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CCC students save to learn



Michelle McManimon

(Right to left) CCC Financial Aid Specialist Vanessa Logan and student worker Alyssa Peace read the brochure for the college's new \$ave2Learn tuition-matching program.

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Coconino Community College and the Coconino County Community Services Department are teaming up with local businesses to help students afford a college education.

The program is called \$ave2Learn. It requires degree-seeking students to save at least \$25 each month for at least six months in a special type of bank account known as an individual development account. For every \$1 the student saves, CCC and Coconino County Community Services will match it with an additional \$3 in federal grant money and contributions from CCC's Raymond Educational Foundation and Sunwest Bank. The program launched in December and has three applicants so far.

CCC Scholarship Seminar

Coconino Community College will hold a free scholarship seminar Tuesday.

The seminar will run from 1:30 to 3 p.m. in the boardroom at CCC's main campus, located at 2800 S. Lone Tree Road in Flagstaff. Students in Page can participate via interactive television in Room D9 at the Page Instructional Site, located at 475 S. Lake Powell Blvd.

The CCC Scholarship Seminar is

"It's a really great program in that there is public, private and individual participation," said Community Services Director Janet Regner, who brought the idea to officials at CCC.

Students can save up to a maximum of \$1,000, which will be matched by up to \$3,000 in grant and sponsor funding, giving them a total of \$4,000 to spend on furthering their education. That money can only be used for tuition and books at CCC. Tuition for a two-year associate's degree in general studies is around \$5,000, not including the cost of books.

The \$ave2Learn program targets low- to middle-income CCC students who are employed.

CCC Financial Aid Director Bob Voytek said it can be especially helpful for dependent students who are trying to pay for college on their own, single parents and the working poor.

"It's addressing a gap that exists in federal financial aid now," he said. "With the Pell Grant, it's targeted to the most needy people. As you start working more, your income goes up, so your Pell eligibility goes down. It creates a gap where students are still needy for funds but they're not being financed by the federal Pell Grant."

The grant money for \$ave2Learn comes from another federal program called Assets for Independence, savings-matching program for individuals who want to start a small business, buy their first house or get a degree. Coconino County Community Services has it to help small businesses for years.

Regner and officials at CCC looked to Mesa Community College's individual development account program as a model for \$ave2Learn. That school has seen encouraging trends in retention, graduation rates and GPAs. For instance, between 10 and 20 percent of Mesa Community College's overall student body finish a degree program. Among the students in the individual development account program, that figure is around 90 percent.

"You've got skin in the game," Regner said. "You're participating in something, you're learning something, you're saving and you've got an incentive for a match. There's a lot more reason to succeed."

In addition to fund-matching, \$ave2Learn requires students to take at least five hours of financial literacy training through Coconino County Community Services or online. Community Services staff will also help students in \$ave2Learn address other financial barriers to saving for their education, such as child care and transportation needs.

"We are very excited about this partnership with Coconino Community College," Regner said. "This is going to help so many students and families in Coconino County from Page to Williams to Flagstaff."

To be eligible for \$ave2Learn, an applicant must be at least 16-years-old and a Coconino County resident with a valid Social Security number or federal tax ID number. They also have to be able to provide documentation proving they have a job or are on work-study, and that their annual income is between \$4,000 and \$23,340. They have to be a degree-seeking student, but they do not have to be a full-time student.

Students are allowed to reapply to open a new individual development account for the next year.

Based on the contributions from Raymond and Sunwest, \$ave2Learn can serve between 10 and 15 students this coming year. Regner said she is hoping to get more community partners to match funds so more students can be part of the program.

More information can be found on the CCC financial aid website or by contacting Coconino

open to all current and prospective CCC students and their parents. There will be information about scholarship funding for next school year. Attendees will also learn how to complete the online applications that are being accepted from now through March 31.

For more information, contact CCC Donor and Alumni Relations Coordinator Rachel Edelstein at (928) 226-4384 or rachel.edelstein@coconino.edu or visit www.coconino.edu/scholarship-information.

County Community Services staffer Landon Earls at (928) 679-7466 or learls@coconino.az.gov.

The reporter can be reached at mmcmanimon@azdailysun.com or 556-2261.

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