FAFSA NEWS: FSA ID Replaces Student Aid PIN System

Students and parents will need to plan extra time to complete the FAFSA after changes were made to better protect the personal information on the application. As of May 10, 2015 the U.S. Department of Education has replaced the FAFSA PIN system with the FSA ID system made up of a username and password. Instead of using the PIN, students, parents and borrowers will now use the FSA ID to:

- sign the FAFSA,
- review or make changes to a processed FAFSA,
- log into the federal student loan website to complete Entrance Counseling and a Master Promissory Note (MPN),
- and access data from the National Student Loan Data System site (NSLDS).

The new FSA ID system can be linked to your old PIN for faster activation by putting your PIN on the FSA ID application. The application is available at fafsa.gov and requires the selection of five security questions. Take a few minutes and create your FSA ID today.

NOTICIAS FAFSA: ID FSA Reemplaza el Sistema PIN de Ayuda Estudiantil

Estudiantes y padres tendrán que planear tiempo adicional para completar el FAFSA después de cambios hechos para proteger mejor su información personal en la aplicación. Desde el 10 de Mayo, 2015 el Departamento de Educación ha reemplazado el sistema PIN del FAFSA con el sistema de ID FSA compuesto del nombre del usuario y contraseña. En vez de usar el PIN, estudiantes, padres y prestatarios pueden ahora usar el ID FSA para:

- firmar la FAFSA
- revisar o hacer cambios a una FAFSA procesada
- iniciar sesión del sitio web de préstamos estudiantiles federales para completar el Entrance Counseling y Master Promissory Note (MPN),
- y tener acceso a la información del National Student Loan Data System (NSLDS).

El nuevo sistema del ID FSA puede conectarse con su PIN viejo para activación más rápida. La aplicación está disponible en el fafsa.gov y requiere la selección de 5 preguntas de seguridad. Tome unos minutos y crea su ID FSA hoy.
GRIT:
(Noun) Courage and resolve; strength of character

Synonyms: bravery, mettle, backbone, spirit, strength of will, moral fiber, steel, nerve, fortitude, toughness, hardiness, resolve, resolution, determination, tenacity, perseverance, endurance

- Perseverance to accomplish goals
- Looking beyond short-term concerns to work toward long-term goals.
- Applying the right tools to improve a situation.
- The ability to adapt.

To find out how much Grit you have, check out this free online survey:
https://sasupenn.qualtrics.com/jfe/form/SV_06f6QSOS2pZW9qR

Mount Wachusett Community College (MWCC) student Charlotte Waitkus (left) and GEAR UP Counselor Fernando Garcia-Rodriguez (right) show their support for TRiO and the NCEOC this spring by assisting in the office.

Ms. Waitkus has been an NCEOC participant since fall 2009 and completed her Human Service Internship in the NCEOC as part of the final course requirements for earning her Associate’s Degree in Human Services. She graduated in May 2015 and plans to continue in school to earn her Bachelor’s Degree in Human Services through MWCC’s 3 + 1 Program.

Mr. Garcia-Rodriguez has been a GEAR UP Student Activity Officer with MWCC since 2010 and is currently working with juniors and seniors at Montachusett Regional Technical Vocational High School and Fitchburg High School. After training in the NCEOC, he assisted participants with FAFSA completion to prepare for the 15/16 school year in which he will be completing FAFSAs for seniors at both high schools.
Characteristics of Adult Learners

Employment trends show that many jobs that pay a living wage require at least some college. In order to meet the needs of the market, adults will need to train or retrain in new fields. As an adult returning to school, look for programs that take the learning characteristics of adults into consideration.

1. **Self-direction**
   Adults often attend school out of necessity more than personal growth. They juggle many responsibilities and therefore want some control and flexibility in regards to their learning.

2. **Life-Centered/Problem-Centered Learners**
   Adult learners are usually practical and results oriented. They want learning to be applicable to their personal and professional needs, and to improve their skills and confidence.

3. **Skeptical, less open-minded and more resistant to change**
   Life experience helps to form opinion, character and habits. Sometimes previous experiences can lead to rigid views of new information. Connecting new concepts to prior learning, and explaining the “why” behind new information can promote greater engagement for adult learners.

4. **Stronger process learners, less strong content learners**
   Adults like to apply classroom concepts and content to broader tasks and real world problems. They look beyond facts and theory and try to relate information to real world concerns and challenges.

5. **Use personal experience as a resource**
   Adults have more real world experience than their younger peers just by the fact that they have lived longer, and seen and done more. They often need to find ways to link their past experiences to new information, and validate new concepts based on prior learning.

6. **Motivation**
   Adults most often go to school to improve their job skills or for professional growth. They expect their learning to be relevant, practical and applicable to their lives and goals.

7. **Multi-level responsibilities**
   Adult learners have to balance work, school and family. It’s a constant juggling act that requires practical task and time management skills, and flexible learning options.

8. **High expectations**
   Adult learners have high expectations. They want to be taught about things that will be useful to their work and lives. They do not want to take a course deemed not worth their while or a waste of their time or money.

### Student Loan Rates

**Interest Rates for Direct Loans First Disbursed on or After July 1, 2014**

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Loans first disbursed on or after 7/1/14 and before 7/1/15</th>
<th>Loans first disbursed on or after 7/1/15 and before 7/1/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized</td>
<td>Undergraduate</td>
<td>4.66%</td>
<td>4.29%</td>
</tr>
<tr>
<td>Direct Unsubsidized</td>
<td>Undergraduate</td>
<td>4.66%</td>
<td>4.29%</td>
</tr>
<tr>
<td>Direct Unsubsidized</td>
<td>Graduate or Professional</td>
<td>6.21%</td>
<td>5.84%</td>
</tr>
<tr>
<td>Direct PLUS Loans</td>
<td>Parents and Graduate or Professional Students</td>
<td>7.21%</td>
<td>6.84%</td>
</tr>
</tbody>
</table>

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**NCEOC Mission Statement**

The mission of the North Central Educational Opportunity Center (NCEOC) is to be an educational access resource to north central Massachusetts adults who are motivated to change their lives through college enrollment; and to inspire and engage them in thinking beyond limitations and obstacles as they strive to achieve their educational and career goals.