
Student Aid Success Stories

Celebrating
25 Years of the
Higher Education Act



N·A·S·F·A·A



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July, 1990

I looked up the definition of "Success" the other day. The dictionary says it is "The achievement of something desired, planned, or attempted." That's true, as far as that definition goes. However, the definition is too passive, too austere, when you're talking about Student Aid Success Stories. It doesn't speak of the incredible effort many of these former students have made, and the obstacles they had to overcome, to achieve their success.

Obtaining a post-secondary education is never easy. For those without adequate financial resources, it becomes close to impossible. Financial aid is the great equalizer, allowing those students who lack resources to have the same access to college or trade schools as those who are financially well off.

It is for this reason that Norwest is proud to sponsor NASFAA's Student Aid Success Stories book. We want to spread the word that if a student has the determination and energy to seek a post-secondary education to help him or her become a success, financial hardship will not stand in the way.

Sincerely,

A handwritten signature in dark ink, appearing to read 'Jon A. Veenis', written over a circular stamp or seal.

Jon A. Veenis
Vice President
Student Loan Manager

JAV:dms

Introduction

Many of the Student Aid Success Stories profiled in this book would not be here if not for an event that occurred nearly twenty-five years ago, on November 8, 1965. Sitting at a desk at Southwestern Texas State College, his alma mater, President Lyndon B. Johnson signed into law the Higher Education Act of 1965. In so doing, he opened the doors of the nation's schools, colleges, and universities to all academically qualified citizens, regardless of race or socioeconomic status.

The genesis of this historic legislation goes back to January 12, 1965, when President Johnson sent Congress a special message on education. "Toward Full Educational Opportunity" stated that "every child must be encouraged to get as much education as he has the ability to take." Specifically, President Johnson said that "four major tasks confront us:

- ◆ To bring better education to millions of disadvantaged youth who need it most;
- ◆ To put the best educational equipment and ideas and innovations within the reach of all students;
- ◆ To advance the technology of teaching and the training of teachers; and
- ◆ To provide the incentives for those who wish to learn at every stage along the road to learning."

Ten months after his challenge to Congress, President Johnson signed into law the Higher Education Act, which addressed the postsecondary goals of his education message. The Act included Educational Opportunity Grants, the first program of scholarships to undergraduates ever passed by Congress; federally insured student loans, which evolved into today's guaranteed student loan programs (Stafford, PLUS, and Supplemental loans); and a continuation of the National Defense Student Loans and College Work-Study programs. Over the years, the Act became the comprehensive umbrella for all federal programs (other than research programs) supporting higher education.

Looking back, we see that the promises held out by the Act have been fulfilled for millions of our citizens. The Success Stories featured in this book are representative of those who have been afforded the opportunity that President Johnson envisioned and who had the opportunity to succeed because of the nation's investment in them. As we read the stories of these Student Aid Successes, let us remember the words of President Johnson as he signed the Higher Education Act:

"When we leave here, I want you to go back to your children and to your grandchildren. . . . Tell them we have made a promise to them. Tell them that the truth is here for them to seek. And tell them we have opened the road and pulled the gates down and the way is open, and we expect them to travel it."

Kathleen Hogan McCullough
NASFAA National Chair

Dallas Martin
NASFAA President



Public Law 89-329
89th Congress, H. R. 9567
November 8, 1965

An Act

79 STAT. 1219

To strengthen the educational resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That this Act may be cited as the "Higher Education Act of 1965".

Higher Education Act of 1965.

TITLE I—COMMUNITY SERVICE AND CONTINUING EDUCATION PROGRAMS

APPROPRIATIONS AUTHORIZED

SEC. 101. For the purpose of assisting the people of the United States in the solution of community problems such as housing, poverty, government, recreation, employment, youth opportunities, transportation, health, and land use by enabling the Commissioner to make grants under this title to strengthen community service programs of colleges and universities, there are authorized to be appropriated \$25,000,000 for the fiscal year ending June 30, 1966, and \$50,000,000 for the fiscal year ending June 30, 1967, and for the succeeding fiscal year. For the fiscal year ending June 30, 1969, and the succeeding fiscal year, there may be appropriated, to enable the Commissioner to make such grants, only such sums as the Congress may hereafter authorize by law.

DEFINITION OF COMMUNITY SERVICE PROGRAM

SEC. 102. For purposes of this title, the term "community service program" means an educational program, activity, or service, including a research program and a university extension or continuing education offering, which is designed to assist in the solution of community problems in rural, urban, or suburban areas, with particular emphasis on urban and suburban problems, where the institution offering such program, activity, or service determines—

(1) that the proposed program, activity, or service is not otherwise available, and

(2) that the conduct of the program or performance of the activity or service is consistent with the institution's over-all educational program and is of such a nature as is appropriate to the effective utilization of the institution's special resources and the competencies of its faculty.

Where course offerings are involved, such courses must be university extension or continuing education courses and must be—

(A) fully acceptable toward an academic degree, or

(B) of college level as determined by the institution offering such courses.

ALLOTMENTS TO STATES

SEC. 103. (a) Of the sums appropriated pursuant to section 101 for each fiscal year, the Commissioner shall allot \$25,000 each to Guam, American Samoa, the Commonwealth of Puerto Rico, and the Virgin Islands and \$100,000 to each of the other States, and he shall allot to each State an amount which bears the same ratio to the remainder of such sums as the population of the State bears to the population of all States.



Stanley Koplik

*Board of Regents Executive Director
B.A. State University of New York,
College at New Paltz
M.P.A. New York University
Ph.D. The University of Kansas*

Stanley Koplik, Executive Director of the Kansas State Board of Regents, was appointed by the Senate to serve a three year term on the Advisory Committee on Student Financial Assistance. According to Stanley, it provides "an objective view of current financial aid mechanisms and procedures with an eye towards improving the student aid system, from both philosophical and mechanical perspectives."

The Committee makes recommendations to Congress and the Department of Education on how to work with the \$20 billion financial aid programs. "Being on the Committee gives me a great opportunity to visit with some of the best minds on student aid issues. Coincidentally, I am then able to bring back to Kansas many new thoughts."

The Kansas State Board of Regents oversees the organization, management, and control of the state's universities and colleges. Stanley is the principal liaison between the Board and the campuses.

Before accepting his current job, Stanley was the Commissioner of Higher Education in Missouri and a Budget Analyst for the state of Kansas. He also worked for the U.S. State Department as Chairman of the Department of Social Sciences at a diplomatic high school in Pakistan. In 1985, Stanley was Chairman of the Kansas Public Television Board. "We distributed funding to the public radio and television stations. It was exciting since I had a hand in directing

the course of public broadcasting in Kansas.

"I worked throughout college, but I reached a point where I needed a little help to pay all of the bills. Financial aid allowed me to complete my education on schedule."

Rod Bartlett

*Chemistry and Physics Professor
B.S. Millsaps College, MS
Ph.D. University of Florida*

Today Rod Bartlett is an accomplished author, lecturer, scientist, and professor at the University of Florida's Quantum Theory Project, the largest institute of its kind in the world. When Rod entered college 25 years ago, he wasn't sure whether he wanted to be a poet or a scientist. "The decision was made when I finally realized I never knew what T.S. Eliot was trying to say.

"I was just a 'B' student in high school, but there was never any doubt about going to college, even though I was the first in my family to go. We just weren't sure how the bills would be paid."

Rod is a Graduate Research Professor of chemistry and physics at the University of Florida, a rank that is held by only two percent of the university's professors. He has written more than 175 research papers in quantum chemistry. Aside from his more serious articles, Rod injects trivia questions and humor into his writing—like an article entitled, "Theoretical Chemistry: or how to do chemistry with mathematics and computers instead of test tubes and smelly laboratories."

Since his Phi Beta Kappa collegiate days, Rod has been lecturing, teaching, and researching around the world. Earlier in his career he was awarded a National Science Foundation Fellowship, which he used to study in Denmark. While there, he played in the Danish version of the National Basketball Association. He has been a Guggenheim Fellow and a visiting scientist in Germany, and has lectured at conferences around the world.

"The U.S. has to have federal financial aid to educate our young. The 1965 Higher Education Act was so crucial because it attracted people to teaching."

"My education gives me the opportunity to influence the federal direction of student financial aid."

Stanley Koplik

"Federal financial aid was essential in enabling me to achieve my academic and scientific goals."

Rod Bartlett

William Ebbeling

*Head of Allergy and Immunology
B.S. Wheaton College, IL
M.D. The Bowman Gray School of
Medicine, Wake Forest University, NC*

Dr. William Ebbeling knew at a very early age that he would attend college. He also knew it would take a long time for his family to save enough money to help pay his way.

It has been a long journey to the National Naval Medical Center where he is Head of Allergy and Immunology. He also serves as allergy advisor to President Bush's personal physician.

"When I was 12, my uncle bought a bakery truck to deliver bread, doughnuts, pies, pastry, and soda from house to house. On Saturdays I went to his house at 7 a.m. to help him deliver. At the end of the day he paid me, and about 80 percent of my money went into the bank. I saved about \$1,000 for college."

During college William worked as a secretary. Summers he worked in factories making textile parts for machinery. "I really needed those jobs, so I'd finish school on a Friday, be home on Monday, get the job on Tuesday, and work through the summer until the day before I left to go back to college."

"The school expected parents to pay everything they could. My father worked, but without more than a high school education, he only made minimum wage. At thirteen, his parents signed him out of school so he could work on a farm to help support the family through the Depression. When he was old enough to be out on his own, it was the World War that intruded."

"My father returned home and he and my mother were married. I was their first anniversary present. To support our family, he had to work at the factory. In fact, it was his job I worked one summer. My dad was a brilliant man and his job frustrated him. Throughout my younger life he always told us 'if you don't want to have to work at the factory, get an education.' Books were always encouraged. Because I knew I would go to college, when I was a kid I started working."

"It took me ten years to pay my loans back, but I was able to do so because I had the education. Medical school became a 52 weeks-per-year training program. Again, financial aid picked up

what I couldn't pay. Student aid really made a difference. Every week in the mail I got a letter with \$5 from my parents. They were contributing everything they could. The 1965 Higher Education Act provided the loans. I wouldn't conceive of not paying them back. I hope that money now goes to someone else to go to college."



Margaret Workman

*State Supreme Court Justice
B.A., J.D. West Virginia University*

The daughter of a coal miner, Margaret Workman became the first woman elected to a statewide office in West Virginia when she became a Justice of the State Supreme Court of Appeals in 1988. At one time she was the youngest circuit court judge in the state. She also was the first in her family to go to college.

"I never thought about going to college, yet I always assumed I would graduate from high school." Then a ninth-grade teacher approached her about attending college and the whole world opened up for Margaret. Financial aid permitted her to explore that world.

"Without financial aid, I could never have gone to college and then to law school. Receiving financial aid added to my life as the education that I've received has."

"I would encourage legislators, when they are addressing federal financial aid, to consider financial aid legislation that provides those who have the capabilities the chance to go to college. Not only is the pragmatic return to society great, but the financial return through contribution to society is also great, and must be considered."

"Without financial aid, I could not have paid the bills. It's that simple."

William Ebbeling

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Norman Rice

Mayor

B.A., M.P.A. University of Washington

Norman Rice won 57 percent of the vote in 1989 to become the first black mayor of Seattle even though he entered the race just a half-hour before the filing deadline. In 1962, though, Norman was not having the same kind of luck. He flunked out of college and didn't return until six years later, when he spent a year at Highline Community College in Washington getting back on his feet. "I had a family to support and I really needed assistance to get a degree. The availability of financial aid is critical because it is an investment in the future," Norman says.

He went on to a successful career as a radio and television reporter, writer and editor, and Assistant Director of the Seattle Urban League. Norman also served three terms on the Seattle City Council, where he promoted neighborhood anti-crime teams, assistance programs for low-income families and seniors, and the addition of 100 more officers to the Seattle Police Force.

Among the Mayor's top priorities for Seattle are strengthening the public school system, creating partnerships between police and the communities they serve, and restructuring city government to be more responsive and accessible to citizens.

Frank Kuss

High School Science Teacher

B.S. Valley City State University, ND

"The way our economy is going, 'middle-income' is eroding to the point that there will be no real middle-income families soon. Those families will become lower-middle-income, making it increasingly difficult for students to depend on their parents' contributions for higher education funding. Without financial aid in the picture, these students won't be able to go to college."

Frank Kuss and his six siblings grew up in a small farming community in North Dakota. Neither of his parents advanced beyond eighth grade yet they encouraged their children to attend college with the hope of contributing what little they could. To help cover his college costs, Frank worked at varied places such as the student center, a cheese factory, a gas station, and a lumber yard.

"If financial aid hadn't been there, I might be a truck driver, or working with equipment or something similar because I'm mechanically inclined." Instead, Frank is leaving his mark on Minnesota high school students by teaching earth, life, and physical chemistry.

Frank's sister Betty, Financial Aid Director at Valley City State University, also benefitted from Frank's financial aid. "Our folks never had anything to give for our educations," she says. "I got a job working in Valley City State's financial aid office because Frank knew about it and the good work they did. If it weren't for him, I wouldn't be where I am today."

"I would not be the Mayor of Seattle if it weren't for the student aid I received."

Norman Rice

"Without financial aid, how can students make it? In small communities, the number of jobs for teens is limited so it is hard for them to work to earn money for college."

Frank Kuss





Frank Candalisa

*Director of Financial Aid
B.A. St. Mary's Seminary and
University, MD*

**"If financial aid is not there for those who need it, the 'thousand points of light' will burn out. We cannot afford to let education become accessible only to the rich."
Frank Candalisa**

"There were four of us children born within the span of six years, so there were two in college at one time or another. Needless to say, this was a strain on my family's finances," says Frank Candalisa, Director of Financial Aid at Our Lady of Holy Cross College in Louisiana.

In his first year of college, Frank had to have a colon resection, which increased the financial burden on his family. During his undergraduate career, he was hospitalized four more times, and in graduate school he suffered two heart attacks. His family's resources were quickly depleted. "I was able to continue my education through the help of financial aid. Having worked with financial aid at a proprietary school, a four-year public, and a four-year private institution, I can more clearly see how it enables people to complete their education. I have seen first-hand what can be accomplished that would not be possible if it weren't for the federal student aid programs."

Cornelius Davis

*Soil Conservationist
B.S. North Carolina A&T State
University*

Cornelius Davis began studying agriculture 25 years ago. Soon after, he was married and had two children to support. "Both my wife and I dropped out of school to raise our children. It later became more important that she finish school, so she went back to get her degree."

While his wife, Dolores, was studying, Cornelius had some really "dead-end" jobs. He worked in a police records office, but there was only one supervisory position and the man who had it showed no signs of retiring. He worked at a gas station, where the owners felt so sorry for him that they gave him up to 44 hours of work between Thursday evening and Sunday night. "It wasn't much," he says, "but it paid the light and the water bills."

Cornelius went back to school in 1981 with the help of financial aid and earned his degree. He now works for the U.S. Department of Agriculture. "We help citizens preserve natural resources, like soil, water, wildlife, and forestry. From a technical standpoint, I assess situations and give advice. Some of the projects that the soil conservation service advises on range from the installation of a farm pond, creating a grass waterway, and suggesting good crop rotations.

"While a consultant might cost up to \$400, my services are free. We also go to schools to educate kids about conservation, enhancing wildlife around homes, and the effects of littering. We sponsor poster and essay contests to get the kids thinking. I really love my job."

Cornelius's roots go back to his Granddaddy's farm. "Being born and raised on a farm increased my appreciation for life. It isn't complete until we've been on a farm. After all, that is where the essence of life lies."



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Linda Pelzer

English Professor

B.A. Ball State University, IN

M.A., Ph.D. University of Notre Dame

"My family was from the working class. I was the oldest of six, and the first in my extended family to go to college. Our mother never worked outside of the home and our father worked for 20 years as the manager of an auto parts store and a service station."

With financial aid, Linda began her academic career at Ball State, where she was graduated magna cum laude. She was also able to study for one term at the school's London Centre. In the summers she worked to save money for school.

"The first summer I worked in a factory where, for eight hours a day, I taped wires together that were put into washing machines and dishwashers." During the other summers she found work through the College Work Study Program that was more in tune with her life aspirations, in a hospital for developmentally delayed children. "The work was fascinating! It gave me a great sense of humility, making me patient, tolerant, and accepting in ways I would not otherwise be. I hope I've carried that over in my teaching."

Linda, an expert on American literature, is an assistant professor at Wesley College in Delaware. She teaches composition and is currently working to establish a new English major and minor program for the school.

Linda was able to take advantage of a provision of the old NDSL program that allowed for the partial cancellation of her school loan (up to 50 percent) for each year she taught. "Some students these days are so saddled with their loan

debt after college that it is hard for them to repay if they go into a field with lower salaries."

Joe Anderson

Personnel Relations Manager

B.S. North Carolina A&T University

As the third oldest of nine children, Joe Anderson had no family income to rely on to pay for college. "My father was a janitor most of his life, and my mother, with nine kids, didn't work outside of the house. My two older siblings set an example for me to follow by attending college, so college also became a goal for me. All nine of us have gone through college with some kind of aid. I *had* to have financial aid to go to college."

Joe has been with the Eastman Kodak Company since graduation 20 years ago except for two years spent in the Army. In college he had joined the ROTC program and he is still in the Army reserves. Joe was just promoted to Lt. Colonel.

Joe is in charge of Kodak's Pacific Northern area personnel relations department which services about 800 people. After the big earthquake last year, Joe arranged for counseling for some of the families of Kodak employees who were having trouble after the disaster.



"Ultimately, federal financial aid made possible my degrees and the advancement in my career."

Linda Pelzer



Victoria de la Garza

*Elementary Instruction Specialist and
Language Arts Teacher
B.A., M.A. Our Lady of the Lake
University, TX*

Fourteen years ago, Victoria de la Garza returned as a teacher to the Texas school district where she'd grown up. Since then, she has been inducted into the school district's Hall of Fame and named Teacher of the Year on her campus.

"The opportunity that was given to me during my college years is still opening doors for me. The fact that I was able to pursue a higher level of education when my parents had not completed high school is an achievement I wouldn't have thought possible. The cost of one year's tuition was half the amount my father was making in a year at the time. Financial aid opened doors for me that I otherwise would not have been able to go through."

Victoria applied for the Teacher in Space program through NASA. "I would still go in a minute if I were to be chosen," she says. She is involved with the Young Astronaut Program at her school and is the state curriculum coordinator for the program. Participants meet once a week to go star gazing, launch model rockets, and take field trips. She serves as the aerospace education officer at a local Air Force base in her capacity as a senior member of the Civil Air Patrol.

"I often talk to my students, neighbors, and parents about financial aid. If I didn't have it, I would probably be doing clerical work." Victoria is serving as the summer school principal for her school. "It's my first time in this position. It is a little more demanding as far as making decisions, but I am really enjoying it."

"College would have been completely out of the question without financial aid."

Victoria de la Garza

"There should never be a chance that someone can be denied an education due to a lack of funds. It almost happened to me. It is necessary to provide money to educate our future leaders, otherwise, they will all be from the elite class."

Andrew McGuire

Andrew McGuire

*Foundation Executive Director
B.A. Sonoma State University, CA*

"My parents had no money to send me to college. At that time, I didn't have the skills to even go looking for financial aid." To pay for college, Andrew McGuire started the rocky routine of working, then attending school, then working again. It proved to be too much and ended when he flunked out. After getting married, he ultimately transferred to Sonoma State where, with financial aid, he became a full-time junior. He became the first in his family to graduate, and went on for teaching certification.

"Receiving financial aid so that I could go full-time and then finally graduate was extremely helpful to me and my family."

On the morning of Andrew's seventh birthday, the hem of his bathrobe caught fire as he was warming himself next to the open oven door. What resulted were second and third degree burns on his body and admittance to the hospital four times for skin grafts. Twenty-one years later, he read about a little girl who was badly burned when her sleepwear caught on fire. At the time there were standards for sleepwear that protected little children, but not those who wore sizes 7 or larger, as was the case of this little girl. A group of citizens banded together to fight for extended regulations to sizes 7-14 for fire retardant children's sleepwear, and Andrew joined them as a volunteer. He later moved back to California to open a West Coast chapter of this organization.

Today Andrew is the Executive Director of the Trauma Foundation at San Francisco General Hospital, a nonprofit health policy organization working to prevent injuries through stronger regulations. One issue the Trauma Foundation tackled was banning assault weapons in California. He served on the Board of Directors for Mothers Against Drunk Driving and won an Emmy for a film he directed and produced "Here's Looking at You Kid," which aired on public television's NOVA series. Andrew has also been the recipient of prestigious Kellogg and MacArthur Foundation Fellowships.

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Nicholas Moscalink

*Elementary School Principal
B.S. Baldwin-Wallace College, OH
M.S. Cleveland State University, OH*

"The rewards of my education have opened up opportunities for teaching, getting into management as a principal, and most importantly, the chance to help kids, to give them guidance so they can grow up to have opportunities from which they can choose what to do with their lives," says Nicholas Moscalink, Principal of Lodi Elementary School in Ohio.

Nicholas is the oldest child of a factory worker with six children. "I had to get through school without the help of my parents. Financial aid allowed me to do that."

In Nicholas's opinion, "it is hundreds of times more costly to give money for prisons or welfare than to put it into financial aid. The return on the investment says it all. Democracy cannot run with illiterate citizens. Only through literacy can people strive to make the world better for those around them."



Elmer Yazzie

*Teacher/Artist
B.A. Calvin College, MI*

Elmer Yazzie, whose Navajo name means "Little Cottonwood Tree," believes that "every one of us has special talents that are unique. It is important to set goals based on those talents, and decide what you want to do with your life."

Elmer had help in deciding what to do from his high school teachers, who were whites in a predominantly Indian school in New Mexico. They explained to him how wonderful it would be for the community if he were to return to teach after attending college in Michigan. Elmer understood the customs and the culture of the students; his teachers had struggled to learn and understand.

"'Put your energy into your own community,'" they told me. "Now I tell my students that story and encourage them to return. I didn't come from a wealthy family. Without financial aid I would not have been able to complete my education at Calvin College and return to teach in this way."

Elmer teaches art to students from first grade through twelfth. He is also the cross country track coach and has run in the Boston Marathon. In 1984, Elmer was one of the 50 finalists in a contest for amateur athletes to be on the cover of a Wheaties cereal box. Through the contest he earned \$11,000 for his school.

When Elmer was growing up, his father was an interpreter for a white missionary. Now he is the pastor of a small, mostly Indian church. His mother worked as a teacher's aid but went back to college. She is now a kindergarten teacher. "I'm so proud of her. She has such a strong and beautiful inner spirit."

During the summer Elmer paints. His major artistic accomplishments include three murals in New Mexico that total 7,600 square feet. One tells stories of the Bible from a traditional Navajo viewpoint.

**"I'm thankful I've had the opportunity to be a role model to our community."
Elmer Yazzie**



Laura Adkins

*Founder LA Communications and
MAGIK, Inc.*

B.A. George Washington University

Laura Adkins started building her self-esteem the day she quit her job as a window dresser. Her salary was so low that she was living below the poverty line. "I was standing in Safeway with \$11.25 to my name when it hit me. I can't live this way anymore."

She quit her job, went on welfare, and enrolled in college. With the help of financial aid, Laura studied art psychotherapy. She worked as an art therapy intern in a hospital and at a psychiatric institute, where she helped place outpatients from a mental health clinic in housing, job training, education, and therapy groups. "I began to see that I could contribute to easing the harrowing journey mentally ill patients make as they reenter the real world."

One project led to another and Laura found herself with a wealth of knowledge about homeless people and shelters. It became obvious to her that no service existed that matches corporations directly with nonprofit organizations. Thus her concept of 'benevolent waste management' was born.

Laura, a single mother of two, started two companies in Washington, D.C. One, LA Communications, produces books and workshops that address housing-related problems that evolve from homelessness. The second is MAGIK, which stands for Movement and Acquisition of Gifts in Kind. MAGIK is a nonprofit organization that takes in massive donations of goods, like furniture no longer needed by companies, and gives them to nonprofit groups who have a need for them. To move the goods, she hires homeless people who are participating in self-help programs at shelters to get off of the streets and into permanent jobs.

"The word education comes from the Latin root 'educare' to lead out. To educate is to lead out of ignorance, poverty, prejudice, and limitations. To educate is to lead one to be a contributing member of society, one who can make a difference to one's children or one's country."

"Education changed me, it made me brave. I learned how to think on my own, to believe my ideas were okay. It taught me to take risks."

Laura Adkins

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Phoenix Sinclair

Professor of Dentistry
B.S., D.D.S. University of California,
San Francisco
M.P.H. University of California,
Berkeley

"I was born in North Carolina and lived on a farm with my grandparents and lots of aunts, uncles, and cousins. We had no money and no knowledge of anything but perpetual sharecropping year after year. I had no one in my family to turn to for information about college, or for financial help, even if I got the information elsewhere."

So Phoenix Sinclair went to live with an aunt in New York City and graduated from high school there with the idea of becoming an engineer. He worked odd jobs for a while, at the post office, in restaurants, and in the garment industry. At 21, he joined the Air Force and was trained as a medical corpsman.

With the idea of being an engineer still in his head after being discharged, he moved to the San Francisco area, worked in a hospital, and went to school part-time. He became an apprentice electronics technician for the Naval Shipyard. That knowledge, plus his medical experience, lead him to a job in the research and development office at the University of California at San Francisco, where he was exposed to dentistry. His interests peaked, so he began to take some pre-dental classes.

In 1972, at the age of 32, married with one child, Phoenix changed his focus and entered dental school. He graduated and joined the dentistry teaching staff at UCSF. Phoenix has since received a master's degree in public health. He has served as Co-Director of the Recruitment and Retention Program, Director of a community dental clinic for the poor and disadvantaged, teacher at the University

of Nairobi in Kenya, and is now Coordinator of Alumni Affairs.

Nelson Artiga

Professor of Dentistry
A.A. City College of San Francisco
B.A. San Francisco State University
B.S., D.D.S. University of California,
San Francisco
M.P.H. Univ. of California, Berkeley

Dr. Nelson Artiga is the star of a recent television commercial, a parody that plays off the fact that the University of California, San Francisco does not have sports teams. In the commercial, Nelson is notably unsuccessful on the field; but off the field, he is very successful at his mission to return some of his good fortune to his community.

A professor of dentistry, Nelson also holds a master's degree in public health and feels a call of duty above and beyond dentistry. He is actively involved in humanitarian issues on local, regional, and international levels. Nelson was the announcer in a public service announcement about AIDS prevention that aired on a Spanish television channel in the San Francisco area.

Nelson was born in El Salvador, where his father was an attorney. As children, he and his brother came to the United States to live with an aunt when his father was killed. Later, while in dental training, his family received food stamps. "It was not possible for my wife and me to raise children and meet basic living needs without financial aid. Receiving financial aid for schooling was absolutely, fundamentally essential.

"People in the health care professions have a great impact on decreasing total health care costs. We go back to our communities, provide patient care and health education. We research. The return on the financial aid money invested has multiplier effects."



"To decrease financial aid funding is tantamount to unethical behavior towards underserved communities, as well as the nation on the whole."

Nelson Artiga



David Irwin

*Speech and Language Pathologist
B.S., M.S. Central Missouri State
University
Ph.D. University of Oklahoma*

"Fortunately, I was familiar with the financial aid process. My brother and sister had received it. Our parents were farmers most of their lives. Three years in a row the crops flooded. They tried investing in a chicken house, but ran into financial difficulties."

To help defer college costs, David Irwin returned to his high school every summer as a maintenance man through the College Work-Study Program. During school he had a part-time job, making "about \$10 to \$15 a week which was enough to cover my very basic needs."

After graduation with honors, David worked as a public school speech pathologist for three years. He also worked part-time doing progressive speech therapy with juvenile delinquents. After conducting some research, he concluded that there is a high incidence of communicative problems with the juvenile delinquent population that most likely contributes to the delinquents' behavioral problems.

Today David is the head of the Department of Communicative Disorders at Northeast Louisiana University. He is in charge of a clinic where students learn to assess and solve the communicative problems of the clinic's patients. He is also the editor of the Louisiana Speech-Language-Hearing Association and Chairman of the Editors of the State Association Publications Committee for the American Speech-Language-Hearing Association.

"It is so important for us to educate our children. We need to be able to count on the availability of financial aid for those who need it."
Mary Fischer

Mary Fischer

*Director, Public Library
B.S. Valley City State University, ND*

Mary Fischer and her husband had always talked about how she would get an education when the kids were grown. But when she became a widow, she had to support her eight still growing children on her own. With the help of financial aid, Mary entered college to study English, biology, and library science for her education degree.

"I had a problem because I felt I should be home taking care of the children. But at that time I had two in college on financial aid. I figured, if they can do it, so can I! Once there were five of us enrolled at Valley City at the same time. I had classes with four of my girls; two of us were chemistry lab partners. One of my daughters went on to become a librarian too.

"It is fascinating to go through school with your children. I got to know them in a way I could not have in any other situation." Without financial aid, it would have been impossible for Mary, who graduated summa cum laude, to complete her education plus maintain her family responsibilities.

Mary has been Director of the Valley City/Barnes County Public Library for a year and a half. During that time, she established a friends' group for the library and has summer readings for the children.

"With eight children and 15 grandchildren, my horizons are really broadened. Every one of them is into different things that I then get to discover."



Library
State University, ND

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Elva Aguilar de Villarreal
Job Corps Representative
B.A. Boise State University, ID

Born in Mexico, Elva Aguilar de Villarreal moved with her family to the U.S. when she was two years old. They didn't settle in one location, migrating as their jobs moved from one crop to another. Because she did not speak English, Elva was not allowed to enter school until the family settled in California where school attendance was mandatory. She was eight years old, too old for the first grade where she belonged. Elva entered the second grade and has flourished ever since, overcoming tremendous hardships.

During her last two years of high school in Idaho, Elva worked full-time on the graveyard shift in a potato processing plant to help support her parents and their six other children. Despite her grueling schedule, she was graduated and got a summer job with the Migrant Education Program as a teachers' aid. There Elva found encouragement to go to college, something she had never considered because there was no way her family could afford to send her. But she had another barrier that she considered even bigger.

"My father didn't think women should attend college. He was really against me going. He was sure I was only interested in finding a husband, and not starting a career. But I had to prove myself, and with the help of financial aid, I was able to enter Boise State with a friend. At the time, we were two of the first Hispanics to attend the school. My friend left after the first 40 days. Many nights I cried,

asking myself, 'Should I have gone against my father's wishes?' But if I returned to my family, I would be doomed to continue at the processing plant. So I stayed and things improved."

In the summers, Elva returned to her family to work, eight hours a day with the school district, as well as eight hours at night in the potato plant. All of the money went to her family.

In 1975, Elva was hit by a train. Her injuries required hospitalization for a month, which meant dropping out of some classes. But she persevered and was graduated in the normal four-year period.

Since then, Elva has spent 10 years with the Job Corps in Idaho managing an office that covers eleven counties. She works with 16 to 24 year olds, helping them get their GEDs, vocational training in any of 30 different trades, and admittance to college. "I preach about education to everyone. I want to go on and get my Master's, but right now I have four kids ranging from ages one to twelve who need me. My evenings with them and my husband are precious."

Although she is short on spare time, Elva is active in her community. She is the Vice President of Image de Idaho, a Hispanic organization committed to enhancing education and employment opportunities. "In my day-to-day dealings with youth, I'm continuously surprised at the talent that is going to waste because these kids don't get an education. No one will discover that talent unless we reach out. I'm just trying to return what someone gave to me. I get so many emotional and spiritual rewards from my job."

"Once I entered school, if I had been denied financial aid, I would have had no recourse but to return home to the potato processing plant. Financial aid was my only hope to escape and make something of myself."

Elva Aguilar de Villarreal

"If a child really wants to be something, but can't because of a shortage of funds, it is a tremendous waste."

David Williams

David Williams

Circuit Court Judge

A.S. Patrick Henry

Community College, VA

B.S. Virginia Tech

J.D. Campbell University, NC

"A lack of education is the common denominator in the majority of the criminal cases I see," says Judge David Williams of Virginia's 21st Circuit Court. "How much is the person's fault and how much belongs to society? We're not doing a very good job of educating our people."

David is an only child who was raised by his mother, a nurse. "We weren't destitute, but college was expensive. If my mother had to pay the total cost of my education, I could not have gone. Receiving financial aid really took the strain off of our family." At the very young age of 30, David was selected to serve as the local Commonwealth's Attorney after being in private practice for three years. He was appointed later to the circuit court.

David is well aware of the value of education as the difference between success and failure. His concern for the future begins well before the point where financial aid becomes a factor, however. "It is frightening that some of these defendants cannot read or write."

Mary Kay Incandela

Financial Administrator

B.S. Otterbein College, OH

"My parents could not afford to send me to college. I probably would not have gone if it had not been for the help of financial aid," says Mary Kay Incandela, the second youngest of six children. Her father was a steel worker and her mother, who had worked as a Kelly Girl when the children were young, was no longer working when it was time for Mary Kay to enter college.

Even with her College Work-Study job in the library for four years, and the money she made from working extra hours for the business department or tutoring, Mary's financial situation was still tight. "There were many times I had

to decide if I should split my laundry into three loads and do it properly, or if I should save it for something else. I have a greater appreciation for the value of my education." Mary Kay figured out exactly how much each of her classes cost so she would resist the urge to skip lectures.

Her calculations paid off. She is now the financial administrator of the Sapirstein-Stone-Weiss Foundation in Ohio, which was established by the founder of American Greetings, Jacob Sapirstein, to support Jewish heritage through grants given to Jewish educational institutions and community organizations.

Mary Kay and her husband have two young girls. To be prepared for whatever post high school plans the girls may have, every month they get a \$100 bond. "At 3½ and almost 2 years old they're better off than I was when I went to college," Mary Kay says.



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Theopolis Williams

Physician

B.A. Whitman College, WA

M.D. Howard University, DC

When Dr. Theopolis Williams was a teenager, he did what other teenagers do. He was on the cross country track team, played football, and was even a three-time All-American, all-conference wrestler. He was also the Vice President of his junior class. The one thing that really differentiated Theopolis, the second youngest of five children, from all of his peers was that he didn't live at home. Theopolis was placed in his first foster home when he was three (each of his siblings were placed in different homes). From there the road became even rockier. After surviving a series of homes, a court intervention removed him from one family because he had been beaten.

The picture started to brighten when he was 5 because his mother regained custody of her children. But a few years later, life again became unstable for him, due in part to the addition of a stepfather to the family.

The problems continued at age 11. While on a visit to see his natural father, Theopolis was essentially kidnapped by his father, who kept him for a year before he was allowed to return to his mother.

Unbeknownst to most of his peers, Theopolis lived in foster homes during most of his high school years. He immersed himself in his studies and sports in an attempt to escape. "I liked school and stayed there late just about every day. It meant I didn't have to think about

my home life," Theopolis said.

It has been a long and difficult road to success for Theopolis, who is currently a family practice physician at the Yakima Indian Health Center, a low-income facility in rural Washington (he will soon leave that position to work for Kaiser Permanente). He credits his success to involvement in sports, support from his community, and access to higher education.

"I was one of the dirt-poor people. The financial aid opportunities I had in the 70s allowed me to get a higher education. I'm looking at the future thinking 'how will I pay for my kids' education?' I know it's going to be hard for me, but it will be even harder for people who are in the social strata where I came from."

Glenn Patterson

Design Engineering Supervisor

B.S., M.S. DeVry Institute of

Technology, IL

To make money while going to college, Glenn Patterson worked many different part-time jobs: in a fast food restaurant; at a manufacturer of scales; in a market research firm interviewing consumers about products; and as a receptionist.

"My father drove a bus and my mother did domestic support work. There just wasn't enough money for college," Glenn recalls. "I would have had to attend college on a part-time basis while working full-time if I hadn't received aid. I'm not sure where I'd be if I didn't have a degree. I would definitely be making less than half of what I do now, with fewer benefits. Financial aid gave me the opportunity to prove myself. Financial aid is sometimes the only answer people have to move on to a better life."

Since he was graduated, Glenn has been promoted three times at AT&T, where he supervises about 30 people on four different projects. His job concentrates on product and design verification and testing products to ensure quality and reliability.

Glenn is involved with AT&T's summer intern program. High school students and college freshmen have the opportunity to work for 10 weeks with the company. "I think they get motivated to stay in school. They learn that the work is worth the effort." He also judges science fairs and has worked with high school mentor programs.

"The educational system can shape youth, in spite of any social disadvantages."

Theopolis Williams

"I have friends who couldn't afford college and didn't know enough to apply for financial aid. They really aren't doing very well now without an education."

Glenn Patterson





Theresa Burbey
*President, Accounting Firm
 B.A. Silver Lake College, WI*

"Life begins at 40 is more than an interesting phrase. I started an exciting career in my life at 40 when I received my degree. The financial aid program made this possible."

Theresa Burbey

Theresa Burbey was interviewing for a part-time position in a financial aid office when she became aware of the assistance programs available to nontraditional students. "My marriage of 17 years had ended and my career goals seemed out of reach," she recalls. Instead of taking the position, Theresa, who had been out of school for 20 years, enrolled as a full-time student in business administration. "Without the assistance of financial aid, obtaining a degree would never have become a reality.

"Through financial aid assistance in completing my academic degree, I was able to start my own accounting and tax services business to serve the 'Mom and Pop' businesses of America with 50 or fewer employees. We're not out to overtake the huge accounting firms, but

we've been in business for six years, and I love it! Nobody ever told me you don't go out and start accounting practices. I'm glad they never did, I might have listened. Right now I have four full-time degreed accountants and a CPA, all of whom are Silver Lake graduates. We also have an on-going internship program with the school."

Theresa is the mother of three grown sons and is working on her Master's degree, but that hasn't slowed her down. She is currently a part-time instructor at her alma mater and the immediate Past Chairperson of the Board of Directors of the Manitowac/Two Rivers Area Chamber of Commerce. Theresa is also Past President of her alumni association and the Board of Directors of the local Big Brothers/Big Sisters chapter. "If you plant the good seeds of community service in our young people, it is amazing how much our communities can grow and prosper."

business for six years, and never told me you don't do accounting practices. I never did, I might have thought I have four full-time employees and a CPA, all of them are graduates. We also have an internship program

Another of three grown children on her Master's thesis hasn't slowed her down. She is a part-time instructor at the University of Kansas and the immediate Past President of the Board of Directors of the two Rivers Area Chamber of Commerce. Theresa is also a member of the alumni association of the University of Kansas. Directors of the local Sisters chapter. "If you need of community organizing people, it is amazing how communities can grow

Carlos Murguia

Attorney

B.S., J.D. University of Kansas

Janet Murguia

Legislative Assistant

B.S., B.A., J.D. University of Kansas

Mary Murguia

Assistant District Attorney

B.S., B.A., J.D. University of Kansas

Ramon Murguia

Attorney

B.A. University of Kansas

J.D. Harvard University

The Murguias have a very strong message they want to share with fellow Hispanics. It comes from their parents, Janet Murguia says. "They believe if you do a good job raising your family, good things will happen." The children are carrying that philosophy to their communities in the hope that each will become more tightly knit and better educated.

"Our father was a steel worker for 37 years, and our mother never worked outside of our home. With seven kids—four in college at the same time—financial aid directly affected my position today," says Mary Murguia. "I tell Hispanic kids about the importance of education. I know they can get an education, because we did. We're not geniuses, just hard workers."

Ramon Murguia is thankful that their mother made them speak Spanish at home. "It helped preserve our sense of culture," Mary jokes that her Mom would be happier "if we knew how to make flour tortillas."

Janet performs volunteer work with a mentoring program for Hispanic teens in Washington, D.C. She traveled recently with her boss, U.S. Representative Jim Slattery, to Central America as official observers of the Nicaraguan election for the Organization of American States.

Mary recently was named an Assistant U.S. Attorney for the District of Arizona. She leaves a position as Assistant District Attorney for Wyandotte County in Kansas, where she prosecutes primarily those accused of sex crimes and child molestation. She took an active civic role in Kansas City as Vice President of an advancement group for Hispanic women, and as Assistant Treasurer for the United Way. "I want to help stop the high

drop-out rate of Hispanic kids. They need self-esteem and self-respect that only education can give. I didn't go to law school to make money, I went so that I can make a difference."

Ramon works for Armstrong, Teasdale, a large Midwestern law firm in Kansas City, Missouri. "I benefitted from people who helped me get a college education, which put me in a position to help others," Ramon says. One of his reasons for returning to Kansas was to get more people to work together in the community, in the spirit of cooperation. To do so, Ramon took a leadership role in the Kansas City community. As Chairman of the Greater Kansas City Hispanic Development Fund, he oversees an endowment of over \$1 million. Ramon also serves on the Board of Directors of the Greater Kansas City Community Foundation.

Carlos Murguia is an attorney with a private practice in Kansas, but also serves as a judge pro tem for Wyandotte County. He is active with the Hispanic Scholarship Fund, a subgroup of the Development Fund, and also serves on the Board of Directors of the local Hispanic community organization El Centro. "Whatever success we have is primarily owed to our parents, Alfred and Amalia, and our older brother, Alfred Jr. because of the good example they set and the values they instilled. Our other sisters, Rosemary and Martha, and Alfred Jr. have always been very supportive and encouraging," says Carlos.

Ramon says what they've achieved is a family success. "All of the credit for the thought that we might be able to make it goes to Alfred Jr. We made the leap of faith because he took the risk of being the first to go to college," Ramon says. He believes he can help more people through his education. "It is a vehicle for giving back to the community. Now I'm in a position to raise funds for scholarships, which takes some of the burden off the local and federal government. We can see a positive future only if we have an educated society. We're trying to send a clear message to Hispanics: work hard, stay out of trouble, and do work for the community, not just for yourself."

"The fact that the four of us, children of a steel worker, have law degrees confirms for our parents what people say about America. It really is the land of opportunity."

Janet Murguia



Thomas LaVeist

Faculty Member

B.A. University of Maryland, Eastern Shore

Ph.D. University of Michigan

Thomas LaVeist grew up in a Brownsville housing project in Brooklyn, New York. "There were gangs and Girl Scouts, PTA and prostitution. Crime, drugs, church picnics, and Little League were all elements of my community. Amidst the contrasts was one sustaining constant. In Brownsville lived the poor.

"Education was the opportunity for me and my family to escape. You could say it saved my life. As a black male in that society, it's common to turn to crime, drugs, or both. Without financial aid I could never have gone to college and who knows where I'd be now."

Except for his senior year, Tom's high school grades were low, as were his SAT scores. He was admitted into a remedial program at the University of Maryland, Eastern Shore, however, and went on to graduate with honors. He then enrolled in the sociology Ph.D. program at the University of Michigan, and finished a seven-year program in an amazing four years. Thomas's 1989 dissertation was awarded the "Best Dissertation in Medical Sociology" by the American Sociological Association. He recently finished a research fellowship at the School of Public Health at the University of Michigan and is joining the faculty of The Johns Hopkins University.

"I did as well as I did because I didn't have to be constantly worrying about where I would get the money I needed to continue my education."

Tammy Lomax

Tammy Lomax

Writer/Editor

B.S. University of Maryland, Eastern Shore

"My parents are factory workers at a Campbell Soup plant. They had some money to help me, but I come from a large family and they could not pay all of my fees. My oldest sister went to college with financial aid assistance. I was very thankful that I was able to receive it too."

To save money for school, Tammy Lomax worked during the summers as a secretary for a law enforcement agency. That position lead her to the Drug Enforcement Administration (DEA), in Washington, D.C. She plans and prepares oral and written communications aimed at all levels of the DEA and the general public.

Tammy writes reports, articles, and testimony, and responds to congressional inquiries to the DEA on drug-related matters. She also writes speeches for the DEA Administrator and program management.

Tammy was graduated cum laude. "The financial responsibilities of a college education were overwhelming to me, and while I was scholastically inclined to attend college, I was not financially equipped. I was able to overcome this one obstacle through federally funded financial assistance."

Carol Sasaki*Founder, HOME Network**A.A. Bellevue Community College, WA
B.A., M.A. Washington State University*

Once she was a young victim of incest and rape who was lost to the streets with a baby and a welfare check. Today, Carol Sasaki is the founder and leader of a dynamic national network that connects people to resources that help them get out of poverty, into college, and on to a better life. The HOME network (Helping Ourselves Means Education) started when Carol realized she needed to share the information she had collected on becoming self-sufficient.

Carol's first step towards that freedom came during an unexpected encounter with a college administrator who had been a welfare mother. She told Carol there were two ways to get out of the welfare system: get some skills to sell by getting an education, or sell yourself as a prostitute. Carol discovered that welfare would pay for one year at a technical college, but she wanted more. She hounded the local welfare agency, which finally said yes to two years. She entered Bellevue Community College and went on to Washington State University. When Carol attempted to cram four years worth of school into two, she was hospitalized for exhaustion.

Then another former welfare mother who was studying for a graduate degree showed Carol how to get college credit for independent projects and paid internships. With that income, federal financial aid, low-cost day care, and low-rent housing, Carol was finally able to get off welfare. "It was the most wonderful moment in my life. For the first time I felt in control."

Carol took the opportunity near the end of her final year to express her philosophies about welfare when she received an award for outstanding

academic achievement. "I told them I knew 50 other welfare mothers smarter than I am, who would get an education if they knew how. People assume that welfare mothers are stupid and lazy. They're not. They're stuck."

She began to hold small workshops to tell people what she had learned. HOME was born and what emerged was a "buddy network." More than 150,000 people have been part of the HOME network, which is now headquartered in Worthington, Ohio. They are committed to helping themselves and each other escape poverty and dependency through education.

To spread HOME's message, Carol is invited to speak to universities, government agencies, and private groups around the country. She has told her story on national television shows and in several national publications. A very strong part of Carol's message is her belief that "it is better to give people the means to support themselves rather than simply give them the means to exist. Financial aid is access to the American dream and must be a priority. The financial aid office is a must in disseminating that information to the community. By working together with agencies, a communications channel is created to find information and build creative bridges."

"When I was young I thought high school was a prison. By quitting school at 13, I went into the prison of life without an education. Financial aid helped me change that."

Carol Sasaki



Tina Huyck

*Environmental Chemist
B.S., Ph.D. Colorado School of Mines*

Doug Huyck

*Computer Programmer
B.S. Colorado School of Mines*

"There would be one less Ph.D. chemist and one less programmer in the U.S., if it weren't for financial aid."

Tina Huyck

"We got married after my first semester in college, and had two children during my undergraduate career. Doug and I were both full-time students during the first year and a half of our marriage. If not for the financial support available to us, one or both of us would have had to sacrifice our education. We lived on about \$6,000 a year of loans which meant we ate a lot of rice, but we were committed to our education and our marriage." To make ends meet, Tina Huyck had a full-time job in the afternoon. She attended classes in the morning.

Both Tina and Doug feel very strongly about the importance of getting a higher education. "I'm very worried about my kids and how they will deal with the problems of a generation that is uneducated. Education must be the foundation of a strong America, and investing in the education of young Americans must be a top national priority."

Doug, Tina, and their two daughters, K.T. and Maggie, are moving to Texas so Tina can begin her career with Radian Corporation. She will be consulting with companies on how to prevent or correct environmental problems. "It is the ideal job for me. I think our environmental

well-being is absolutely crucial. This position will allow me time to publish. That way I won't be far from academia when I'm ready to teach.

"Through education, I learned the skills to compete and to be a problem solver," Doug Huyck says. He graduated with a degree in geophysics and worked in the field until the oil industry crunch hit the Denver area and his company went under. He was able to secure his current position because of his degree.

The Huycks are very active in their community. Tina volunteers with Expanding Your Horizons, a program aimed at exposing girls ages 9 to 14 to nontraditional careers for women. She also works with Odyssey of the Mind, whose focus is to develop young peoples' problem-solving abilities in a group setting. There is an international competition in which the participants compete. Both Doug and Tina are involved with their PTA. Doug is on the Board of Directors of their homeowners association, and helped to establish a computer users group in the Denver area.



Kay Kapeloff

*Licensed Practical Nurse
L.P.N. Community College of Rhode
Island*

"I was frightened to death to go to college! I'd been out of school for over 20 years. My husband was very ill and had to be hospitalized. Later he was put in a nursing home. I had no skills or work experience other than odd factory jobs, none of which could support us without my husband's income."

Kay enrolled at the Opportunity Industrialization Center, a community agency where she took pre-nursing classes. "I had to take biology, chemistry, and algebra for the first time, but I did graduate and enrolled in the LPN certificate program. Every Friday, I drove with the boys in the back seat from Rhode Island to New York where my husband was hospitalized, returning late on Sunday night. I finished with good grades and even made the Dean's List. Now I tell everyone to 'go to college and make something of yourself.' I'm really a big mouth about education changing your life."

After graduation, Kay became an LPN in the same nursing home where her husband was a patient until this spring when he passed away. "He always tried to teach me lessons in a gentle way so that I would be able to take care of myself when he was gone. One day in the nursing home I was extremely busy. He was one of my patients, but because he was also my husband, I asked him to wait a minute. He reported me to my supervisor and I got in trouble! When I questioned him about it, he said, 'Today your husband, tomorrow your other patients.' I'm very thankful he was that way."

Victor Vasquez

*Director of State Community Services
B.S. University of Oregon
M.A. Harvard University*

Victor Vasquez was one of four children being raised by his father. They were farm workers who lived in migrant labor camps and traveled wherever the crops needed to be harvested. From those experiences Victor learned a lesson he would carry with him forever. "When you're in a position like that, other people make all of the decisions for you.

People deserve the opportunity to make their own decisions."

In his position as Director of State Community Services for Oregon, Victor is helping people move into positions where they can make their own decisions. He manages 14 federal grants, coordinates state community services with 36 community action agencies and local nonprofit organizations, and is a liaison to the state legislature.

"The fulfillment of basic needs gives people stability. People don't want to fail, but if they have no hope to achieve a goal and no role models, then achieving those goals is not a top priority. Kids just need a person who believes in them, someone to be a role model for them."

Victor, who was Phi Beta Kappa at the University of Oregon, is on the Board of the Oregon Council for Hispanic Advancement, and is a member of the Portland Political Action Committee, and the Hispanic organization Image de Oregon. "Originally I asked myself, 'Where can I have the greatest impact?' On the state level. Now I'm beginning to ask if I can have a *greater* impact on the national level.

"Without the help of financial aid, I would probably be working in a food processing plant, maybe I'd be a supervisor by now. I wouldn't be on the state level making a difference."



"It's something out of a dream to go to college on loans. This one step of going to college was as big for me as going to the moon. Financial aid moved the mountains I never could have moved on my own."
Kay Kapeloff

"I always knew what I wanted to do. The deciding point was whether or not I would receive financial aid."
Victor Vasquez

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Zna Portlock

*Labor Relations Counsel
B.A. Pepperdine University, CA
J.D. Pepperdine University School of Law*

"My parents had enough money to pay for a roof over our heads, clothes, food, and my undergraduate degree. They didn't have \$30,000 for law school. The cost of getting such a degree can be debilitating. Very few students can afford that cost."

After completing her double-major undergraduate degree in 2½ years at the age of 20, Zna Portlock (pronounced ZEE-nah) finished law school at 23, and passed the bar at 24. An internship with the television show *Entertainment Tonight* lead her into entertainment law. Her work as counsel to 20th Century Fox Film Corporation concentrates on the arbitration of labor grievances on behalf of the company. "I like my position because it allows me the opportunity to actively participate in structuring settlements and facilitating communications between disputing parties, before the final resort of arbitration."

In her previous job, Zna once had to cross a Teamsters picket line to seek declarations. "I really did not enjoy that," she says. Zna now deals with more than 150 different unions at the studio lot and at the seven television stations within the Fox family.

To support black law students, Zna makes herself available to answer questions and help with job searches. She is on the Board of Black Women Lawyers of Los Angeles and is involved in numerous community projects. This L.A. lawyer believes "there is no hope for many Americans to get an education without financial aid. I would never have completed law school without it."

"How can students even compete for a piece of the American pie without an education?"

Zna Portlock

"I have always wanted to help others who are less fortunate to succeed in life. I hope that one day those people I have helped will do the same for others."

Bernadette Mendez

Bernadette Mendez

*Foster Care Placement Specialist
B.A. Allentown College, PA*

"I was one of seven children raised only by my mother," says Bernadette Mendez. "My mother was on welfare since she was about 15. In high school, a counselor prompted me to apply for financial aid and go to college. I would never have been able to attend college without financial aid."

Bernie is a foster care placement specialist whose caseload currently consists of 11 children between the ages of 2 and 16 years. Although the children do not live with her, she plays the role of the parent while they are in her care by arranging for medical and dental treatment, working out school problems, enrolling kids in social activities, and assisting in psychotherapy.

In some cases, Bernadette acts as an interpreter for Spanish-speaking children. She also serves as a sounding board for parents and appears at court hearings on behalf of the children.

"I am totally responsible for the children when they are in my caseload. I love my job."

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Mary Ihns
Speech-Language Pathologist
B.S., M.S. Purdue University, IN

Mary Ihns' family is like so many other families in the U.S.—hard working, lower-middle-class, yet full of love and encouragement. With four children, they just didn't have the resources to pay for college. "Without financial aid, I would not have been able to go to college at all. I am so thankful for the money. I don't know what I'd be doing now if I hadn't gone. I'd probably be an unskilled laborer."

Mary is a speech and language pathologist who provides therapy to adults with head injuries, stroke victims, and children with speech, language, or cognitive skills problems. She loves her work: "It is so exciting to see them get back to things that are important to them, things they had planned on accomplishing."

"This job is just like watching a movie. We strategize about patients' treatments and then work to correct the problems. The amount of tears shed in this office is amazing. The work is exciting and very rewarding. I wouldn't be in this position helping people if it weren't for financial aid."

"The importance of having an educated society can not be stressed enough. The U.S. is built on the notion of opportunities for all. Better funding for financial aid programs is one way for us to prove this is still true today."

Mary is also active in her community. She volunteers with the Special Olympics and at a residence for developmentally delayed children. She has also been a counselor for four summers at a very special camp for autistic children. "It is a whole new experience for these kids to do such a 'normal' thing—to go to camp. The camp also allows the parents

to have a respite. And it reminds us that no matter how difficult the kids' behavior is to understand sometimes, they are real human beings."

Cindy Swim
Surgical Nurse
A.A. Indiana University East

Cindy Swim and her husband Dennis just bought their first house. "It's a medium-sized farm house on 18 acres. The roof leaks in a spot or two, but it's ours!" Not long ago Cindy was working on a factory assembly line putting the finishing touches on top-of-the-line caskets. "I hated that job," Cindy recalls. She now works as a surgical nurse in an Indiana hospital. "I love what I'm doing now so much. There is a lot of psychology involved in nursing. I like being able to make someone who has just returned from surgery feel better. It sort of seems I've gone from one extreme to the other."

Cindy and Dennis, who is a truck driver, had just gotten married when he suggested that she go back to school. "He put the idea in my head, but I wasn't sure I could since I'd been out so long. People at the factory encouraged me too. We were going to try to make the costs on our own, but reality set in when we looked at our bills for basic living expenses and decided there was no way."

"When I got the loans I used them only for books and tuition, nothing else. Those loans really saved me. I don't think I would have been able to make the dramatic switch in careers without the financial aid, especially as a nontraditional student. We aren't living with a family who can support us. We have to pay the electric and food bills. I swear by college as the means to a job you like. After all, there is nothing more important in life than having a job you enjoy because *everything* stems from that."

**"Intelligence and
 wealth don't always
 go hand in hand."
 Mary Ihns**



Boyd Clark
Math Teacher
B.S. Northwestern Oklahoma
State University

Louise Clark
Accountant
B.S. Northwestern Oklahoma
State University

When competition from larger firms forced their family's meat packing business to close, Boyd and Louise Clark were left with no permanent place to work. "We went from job to job with no security," Louise remembers. Boyd went to work in a gold mine in Alaska, yet they never knew whether he would continue to have a job from one summer to the next. The Clarks decided they desperately needed some job security.

The Clarks moved back to Oklahoma and Boyd began his studies at Northwestern Oklahoma State University. Louise thought she would work and put him through school, but she couldn't find a job. That opened an opportunity for her to go to college. "It was only possible through financial aid," Louise said. For four years they both worked in the summer, with Boyd returning to the Alaskan gold mine.

Louise graduated summa cum laude from Northwestern Oklahoma State University this spring and started a job with Amoco as an accountant. "I've never had a job where someone wanted me so much they'd pay to move us!" Louise says. "I'm marketable now. Before I had to beg, 'Please, take me!' Now I say, 'Look at my transcript.'"

For Boyd, going back to college was a fresh start. He had wanted to be a chemical engineer, but dropped out of school and entered the National Guard. "It was my first failure in life. Going back to school righted the wrong," he said. "When we went to Alaska it kept nagging at the back of my mind—failure. I worked with the local school board up there and tutored math and science, which made me interested in going back to school." Boyd is now a high school math teacher.

"It would not have been possible to do what we've done without financial aid. Not at the same time. I think we've proven we are worth the financial aid we were given. By increasing our earning income, we should be able to help fund financial aid for others through an increased tax base. I get kind of teary-eyed. We're seeing our hopes and dreams realized because of financial aid," Boyd said.

"They only access we have to education is through financial aid. It helped us realize our goals."
Louise Clark

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Carolyn Mercer Bowers
Vice President/Physical Therapist
B.S. The University of Maryland,
Eastern Shore

Carolyn Mercer Bowers came from Texas as an independent student to The University of Maryland, Eastern Shore to get a degree in physical therapy. Her parents were able to provide minimal initial assistance for a portion of her tuition. After high school, she had worked for a doctor as a receptionist, but felt extremely unchallenged. "The doctor and I would talk about what I wanted to do. He was an important influence behind my pursuing higher education."

Since she was graduated from UMES, Carolyn and her husband have started their own physical therapy practice in the Maryland/District of Columbia area. "With the help of financial aid, I achieved one of my long-term goals by becoming Vice President of our own company. It would have taken longer if I had to sit out some semesters to work full-time. You need to retain the information and carry it over to the following class."

Thanks to student aid, Carolyn was able to concentrate on absorbing new information for her studies instead of worrying about how she would pay the next semester's tuition.

Jesus "Jessie" Camacho

City Chamber of Commerce Manager
B.A. University of Hawaii
M.A. Golden Gate University, CA

Just when Jessie Camacho was really beginning to climb the marketing ranks in Silicon Valley, the firm where he was a vice president merged with another company, leaving him out of a job. "My wife was pregnant with our third child and I was on unemployment. We soon depleted our savings, the compensation expired, and I was compelled to apply for Aid to Families with Dependent Children."

Shortly thereafter Jessie was admitted into a one-year master's program. "The Welfare Department allowed me to borrow through the Guaranteed Student Loan Program because I was making a concerted effort to better myself and remove my family from public assistance."

Upon graduation, Jessie became Assistant Director of Economic Development for the city of Delano, California, as well as Manager of the City Chamber of Commerce. "I am very happy about my new career in the public sector. Sure, I get disgruntled, but that's life. Had it not been for the financial aid I received, my dreams would not have been realized. I had no money, and no contacts to borrow money."



"My admission to the graduate program was valueless without financial aid."

Jessie Camacho

1989-1990

Roger Dean

*Mechanical Designer
A.A. Southwest Wisconsin
Technical College*

A motorcycle accident in 1986 permanently altered Roger Dean's life. He was working as a machine tool operator, but due to a crushed foot and substantial leg injuries, he was prevented from standing and operating the machine.

"I was forced to establish a new life and a new career in a field where I had no real educational background. I was out of a job and had depleted my savings on health care insurance and hospitalization," Roger remembers. "My only choice was to get an education. Financial aid made that possible. I lived 24 miles from school, I couldn't afford a social life, but I had a great grade point average."

Roger is a mechanical designer for the Beloit Corporation, a company that designs and builds paper manufacturing machines. "I've worked with people who only have experience. Today, however, a company will ask, 'what education do you have beyond high school?'. If the industry dries up, what will those people without an education do? Financial aid gave me the opportunity to put my best foot forward and get the education."

Michael Andrews

*Student
Hinds Community College, MS*

Twelve years ago Michael Andrews went to school to study music education, but he dropped out to get married and ended up working at a job with no future. A recent divorce propelled Michael, a single parent of three, to return to get a degree. He says, "all of that math and science are really a burden on this older mind!" But he is expected to perform well because his children are A and B students and they expect he should be too. All of their encouragement must have an effect; he has maintained a 3.6 grade point average.

As part of his education to be an electronics technician, Michael participated in a co-operative education program at the Waterways Experiment Station of the Department of Defense's Corps of Engineers. The program allows a student to work one semester full-time

and then study the next, alternating until its completion. Michael is currently working and will finish his last semester of school this fall. Upon graduation, Michael will have a permanent job with the Corps of Engineers.

Because Danielle, Bobby, and Jonathan are involved in the extended-day program through their school, Michael has more time to fulfill his educational responsibilities, while the children are involved in computer and music classes, drama, art, and gymnastics. "The kids can operate computers better than I can. It's number one on their Christmas list to get one of their own. They also like the Teenage Mutant Ninja Turtles. I think watching the show is their prerequisite for going to school every morning."

"We talk a lot about the importance of an education. They know those who aren't educated can't be competitive. They already have a good start."



"Companies used to hire on a handshake. Now you have to have a degree."

Roger Dean

"Without the help of financial aid, it was not practical to go to school on a full-time basis, work, and take care of my three children."

Michael Andrews

Acknowledgments

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