

March 1, 2007

Dear Neighbors,

I am pleased to announce a Community Meeting on **Scholarships, Financial Aid, and College Planning** to be held on Monday, March 19 from 7:00-8:00 PM in Council Chambers at Newark City Hall, 220 Elkton Road in Newark.

**Maureen Laffey, Director of the Delaware Higher Education Commission**, will speak about opportunities for financial assistance available to residents who are thinking of attending college in or outside of Delaware. If you are the parent of a young person contemplating college, or know someone who is, please inform them about this important meeting.

The **Delaware Higher Education Commission** administers the state's student assistance programs, which include grants, scholarships for graduating high school seniors, regional contract programs, and professional incentive programs. For information about Delaware's state-sponsored aid programs, contact

**Delaware Higher Education Commission**  
**Carvel State Office Building**  
**820 N. French St.**  
**Wilmington, DE 19801**  
**Office hours: 8:00 a.m. to 4:30 p.m., Monday through Friday**  
**302-577-5240**  
**800-292-7935 (toll-free outside New Castle County)**  
**302-577-6765 (fax)**  
[dhec@doe.k12.state.de.us](mailto:dhec@doe.k12.state.de.us)  
[www.doe.state.de.us/high-ed](http://www.doe.state.de.us/high-ed)

The Delaware Higher Education Commission publishes **The Delaware Scholarship Compendium** annually, and it is available at high school guidance offices shortly after school begins. This publication gives guidance on planning for college, financial aid basics, and a number of available scholarship programs. The scholarship programs are funded by state, local, county, private and national organizations.

The State of Delaware offers a college savings program called **The Delaware College Investment Plan**, which is managed by Fidelity Investments. More information about the plan can be found at <http://www.Fidelity.com/Delaware>.

The **U.S. Department of Education** (DOE) provides approximately \$74 billion in grants, loans and work-study programs to help students and families pay for postsecondary education. DOE publishes Funding Education Beyond High School, The Guide to Federal Student Aid, to assist in planning your college finances. It provides general financial aid information and is also

**College Aid**  
**Page 2**

a comprehensive resource on student financial assistance available from DOE. This publication is available for free online at [www.studentaid.ed.gov](http://www.studentaid.ed.gov) in English or Spanish or by calling Federal Student Aid Information Center toll-free at **800-4-FED-AID (800-433-3243)**.

Additional publications are available to help students afford the college of their choice.

**Delaware's Guide to Student Aid**, a free comprehensive student aid handbook targeted to Delaware students, is published annually by American Education Services, and provides a step-by-step description of the student aid process. Contact your school's guidance counselor or call the AES Delaware Office at **302-577-5255 or 800-292-7935** (toll-free outside New Castle County).

**SEED Scholarship –New Last Year** – The Delaware SEED (Student Excellence Equals Degree) Scholarship program provides tuition for full time students enrolled in an associate's degree program at Delaware Technical & Community College or the Associate of the Arts program at the University of Delaware. The program is for Delaware students who stay in school, work hard, and stay out of trouble. See <http://seedscholarship.delaware.gov/> for more information about the SEED scholarship program.

**Tax Benefits for Education** (Publication 970) explains the following tax benefits for those saving or paying for higher education costs: scholarships, fellowships, grants, and tuition reductions; Hope Credit; Lifetime Learning Credit; student loan interest deduction; student loan cancellation and repayment assistance; tuition and fees deduction; Coverdell Education Savings Account (ESA); Qualified Tuition Program (QTP); early distributions from IRAs; Education Savings Bond Program; employer-provided educational assistance; and business deductions for work-related education. Available for free online at [www.irs.gov](http://www.irs.gov) or can be ordered by calling toll-free **800-829-3676**.

**Cash for College and Financial Aid: You Can Afford It**, published by the National Association of Student Financial Aid Administrators, answer many of the basic questions students and parents have about financial aid. Both are available for free online at [www.studentaid.org](http://www.studentaid.org).

**Would You, Could You, Should You Go to College?**, published by the Rodel Foundation, is a comprehensive career and college planning guide for students in grades 8–12 and their parents. Copies are available for free online at [www.rodelfoundationde.org](http://www.rodelfoundationde.org) or by calling **302-571-1536**.

A copy of this letter is available with live links at [www.terryschooley.com](http://www.terryschooley.com) . If you have any questions, don't hesitate to contact me.

Sincerely,

Teresa L. Schooley  
State Representative  
23rd District