

Things to Do

- ◇ Scholarship applications for the Arkansas Academic Challenge and AR Future open on October 1st for 2018-2019 School Year.
- ◇ Submit a FAFSA application—October 1st

The 2017-2018 academic year will last from July 1, 2017 to June 30, 2018. A FAFSA can be filed for the 2017-2018 academic year any time between October 1, 2016 and June 30, 2018.

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Spring 2018 Registration Deadlines

UA Little Rock — January 15, 2018

UA Pulaski Technical College — January 5, 2018

Arkansas Baptist College— January 12, 2018

Shorter College — January 12, 2018

Philander Smith College — January 12, 2018

ASU Beebe— January 12, 2018

Educational Opportunity Center

5280 Asher Avenue, Suite 800

Little Rock, AR 72204

PLACE
STAMP
HERE

Educational Opportunity Center

The Educational Opportunity Center is a federally funded TRIO program that assists adults ages 19 and above and U.S. veterans to enroll in and complete a postsecondary education program. All services are provided free of charge to participants who meet the eligibility requirements.

Services Provided

**Academic Assistance • Career Assistance • Enrollment Counseling
Financial Aid Counseling • Computer Lab**

FALL 2017

TRIO

EDUCATIONAL
OPPORTUNITY CENTERS

EOC Community Partner Spotlight



EOC has been in a community partnership with the Hoover Treatment Center for approximately 9 years. An EOC staff member visits the center once a month to present information on program services and financial aid opportunities. Presently, there are 18 participants that have applied for admissions and financial aid for the academic school year.

The Hoover Treatment Center offers programming to address the special needs and challenges of individuals with addictions. Hoover Treatment Center provides a structured, 24-hour, comprehensive, intensive residential and out-patient program that addresses the chemical dependency needs of men and women, while decreasing the social and economic costs to the state of Arkansas. The Hoover Center is licensed by the State of Arkansas and serves as its only faith-based provider.

Annually serving approximately 1000 individuals, they focus on prevention, intervention, treatment and after care to individuals with substance abuse problems. Clients receive assessments, job readiness and life skills training, and referrals for mental health and other health-related issues.

Seventy percent of their clients are employed when they leave the program, and at least 50 percent are reunited with their families. Former clients often return to volunteer their time and share their experiences.

For more information, visit <http://www.bcdinc.org/>

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**Educational
Opportunity Center**

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PRIVATE STUDENT LOANS



Private student loans are meant to supplement federal student loans, not replace them. It is highly advisable to work with financial aid offices at the schools you would like to attend for other sources of federal, states, and school aid. With financial aid being offered in the form of grants, scholarships, and public student loans, private student loans should only be used as a last resort.

Private loans typically have **finance charges** which are higher due to the higher interest and fees that are levied to use the borrowed money. In addition to that, private lenders charge additional fees in the form of prepaid charges. You have the late charges, loan processing fees, deferment and forbearance fees. The thing about private student loans is that by them being private, all of these fees are not the same nor are they assessed. This is why it is important to read the fine print in the **promissory note** which outlines all the details of the loan. Also, more interest is added called **compounding interest** as a student stays in school in order to delay repayment until they leave school. The more the lender adds interest to the principal loan balance, the more the borrower will pay.

The EOC TRIO Program assists students who are in loan default and provides information on additional financial aid resources available to students.

For more information, contact us at (501) 907-2470 or www.ualr.edu/trioecets.

METRO 2 + 2 DEGREE PROGRAM



The University of Arkansas at Little Rock (UALR) and UA-Pulaski Technical College have teamed up to help current and prospective students reduce the cost of a four-year bachelor's degree and to increase the number of college graduates in central Arkansas. The Metro Degree is an articulation agreement between the two institutions. Students complete their first two years at UA-PTC in one of four degree areas and then transfer to UA Little Rock for their final two years with a choice of 44 bachelor's degrees. This will remove the barriers of success such as classes that don't transfer.

Additional savings in costs will also include a partnership with Rock Region METRO to provide free bus rides to students enrolled at UALR which was already extended to UA-PTC with a similar partnership with Rock Region METRO in 2016. Not only does the transit pass allow students to ride to and from both campuses at no cost but also gives students access to free rides at any time on Rock Region buses and trolleys. Through this universal pass program with Rock Region, UA Little Rock covers a monthly flat fee to Rock Region METRO in exchange for the ability for all UA Little Rock students, faculty and staff to have unlimited use of the bus and streetcar system.

For more info visit the website <http://ualr.edu/news/tag/metro-2-2/>

Contact us at 501-907-2470 or www.ualr.edu/trioecets for admissions assistance.