

STUDENT AID

# Success Stories

*across the country*



NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

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NASFAA gratefully acknowledges CenTrust Savings Bank of Miami, Florida for underwriting the publication of Student Aid Success Stories.

Beyond providing student lending services, CenTrust supports access to postsecondary education opportunity through its active role in the NASFAA-sponsored Miami Early Awareness Project.

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## United States Senate

COMMITTEE ON LABOR AND  
HUMAN RESOURCES

WASHINGTON, DC 20510-6300

June 29, 1989

Dr. Dallas Martin  
President  
NASFAA  
1920 L Street, NW  
Washington, DC 20036

Dear Dr. Martin:

I was pleased to learn that NASFAA would be conducting another year of Student Aid Success Stories. The first compilation was right on target in showing why our student aid programs are so important and should be wholeheartedly supported.

You certainly have heard the credo of the United Negro College Fund: "A mind is a terrible thing to waste." Few phrases have rung so true, and it is America's student aid programs that enable young men and women from all walks of life to make something of themselves, to develop these minds ... to be successes in life.

On behalf of the Senate Committee for Labor and Human Resources, I commend NASFAA and its dedicated members for reminding all of us -- in a very personal and moving way -- that student aid does make a difference, to thousands of students and, ultimately, to the entire nation.

Sincerely,

*Edward M. Kennedy*  
Edward M. Kennedy

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Dr. Dallas Martin, President  
National Association of Student Financial  
Aid Administrators  
1920 L Street NW  
Washington, DC 20036

Dear Dr. Martin:

Funding for federal student aid programs has come under much debate in Congress during the 1980s. There are those who question whether we should be spending as much as we do to help students, while others want to limit who gets aid. In these discussions, it is easy to get involved with numbers and forget how those numbers affect actual lives.

A great benefit of NASFAA's Student Success Stories project is that it takes one behind the numbers to see how student aid changes lives for the better. One can say that a certain number of students will be helped by federal aid, but that is quite different than knowing that Charlene Jackson, married at age 16, a mother at 17, and a single parent five years after that, bravely decided at age 30 to finish college. Thanks to student aid, she not only earned a B.A. and M.B.A., but is now at Harvard University School of Law fulfilling her life's ambition to become an attorney. It's quite different from knowing that Mirta Ojito came to America at age 16, a refugee from Cuba, and with the help of student aid graduated from college and went to work as a reporter for El Nuevo Herald.

I am proud of the work my Committee has done over the years to bring student aid to thousands of deserving Americans, and I am delighted to see how these students have used this nation's generosity to advance themselves. I wish them and all their fellow student successes more of the same.

Sincerely,

Augustus F. Hawkins  
Chairman

AFH:jjm





**Deidre A. Jones**  
Director of Social Services

M.S.W., University of Louisville  
B.S., Tuskegee University

*"My mother died when I was ten, leaving fourteen of us and a very sick father. At 19, I became the sole support and guardian of my eight younger sisters and brothers. College would have been out of the question without student aid and public assistance.*

*"The assistance that I received meant more than just a way to pay for school-related expenses. It meant keeping a family together with the help of a work-study job. It meant hope for my future and that of many of my siblings. Financial aid has meant that, with hard work and perseverance, it is not only possible to earn one college degree, but two."* ★



**Sharon Hill**  
Design Engineer

Computer Science, B.S.  
University of South Alabama

*"After fourteen years I decided to go back to school and I was amazed at all the available financial assistance. Being a single parent, there were quite a few times during those four years at the university that I was almost ready to give up, but with the support of my family and my financial aid administrator, I received a lot of encouragement which made me feel proud of what I was doing. If it had not been for financial aid and my strong determination, I would never have gone back to school and been able to ride out the rough times.*

*"The financial aid I received*

*helped me get an excellent job with promotion possibilities instead of being stuck for the rest of my life in a dead-end job."* ★



**Christine Begay**  
Speech-Language Pathologist

B.S., M.S., University of Arizona

*Christine is one of twelve children, raised in the traditional lifestyle of the Navajo. Although her parents did not have the opportunity to learn*

*English, they valued education and encouraged their children to excel. As a result of her experience, Christine developed a sensitivity to the speech and language problems prevalent among her people. This, in turn, led to an interest in finding solutions through Speech Pathology. Because of the financial assistance she received, Christine has been able to obtain the skills needed to help her people.* ★



**Arlene Masayesva**  
Graduate Student  
University of Arizona

*Without institutional financial aid and the assistance she receives from the Bureau of Indian Affairs, Arlene, a single parent with three children, would not be able to realize*



her dream. Her goal is to complete her master's program in speech and language. Her dream is to promote the well being of the Hopi Indians, and Arlene believes that one of the best ways she can do that is to practice her speech pathology skills on the Hopi reservation. Arlene says "I see a great need for this type of service. Because of my devotion to my people, I will return 'home' someday." ★

Arkansas



**Brenda Courtney Wilson**  
Nurse Anesthetist

B.A., University of Arkansas  
A.S., Southern Arkansas  
University - Magnolia

"The children in my family are remarkably ambitious, given the fact that our father is a farmhand and our mother is a cook at a local home for retired persons. We grew up in a rural area of south-central Arkansas. Although several of us graduated from high school with top honors, my family simply did not have enough money to send any of us to

college.

"Through the generous support of the Student Financial Aid Office at the University of Arkansas, four of us studied there. My brother John is now an environmental engineer in Oklahoma, after earning his masters degree. Willis is doing an internship in Georgia after completing his medical degree last year. My sister Sandra is continuing our new family tradition by studying zoology.

"The opportunity to receive financial aid was a blessing to all of us. Without the essential funding, we would not have been able to finance our education. Our education has enabled us to reward our parents for their hard work and to give our future children a better starting basis in their lives." ★

California



**Charlene R. Jackson**  
Law Student  
Harvard University School of Law

B.A., M.B.A.,  
Claremont McKenna College

"Financial aid has been instrumental in my life. I got married at sixteen, became a mother a year later, and a single parent five years after that, but I never abandoned my dream of attending law school. After completing only two years of college in fourteen years, at age 30 I decided not to leave school

again because I genuinely believed that if I were to do so I would never return.

"Thanks to my financial aid director and the grants and loans I received, I completed my undergraduate work in the top 10 percent of my class. With the help of a California state graduate fellowship, I obtained my M.B.A., ranking in the top 1 percent of my class.

"I can sincerely say that had it not been for God, the understanding of my Director of Financial Aid, and the various financial aid programs, I would not be in the position I am in today. I am a second-year law student with an offer of a permanent position with a major national law firm upon graduation." ★



**Joseph G. Tirado**  
Staff Administrator

B.S., California State University, Northridge

"Financial aid and equity programs are as essential to colleges and universities as are sound educational curricula. Coming from a single-parent family of five children, I found this to be true with the diverse financial aid package I received and my acceptance into the Educational Opportunity Program (EOP).

"The financial aid not only helped me through school, but it provided on-campus work experience helping other students with their financial aid applications. More than anything, I value the EOP experience because of the

tutorial, motivational, and personal support those who work in the program provide to students. I know more than ever that it was hard work, EOP, financial aid, and a great college experience that has made mere illusions materialize." ★



**Tijani (TJ) Cole**  
College Head Football Coach  
Law Student, University of Denver

B.A., The Colorado College

"Coming from a one-parent family, my only opportunity for

attending a good college depended on financial aid. Thanks to financial aid, I am achieving my goal of earning a law degree. Being in law school does not seem to interfere with coaching college football, serving as a reserve police officer, or making plans to run for public office after graduation in 1990." ★



**JoLeda Carpenter Martin**  
Assistant Director of Development

B.A., Regis College

"Graduating from college in 1988 remains my greatest source of pride. However, this would not have been possible if it were not for the financial assistance I received and the Regis College Commitment Program.





"During my second year in college, my father was incarcerated and the financial support from my family stopped. Without financial aid, my college career would have been in jeopardy. I owe a great deal to the student aid programs for the opportunities they gave me to achieve my goals."



**Karen R. Smith**  
Financial Aid Counselor  
B.A., University of Colorado

"I am one of twelve children raised in a home of meager resources. With an eighth-grade education, my father worked as a laborer to support the family, and my mother, a homemaker, creatively made ends meet. With-

out financial aid, I would not have graduated with a triple major in Psychology, Latin American Studies, and Spanish. Financial aid afforded me a valuable education which included the opportunity to study abroad for one year. The assistance which I received in college was essentially the key to my attaining my current education, both academic and real life."



**Suzy Stoupa**  
Researcher/Writer

B.S., Colorado State University

"It took me seven years to complete my bachelor's degree, and the decision to return to college was greatly influenced by my finances.

Without the financial aid and scholarships I received over the years, I probably would not have finished.

"During my four years in college, I held several positions, all dealing with needy students. It was enlightening to see the operation from both sides of the desk. Now that I have completed my bachelor's degree in journalism, I have begun repaying my National Direct (Perkins) Loan, and am grateful for the quarterly payments and 5 percent interest rate."



**Susan M. Deluca**  
Senior Secretary

Secretarial Certificate  
Katharine Gibbs School

Susan comes from a middle-income family with one sister in college and two younger siblings soon to continue their education. She opted to take on the financial responsibilities of her education herself with

minimal help from her parents. Susan states that "with the help of a student loan, a scholarship, the co-op program, and just a touch of help from my parents, my year at Katharine Gibbs was possible."



**Jeffery K. Russell**  
Customer Service Representative  
Associate Degree, South Central  
Community College

"My financial and economic background was such that without financial aid higher education would have been practically unapproachable. My participation in the College Work-Study program gave me the chance to be a part of the student government office.

"As the cost of attending college continues to increase, the importance of available financial aid programs cannot be overstated. I truly adhere to the basic belief that a person's opportunity for higher education should not be based upon his or her socio-economic status. Through the availability of financial aid, an individual who would otherwise have been deprived, was able to further himself and graduate from college."



District  
of Columbia



**Karen Ann DeGannes**  
Law Student  
University of Pittsburgh

B.S., University of the  
District of Columbia

"Financial aid gave me a future. My need was critical and the assistance I received made the difference between becoming an educated, productive member of society and a life of ignorance and dependency. One of my personal goals is to assist other intelligent young people who come from economically disadvantaged backgrounds." ★

Florida



**Mirta A. Ojito**  
Newspaper Staff Writer

B.A., Florida Atlantic University

Mirta, a Cuban refugee, came to the U.S. when she was 16 years old. Despite the language barrier, she graduated from Miami Dade Community College with honors. Her parents, who do not speak English, have only an elementary level education. They were surviving by working overtime hours in unskilled labor jobs and could not

afford to help Mirta finance her education.

Mirta says "without the financial aid that I received I would not be where I am today. Just two years after graduation, I work as a Staff Writer for El Nuevo Herald, the Spanish language publication of the Miami Herald. I am also paying for my younger sister's education. The day I received my first loan reminder, I paid the full amount off. It gave me great satisfaction to be able to repay my loan so that other students could benefit from the same funds which made my education possible. That money helped my dreams come true and put me on the road to success. For that, I'm grateful." ★

Georgia



**Vernell Cutter**  
Minister

B.S., Armstrong State College

"Even though I was diagnosed as legally blind and have undergone surgery on three different occasions, I have managed to achieve scholastic success. I went back to college at the age of 28 with three children and a wife to support.

"I wasn't sure how I was going to make it, but with financial assistance I have been able to work toward my

degree, continue my work as a licensed minister, and actively support a number of college and community activities. In 1990, I intend to graduate with honors and continue my career as a minister. Through financial assistance and my own faith and determination, I would like to help others overcome their handicaps as I have overcome mine." ★

**Charlotte Duray Gulley**  
Second Year Medical Student  
Medical College of Georgia  
B.S., Albany State College

Charlotte is the youngest of fourteen children and the first one in the family to finish college. She was an honor student at Albany State College, graduating just two points shy of a perfect grade point average. Her mother single-handedly raised all fourteen children on a domestic worker's wages until diabetes and hypertension forced her to retire. Charlotte has been totally dependent on student aid, receiving Pell grants, state scholarships, disadvantaged scholarships, Stafford and Health Professions loans. In

1988 Charlotte was one of ten achievers highlighted by Ebony Magazine for excelling academically despite financial disadvantages. ★



**Leo Puga**  
Personnel Manager  
B.B.A., Boise State University

Leo's chances of completing high school were remote. English was his second language and he was the eldest of eight children born to

migrant farm laborers. Despite these obstacles, Leo was able to graduate as valedictorian and student body president.

Leo explains, "I received government grants and loans for the first two years of college. They allowed me to live on campus and assimilate into the college environment, which I feel is crucial during your early college years. Since I totally funded my education through grants and loans I had more time for studying rather than having to worry about finding a job."

Although Leo received some encouragement from teachers and counselors to attend college, he admits that the greatest motivation was the anticipation of "too much hot sun and a lot of low wages."★



**Carmen Hudson-White**  
M.D. Resident

B.S., M.S., Chicago  
State University  
M.D., University of Illinois  
at Chicago

Carmen grew up in a housing project on the south side in Chicago with five brothers and two sisters. She graduated from high school at 16 and before she reached the age of twenty she married, had children, and divorced. She worked as a clerk in the Post Office to support her children.

Even though she was on welfare, in 1974 Carmen enrolled in a two-year nursing program at a local college. It was during this time that Carmen thought about the remote possibility that she might become a physician. With the advice of a school counselor, she decided to give it a try.

She completed her bachelor's degree and after being turned down at nearly a



dozen medical schools, Carmen decided to pursue a master's degree. Her persistence and the scholarships, grants, and loans allowed Carmen to realize her dream when, at the age of 42, she received her medical degree.

When she completes her residency, Carmen will be practicing in an underserved area. She looks forward to the challenge of trying to reach teenage mothers to encourage them not to give up on their dreams. ★



**Deborah Stingley**  
Computer Programmer

B.S., Loyola University of Chicago

"I knew that college was essential to attaining the career goals which I had set

for myself. However, when I realized how much it would cost, I knew that it would be difficult, if not impossible, to finance my education without some form of financial aid.

"Fortunately student aid helped place me one step closer to achieving my goals. Not only was I able to attend college, but I was also able to live on campus, which gave me easy access to the library and computer center, the opportunity to be in an environment conducive to study, exposure to people from different backgrounds, and the opportunity to build self-reliance." ★



**Ernest E. Clark**  
Computer Coordinator and  
Supervisor/Tutor  
M.A. (in progress), University of  
Nevada

B.S., University of Nevada  
A.A.S., Rock Valley College

"The College Work-Study program was my salvation. Better than loans, it provides a serious student with dignity in financing a college education, and I was able to design my work around my educational endeavors and my past experience.

"In 1986 at the ripe age of 55, I proudly marched down the aisle to receive my A.A.S. degree in Business Management. With the help of financial aid, I received my B.A. degree in hotel administration in December 1988, and I am currently enrolled in a

Master's program in counseling. Looking ahead, I know that my dream of earning a doctorate degree will become a reality." ★



**Paula Dynlewski**  
Secretary

Secretarial Diploma  
Sawyer College of Business

"After 13 years as a wife and mother, I suddenly found myself as a single parent with five young sons to raise. My high school education and





limited work experience kept me from finding employment with income sufficient to provide for my sons. I chose to return to school, knowing that life would be even more difficult for a while.

"Without the assistance of a loan and a grant, I would not have been able to enroll in school. My education not only helped me to obtain gainful employment, but also improved my self-concept and serves as a role model for my children. Now I am able to provide the financial, emotional, and physical needs of my family, and that is definitely the greatest result of my education." ★

**Joan L. Williams**  
Teacher

B.A., Purdue University  
North Central

"After twelve years of marriage, my husband left me with three children. With no skills, I was not able to get a job that would support my family. This reality forced me to look into attending college, but I had no money. I filled out an aid form, and when I received financial aid that was

the beginning of my new life. Because of God and financial aid, I graduated on May 10, 1988, my 39th birthday." ★

*Iowa*



**Linda Kevorkian**  
Financial Aid Officer

Chiropractic Technician  
Certificate, Palmer College

"While attending Palmer College, I received a Pell Grant, a GSL, and College Work-Study which paid for my tuition and books. In addition, I worked full time in the library. With-

out the help I received from the financial aid programs and the support of friends, I would not have either the education or the position I have now. I am presently paying off my student loans and helping others to realize the same kind of help I received." ★

*Kansas*



**Patrick E. Grant**  
Technical Assistant

Electronics, A.A.  
Haskell Indian Junior College

"I don't remember anyone ever telling me the importance of a good education. I found

that out later in life the hard way. While working construction, I injured my back and was in bed for a couple of weeks. These were desperate times for me. It seemed like I was destined for the poorhouse. That is when I decided to go after a badly needed education. I am very thankful that Haskell Indian Junior College was available for me.

"Haskell is a school for Native Americans and being a member of the Turtle Mountain Tribe I was eligible. After having done well at Haskell, AT&T decided to take a chance and hire me. Because of the interesting and challenging work here at Bell Labs, I feel that my prayers have been answered. Without the federal grant there is no telling where I would be today." ★



*Kentucky*



**Gregory Lamott Adams**  
Dental Student (3rd year)

B.S., University of Kentucky

"I realized in high school that it would take more than good grades to finance a college education so I decided to become a student equipment manager and trainer for high school sports. This helped me qualify for an athletic scholarship which, along with several grants, took care of most of my undergraduate expenses.

"During the past three years that I have been in graduate school, financial aid

has been invaluable. Because of my College Work-Study job in the lab, I became interested in dental research, and as a result, two of my abstracts have been accepted for publication. In June 1989, I presented a paper at an international meeting in Ireland. This wouldn't have been possible without financial aid."

The American Association for Dental Research has selected Greg to receive one of twenty student fellowships awarded nationwide each year. ★

*Maryland*



**Awilda R. Marquez**  
Attorney-at-Law

B.S.F.S., Georgetown University  
A.A., Harford Community College

"The student loans and work-study which I received helped me concentrate on my studies. Repaying my loan seems such a small price to pay for such a large contribution to my life. It's a whopping student loan bill I have, but it's nothing compared to the change the loans have allowed me to make in my life: from a secretary to a foreign service officer to attorney, from no

direction to a commitment to community development in Baltimore. I guess that without hard work, I could not have come this far. But without financial aid, I would not have had a chance to ever try." ★



**Barbara E. Maury (Burch)**  
Employer Assistance Counselor

B.S., M.S.W., University of Maryland  
A.A., Catonsville Community College

"I once had the notion that one had to be 18 and fresh out of high school in order to qualify for financial aid. My college experience did not begin until I was 46. I was a single, unemployed parent with no particular job skills, and very unsure of my

abilities. Because of the encouragement of my advisors, I qualified for a work-study program, became a student, and soon grew confident that it was possible for me to attend college. After eight years of classes, I received an MSW in May. I am grateful for financial aid which made it possible for an older student to complete college." ★

Massachusetts



**Kathleen Thompson**  
Staff Assistant,  
Financial Aid Office

B.A., Salem State College

"Quite simply, I would not

have achieved a college education without financial aid. I entered Salem State College at age 26, recently divorced, supporting myself and my two children on welfare. By having a college education, I was soon able to secure a full-time, professional position and become independent of public assistance.

"I decided to pursue a college education because I knew that, without it, my potential earnings and career opportunities would be insufficient to meet my current and future family needs.

"I also wanted an education. I believed a college education would allow me to grow and to stretch some of the limitations of being a single parent. With comprehensive financial assistance, I completed my bachelor's degree and graduated with Magna Cum Laude honors." ★



**Linn J. Gann**  
Bank Management Trainee

B.A., Hope College

"Life was difficult for my three boys and me. Child support was not adequate for our meager existence and we had to struggle with one son's cerebral palsy. My financial aid made it possible for me to graduate with honors in May 1988, a once elusive goal. I am pursuing an M.B.A. and I'm also involved in helping to create a scholarship fund for

Michigan

displaced homemakers who find themselves in that horrible bind in which I was trapped." ★



**Kevin G. Fegan**  
Registrar/Women's  
Volleyball Coach

B.S., Central Michigan University  
B.B.A., Northwood Institute

Kevin, who is the oldest of eight children and the first person in his family to attend college, says "I probably wouldn't have been able to attend had it not been for financial aid. I participated in the College Work-Study program, which proved to be a valuable experience. It also encouraged me to keep good grades, so I could qualify for a scholarship." ★





**John M. Carethers**  
Senior Medical Student

M.D., Wayne State University

"When you're one of twelve children, the family income is just not adequate to send all the children to college. All of us worked and/or borrowed to pay for our education.

"Eleven children (the youngest child has Down's Syndrome) will have at least one college degree, and five will have two degrees—two M.D., two M.S. and one with two B.S. degrees. Without financial aid there is no way that we would have made it."★



**Rick Blake**  
Electrical Engineer

B.S., University of North Dakota  
A.A., Itasca Community College

"Although I believed returning to school as a 33-year-old unemployed father of four was a pipe dream, I checked it out anyway. After talking with the financial aid director, I knew that financial aid (federal grants along with student loans and a grant from a local foundation) would provide enough assistance so I

could start school. We needed every penny of the two scholarships and financial aid that I got."★



**Cora Lee Barnes**  
Semester Missionary

Religion, A.A.  
Clarke College

"I come from a family of nineteen. When I was growing up, I knew it would be impossible to go to college because of my family size and the

financial situation it created.

"If it had not been for the scholarships, work-study, and loans, I would have had to quit. However, financial aid made it possible for me to graduate in May 1988 with a Bachelor of Arts Degree in Religion.

"I am glad that financial aid was here for me and many of my friends. It is a great system and it helps the little persons. Thanks for making my life dream come true and helping make my life a better part of this world."★



**Carmen F. Johnson**  
Nurse

B.S., Research College of Nursing

"Being the youngest of 14 children I could not fathom the idea of attending college. It was only with assistance from a Pell Grant, student loans, athletic scholarships, and





work-study that made it possible. Nursing school brings an abundance of headaches in itself, and not having to worry about where my next semester's tuition would come from was a relief." ★



**William J. Arbeiter**  
Credit Manager

B.A., William Jewell College

"The summer following my first semester my mother passed away. There is no way that I could have gone back to complete my education without federal grants, loans, and college work-study. I will always be indebted to my Financial Aid Director for her assistance and to the financial aid programs for the difference they made in my life." ★

Montana



**James P. Marks**  
Independent Living Services  
Coordinator  
Coordinator of Disability  
Services for Students

B.A., University of Montana

"As the oldest of nine children from a farm in a small town in Montana, it would not have been possible to enroll in college in 1977 without the help of grants, work-study and a Guaranteed Student Loan. Despite being legally blind, I graduated nine years later with a B.A. in elementary education.

"The financial aid dollars

that have been spent on people like me turn dependent people into full blown contributors. The education made possible with financial aid taught me to turn my obstacle into an opportunity to help other handicapped students. Any success that I have attained is directly attributed to the financial aid that I have received." ★

Nebraska

**LaVon Stennis**  
Attorney

B.A., J.D., Creighton  
University

LaVon, who is the first in her family to graduate from college and the youngest of 64 grandchildren, says, "Had it not been for financial aid in both undergraduate and graduate school, I would have failed both in school and in achieving my goal to become a lawyer. The assistance given to me by financial aid allowed me to greatly reduce my hours at work and devote more time

to school. Financial aid also assisted me greatly in meeting my financial obligations." ★

New Jersey



**Ani Kalfayan**  
Pediatrician

B.A., Felician College  
M.D., Ross University

"Financial aid has changed my hopeless situation into a hopeful one—it was there for me in a time of great need. The federal, state and institutional aid that I got made it

possible for me to achieve my goal—a medical degree. I offer my deepest appreciation to those who made that possible.” ★

**Pamela Walsh**  
Administrative Assistant  
Secretarial Studies Certificate  
Katharine Gibbs School

“With my mother’s part-time job and my father’s disability, I realized at a very young age that my parents were never going to be able to assist me financially. In order for me to get a high-quality education, I needed financial aid. GSL was there for me and without it I would never have made it.

“I have five payments left on my loan, and it’s a great feeling. I am grateful for the opportunity it gave me. My family needed my help financially and now I am qualified to do much more for them.” ★



**Annette Garcia**  
Instructor of Marketing and  
Administrator of University  
Graduate Programs in Business  
B.S., M.B.A., Eastern New Mexico  
University



**Diane Garcia**  
Business/Office Education  
Instructor Vocational School  
B.B.E., M.B.E., Eastern New  
Mexico University

All five of the Garcia children were taught the importance of a good education. However, when their father died, Annette and Diane saw little hope of getting money for college to supplement the scholarships they were to receive. With Pell, SEOGs, and work-study, they were able to complete their education.

Both Diane and Annette are grateful for the financial assistance they received because it allows them to help others. ★



**James T. Starckey**  
Peace Officer  
A.A.S., Adirondack Community  
College

With the help of financial aid and a great deal of encouragement from his grandfather, Jim overcame many barriers: a broken home, poor academic preparation, financial difficulties, and numerous social adjustments.

“For me a college scholarship was out of the question, since I was only a ‘C’ student. I did not think it was possible, but I attended college with a Pell Grant and the New York State Tuition Assistance Program.” ★



**Jason Scott Murray**  
Transportation Coordinator  
B.S., Marist College

*"Thanks to grants, most of my expenses for college were covered. I was able to meet other expenses with my campus work-study job. I will always be grateful for the opportunity that financial aid opened for me. With my degree I am better prepared to properly support my family." ★*



**Ava P. Frank**  
Teaching Hospital Pharmacist  
B.S., M.S., St. John's University

*"Financial aid has been vital to my academic success. I am very grateful to the leaders of society that had the foresight to make higher education accessible to the financially disadvantaged. Even as an immigrant, I was able to realize the American dream of self-actualization through the financial assistance I received. I am extremely thankful to everyone who made this possible." ★*



**Margaret Leola Mose**  
Registered Nurse  
Associate Degree, Johnston Community College  
Diploma, Wake Technical Community College

*At the time Margaret decided to get her RN, she was a single head of household supporting three children, one of whom was also in college. Without financial assistance she would not have been able to complete her course of study.*

*The Director of Financial Aid at Wake Technical Community College remembers Margaret as a person who exemplified*

*great determination and faith, sometimes walking ten miles to reach her classes. Margaret's efforts were not in vain. She graduated and soon passed her State Nursing Boards.* ★



**Rachelle S. Funderburk**  
Associate Administration Specialist  
B.A., Queens College

*"I grew up in a housing project. A lot of kids in public housing think they can't go to college because they don't want to put their parents through the financial burden. But with the help of money from the Housing Authority, academic scholarships, and need-based financial aid, I was able to attend Queens*

College. Financial aid makes it possible for kids like us to go to college. It's a worthwhile cause. The chance to get a better education is the best chance to have a better life."

North Dakota



**Joel C. Janke**  
Supervisor of Agricultural Education

B.S., M.S., North Dakota State University

"In 1965, eight years after graduating from high school, I was injured on my job and had to seek less strenuous

employment. I decided to go back to school and with the help of vocational rehabilitation, grants, scholarships, loans, and work-study, my family and I were able to survive.

"The financial assistance I received during my college tenure provided direction and a desire to achieve, which set the stage for my future. It was the stepping stone that allowed me to enter a career that has been very rewarding and enjoyable. Without it, there would have been no way of accomplishing any of the goals I have now reached."



**Kevin Kolbo**  
Representative, State Legislature  
B.S., University of North Dakota

"In college, money was the biggest obstacle. College Work-Study was one of my first work experiences. Because I could work, I didn't have to borrow as much, and the interest rate on the money I did borrow was low, so it was easy to repay. My financial aid experience taught me how to budget my time and money wisely. I also learned how to deal with people and that is an enormously important skill for anyone in politics."

When Kevin lost his sight in 1979, he retired from education and launched a political career in 1984. He and his

guide dog, Ace, are quite popular travelling throughout North Dakota.

Ohio



**Linda C. Magana**  
Recruiting Secretary

Word Processing Information, A.A.  
University of Toledo

"I had been divorced for about a month and looking for work to support myself and two children. It was impossible to find a job that paid enough to cover my day-care and living



expenses so I decided to further my education. I applied for grants but was not eligible for them because I was living with my parents and had to include their income.

"Finally, I went to a seminar at the University of Toledo where I learned about the Displaced Homemakers Program offered by the Toledo Public Schools. This program gave me a grant which paid for books, tuition and day-care for my children.

"After about a year, I was referred to the Private Industry Council and Title XX, which together paid my tuition, books and day-care expenses. Without these programs I would never have been able to get my degree and would have been forced to live on welfare with no self-reliance and dignity." ★



**Katherine Woods-Erwin**  
Dentist

M.P.A., Cleveland State University  
D.D.S., Howard University

"Coming from a family of twelve children, I quickly learned the trials and tribulations of seeking a higher education. Many times purchasing books and supplies was a financial hardship. With the National Health Service Corp Scholarship which I received it was possible for me to attend school and care for my children." ★



The five stories that follow are unique because these successes all work in the Northeastern State University Office of Financial Aid. They were so touched by the benefits of student aid that they decided to make helping students their life work.



Cheryl Morton, Tina Young, Michael Wolfe, Kimberly Cole, Paula Poteet

**Cheryl Ann Morton**

Education/Marketing, B.S.  
Northeastern State University

"The odds were against my ever going to college because no one in my family had ever attended and I am the fifth of six children. I knew my parents' limited retirement income would have to be used for their own living expenses. So I worked very hard to exceed academically in hopes that I might win a scholarship. I did, but it only covered a small portion of my tuition. When I received my financial aid award notice I realized that my dream of going to college had come true.

"The day after I graduated from college I started working at the Office of Financial Aid as a receptionist. My ability to relate to the students as they were going through the financial aid process allowed me to advance in my field. Today I am an Assistant Director of Financial Aid. This permits me to assist others from all walks of life to realize their dreams." ★



**Tina Beth Young**

Communications, B.A.  
East Tennessee State University

*"Fate seemed to take a turn for the worse at the most inopportune time. When I graduated from high school, my father had just been laid off. He was attempting to start his own carpentry business as my mother worked a minimum wage job to support the family. If I wanted to go to college, financial aid was a must.*

*"During school at one point, I could only keep \$8.00 of my weekly work-study paycheck for personal expenses. My experience with the realities of hardship enables me to better relate to the college students who come to me for help."* ★

**Michael Dale Wolfe**

Elementary Education  
B.S., Northeastern State  
University

*"After my parents divorced, my mother did not seek employment because she had her hands full raising five children. We were surviving on child support. It didn't take long for me to realize that I would be facing the*

*road to higher education on my own.*

*"Words cannot express how glad I am to be working in financial aid. I am now assisting college students to achieve a college degree; just as I was once assisted by a knowledgeable and caring financial aid counselor."* ★

**Kimberly Cheryl Cole**

Psychology  
B.S., Northeastern  
State University

*"My personal success story began when I applied for financial aid as a freshman. I was the first person to go to college in my family.*

*"Work-study not only helped me financially, but intellectually and socially as well. I gained insight, compassion, and understanding while working on campus—skills that I use every day as a Financial Aid Counselor. Working in the field of financial aid allows me to give back what was the most important opportunity in my life . . . a college education."* ★

**Paula Ann Poteet**

Business Administration/  
Accounting, B.S.  
Northeastern State University

*"I came from a broken home. My mother did not finish high school, but did receive her GED later in life. It wasn't until after the divorce that I saw how hard it was for my mother to get a job and to try to get additional training. I knew that I needed more from life than to just depend on a man for support or struggle every inch of the way to try to make ends meet. Therefore, I decided a college education was a necessity for me.*

*"Even though I graduated with a major in accounting, I applied for a job in the Office of Financial Aid. I wanted to assist others. Since a college education was such a significant goal in my life, and I would not have made it without financial aid, I can connect to the students so much more. I was in their shoes just a short time ago."* ★



**Susan Leann Holm**  
Elementary Teacher  
High School Volleyball Coach  
B.A., Linfield College

*"When my father became ill, it left my mother the sole provider for a family of six, with two of us in college at the same time. The money I received from scholarships, loans, and grants to finance my education was invaluable. In addition, the opportunity I had to do work-study in the athletic department was an excellent chance to observe*

other coaches in action. I learned so much about the profession I was about to enter.

"Without the financial assistance, I would never have been able to finish my degree. Teaching third graders and coaching volleyball is very rewarding and challenging, and I am incredibly thankful." ★



**Susan A. (Baldwin) Barton**  
Design Patternmaker

A.A., Bassist College

"I came to Bassist College as a single mother with two little girls, limited support, and no savings. I wanted a better life for us. Unless I developed the skills I already possessed to some degree, I would always be living at minimum

wage and struggling in vain to improve the quality of our life.

"I told myself 'Whatever your mind can conceive and believe, you can achieve.' Returning to college after a twenty-year hiatus demanded great dedication and application, but without that helping hand from the financial aid department, I would never have achieved my present success." ★



**Robert Langley**  
Assistant Professor of Chemistry

B.S., Lincoln University  
Ph.D., Howard University

"Without financial aid it would not have been possible for me to attend college. With five children, my mother could not afford to supply the money needed to send us to college. It was a relief to be able to concentrate on my work and not worry about finances." ★

*Pennsylvania*



**Alma Rita Scott-Buczak**  
Director, Equal  
Opportunity Affairs

A.B., Lafayette College  
M.A., New School for  
Social Research

"I believe that for minorities, a college education is the master key to a productive future. The road to major changes in any community begins with a few people who, in spite of all the obstacles, make it and by so doing prove that the prize is obtainable.

"Financial aid not only helped me achieve my goals, it also changed my son's destiny. It enabled me to become a role model for youth in the extremely poor community where I grew up. Financial aid provided me with the inspiration to spend precious years of my career directing a

major corporation's commitment to the allocation of scholarship funds for disadvantaged youth.

"I appreciate the way financial aid has changed my life, enriched a community, my company, and improved opportunities for underprivileged individuals throughout the country." ★



**Mark A. Schreiber**  
Unit Sales Manager

B.S., The Pennsylvania State University

"Financial aid was a great help during the critical months after my father died. I had a work-study job in the Financial Aid Office, a state grant, and a Pell Grant. It has helped me get to a point in my life where I have a very

successful, rewarding career, one that I believe makes my father very proud as he watches over me.

"I do appreciate the support that was given to me by the financial aid programs and the staff of the financial aid office." ★



**Nancy Prather**  
Financial Aid Officer  
Johnson & Wales University

Secretarial Certificate  
Katharine Gibbs School

"Financial aid. What a wonderful invention. I am the youngest in a family of ten children. By the time I was old enough to go to college, my father was retired and my mother was the sole support of the family.

"Without financial aid I would not have been able to attend the Katharine Gibbs School. There, I received a vigorous but thrilling educa-

tion. I was thoroughly prepared for a future career. Little did I know that I was not only prepared for a business career, but also a financial aid career.

"When I had a choice of which career I wanted to pursue, I chose financial aid. I wanted to give back a little of what I was given: experience, guidance, and friendship. I am very happy to be able to do that. I am now continuing my education at night. I couldn't have done it without the assistance of financial aid." ★



**William Echevarria**  
Nurse

A.D., York Technical College

William's education helped him overcome a language barrier that traces back to his childhood. He was born in Puerto Rico, but grew up in a Harlem ghetto and the South Bronx, where he attended an English-speaking school. Because he did not know English, William was classified as "dumb," a stigma that followed him throughout his school life.



His extra-curricular activities revolved around street gangs. At sixteen, he became a high school drop-out. An influential cousin persuaded him to join the Job Corps and after that the military, where he discovered how much he really liked helping others.

William was working in a hospital in North Carolina when he decided to return to school. Today he's proud of that decision and the student aid programs that helped to make him what he is today.

"It is hard to convey in words my thanks. The Financial Aid Office gave me moral support, friendship, and monetary assistance through grants, scholarships and loans."



**Norma Jean Singletary**  
Mental Retardation Specialist

B.S., Morris College

"With financial aid, I have a quality education which qualified me for the job I now have."

"I have plans to continue my education and look forward to help from these programs so that I can become a nurse, psychologist, or a doctor."



**Patricia K. Hess**  
Secretary

Diploma in Office Systems  
Southeast Vocational Technical  
Institute

"The Pell Grant and Guaranteed Student Loan that I received made it possible for me to attend school, pay for tuition, books, gas, and a babysitter for my daughter."★



**Robert H. Allen**  
Teaching Fellow and  
Ph.D. Candidate  
Vanderbilt University

B.A., Bethel College  
M.A., Vanderbilt University

Despite 21 years of isolation in the backwoods of Tennessee, Robert's love for literature and his thirst for knowledge was evident when his test results "blew the top off the scores." With the help of financial aid, Robert has completed his undergraduate work and is now studying for his Ph.D.

"My parents did not allow me to go to grade school or high school, but I learned to read and write and studied a great deal on my own."

"After earning about a year's credit on the College Level Examination Program test, I enrolled at Bethel College, where I was completely financed by scholarships and grants. I was very poor and there is no way that I could have afforded a college education otherwise."



**Marianne V. Fisher**  
B.A., King College

*"Without financial aid, I wouldn't have been able to go to school. I was never rich and had no money saved when I went back to school. Financial aid has covered my tuition, and the work-study job pays for pocket money and gasoline for my car.*

*"It's still been tight, but without the financial aid it would have been impossible. Thanks to that money, I actually graduated in May, and I soon go on to graduate school at the University of North Carolina. Hopefully I'll be a professor and writer at the end of this long road. Financial aid! It's the only way to go!"*



**Cindy Vance**  
Word Processing/Secretary

Diploma, Miller Hawkins  
Business College

*"I am grateful financial aid programs such as GSL and NDSL exist. It allows people like me who have been out of school for eight years to get an updated education. The financial aid programs enabled me to achieve my career goal."*



**Ronald R. Pitts**  
Service Engineer

B.S., DeVry Institute of  
Technology

*"As a clerk at a gas station earning minimum wage, college was a far-off dream. I knew I couldn't afford higher education on my own. When a counselor from DeVry talked to me about their program, he explained about the financial assistance programs that were available. He showed me that by combining my current*

*finances and the available financial aid packages, I could, indeed, afford college.*

*"That conversation with the counselor occurred five years ago. I am now working for a rapidly growing electronics firm at triple my old salary. My future is bright. I can honestly attribute my position to the financial assistance I received during my college years."*



**Ginnie L. Morin**  
Legal Secretary

Diploma, Southern Business School

*"Even though going to school meant that I had to drive 150 miles round trip, I would not have been able to make the trip if I had not gotten help from financial aid. It enabled me to go to school and for that I am very grateful."*





Utah



**Julie B. Bagley**  
Financial Aid Specialist  
B.S., Utah State University

Both Julie Bagley and Cynthia Keen turned to a university when single parenting got tough. Higher education made such a difference in their lives that they were both drawn to careers that involve helping students. ★



**Cynthia B. Keen**  
Secondary Education Teacher  
B.S., Utah State University

*"Our success of graduating from college would have been impossible without the help of federal student aid. With support from a student aid administrator and the monetary support of grants, work-study, and loans, as single parents we were able to support our children and complete our bachelor's degrees."*

*"Because financial aid has had such an impact in our lives, we are pleased to be in a position to help other students. Both of us appreciate our education and can attribute our success to the federal student aid programs."* ★

Virginia



**Sandra L. Lewis**  
Registered Nurse  
B.S.W., Averett College  
R.N. Diploma, Memorial Hospital  
School of Nursing

*"When I decided to go back to school, my two greatest fears were that: (1) if I could find the money, I could academically still fail because of all the home obligations, and (2) if I academically succeeded, I might not be able to afford to continue past the first quarter."*

*"Academically, I rose to the top of my class and the financial aid office provided the money that allowed me to*

*complete my education. I will forever be grateful for the financial assistance I received throughout all my educational years. That money allowed my career goals to be more than distant dreams."* ★

Washington



**Michael Allen Samora**  
Assistant to the City  
Budget Director

M.B.A., Boston University  
B.A., Western Washington  
University

*"My dream was simple enough: to attend college. I knew that I had the drive and*

discipline required to complete college successfully, but I also knew that my parents, who are disabled and live on a fixed income, could not afford to pay for it. Financial aid helped me achieve my dream.

"Perhaps the most significant financial aid programs that helped me overcome the obstacles before me were the federal and state work-study programs. Funds from these programs allowed me to avoid borrowing and learn valuable employment skills. Financial aid is largely responsible for getting me where I am today.

"I only hope that government leaders continue to believe in the financial aid programs that are responsible for so many success stories. Without this belief, the dreams of many young people will never come true and their highest career goals may never be reached." ★



**Lisa Rechnagel**  
Second Year Student  
Olympic College



**Kurtis Recknagle**  
Second Year Student  
Olympic College

"We decided that instead of sitting at home being poor we might as well be in school getting a proper education, so that after college graduation

we would never be in need of government assistance again. If it weren't for the financial aid that we have received and hope to continue receiving, we would never be able to go to school. We can never express in words how much this opportunity means to us." ★

*West  
Virginia*



**Barbara A. Harmon-Schamberger**  
Law Student, University  
of Virginia

B.A., West Virginia University

"Without the TRIO programs

like Upward Bound, I would have been nothing. Without financial aid for college such as GSL, Pell Grants, the West Virginia grant, and all the various aid packages I've received, I would have been hopeless. College gave me my life and financial aid gave me college.

"Even now, financial aid plays a substantial part in my life. I am enrolled at the University of Virginia School of Law. This endeavor is being financed by a Patricia Roberts Harris Fellowship. No fellowship or financial aid, no law school.

"I have just discovered I'm actually severely learning disabled in an isolated but difficult area, and visually impaired. This discovery was only made possible because of the services and aid available to students at the university."★





**Albert (Al) Augustus Martine**  
President/General Manager  
Broadcasting Company

B.S.J., M.A., West Virginia  
University

"It disturbs me every time I hear of budget cuts that affect student financial aid. As a youth, I had no parents so I lived in ten different foster homes, attended eleven schools, and literally worked and fought my way through high school in New York City. Surviving in Harlem was a challenge. Racial problems and gang wars were everyday occurrences.

"I finally finished high school and received my first introduction to financial aid in November 1964, when I applied for aid and was offered a job under the 'new work-study program.' I had

my pick of jobs and took advantage of the opportunity to work in areas I liked. In addition to work-study, I got an opportunity grant, an NDSL, and I went into advanced ROTC, which paid a little money each month.

"As I reflect on the financial assistance I received, I wonder where I would be today without its help. Work-study inspired me to change my major to broadcasting, which led to a career in cable TV and radio. It helped make me a college graduate instead of a drop out." ★



**Sandra Lee Graham**  
Registered Nurse

Nursing Diploma, Parkersburg  
Community College

"None of the wonderful ex-

periences that I have had during my college career would have been possible without the grants and loans I received. Along with financial aid I also had the constant support, encouragement and friendship of the director and staff of the Financial Aid Office. I cannot begin to express my gratitude to all of these caring people." ★



**Yolanda M. Springfield**  
Attorney

B.A., J.D., University of  
Wisconsin

"I am the oldest of seven children, and the only member of my family to attend college. But without financial aid there is no way that I would have been able to do so. The College Work-Study program allowed me to give back to my community some of what I had gained from my education.

"The program also provided me with practical work experience which I used when I entered the job market. Without my work-study job, the scholarship, and the NDSL, I would not have been able to support my daughter while I was in college. Without college, my daughter would not have had the opportunity to experience first-hand the challenge and importance of improving one's skills through education." ★

**Debra Luse**  
Word Processor

Associate Degree  
Nicolet Area Technical College

"I am certain that without the help of state and federal financial aid programs for schooling, I would not have attained my career goals. Because of the education I received, I am financially independent and secure in a job that has many opportunities." ★





## **NEW JERSEY**

**Elizabeth A. Flynn**  
Katharine Gibbs School

**Sister Mary Christine Rafalski**  
Feliclan College

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**Leo A. Hatten**  
Eastern New Mexico University

**John Whiteside**  
University of New Mexico

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