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www.allstudentloan.org

April 14, 2009

The Honorable Barry Keene
 Chair
 California Student Aid Commission
 P.O. Box 419026
 Rancho Cordova, CA 95741-9026

Dear Senator Keene,

I am writing about the federal budget proposal to eliminate the Federal Family Education Loan Program (FFELP) in favor of 100% federal financing through the Direct Loan (DL) program. I understand the CSAC will consider taking an official position on the proposal during your April 16 meeting. During your deliberations, I strongly encourage the Commission to consider the important contributions of FFELP participants, including nonprofit entities such as ALL Student Loan as well as CSAC itself, in promoting the mission of CSAC, "to make education beyond high school financially accessible to all Californians."

The need to address uncertainty in the federal budget proposal and the potential value of other alternatives suggests that the short-cut budget reconciliation process, which would eliminate any incentive for continuing serious discussions about these questions and options, should be avoided. I urge the Commission to advise Congress not to require the hurry-up approach of budget reconciliation and, instead, take time to consider options for increasing Pell Grants that enable the restructuring - rather than the elimination - of the FFELP, a 44-year-old program that has helped 60 million Americans obtain \$650 billion in student loans to help achieve their educational goals.

ALL Student Loan, California's largest nonprofit student lender, provides a good example of the type of services these nonprofit organizations offer. Our student loan volume this year currently stands at \$290 million, a 21% increase over last year. A significant portion of the growth is due to increased support for students at California's community colleges, demonstrating the value of a nonprofit lender during difficult economic times. Approximately one-half of our volume this year is guaranteed by CSAC through your nonprofit auxiliary.

The Administration's education goal of increasing funding for the Pell Grant is laudable and, if fulfilled, would certainly help reduce the cost of college for lower-income California students. However, before the Commission acts, I would encourage you to review the federal budget proposal to ensure that Congress does not over-react by abolishing, rather than restructuring, federally-supported student lending. The budget proposal would only raise Pell Grant funding by \$121 per student, at a cost of less than \$700 million annually. These savings could easily be obtained while preserving and improving the nonprofit and state-based entities that both facilitate student loans and provide related education and services.

Eliminating rather than restructuring the FFELP goes far beyond generating the funds needed to pay for an increase in Pell Grants. Such an action would have serious, detrimental effects on



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California's students, schools, and taxpayers that could offset most of the benefit attributed to the proposed \$121 increase in Pell Grants:

- **Elimination of valuable college access and success programs**

The FFELP is much more than student loans. ALL Student Loan uses revenue from our student loan operations to fund college access and success programs. In addition to one-on-one financial aid literacy and FAFSA completion workshops, we also provide financial support to other college access programs, including the Asian Professional Exchange, Big Brothers Big Sisters, Boys and Girls Clubs, California Academic Decathlon, Campaign for College Opportunity, Cash for College, UNITE-LA, and Young Black Scholars.

We are very excited about our newest initiative, Career & College Clubs, designed to help young people - beginning in grades seven and eight - gain the information, skills and confidence they'll need to take responsibility for planning and preparing for education after high school. The program complements the State of California's *Early Commitment to College* initiative, and is a simple, research-based, cost-effective and performance-driven way to further the *Early Commitment to College* goals. We piloted the program at 17 sites throughout California this year, and are on track for expansion to 100 sites next year.

This is just a sample of activities that will be negatively impacted if the Administration's plan is adopted as currently proposed.

- **Higher costs for taxpayers.**

Although the Administration and the Congressional Budget Office claim the transition to DL will achieve significant savings, these projections do not take into account the costs of servicing and administering these long-term loans over their entire life. The projections also rely heavily on the assumption that the Treasury will continue to be able to borrow long-term at low rates from foreign governments, even as U.S. government debt issuance reaches unprecedented heights.

Eliminating the FFELP and funding 100% of student loans from the federal treasury will add as much as \$1 trillion in debt to the federal balance sheet. Increasing the federal debt by such a degree will have real costs that are also not included in the Administration's proposal – interest rates on everything from home mortgages to credit cards will increase.

- **Poor customer service**

Competition among FFELP lenders, and between the FFELP and DL, results in improved customer service for students and schools. Local lenders providing personalized service help students navigate the financial aid maze and focus on their studies.



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Moreover, despite backing by the federal government, the DL program has only managed to garner approximately 25 percent of the marketplace – a clear indication that schools prefer the FFELP. Now, the Administration wants to force students and schools into a program managed in Washington.

We are heartened by recent actions in Congress to support the work of ALL Student Loan and other FFELP participants. Most notably, the Senate Budget Resolution (S.Con.Res. 13) includes the following language:

To modify the Deficit-Neutral Reserve Fund for Higher Education, to maximize higher education access and affordability by ensuring that institutions of higher education and their students are able to continue to participate in a competitive student loan program, in order to maintain a comprehensive choice of student loan products and services.

The House Budget Resolution (H.Con.Res. 85) includes language with a similar intent, although more specific in its support of nonprofit and State entities:

It is the sense of the House that nothing in this resolution should be construed to reduce any assistance that makes college more affordable and accessible for students, including but not limited to student aid programs and services provided by nonprofit State agencies.

In addition, Administration officials have related to industry participants and others a willingness to consider other options for increasing Pell funding that would not devastate support for college access and success through the effective programs funded by guarantors, nonprofit and for-profit FFELP participants.

Schools are also voicing their concern about the proposed elimination of the public-private partnership for student lending. You might be interested in an online petition drive among school staff and students (<http://test.financialaid.umd.edu/letter.cfm>) in opposition to the wholesale elimination of private and nonprofit sector student loans. I found these comments very interesting, especially those from Direct Lending schools.

Much of the current debate is focused on an artificial choice between the FFEL and DL programs. We believe limiting legislative consideration to these two options is shortsighted, as neither program embodies all of the attributes of a successful student loan program: a stable source of funds, superior customer service for students and schools, reasonable costs for students, and savings for the federal government. In fact, through collaboration with industry partners, ALL Student Loan has helped developed a “Third Way” approach – a single student loan program that accomplishes the Administration’s goals while maintaining positive attributes of both the FFEL and DL.



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I hope the CSAC will urge Congress to consider the full impact of the budget proposal before taking a position that could jeopardize college access and success for California's students. More specifically, we ask the CSAC to:

- (1) Ask Congress to take the time that is required to consider the full impact of the current student loan budget proposal, as well as additional alternatives currently under development. While thoughtful debate is not impossible if Congress passes a conference budget resolution with reconciliation instructions for student loans, such a procedure does limit the consideration of potentially valuable alternatives to existing FFEL and DL programs; and
- (2) Incorporate legislative language approved by the House and Senate to support the continued role of private lenders as well as nonprofit and state-affiliated entities that finance, originate, service and guarantee student loans, while devoting the proceeds of these efforts to fund the full range of college access and success programs.

I would appreciate an opportunity to discuss these issues with you and other members of the Commission before the CSAC meeting on Thursday. I will be in Sacramento Wednesday afternoon and evening or, alternatively, am available by phone at any time. I look forward to speaking with you.

Sincerely,

A handwritten signature in blue ink that reads "Quentin Wilson".

Quentin Wilson
President and Chief Executive Officer

310-242-8842

qwilson@allstudentloan.org

cc: Members of the California Student Aid Commission
Diana Fuentes-Michel

From Inside Higher ED

A 'Third Way' on Student Loans?

April 1, 2009

WASHINGTON -- The Obama administration's 2010 budget proposal in February to eliminate the lender-based guaranteed student loan program poured gasoline on the longstanding (and, to many, tiresome) debate over whether that program or the federal government's competing direct loan program is more efficient, cost effective, etc.

The latest installment of the debate unfolded Tuesday during a forum here at the New America Foundation, a think tank whose higher education analysts are strongly allied with and generally supportive of the new administration's policies, including its plans to restructure the loan programs.

But if the forum was a bit one-sided, New America can't really be faulted; MaryEllen McGuire, who directs the foundation's Education Policy Program and moderated the event, noted that four loan industry officials had turned down the chance to appear, and the person who took her up on the unenviable request, the lobbyist Scott Fleming, joked that he had "always said I'd walk on broken glass for [McGuire], and this may be as close as I get."

Those who demurred probably figured that this was a thankless time to be defending a guaranteed loan program that has taken a pounding from (in rough order) a heavily publicized controversy over potential conflicts of interest, a Congress that has sucked profits from it since 2006, the near-collapse of the financial markets, and now a proposal to more or less eliminate it. Robert Shireman, who as a consultant to Education Secretary Arne Duncan is widely seen as the architect of the administration's loan plan, was the featured speaker at Tuesday's event, and he laid out the most complete public case yet for the proposal. (A Webcast of the event can be seen [here](#).)

The administration's plan, Shireman said, would use the most efficient and cost-effective method of raising money -- auctions of U.S. Treasury bills -- to get capital to make the loans. It would originate and disburse the loans using the government's existing system for distributing Pell Grant funds to colleges and collecting data about students from them, an "easy add-on" to a system that works.

And, perhaps most importantly, and in starkest contrast to the current system, he said, the student loans would be "serviced" -- the process by which loans are collected and student borrowers are helped on the sometimes rocky road to repayment -- "by the best servicers based on customer service and preventing defaults." The government would force companies and/or state agencies -- many of the same parties that are now in the guaranteed loan program -- to compete for contracts to service loans, and "those that can't compete, are not doing a good job, then they get less business."

Fleming, a former Republican Congressional aide who is now a director of the Chartwell Education Group, a consulting firm, said that "lenders for the most part don't disagree with what the administration is trying to accomplish," in terms of its goal of developing a less expensive, more stable student loan system, but "disagree with some of the methods the administration is proposing."

Channeling the well-honed arguments that student loan providers have made for years (and with more intensity of late), Fleming questioned whether the shift would really save taxpayers money, and said that terminating the guaranteed loan program would eliminate the healthy competition that has existed between the two loan programs, prompting innovations and better terms for borrowers.

Paul Combe, president and CEO of American Student Assistance, one of the loan guarantee agencies that plays an integral part in the lender-based loan program, described himself as arguing for "none of the above." He has spent the last couple years trying to rise above the fray of the fight in which supporters of the two programs "try to kneecap each other," instead pitching the idea of creating a unified loan program that would build on the strengths and mitigate the weaknesses of the two existing programs and "put the consumer first," he said Tuesday.

The current battle, he said, "starts to sound like [the old commercial], 'Tastes great, less filling,'" Combe said. The guaranteed loan program "is not working, period," he said. "Because of that, do we stay in this box and say, 'This one failed so therefore we're [going entirely with direct loans],' without looking at the things that don't work in that program, too?"

Combe said he believed the fact that President Obama was "willing to make change" presented a climate in which supporters of alternatives to the two existing loan programs -- those who support a "third way" -- could have their ideas heard, a view shared by Quentin Wilson, president and chief executive officer of All Student Loan, who was in the audience at Tuesday's New America event. He asserted that loan industry officials have been too unwilling to change, but quoted the British author Samuel Johnson in suggesting that lenders' tough times might force them to reconsider their reluctance: "Depend upon it, Sir, when a man knows he is to be hanged in a fortnight, it concentrates his mind wonderfully."

Wilson noted that many such ideas are out there, including a recent one from the National Association of Student Financial Aid Administrators, but said that it would be a mistake to rush a set of changes, as might be necessary if Congress sought to mandate restructuring of the student loan programs through the pending budget reconciliation process this summer.

"The administration's willingness to talk about this may get us to something better," Wilson said, noting that he and Seamus O'Neill, another purveyor of loan program alternatives, called the discussions a "bridge to somewhere."

Shireman, the Education Department official, said in response to a reporter's question that the administration was open to alternatives, as long as they were consistent with the goals of the president's own proposal. "There is a lot of good conversation going on, and people are putting together proposals they've had for a number of months," Shireman said. But he added that he had not seen a proposal with enough specificity to be able to judge whether it might meet the administration's tests.

One loan industry official who was not at Tuesday's event was Brett Lief, president of the National Council for Higher Education Loan Programs. He said that many participants in the guaranteed loan program have "thought for the last three years that the status quo is not sufficient," and that "I don't know anyone on the student loan side that is satisfied" with the current system. A group of higher education loan officials, Lief said, are within weeks of putting forward a plan of their own that is consistent with the administration's goals.

In contrast to recent years, he said, when Congress has rammed through changes in the student loan programs without meaningful discussion about what would be intelligent public policy, "I think there's a perfect opportunity now ... to come up with a funding model that will provide necessary assurances for liquidity, provide the guarantees and other services that students and families desire, and allow for the competition and accountability that are necessary."

He added: "We're going to come to the table with ideas."

— Doug Lederman

Federal Student Loans: Good Policy is Good Politics

The student loan proposal included the Administration's 2010 budget would:

- Provide insufficient and uncertain funding to support valuable and effective college access and success programs.
- Replace local, student-focused customer service with the U.S. Department of Education.
- Provide inadequate consideration of alternative proposals that could generate the savings needed to increase the Pell Grant (\$700 million), without wiping out a 44 year-old program that has funded \$650 billion in loans for 60 million borrowers.

Before eliminating the most successful college access program in America's history, Congress should:

1. **Slow down**. Do not fast-track the student loan proposal through budget reconciliation.
2. **Consider alternative proposals**. Alternatives exist that achieve the Administration's goals without the downsides of their proposal.
3. **Support nonprofit and state agency lenders**. The new student loan policy should not undermine the valuable services provided by nonprofit and state agency lenders.

CALIFORNIA HAS A SCHOOL FOR EVERY CAREER CHOICE!

ADDITIONAL RESOURCES FOR COLLEGE AND CAREER

Tab 4.g

Career & College

Your Future—Your Choice



California Community Colleges
www.cccco.edu



California State University
www.calstate.edu



University of California
www.universityofcalifornia.edu



Private/Independent Colleges
www.aiccu.edu

California Career Resource Network
www.californiacareers.info

California Colleges
www.californiacolleges.edu

California Department of Education
www.cde.ca.gov

California GEAR-UP
www.castategearup.org

Campaign for College Opportunity
www.collegecampaign.org

Career & College Clubs
www.careerandcollegeclubs.org

Early Awareness Outreach Program
www.eaop.org

I Can Afford College
www.icanaffordcollege.com

Intersegmental Coordinating Committee
www.certicc.org

KnowHow2Go
www.knowhow2gocalifornia.org

Reaching ALL Youth
www.reachingallyouth.org

Save Me A Spot in College Scholarship Contest
www.collegecampaign.org/contest/

ScholarShare
www.scholarshare.com

Who Do U Want 2B?
www.whodouwant2b.com



This brochure was produced by ALL Student Loan, a nonprofit organization dedicated to providing resources and programs for students and families so they can succeed in education beyond high school.



Start planning now!

Job	Typical Yearly Salary	Typical Education and Training								
		On-the-Job Training (short-term)	On-the-Job Training (mid-term)	On-the-Job Training (long-term)	Associate Degree/ Career Technical Education	Bachelor's Degree	Bachelor's Degree or Higher and Some Work Experience	Master's Degree	Doctoral Degree	Professional Degree
Fast Food Cook	\$17,594									
Bookkeeping/Accounting/Auditing Clerk	\$36,643									
Mechanical Drafter	\$47,195									
Carpenter	\$51,029									
Elementary School Teacher	\$58,677									
Radiological Technician	\$60,195									
Accountant/Auditor	\$62,130									
Fire Fighter	\$63,521									
Microbiologist	\$70,450									
Zoologist/Wildlife Biologist	\$71,147									
Computer Programmer	\$78,090									
Registered Nurse	\$78,418									
Physical Therapist	\$78,910									
Industrial Machinery Mechanic	\$82,243									
Statistician	\$84,827									
Veterinarian	\$93,697									
Physicist	\$97,779									
Lawyer	\$131,435									
Doctor, Family and General Practitioner	\$144,099									

Data is for informational purposes only. Specific salary and education requirements may vary depending on career path, geographic location, job demand, and other factors.

Career & College Clubs



February

“A REPORT ON YEAR ONE”

2009

STUDENTS TAKE RESPONSIBILITY FOR THEIR FUTURE SUCCESS

Middle school-age students across California are better prepared for success in education and life after high school, thanks to their Career & College Club (“CCC”). The CCC is a new, research-based, extra-curricular program developed to help young people gain the information, resources, and confidence they’ll need to continue their education after high school.

The CCC effort complements the **Early Commitment to College** initiative, the State of California’s new program intended to motivate pupils to stay in school, graduate from high school, take college preparatory coursework, and, if they choose to do so, seek postsecondary opportunities.

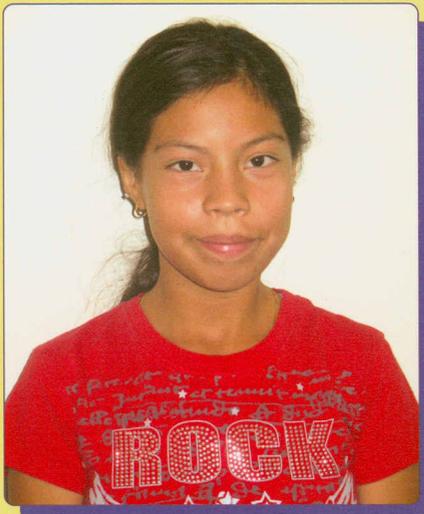
Eighteen sites piloted the CCC program in the 2008-2009 academic year, including 15 middle schools and three nonprofit organizations. Based on evaluations received to-date, the program is having a positive impact. As the program expands, more rigorous evaluation is planned to measure its effectiveness.

We invite you to learn more about the CCC, and consider starting a club. A limited number of sites are eligible to receive up to \$500 in grant funding...additional details are on Page 6. Funding is limited, so sign-up today!

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Student Profile:



Jennifer

Grade: 7th

CCC Site:
Heart of Los Angeles (HOLA)

Plan for education after high school:
College! UCLA

Career Interests:
Scientist (Chemistry): I like doing projects and mixing chemicals.

What was the most important thing you learned as a result of being in the CCC club?
You have to go to college to get a good job so you can buy your future house and all the stuff you like.

What was your favorite Session of the club?
My favorite session would be Session 4, Exploring Career Options because it helped us to think about our careers. I did not know there were that many careers.

Did the Club change your attitude toward education after high school?
Yes it did because it made me think about the career I want.

Name one thing you will do this year to increase your chances of going to college.
I want to get better grades, earn money, and visit more colleges.

Would other kids your age benefit from a Career & College Club?
Yes, if they want to get a good job.

PILOT YEAR SITES

Schools:

Dinuba
Washington Intermediate School

Los Angeles
Bancroft Middle School
Patrick Henry Middle School
International Studies Learning Center
David Starr Jordan Middle School
John Liechty Middle School
Los Angeles Academy Middle School
Edwin Markham Middle School
Mulholland Middle School
El Sereno Middle School
Woodland Hills Academy

Oakland
United for Success Academy

Sacramento
James Rutter Middle School
Samuel Jackman Middle School

Selma
Abraham Lincoln Middle School

Nonprofit Organizations:

Fresno
Angels of Grace Foster Care Agency

Los Angeles
Heart of Los Angeles
Variety Boys and Girls Club



WHY ALL AND CCC?



These activities include free workshops for high school students and their parents, and financial support for nonprofit college access programs.

Through these activities and research, we've concluded that the junior or senior year in high school is often too late to have an impact on students' postsecondary goals. And so, the Career & College Club initiative was born.

ALL Student Loan has dedicated resources in excess of \$250,000 per year to the CCC program, and hopes to leverage that investment so every middle school and nonprofit organization in California can benefit from the program.

ALL Student Loan ("ALL") is California's largest nonprofit student lender. Since 1980, we have helped hundreds of thousands of Californians finance their higher education in an affordable manner.

In addition, we have also furthered our nonprofit mission through other activities designed to increase access to higher education, particularly for historically underrepresented students.

CCC: A UNIQUE APPROACH TO COLLEGE ACCESS

The Career & College Club (“CCC”) program is designed to prepare and motivate middle school students to plan for and assume responsibility for their future success.

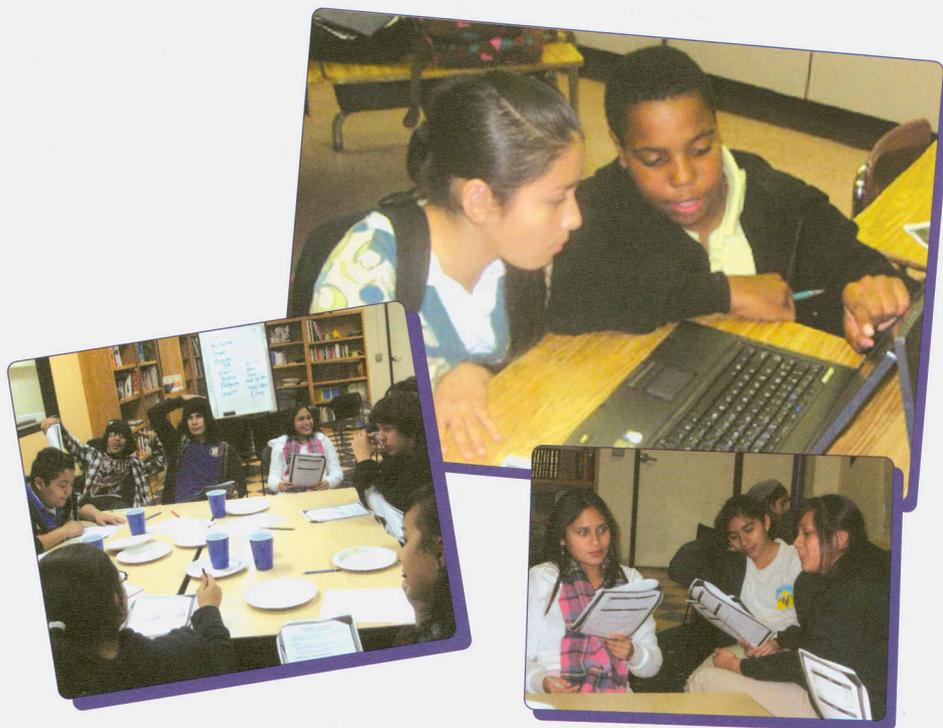
Two fundamental goals guide the CCC program:

- Empower students to take responsibility for planning and engaging in their own college and career road map.
- Provide the framework for students to promote a college-success culture among their peers.

The efficacy of traditional college access programs that target high school students is increasingly called into question. While providing valuable assistance for some students, these programs often target high school juniors and seniors—too late to have an impact on college access for historically underrepresented populations.

The CCC model is designed to reach students at an earlier age, before negative societal and peer influences erode their optimism for the future.

The program combats these influences by providing students with the knowledge,



tools, and confidence they need to determine their own futures.

Moreover, the CCC model moves beyond focusing merely on college **access**, to ensuring students achieve college **success**. The CCC curriculum uses the linkage between career and college to encourage students to focus on **completing** education beyond high school.

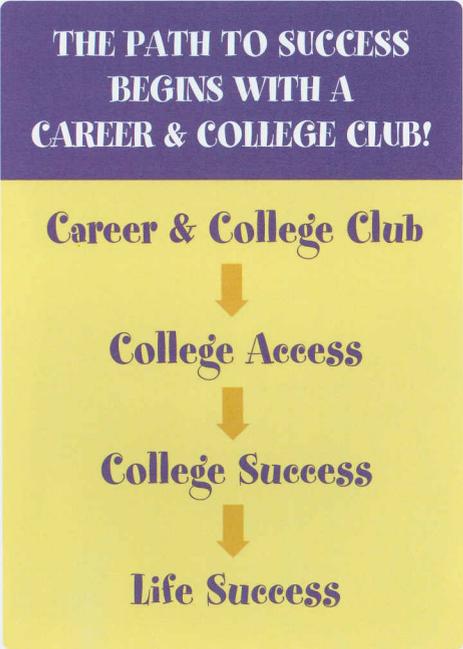
This approach not only benefits the student, but has an enormous positive impact on society. In California alone, a 1% increase in the number of persons with at least a Bachelor's Degree is associated with a \$19.3 billion increase in the State's GDP, and a one billion dollar increase in tax revenue.

Students participating in the clubs are referred to as “mentors”. Once the sessions are completed, the mentors pass the information on to their peers and begin the process of creating a strong career and college culture within their school and community.

Support for mentors is provided by a responsible adult (teacher, counselor, program manager, etc.) known as the “coach”. The goal is for the coach to become an observer within the sessions as the mentors take leadership roles and begin to conduct and facilitate each session themselves.

The program is based on materials developed by the University of California, Berkeley Center of Educational Outreach for the ECMC Foundation, and modified by ALL Student Loan and experts in the field.

The program provides students with the knowledge, tools, and confidence they need.



THE CCC CURRICULUM

The cornerstone of the CCC model is a curriculum that structures clubs' activities, while providing enough flexibility for students to determine their own course. The "core" curriculum includes ten courses that each club completes. Courses may be extended over multiple meetings. Each course is designed as a starting point for an area of exploration; clubs may choose to explore each topic beyond the curriculum.

Session 1: Introduction

Overview of the CCC purpose and activities.

Session 2: Student Leadership. Who, Me?

Mentors learn basic leadership skills and are given an opportunity to practice those skills in structured exercises.

Session 3: Dream a Little Dream: Imagining My Future

Mentors envision their "ideal" adult lives—family, housing, cars, etc.—and research associated expenses.

Session 4: Exploring Career Options

Based on their personal interests, mentors begin to identify careers that will help them achieve their "ideal" adult lives.

Session 5: College 101: Researching Colleges and Universities

Mentors are given resources to explore majors and schools that will help them achieve their career goals.

Session 6: Making the Plan: Preparing for College

Mentors begin to set their academic plans in middle school and high school, including course load, extracurricular activities, and volunteer work.

Session 7: Affording to Take the Journey: Financial Literacy

Mentors are led through exercises that teach basic financial literacy and money management. In addition, paying for education beyond high school is explored in depth.

Session 8: College 102: Campus Visit

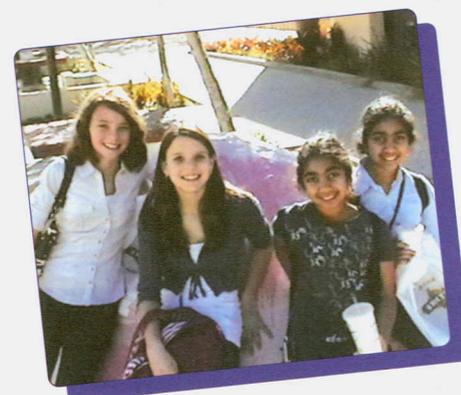
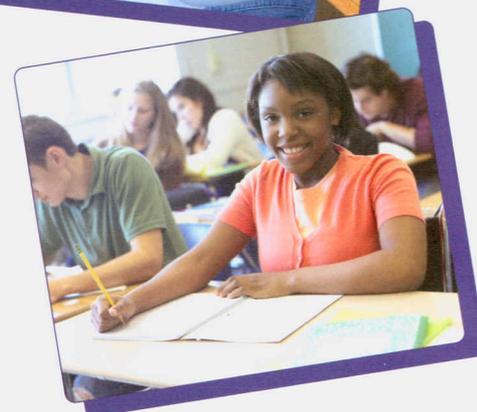
As a group, mentors plan their own college visit. The plans are used to guide an actual visit to a local college campus.

Session 9: Pay it Forward: Giving Back What You've Learned

Mentors develop and implement a plan to increase college access and success among their peers.

Session 10: Elevation: Now the Real Work Begins

Mentors celebrate their accomplishments, complete a second survey, and plan for future activities of the club.



SAMPLE LESSON OVERVIEW FROM THE CCC CURRICULUM

SESSION 3: DREAM A LITTLE DREAM: IMAGINING MY FUTURE

Purpose:

- To envision your "ideal" adult-life family, housing, cars, and other associated expenses

Session Time:

- 60 minutes

Materials Needed:

- Handout: *In 20 Years . . .*
- Handout: *Future Spending Plan Worksheet*
- Handout: *The More You Learn, the More You Earn*
- Dry Erase/Chalk Board
- Calculators
- Internet Access

Preparation Required:

To maximize the time, do the following prior to mentors entering the room:

1. Room Set Up: Mentors should sit facing the dry erase/chalk board.
No groups are necessary.
2. Provide each mentor with a copy of the "In 20 Years" Worksheet.
3. Provide each mentor with a copy of "Future Spending Plan" Worksheet.
4. Allow mentors enough time to think thoroughly about future earning and spending costs. Have them think about their own family's financial situation to help put their future lives in perspective.
5. Provide real life examples of expenses. Obtain copies of monthly bills.
 - Water, Electric, Car Insurance, Car Loan, Grocery, etc.

Agenda:

- | | |
|---|--------------|
| 1. Activity: "In 20 Years..." Worksheet | (15 minutes) |
| 2. Discussion Topic: Education and Career Choices | (15 minutes) |
| 3. Activity: "Future Spending Plan" Worksheet | (15 minutes) |
| 4. Debriefing | (15 minutes) |

\$\$\$ TO HELP START YOUR CLUB

To assist sites with starting their own Career & College Club, ALL Student Loan is offering grants to schools and organizations that commit to starting a club for the 2009-2010 academic year.

Up to \$500 will be awarded to each site for club activities. Potential uses include supplies, snacks, travel, and materials necessary for the group project.

The first 100 sites that submit a completed application are eligible to receive a grant. Applications can be downloaded from the CCC Network (see page 8) at www.careerandcollegeclubs.org.

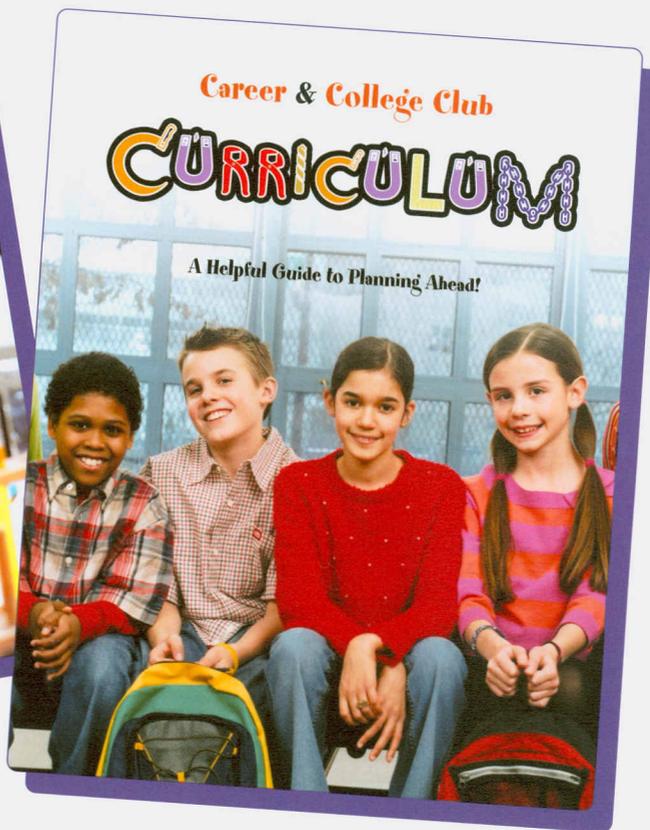
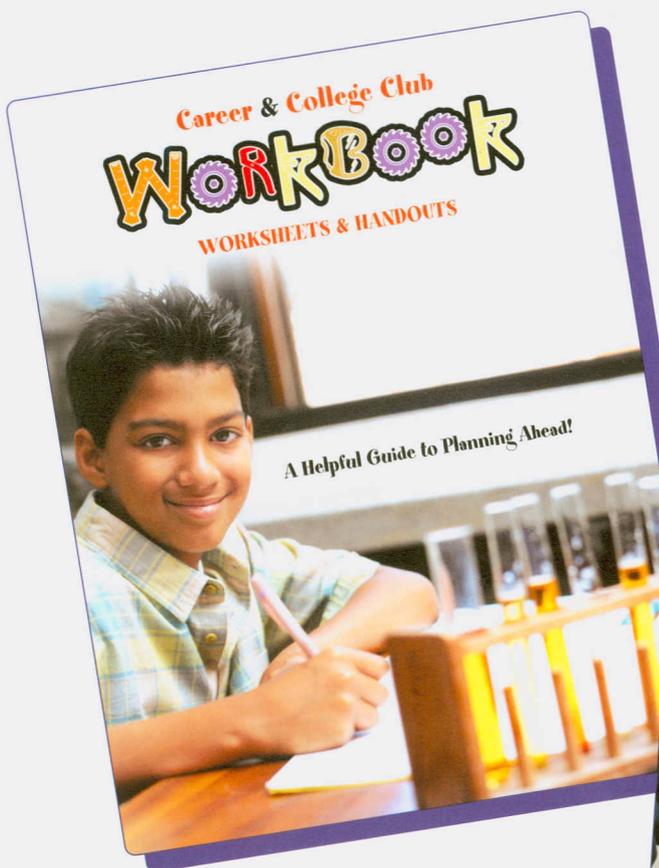
All sites, whether or not they receive a grant, will receive the curriculum, handouts, membership to the CCC Network, and access to technical support free of charge.

Don't delay. Sign-up today!

CCC Costs



Clubs can be started and maintained within any size budget (even no budget). Most Clubs operate on little or no additional financial commitment, while a few dedicate modest resources (~\$500) to support Club activities.



EARLY FEEDBACK FROM SITES

"...a real eye opener for students."

- Brian Yablon, CCC Coach Woodland Hills Academy

"The awareness that this program brings with it is going to be a positive attribute to our campus. We can't wait to see and hear other students on campus talk about careers and colleges that they are interested in."

- Julie Felix, Pre-Algebra Teacher
Washington Intermediate School

"The fact that we were able to incorporate our curriculum with yours made joining the Career & College Club extremely exciting."

- Tynisha Nolan, Angels of Grace
Family Foster Agency

"Our students and other students need clubs like this to make them aware of how to be better students and attend college."

- Janet Davis, CCC Coach
Samuel Jackman Middle School

"[The session plan] was easy to follow. [Students] planned everything and led the meeting on their own."

- Jennifer Mickey, CCC Coach
Los Angeles Academy Middle School

"[The session] really got them thinking about the next 5-6 years."

- Gwen DaShiell, CCC Coach
Jordan Middle School

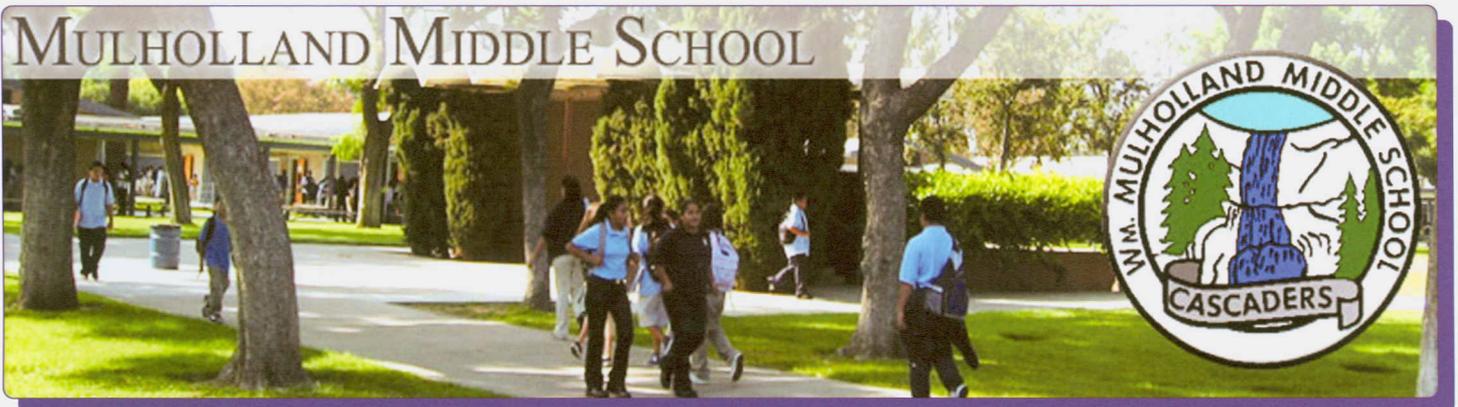
"[The Career & College Club] challenges our students that may not be involved in another club or a program such as AVID."

- Patricia Gonzales, Learning Director
Washington Intermediate



SCHOOL PROFILE: Mulholland Middle School

JoAnn McKenna, Teacher, CCC Coach



District: LAUSD

City: Van Nuys

Enrollment: 1800

Why did you choose to bring the Career & College program to your school?

We are looking for ways to create a college-going culture at our school, which is a high poverty, high minority population school.

How easy has the program been to implement?

We are learning through trial and error! There was a great deal of enthusiasm from both students and parents, and we are learning how to incorporate the activities into our school days.

What was the biggest challenge to implementation and how did you overcome it?

Our biggest challenge was finding time in our schedule. We started by using Advisory

Period time on Mondays and Fridays, but found that that did not give us enough time. Starting next week, the beginning of our second semester, we are using Advisory Period every day.

Would you recommend the CCC program for other schools?

Yes.

Sign-up online at www.CareerAndCollegeClubs.org

WIKI WHAT?

The CCC program has its very own “wiki.” – the Career & College Club Network.

Based on the ubiquitous “Wikipedia”, the Network is an online community of Californians interested in ensuring middle school students have the information and tools they need to make responsible, informed decisions regarding their education after high school and careers.

Current and potential Career & College Clubs across California, as well as other interested parties, are invited to join the Network and start sharing their experiences, ideas, and best practices.

What can you find on the CCC Network?

- Resources for starting your own Career & College Club
- Curriculum Download Center
- Discussion Boards
- Best Practices
- Online Chat with CCC Staff
- 2009-2010 Grant Application
- Connections to Outside Resources and Like-Minded Efforts
- Photo Albums
- News Updates
- and MORE TO COME!

Join the Network and become part of the experience!

www.CareerAndCollegeClubs.org



Career & College Clubs are supported by ALL Student Loan, a California nonprofit organization dedicated to providing resources and programs for students and families so they can succeed in education beyond high school.

ALL Student Loan
6701 Center Drive West, Suite 500
Los Angeles, California 90045
Tel: 310-949-4700



Foster Family Agency

Be a blessing to a child...

Mission: As a team, we will create an environment of growth and stability that will enhance the lives of the children we serve. We love, nurture, and protect the mind, body, and spirit of the children. Our goal will be achieved by putting the best interest of the child first.

City: Fresno

Number of Youth Served: Over 200 foster youth

NONPROFIT PROFILE: Angels of Grace Family Foster Agency

Lisa Casarez, MSW Executive Director

Why did you choose to bring the Career & College program to your organization?

We found it extremely exciting to have the opportunity to join the Career & College Club for the fact that we were able to incorporate our curriculum with yours. Our goal is not only to provide foster children with safe and stable housing, but to let them know that they can achieve any and everything that they put their hearts too.

How easy is the program been to implement?

Career & College Club have provided a wonderful curriculum booklet along with a matching booklet containing all of the corresponding workbooks for easy follow-through.

Would you recommend the CCC program for other nonprofit organizations? Why?

I recommend the Career & College Curriculum to anyone who would like to make a difference in the life of a child. We must all remember that it takes more than just showing love, nurturing, providing safety, and stability...we must teach them in the way that they must go. The children are the future leaders, if we do not take the proper steps to prepare them for this journey, showing them who God has made them to be, then who else will take out that time to do so?

**The CCC program is free for middle schools and nonprofits.
Sign-up online at www.CareerAndCollegeClubs.org!**