ Current reference letters, college applications, program information, and college award letters.
  - ⇒ Jan-March, April-June, July-September, and October-December. These sections are where you will put a scholarship information and/or applications according to when they are due.
  - ⇒ Label the last sections: Applications in Process and Applications Done.
  - Now you are ready to start searching!

Keeping your information organized is vital to a good searching technique. Once you have completed an application and received a response from organization, use one of the manila file folders to keep a copy.

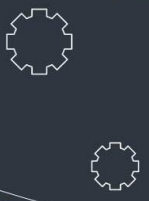
**IT IS WORTH YOUR TIME TO APPLY!**

If you apply for one local scholarship for \$500 and you spend a maximum of 3 hours preparing the essay, references, and mailing the scholarship, you win the scholarship!!! Applying and preparing was worth \$150 per hour of your time.\*

*\*This is based on real life experience~  
Tamele Stanford-Barker*



**"TO ACCOMPLISH GREAT THINGS, WE MUST NOT ONLY ACT, BUT ALSO DREAM; NOT ONLY PLAN, BUT ALSO BELIEVE."**  
~ Anatole France





**APPENDIX G**

**Scholarships and Grants Lesson Plan**

## Appendix G

### Scholarships and Grants 102

**Grade Level:** High School Adult

**Subject:** Financial Aid Continuing ED

**Prepared By:** Tamela Stafford

#### **Overview & Purpose**

Filing your FAFSA is an important step to receive the needed funding for your education another important step is researching and searching for scholarships and grants. Workshop provides preparatory information for portfolio, life essay, scholarship/grant searching, time management, organization tools and interpretation eligibility.

	<b>Teacher Guide</b>	<b>Student Guide</b>	
<p><b>Objectives</b> (Specify skills/information that will be learned.)</p>	<p>WisCareers training, CollegeBoard.com, Financial Aid selection</p>	<p>Formation of life essay, interpretation of eligibility, organization of search, time management, written skills, communication,</p>	<p><b>Materials Needed</b></p> <ul style="list-style-type: none"> <li>● Paper</li> <li>● Pencil</li> <li>● Computer</li> <li>● Handouts</li> <li>● Agenda</li> <li>● Powerpoint Notes</li> <li>● Registration form</li> </ul>
<p><b>Information</b> (Give and/or demonstrate necessary information)</p>	<p>Enrollment in WisCareers website, Link to College board.Com for enrollment in scholarship search tool, review Life Essay Mind Mapping Model, review Tips and Tools for forming Essays and Organizing Scholarship Search</p>	<p>Will be given instruction on WisCareers website and linked to CollegeBoard.Com for enrollment in scholarship search tool. Review the Life Essay Mind Mapping Model. Review Tips and Tools for forming Essays and Organizing Scholarship Searches.</p>	
<p><b>Verification</b> (Steps to check for student understanding)</p>	<p>Check to see each person current enrollment in scholarship tool service. By the end of class has determined 2-3 scholarships they may be eligible for (or has an understanding of the process). Has an understanding of the Life Essay Mind Mapping process.</p>	<p>Enrollment in scholarship tool service, interpretation of scholarship eligibility, beginning of life essay</p>	<p><b>Other Resources</b> (e.g. Web, books, etc.)</p>
<p><b>Activity</b> (Describe the independent activity to reinforce this lesson)</p>	<p>Schedule facility, arrange public relations/marketing, prepare handouts and agenda, reconfirm audio/visual equipment, confirm guest speakers and volunteers (if needed)</p>	<p>Complete the life essay, start portfolio, organization of essays available, start to apply for essays.</p>	
<p><b>Summary</b></p>	<p>Completion of workshop should prepare each person for clearer understanding of scholarship search process, essay preparation, and financial aid information</p>	<p>Each person should acquire a sign in to WisCareers and scholarship search engine. They should have organizational information to organize search engine results and prepare a basic life essay for re-constructing to fit scholarship application</p>	<p><b>Additional Notes</b></p>



**APPENDIX H**

**Scholarships and Grants 102 Agenda**

**Appendix H**

# Scholarships & Grants 102

## *A G E N D A*

**Place: Rock County  
Job Center**

**Date:**

**Time: 6:30-8:00 p.m.**

- Introductions & Housekeeping
- Personal Assessment
  - Gathering the Information to help with Scholarship/Grant Search
- Basic Life Essay
  - How do I start to design the essay?
- Let's Search
  - WisCareers, College Board, etc.
  - Institutional Scholarships
  - Private Foundation Scholarships
- Review the Handouts
  - Money – Budget Wisely Resources
  - Tips for Searching & Organizing.
- Closing & Evaluation

**APPENDIX I**

**Organizing Your Essay...Where Do You Start?**

## ORGANIZING YOUR ESSAY ...

### WHERE DO YOU START?

#### Gather your data first-“Brainstorming”

In rough draft write down your information:

- Family Background
- Childhood
- Challenges overcome
- Current Family Situation
- And/or Economic Situations
- Basic Goals and time line

#### Organize It ... How?

My preferred method is mind-mapping. A sample is provided on the back, but you can choose whichever you feel is comfortable: outline form, mind-mapping, listing, free writing.

Once you have organized the basic information, start in your notebook free writing. This is a technique to allow you to start writing the thoughts in your head and not worry about punctuation, spelling or the form of the essay.

Now it's time to organize this information:

- Follow your basic rules of essay writing.
- Write an introduction paragraph and then a conclusion paragraph.
- Organize your information you have accumulated.
- Be concise, be organized.
- Review your writing.
- Have someone else take a look; a professor, teacher, a family member, friend, someone you can trust for a valued opinion.

You now have your finished Basic Life Essay!  
Congratulations!

## Scholarships & Grants 102

Searching for hidden  
scholarships and grants.



choice, change and hope...  
**through education.**



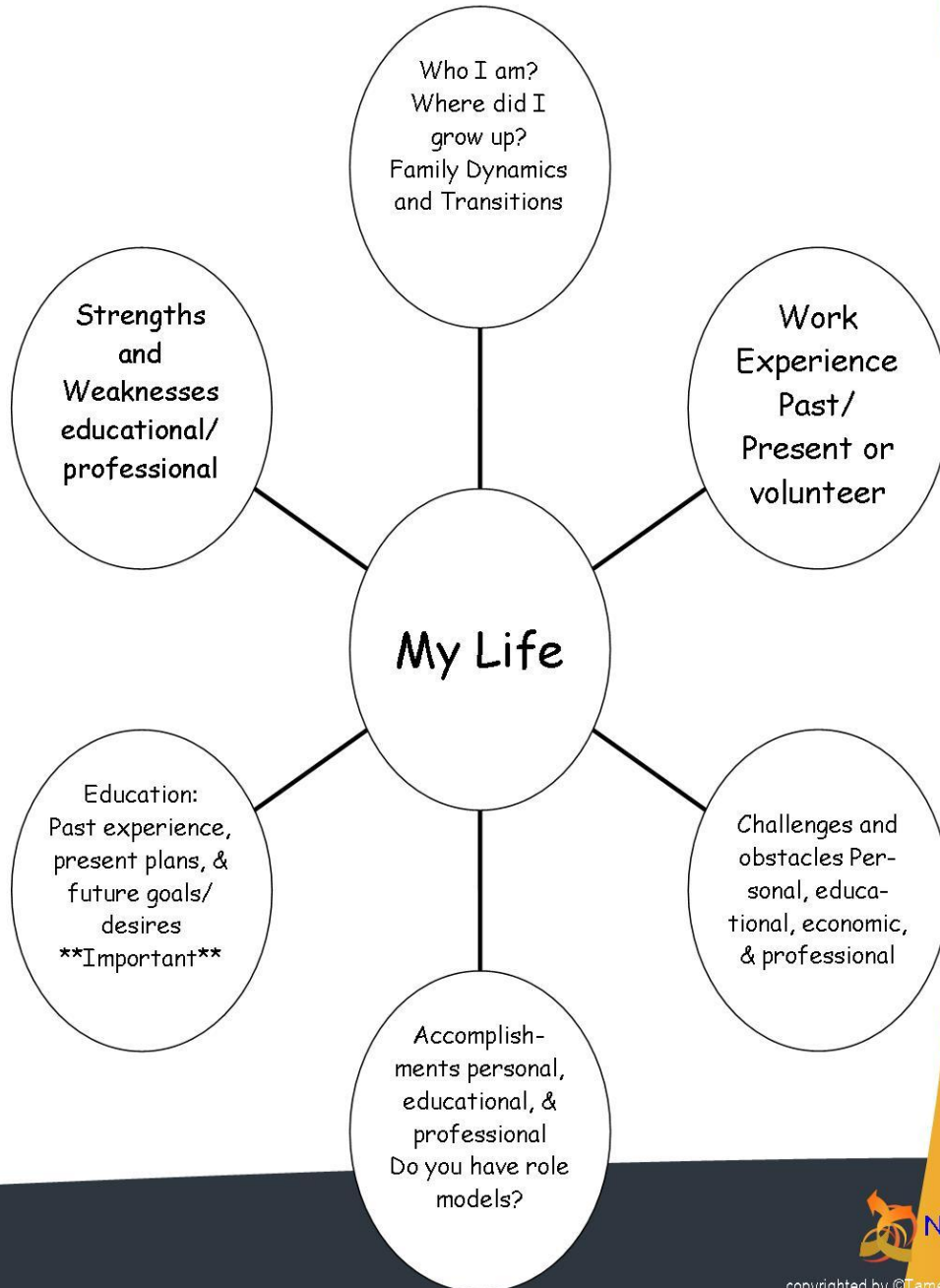
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**APPENDIX J**

**Basic Life Essay Mind Mapping Sample**

APPENDIX J

BASIC LIFE ESSAY  
MIND MAPPING SAMPLE



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**APPENDIX K**

**Organizing Your Essay...**

**Tips for Making a Better Essay**

## Appendix K

### ORGANIZING YOUR ESSAY ... TIPS FOR MAKING A BETTER ESSAY

Here are some tips from an essay website:

1. Answer the Question- You can follow the next 12 steps, but if you miss the question, you will not win the scholarship. (examples of questions on separate sheet)
2. Be Original- Even seemingly boring essay topics can sound interesting if creatively approached. If writing about a gymnastics competition you trained for, do not start your essay: "I worked long hours for many weeks to train for XXX competition." Consider an opening like, "Every morning I awoke at 5:00 to sweat, tears, and blood as I trained on the uneven bars hoping to bring the state gymnastics trophy to my hometown."
3. Be Yourself- The scholarship committee wants to learn about you and your writing ability. Write about something meaningful and describe your feelings, not necessarily your actions. If you do this, your essay will be unique. Many people travel to foreign countries or win competitions, but your feelings during these events are unique to you. Unless a philosophy or societal problem has interested you intensely for years, stay away from grand themes that you have little personal experience with.
4. Don't "Thesaurize" your Composition- For some reason, students continue to think big words make good essays. Big words are fine, but only if they are used in the appropriate contexts with complex styles.
5. Use Imagery and Clear, Vivid Prose- If you are not adept with imagery, you can write an excellent essay without it, but it's not easy. The application essay lends itself to imagery since the entire essay requires your experiences as supporting details. Appeal to the five senses of the scholarship officers.
6. Spend the Most Time on your Introduction- Expect scholarship officers to spend 1-2 minutes reading your essay. You must use your introduction to grab their interest from the beginning. You might even consider completely changing your introduction after writing your body paragraphs. - Don't Summarize in your Introduction. Ask yourself why a reader would want to read your entire essay after reading your introduction. If you summarize, the scholarship officer need not read the rest of your essay. - Create Mystery or Intrigue in your Introduction. It is not necessary or recommended that your first sentence give away the subject matter. Raise questions in the minds of the scholarship officers to force them to read on. Appeal to their emotions to make them relate to your subject matter.
7. Body Paragraphs Must Relate to Introduction- Your introduction can be original, but cannot be silly. The paragraphs that follow must relate to your introduction.
8. Use Transition- Applicants continue to ignore transition to their own detriment. You must use transition within paragraphs and especially between paragraphs to preserve the logical flow of your essay. Transition is not limited to phrases like "as a result, in addition, while . . . , since . . . , etc." but includes repeating key words and progressing the idea. Transition provides the intellectual architecture to argument building.
9. Conclusions are Crucial- The conclusion is your last chance to persuade the reader or impress upon them your qualifications. In the conclusion, avoid summary since the essay is rather short to begin with; the reader should not need to be reminded of what you wrote 300 words before. Also do not use stock phrases like "in conclusion, in summary, to conclude, etc." You should consider the following conclusions: - Expand upon the broader implications of your discussion. -Consider linking your conclusion to your introduction to establish a sense of balance by reiterating introductory phrases. - Redefine a term used previously in your body paragraphs. - End with a famous quote that is relevant to your argument. Do not try to do this, as this approach is overdone. This should come naturally. - Frame your discussion within a larger context or show that your topic has widespread appeal. - Remember, your essay need not be so tidy that you can answer why your little sister died or why people starve in Africa; you are not writing a "sit-com," but should forge some attempt at closure.
10. Do Something Else- Spend a week or so away from your draft to decide if you still consider your topic and approach worthwhile.
11. Give your Draft to Others- Ask editors to read with these questions in mind: - What is the essay about? - Have I used active voice verbs wher-



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## ORGANIZING YOUR ESSAY ... TIPS FOR MAKING A BETTER ESSAY

ever possible? - Is my sentence structure varied or do I use all long or all short sentences? - Do you detect any clichés? - Do I use transition appropriately? - Do I use imagery often and does this make the essay clearer and more vivid? - What's the best part of the essay? - What about the essay is memorable? - What's the worst part of the essay? - What parts of the essay need elaboration or are unclear? - What parts of the essay do not support your main argument or are immaterial to your case? - Is every single sentence crucial to the essay? This MUST be the case. - What does the essay reveal about your personality? - Could anyone else have written this essay? - How would you fill in the following blank based on the essay: "I want to accept you for these scholarship funds because our foundation \_\_\_\_\_." \*\*\*This question puts you in the foundation committee's shoes who will be reading your essay – Did you impress yourself?

**Revise, Revise, and Revise** - You only are allowed so many words; use them wisely. If H.D. Thoreau couldn't write a good essay without revision, neither will you. Delete anything in the essay that does not relate to your main argument. Do you use transition? Are your introduction and conclusions more than summaries? Did you find every single grammatical error? - Allow for the evolution of your main topic. Do not assume your subject must remain fixed and that you can only tweak sentences. - Editing takes time. Consider reordering your supporting details, delete irrelevant sections, and make clear the broader implications of your experiences. Allow your more important arguments to come to the foreground. Take points that might only be implicit and make them explicit. - Have your essay edited either personally by a fellow student, tutor, or learning lab. The application essay is too important not to improve your essay's style, transition, voice, grammar, and tone; they will also make content suggestions to ensure your essay is unique and memorable. You do not have to professionally pay for this service; most campuses will have a free learning lab on campus.

### **Be Honest, Be Sincere.**

Reference sources: <http://www.scholarshiphelp.org/>

information provided by [http://www.internationalstudent.com/essay\\_writing/scholarship\\_essay.shtml](http://www.internationalstudent.com/essay_writing/scholarship_essay.shtml)

### Examples of Essay Questions

- What does achieving a degree mean to me?
- Why am I interested in studying this \_\_\_\_\_ profession? (i.e. medical, nursing, farming, etc.)
- State the reasons you feel you should be considered for this scholarship, any information you think would be useful for the committee in evaluating your application including your need for financial assistance and/or special circumstances.
- What are your education and occupational goals? Describe personal circumstances and reasons for desiring this scholarship.
- Describe a personal obstacle you have overcome and how you plan to use this experience as a positive influence for your future.
- Is there someone who has provided support, mentoring, and guidance before and during your educational path? How has this affected you?
- What do you see as your greatest strengths? Weaknesses?

These are examples of essay questions you can prepare for on scholarship essays. If you have the answers prewritten in rough draft, you can organize them into an essay in a short time. These are examples of essay questions I have answered on local and national scholarships.



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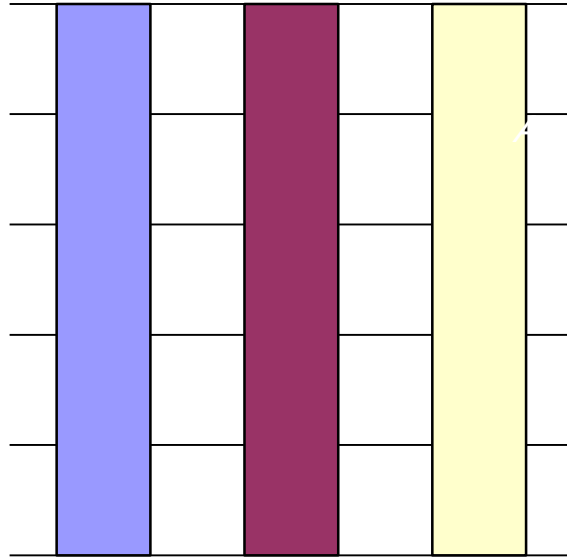
**APPENDIX L**

**College Financial Planning Workshop Evaluation**

### Appendix L

## College Financial Planning Workshop Evaluation July 2010

■ Series1, Information provided for the workshop , 1    ■ Series1, The workshop presenter, 1    □ Series1, Your overall satisfaction with this workshop, 1



■ Information provided for the workshop

■ The workshop presenter

□ Your overall satisfaction with this workshop