

# New England Joint Board

UFCW/RWDSU



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## **FREE COLLEGE BENEFIT FOR UFCW MEMBERS AND FAMILIES**

Dear Member:

Every day, we are working hard to provide you-and every single one of our members – with real and powerful benefits that can help bring you the better life you have earned and deserve. One valuable example of this is the UFCW Free College Benefit.

The UFCW Free College Benefit makes it possible for you and/or your loved ones to earn an Associate Degree online through Eastern Gateway Community College **with no out-of-pocket costs or need for loans**. This benefit is available exclusively to UFCW members, retired members, and family of members, including children, spouses, grandchildren, domestic partners, and dependents.

Best of all, the UFCW Free College Benefit is designed to help you balance work and home life. You can attend school part-time or full-time – whichever fits your schedule. All you need to get started is a high school degree or GED, there was no entrance exams to worry about.

Here are some of the available programs you can apply to:

- Business Management
- Accounting
- Paralegal
- Early Childhood Education

Please visit [www.ufcw.org/college](http://www.ufcw.org/college) to learn more.

Thank you again for letting the UFCW union family serve and support your goals.

As always, if there is anything we can do to help you, or if you have any ideas about what we can do better, please do not hesitate to let us know.

Sincerely,

*Maria Buonaugurio*

Maria Buonaugurio

New England Joint Board.



## UFCW Free College Benefit FAQs

Listed here are helpful answers to some of the most frequently asked questions regarding the UFCW Free College Benefit. For more information or additional support, please visit [www.ufcw.org/college](http://www.ufcw.org/college) or call us at 888-590-9009.

### **What is the UFCW Free College Benefit?**

The UFCW Free College Benefit ensures that UFCW members and their families do not have to pay out-of-pocket for any tuition, fees or e-books at Eastern Gateway Community College (EGCC) —resulting in cost savings of thousands of dollars!

This benefit works as a “last-dollar scholarship”, or grant, through EGCC, that is intended to fill the gap between any federal, state or employer education grants you receive and the cost of tuition, fees and e-books for certain online degree programs at Eastern Gateway Community College.

### **Who can receive the Free College Benefit?**

The UFCW Free College Benefit is open to members in good standing, who are full dues-paying members, and their families. Family is defined as spouses, children, stepchildren, children-in-law, dependents and grandchildren. Potential students’ membership will be verified by the UFCW.

### **How does it work?**

Eligibility requires that potential students complete the Free Application for Federal Student Aid (FAFSA), as well as apply for and use any employer or military tuition reimbursement or assistance for which they have eligibility. Once the FAFSA is completed, the college may require that additional documentation be submitted, for a process called verification that is required by the U.S. Department of Education. All members must comply with the document requests by EGCC in order to complete the financial aid process to determine eligibility for federal aid.

The Free College Benefit will cover the rest of the cost of tuition, fees, and e-books for EGCC’s online programs.

### **How do I qualify for the Free College Benefit?**

EGCC is an open-access college, which means you only need to have a high school degree or GED equivalent to be accepted to the EGCC degree programs.

To receive the Free College Benefit, UFCW members (or their family members) who want to enroll in EGCC’s participating online programs will need to complete the following steps. All steps can also be found at [UFCWFreeCollege.org](http://UFCWFreeCollege.org).

**Applying to EGCC:**

Complete the Free Application for Federal Student Aid (FAFSA) and submit any required verification.

- Any grant award must be applied to the tuition, fees and e-book charges at EGCC
- Agree to use any employer tuition assistance
- Verify High School or GED completion by having official transcripts sent to EGCC

Students who do not complete the FAFSA and any required verification will need to make payment arrangements with EGCC.

Students who are currently in default on their federal student loans must first ensure their loans are in rehabilitation in order to receive the scholarship. If a student falls into default during a term in which they are enrolled in EGCC, the student must take steps to rehabilitate their loans before continuing to receive the Free College Benefit. Students are invited to call the EGCC Financial Aid office for help on this subject at 740-266-9619. They can also call the U.S. Department of Education directly at 800-621-3115.

**What is FAFSA verification and do I need to complete verification?**

The U.S. Department of Education selects approximately 30 percent of all FAFSA applicants for a process called verification. Verification is how EGCC confirms accuracy of the data reported (or not reported) on an individual student's FAFSA. During the verification process, information reported on the FAFSA is checked for accuracy against documentation submitted by the student and/or their parents. An application may be selected for verification at any time throughout the award year. Compliance with this verification procedure is required to remain eligible for the scholarship.

Students who do not complete the FAFSA and verification are invited to enroll as a student at EGCC outside of the Free College program.

**How do I maintain my Free College Benefit?**

Once you receive the Free College Benefit to cover the cost of tuition, fees and e-books at EGCC, you must comply with all academic, conduct, attendance and financial aid policies as required by the college, the state of Ohio, and the U.S. Department of Education in order to continue to receive the benefit for each semester in which you enroll in classes toward your degree. You must also continue to be a full dues-paying member of UFCW International (or an eligible family member). You are also required to complete the FAFSA for every new academic year, including any verification.

**Are there any academic requirements to receive the Free College Benefit?**

Your previous academic record does not affect whether you initially can receive the Free College Benefit. EGCC is an open-access college, which means you only need to have a high school degree or GED equivalent to be accepted to the EGCC degree programs. There is no placement exam or entrance exam required.

However, once you are enrolled as student at EGCC, the college requires that students meet Satisfactory Academic Progress (SAP). The definition of this term can be found on EGCC's website, you can also ask your advisor, or your instructor for more information about SAP.

*Satisfactory Academic Progress (SAP):*

A student must maintain at least a cumulative GPA of 2.0 and successfully complete 67 percent of courses attempted in every semester.

**Why is the UFCW offering this benefit?**

One of UFCW members' biggest concerns is the cost of college. Today, only half of Americans who begin college will be able to finish, largely due to financial and work-life barriers. With this benefit, the UFCW has found a way to help members and their families begin to alleviate this worry.

**Is this for real? It sounds like a scam.**

It is for real and students have been taking advantage of this great opportunity since the Fall of 2015. Over 5,000 students have enrolled at EGCC through this program. Already, hundreds of UFCW members have begun their classes with the UFCW Free College Benefit.

**Is there a time limit on the UFCW Free College Benefit?**

The UFCW Free College Benefit is an individual scholarship and amounts vary based on the student's cost of tuition, fees and e-books at EGCC. The scholarship will be renewed each term as long as the student (or the family member) is a full dues-paying UFCW member, and the student maintains satisfactory academic progress as defined by EGCC and the U.S. Department of Education for federal financial aid. As long as the student is actively participating and working toward their degree, there is no time limit for degree completion. Students must, however, complete the FAFSA for each new academic year.

**What if I am not successful in my course?**

As long as you complete all required verification for FAFSA and you attend and participate in your classes as required by the instructor and the college, the Free College Benefit will cover the cost of your tuition, fees and e-books at EGCC.

All accredited colleges, including EGCC, have attendance and academic policies students must follow. Attendance for online classes is different than in face-to-face classes. You attend by logging in to your class and completing assignments and quizzes. You must complete at least one quiz or one assignment within the first week of class so that EGCC knows that you intend to be in the class. If you aren't able to do so, you will be dropped from the class for non-attendance. If you believe you are dropped in error, you will need to contact an advisor who will determine whether you can be added back in. If you have any difficulties logging in, please send an email to [tshelp@EGCC.edu](mailto:tshelp@EGCC.edu) and someone will follow up with you. If you don't hear back, please call us at 888-590-9009.

Always check with the financial aid office or your advisor before dropping or withdrawing from any classes or changing your schedule. Changes can affect your scholarship and financial aid. If you have questions, email EGCC's financial aid office at [finaid@egcc.edu](mailto:finaid@egcc.edu). Detailed information can also be found in the College Catalog found on the EGCC website at [www.egcc.edu](http://www.egcc.edu).

**If this is free, why do I have to complete the FAFSA?**

The Free College Benefit provides a grant through EGCC that will cover the last dollars you need to pay for tuition, fees and e-books at EGCC. In order to determine the amount of the grant, the college needs to know how much you have in grants that can be applied to the cost of your education. The grants are only awarded by the federal government based on the information you provide in your FAFSA.

Students who do not complete the FAFSA and verification are invited to enroll as a student at EGCC outside of the Free College program.

**Will my union see the information on my FAFSA?**

Only the U.S. Department of Education and EGCC will know your grant status. Your privacy is protected.

**I am confused by the FAFSA. Can you help?**

EGCC is happy to advise you on how to fill it out. Students are invited to call 888-509-9009, or review the information on the U.S. Department of Education's FAFSA website. There are many other resources on the U.S. Department of Education website. There is NO CHARGE for the FAFSA (if you encounter a charge, please call us so that we may redirect you to the correct site). Please plan to allow an average of 30 minutes for completion.

**What if I am not eligible for any federal financial aid?**

Even if it is determined that due to income levels the student is not eligible for federal or state financial aid, or not eligible for employer grants or tuition reimbursement benefits, a last dollar scholarship will be applied to any remaining balance for tuition and fees at EGCC. The cost of e-books is included, so students will have no costs other than equipment (computers, software, etc.).

Students who are currently in default in their federal loans will have to wait until their loans are in rehabilitation in order for EGCC to be able to award the scholarship. Students are invited to call the EGCC Financial Aid office for help on this subject at 740-266-9619.

You can also call the U.S. Department of Education directly, toll-free at 800-621-3115.

**Why is UFCW partnering with EGCC?**

This program started successfully with labor unions, including UFCW Locals, in Ohio. The response from our members was so great that we wanted to expand this benefit to all members of our union family. The UFCW and EGCC are committed to helping adult and returning students be successful in earning their degree, which can lead to increased career opportunities.

**Tell me about EGCC.**

EGCC is a public, open-access college located in Steubenville, Ohio, with sites in Youngstown and Warren. The college is part of the University System of Ohio and regionally accredited by the Higher Learning Commission. EGCC is committed to innovation and increasing quality educational opportunities for students in Ohio and across the country. The staff of EGCC is union represented.

EGCC is one the fastest growing colleges in Ohio. The school is a national Achieving the Dream Leader College, an American Association of Community Colleges School of Excellence, and recognized nationally for its efforts to prepare a diverse student population for career success. They are also transfer-friendly, which means they strive to accept previous college credits students may have earned elsewhere.

**I already have an Associate Degree. Does this benefit extend to a Bachelor's Degree?**

We are working to extend the benefit to a bachelor degree program. Please check back for more information.

**I don't live in Ohio. Why should I earn college credit at EGCC?**

EGCC is one of the fastest growing community colleges in the country. EGCC is regionally accredited and regulated by the Ohio Department of Education. Credits earned at EGCC can be transferred to other institutions across the country. The staff at the college is committed to helping students determine the right course of study that will help them continue their work at a college closer to their home.

The state of Ohio participates in the State Authorization Reciprocity Agreement (SARA). SARA is an agreement among member states, districts and territories that establishes comparable national standards for interstate offering of post-secondary distance education courses and programs. It is intended to make it easier for students to take online courses offered by post-secondary institutions based in another state. SARA is overseen by a National Council and administered by four regional education compacts. EGCC operates under this agreement.

**Will my previous college work or work experience count at EGCC?**

EGCC is committed to helping you earn your degree. Their Office of Transfer Evaluations will help you determine whether your previous college work will transfer into EGCC, and whether you are eligible for college credit for previous work experience, such as military work or public service. We understand that you have worked hard for the college credit you have earned and expect to transfer as much as you can toward your degree completion plan. Please note that due to the large volume of student transcripts submitted, EGCC may not be able to evaluate your previous college transcripts prior to the start of the semester. Your enrollment advisor will work with you to determine the right coursework with which to begin to ensure you don't lose any time in getting started.

Certain certifications, such as Police Academy and Corrections Academy work may count for a significant number of credits toward EGCC's criminal justice degree. Be sure to ask your enrollment advisor for more information.

**I'm worried I won't have time for college work.**

The Free College Benefit allows you to take as little as one class, or to attend full time. There is not a minimum credit requirement.

EGCC's coursework is rigorous and meets the high standards of the state of Ohio and of its accreditor, the Higher Learning Commission. We understand that not everyone can meet the same schedule. Therefore, EGCC's highly qualified instructors provide a flexible, online learning format that gives students the opportunity to further their education while fulfilling responsibilities to both family and your career.

Classes are offered every eight weeks during the semester.

**Is online learning for me?**

Online learning has helped many students overcome the scheduling challenges of completing their degree. However, the format is not for everyone. The following self-assessment, developed by Miami University in Ohio, may help you understand if this will work for you:

*[www.miamioh.qualtrics.com](http://www.miamioh.qualtrics.com)*

Even as an online student at EGCC, you will have a support system available to aid in your success, including access to your instructor through office hours and direct communication, academic advisors, an online writing center, and free access to online tutors.

**I want to find out more. What do I do next?**

Go to [www.UFCWFreeCollege.org](http://www.UFCWFreeCollege.org) to submit an inquiry form and to begin the application process. You may also call 888-509-9009 to talk to an enrollment advisor.

You must complete the EGCC application, the FAFSA and supply needed documentation, such as a high school transcript and any verification documents, required to determine federal or state grant eligibility. Your enrollment advisor can walk you through each step along the way.

**I know the UFCW is a great advocate for me and I want to officially join the union. How do I do that?**

Please call UFCW membership at (800) 346-7348.

**What programs are offered through the scholarship program?**

For detailed program information, please visit [www.UFCWFreeCollege.org](http://www.UFCWFreeCollege.org).

*Current offerings include:*

- Associate of Arts Degree
- Business Management Degree and Certificate
- Including concentrations in
  - Human Resources
  - Healthcare Management
  - Marketing
  - Finance
  - Accounting
- Accounting
- Early Childhood Education Degree
- Patient Navigator Certificate
- Criminal Justice Degree
- Paralegal Degree
- Associate of Individualized Study Degree