North Georgia Residents Benefit from EOC Services

Adults in north Georgia, western North Carolina and east Tennessee wanting to pursue post-secondary education have a program to turn to for assistance with educational and career goals. The Educational Opportunity Center is federally funded through the University of Tennessee at Knoxville and provides assistance for people entering the educational process.

In north Georgia, the EOC services are provided by Rebecca Hammond. The people primarily helped by Hammond are those seeking to further their education after obtaining a GED or after they have been out of high school for awhile, a non-traditional student. One student who has benefited from Hammond's efforts is Francine Greene.

Francine Greene, who owns Classic Hairstyles, has worked with Hammond and was able to go to college. Greene decided to take steps to return to school 14 years after high school.

"It took a lot of nerve to say I wanted to go to college," she said.

By working with Hammond, Greene was able to pinpoint a career goal--to be a middle school counselor--and obtain the needed funding to return to the classroom.

Hammond gave Greene career tests and helped her fill out application and financial aid forms.

Greene said at first she was scared about visiting Hammond, but quickly realized Hammond is "super nice and down to earth."

She said Hammond was both helpful with information about schools and encouraging.

Greene said one concern about returning to school was taking time away from her daughter, Natasha.

To her delight, she found just the opposite happened. She said Natasha has been very positive and encouraging about her return to school and helps her study.

Greene said Hammond has continued to be there for her, by helping straighten out a financial aid form mistake and taking the time to follow up.

It isn't easy, but Greene says she really enjoys going to school and learning.

The college student and working mom said she hopes people learn about Hammond and the service she provides.

"She's a real person," Greene said. "She cares about people and wants to help you."

Portions of this article reprinted from Times-Courier, Ellijay, Georgia April 3, 1997

EOC - Your Financial Aid Help Source

Financial Aid is available from a variety of sources for students who need assistance with college/vocational school expenses. In order to determine the types of assistance you are eligible to receive, you must complete a Free Application for Federal Student Aid (FAFSA). If you applied for federal student aid last year, you may receive a "Renewal Application" at your home address. In either case, contact your EOC counselor.

Some funds are distributed early (Supplemental Education Opportunity Grant, Perkins Loans, etc.), so it is important to submit your application for the 1998–99 school year as soon as possible after January 1, 1998. In fact, some schools require that students desiring maximum assistance apply by mid-February.

How To Keep Your Financial Aid

When you receive financial aid for one academic year, you are not guaranteed financial aid for the next academic year. In order to continue to receive financial assistance, you must reapply annually, demonstrate continued financial need, and maintain satisfactory academic progress.

Contact your EOC counselor in January or February to apply for aid in the academic year beginning July 1, 1998. Apply EARLY!
The Hunleys: Making a Family Commitment to Education

For Lisa and Michael Hunley of Knoxville, Tennessee, Headstart became more than just a pre-school experience for their son. It has become a new beginning for the entire family. Michael and Lisa read the Educational Opportunity Center (EOC) brochure distributed to Knox County Headstart students a few months ago, and according to Michael, the bro- 

curriculum changed their lives.

Michael was employed in a minimum-wage job, but he had long dreamed of becoming a teacher. Lisa, on the other hand, had earned her GED after leaving high school early to marry Michael. She had worked in a bank until her two children were born, leaving her job to be a full-time mother. After Michael read about the services available to him through EOC, he took a giant leap of faith and called his EOC counselor. Leaving his minimum-wage job, he applied for a job as a substitute teacher and continued to

that college classes were offered at Halls High School near her home, and she arranged to attend evening classes there. She is taking office systems technology and computer classes. Both sets of parents, inspired by the excitement of this young couple, agreed to help with the children when Michael’s and Lisa’s classes met on the same evening. In the fall the Hunleys and their children were in school. Both Lisa and Michael attended PSTCC, upgraded their skills, and both now have good jobs. Michael works at Whirlpool in Knoxville and Lisa is employed at First American Bank. As a result of their participation in EOC, Michael and Lisa are looking forward to successful futures.

Types of Financial Aid

Grants are awards you do not repay.

- Federal Pell Grant awards range from $400 to $2,700 per school year for eligible undergraduates.
- Federal Supplemental Education Opportunity Grant awards range from $200 to $1,000 depending on need. Early application is a must.
- Tennessee Student Assistance Awards are grants from the state of Tennessee and range from $54 to $1,482. There are a limited number given, so early application is a must.

Loans must be repaid—

- Federal Perkins Loans—Based on financial need, students can borrow up to $3,000 per academic year.
- Federal Stafford Loans—Freshmen may receive up to $2,625 per academic year. Sophomores may receive up to $3,500 per academic year.
- Federal Supplemental Loan for Students (FSL)—Independent freshmen and sophomores can apply to receive up to $4,000 per academic year with a Federal Supplemental loan.

- Federal Plus Loans—Parents who wish to borrow to help pay for their children’s educations may apply for a Federal Plus loan (up to $4,000 per academic year).

Other Financial Assistance

- Federal Work-Study Program (FWS) is an opportunity to work at the school where you are enrolled (available on a limited basis). Students are paid on hourly-wage scale.

Story by Barbara Robinson
EOC Counselor
Job Training Partnership Act (JTPA) is a federal program designed to assist individuals who want employment but lack adequate skills or education. JTPA offers GED programs, basic office-skills instruction, pre-skill classes, and specialized training for those who wish to pursue careers as electricians or carpenters. For more information, contact your nearest JTPA office.

Vocational Rehabilitation Assistance helps individuals with physical and/or mental impairments enter or return to employment. For more information, contact your local Office of Vocational Rehabilitation.

**DANGER: Loan Default**

If you receive any of the Federal Loans, you sign a promissory note agreeing to repay the loan. If you do not begin repaying your loan once you are no longer enrolled in school or drop below half-time enrollment status (less than six hours per semester), you may go into default. Then one or more of the following will happen:

- You may be refused another loan due to bad credit.
- You may be denied financial aid to continue your education.
- You may be informed that your income tax refund has been seized for loan repayment.
- You may have your wages garnished.
- You may be sued by the state or federal government for failure to repay the loan.

*Student loans can be beneficial.* They can help you meet your financial obligations while you are attending school. Remember that when you receive a student loan, you must repay it, even if you decide not to continue your education.

**Educational Opportunity Center Sites and Staff**

The University of Tennessee Educational Opportunity Center is funded by the U.S. Department of Education. It began its sixth year of service on October 1, 1996 with a grant that extends to September 30, 1999. The center provides career, educational, and financial aid counseling services to adults of all ages and educational levels. More than 9,000 clients have already participated in the program. Many are now enrolled in GED classes, vocational schools, community colleges, or universities.

The project offers services in specified counties in three states. The primary sites and counties served are included in the list that follows.

**UT Administration**

Dr. Joseph E. Johnson  
President, The University of Tennessee

Dr. William T. Snyder  
Chancellor, The University of Tennessee, Knoxville

Dr. Jacquelyn O. DeJonge  
Dean, College of Human Ecology

Dr. Gregory Petty  
Head, Department of Human Resource Development

**EOC Administration**

Dr. Ernest W. Brewer  
Principal Investigator/Project Director

Vee McGahey  
Associate Director

**LEVI STRAUSS FOUNDATION FUNDS PROJECT-FIRST GENERATION**

Targeting low-income mothers whose parents did not graduate from college, Project-First Generation seeks women who have a high level of commitment and want to return to school in order to increase their earning potential. "Once we accept a person in the program, we work to insure that there are no failures," according to Gloria Lee, one of the Project First-Generation counselors.

Employment while attending school and an at-the-worksites mentor mark the uniqueness of this program. Participants also receive educational planning, assistance in seeking and obtaining financial aid, help with enrolling in a post-secondary school and encouragement.

For more information, call:  
Knoxville, TN (423) 974-4466 or  
Blue Ridge, GA (706) 374-2330

**TENNESSEE COUNTIES**

Knox-Anderson-Blount  
University of Tennessee, Knoxville  
1914 Andy Holt Ave.  
25 HPHER  
Knoxville, Tennessee 37996  
(423) 974-4466

Laura Hebert..........................Counselor

Barbara Robinson........................Counselor

McMinn-Cumberland-Meigs-Polk-Rhea  
Job Training Partnership Offices  
625 Congress Parkway  
Athens, Tennessee 37303  
(423) 744-7202

Nelson Green............................Counselor

**N. CAROLINA COUNTIES**

Cherokee-Clay-Graham-Jackson-Macon-Swain  
Macon County Schools  
Administrative Offices  
P.O. Box 1029  
Franklin, North Carolina 28734  
(704) 524-3314

Tom Edmonds............................Counselor

**GEORGIA COUNTIES**

Dawson-Fannin-Gilmer-Rabun-Towns-Union  
Mineral Bluff Learning Center  
8733 Lakewood Highway  
Mineral Bluff, Georgia 30559  
(706) 374-2330

Rebecca Hammond........................Counselor
**EDUCATIONAL OPPORTUNITY CENTER STAFF DIRECTORY**

<table>
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<tr>
<th>Counselor</th>
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<td>Pellissippi St. CC</td>
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<td>EOC Office Univ. of TN</td>
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<td>Oak Ridge 481-2000</td>
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<td>(423)744-720</td>
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<td>Rebecca Hammond</td>
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<td>(706)374-233</td>
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<td>Tom Edmonds</td>
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<td>(704)526-993</td>
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**Educational Opportunity Center**  
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