



2008-2009
ANNUAL REPORT ON
FOUNDATION ACTIVITIES

Caring About Your Success

S STUDENT
ASSISTANCE
FOUNDATION

www.SmartAboutCollege.org

www.safmt.org

The mission of Student Assistance Foundation is to provide students with the knowledge and tools to finance and pursue their postsecondary education.

We live our mission by reaching out to students and parents through a variety of programs and outreach services, appreciating the individual needs of the students we work with and encouraging their success.

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Letter from the Chair

The list of students and families who have received help from Student Assistance Foundation (SAF) since our establishment in 1999 is a long one – it includes almost 560,000 Montanans in all.

Each year, that list of people touched by SAF's wide range of public outreach programs, our dedicated board and staff, and generous donors continues to grow, and we search for new and innovative ways to positively affect their lives.

Fiscal Year 2008-09 was no exception as we successfully reached out to Montanans through programs including Acce\$\$ Grants, Circle of Succe\$\$ Grants, Montana College Goal Sunday, the Montana Career Information System (MCIS) and "A Step Ahead" College Prep Camp for foster care youths.

Plus, we established and nurtured partnerships with other college access groups to benefit Montana students through efforts including the Montana College Access Network.

As we embark on SAF's 10th year of operation, we stand alongside our partners, prepared to face whatever changes the future may hold and seize the opportunities presented to us on behalf of Montana students.

We look forward to watching that list of students and families we have helped to achieve their dreams of postsecondary education get longer and longer.

Sincerely,

James Bell

James Bell
Board Chair
jebell@safmt.org

SAF: Providing Students With Exceptional Service

As the student loan industry continued to shift and change in Fiscal Year 2008-09, nonprofit Student Assistance Foundation (SAF) worked diligently to maintain its core student loan servicing and management businesses, while expanding into other business lines.

“The bottom line is that SAF exists to help students,” said Jim Stipcich, SAF’s president/chief executive officer. “We do that by providing superior customer service through our various business lines and developing new ones. We direct funds raised through them to Montana students in the form of grants, scholarships and outreach efforts. It’s our business and our passion to help students achieve success.”

In Fiscal Year 2008-09, SAF’s servicing portfolio increased to \$4.02 billion, up from \$3.99 billion the previous year.

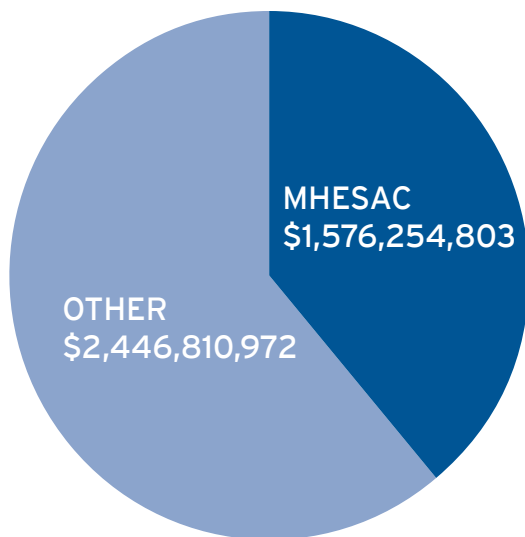
According to Jolene Selby, SAF’s chief financial officer, loans owned by SAF’s largest client, the Montana Higher Education Student Assistance Corporation (MHESAC), comprise \$1.57 billion of SAF’s total servicing portfolio – 86,880 borrowers. The remaining portion of the portfolio – \$2.44 billion – is owned by a variety of clients and represents 61,416 borrowers.

SAF’s contact center serviced 341,480 loans and fielded 184,716 calls; the processing department handled 324,471 forms and correspondence; and the loss prevention department placed 258,074 collection and skip tracing calls.

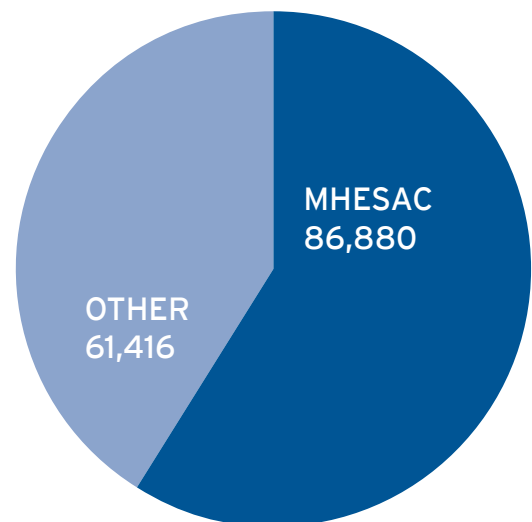
Also in Fiscal Year 2008-09, SAF began rehabilitating defaulted student loans on behalf of clients by consolidating them in the federal government’s Direct Loan Program. This new business line has generated about \$360,000 since SAF started processing the loans in February.

SAF’s senior management team continued to work to attract additional servicing contracts to build the company’s financial base, and that effort will continue in Fiscal Year 2009-10.

AMOUNT OF SERVICING PORTFOLIO



NUMBER OF BORROWERS SERVED



Campus Outreach Offices: Reaching Out to Students

Student Assistance Foundation (SAF) reached out to students and families across Montana through staff at its seven campus outreach offices in Fiscal Year 2008-09.

Managers at these offices provide Montana Career Information System (MCIS) outreach to area high school students, participate in parent and financial aid nights and present basic debt management information to students from seventh grade through college.

Plus, outreach managers assist local site coordinators with College Goal Sunday efforts and get involved in education-related events taking place in their communities.

“These outreach offices allow SAF employees to interact with students in a setting that’s accessible and comfortable,” said Kelly Chapman, SAF’s vice president of Foundation Activities. “We know from our experience that we’re able to serve far more students when we’re on campus, and provide a valuable resource to the communities in which we have outreach offices.”

To date, SAF’s campus and community outreach efforts have touched about 249,000 Montanans.

Outreach Office Profile: Montana State University

Montana State University’s busy campus keeps Campus Outreach Manager Emily Fleming on her toes. From working one-on-one with students to helping them manage their debt and student loans, to volunteering her time with Junior Achievement, Emily is constantly on the move.

“The opportunity to work with students and their families has brought Student Assistance Foundation’s mission to life for me,” she said. “I know that when they leave my office, they’re leaving with additional knowledge and tools.”



MSU graduate Kimberly Bodhler and Emily Fleming,
MSU outreach manager

Recent MSU graduate Kimberly Bodhler says Emily played an important role in helping her navigate the college funding maze.

“Emily has patiently and thoughtfully unraveled, explained and put my worries (about my student loans) to rest more times than I can recall,” she said.

STUDENT ASSISTANCE FOUNDATION OUTREACH MANAGERS

MARY HOWARD,
General Manager Campus Outreach
Flathead Valley Community College

JOSH SLOAN, Outreach Manager
Miles Community College

EMILY FLEMMING, Outreach Manager
Montana State University

KALIE PORTER, Outreach Manager
MSU-Billings

BREANNA DORSETH, Outreach Manager
MSU-Great Falls College of Technology

SHAUNA SAVAGE, Outreach Manager
Montana Tech of The University
of Montana

MELISSA HUNTINGTON, Outreach Manager
The University of Montana

SAF Distributes \$1.2 Million in Acce\$\$ Grants to Montana Students

Student Assistance Foundation distributed \$1.2 million in Acce\$\$ Grants through 21 Montana universities and colleges in 2009, bringing the grand total of funds delivered through the program since 2000 to \$6.9 million.

Financial aid officers at the schools use the grants to help students in need pay for their education. Award amounts vary by individual and are determined by the financial aid office.

The amount awarded to each school is determined by enrollment numbers.

"I'm really grateful for SAF," said Acce\$\$ Grant recipient Kim McLean, a student at The University of Montana. "They were able to help me in a financial time of need which gave me more time to spend on studying and my family, which was really important to me."

To date, about 7,000 Montana students have received assistance through SAF's Acce\$\$ Grants. "Acce\$\$ Grants are the cornerstone for SAF's public benefit efforts," said Kelly Chapman, SAF's vice president of Foundation Activities. "At SAF, we believe these grants demonstrate our commitment to Montana students and families, Montana schools, and ultimately, the future of our state. It's our privilege to be of assistance in this way."



Breanna Dorseth, outreach manager, awards an Acce\$\$ Grant check to Fort Belknap College President Carole Falcon-Chandler and Dean of Students Clarena Brockie.

2008-2009 ACCE\$\$ GRANT DISTRIBUTION

	Grant Amount		Grant Amount
Blackfeet Community College	\$14,638	Montana State University Northern	\$36,596
Carroll College	\$36,596	Montana Tech of The University of Montana and College of Technology.....	\$64,043
Chief Dull Knife College.....	\$7,319	MSU-Great Falls College of Technology	\$34,961
Dawson Community College	\$10,979	Rocky Mountain College	\$24,397
Flathead Valley Community College	\$58,553	Salish Kootenai College	\$24,397
Fort Belknap College.....	\$6,099	Stone Child College	\$6,099
Fort Peck Community College	\$10,979	University of Great Falls	\$19,518
UM Helena College of Technology	\$23,202	The University of Montana and College of Technology	\$363,640
Little Bighorn College.....	\$9,271	The University of Montana - Western	\$29,277
Miles Community College	\$13,418		
Montana State University - Billings and College of Technology.....	\$141,504		
Montana State University	\$281,806	Total.....	\$1,200,000

SAF Awards \$56,000 in Circle of Succe\$\$ Grants



Fifty-six Montana students received support for their pursuit of postsecondary education in Fiscal Year 2008-09 through Student Assistance Foundation's Circle of Succe\$\$ Grants.

Grant recipient Jennifer Wooden Legs of Lame Deer said the grant funds would help her to continue her college education while managing the responsibility of being a single mother of four children.

Wooden Legs explained that her dream is to become a counselor at the Health Service Unit in Lame Deer and help her neighbors overcome some of the challenges she has faced in her lifetime.

"I think this award will help me by giving me a chance to prove to myself and to my children that I can make something of myself," Wooden Legs said. "(This grant) makes it so I don't have to worry if the bills are paid or if I have enough gas to make it to and from the college."

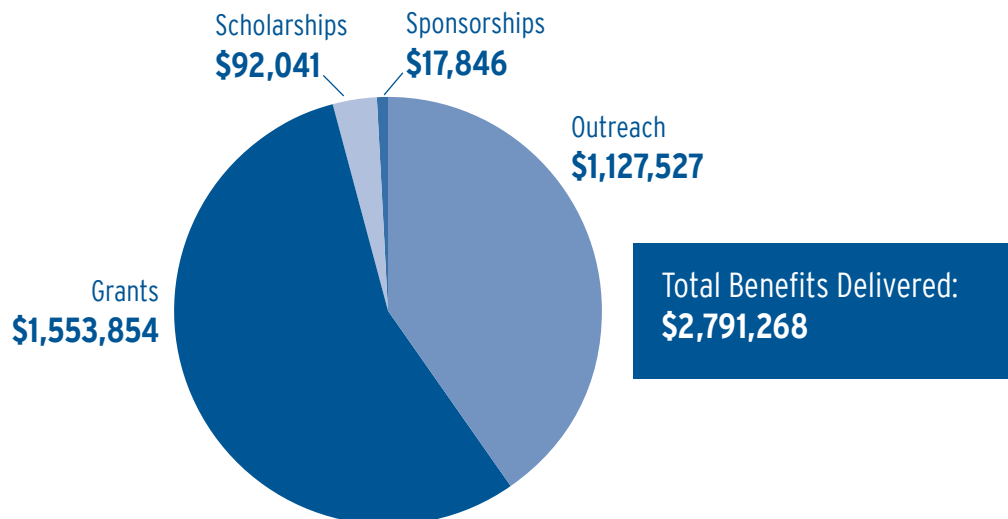
Circle of Succe\$\$ Grants are awarded to second, third and fourth-year Montana students to help them continue their higher education. SAF's goal is to provide at least one grant in each of Montana's 56 counties.

Funds for the grants are garnered through voluntary payroll deductions by SAF employees and the proceeds from SAF's annual golf scramble.

To date, SAF has assisted 231 Montana students through the program.

SAF Benefits Delivered

The following graph shows the breakdown of benefits delivered to Montana students in Fiscal Year 2008-09.



Profile: Billings Foster Youth Bound for Success

Throughout the 13 years that 19-year-old Alicia Talamantes has been in foster care, she has lived in more than 10 foster homes and attended five different schools.

But now that she has “aged out” of the foster care system, she says she’s looking forward to building a stable life for herself and reaching her goals.



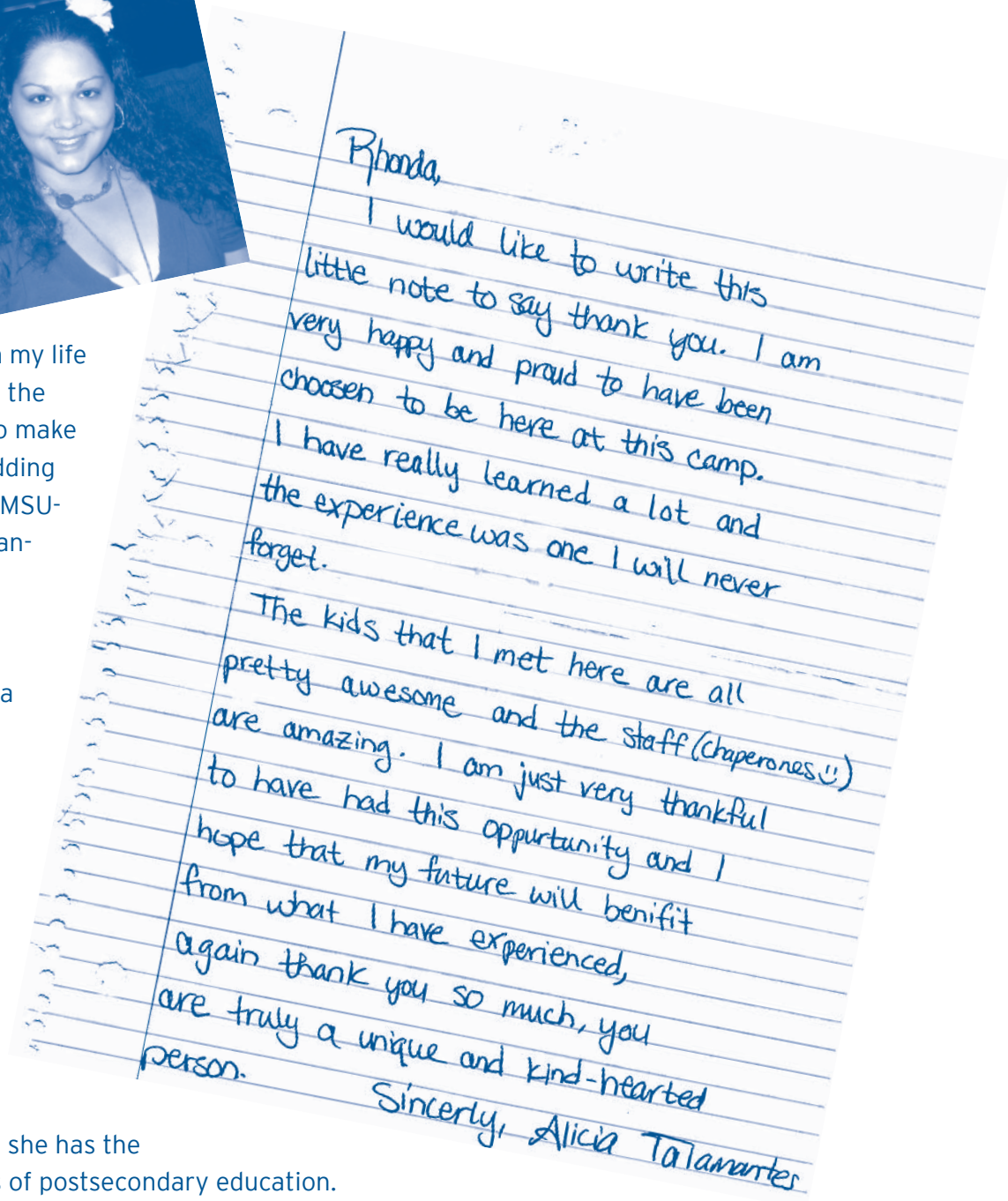
“I know I am moving on with my life and looking forward to what the future has in store. I want to make the best of it,” Alicia said, adding that she plans on attending MSU-Billings to study business management, social work/counseling, or culinary arts.

Alicia was one of 22 Montana foster youths who attended Student Assistance Foundation’s “A Step Ahead” College Prep Camp in 2009.

She said the camp provided her with important information about how to get to college, but more important, the confidence that she has the ability to pursue her dreams of postsecondary education.

Alicia recommends the camp to other Montana foster youths and encourages them to keep an open mind about the opportunities the camp can deliver.

“Don’t think you can’t do it,” she advises her peers. “Know that college isn’t out of reach!”



SAF Hosts “A Step Ahead” College Prep Camp for Foster Youths at MSU-Billings

Twenty-two Montana foster youths from across the state gathered at Montana State University-Billings July 7-9 to experience college firsthand at nonprofit Student Assistance Foundation’s annual “A Step Ahead” College Prep Camp.

While at the free, three-day camp, the foster youths received classroom instruction in areas including basic computer skills, debt management techniques, and how to use the Montana Career Information System (MCIS) to research scholarships, colleges, careers and more.



In addition, coordinators offered instruction regarding the purpose of Foster Youth Education and Training Vouchers (ETV) and how to properly complete the application forms.

Between “classes,” campers participated in a variety of team-building exercises and leisure activities designed to bring them closer to their fellow camp participants, and to give them ideas of low-cost, safe, and fun recreational opportunities for college students.

Finally, all of the participants received free laptop computers to take home with them and use as they work toward their goal of higher education.

“This camp would benefit any foster care youth,” said Rose Mascarenas, a 2009 camper. “It’s not only about teaching about computers and schools. It’s about teaching life lessons.”

This marked the fourth year that SAF has coordinated the college prep camp with the aid of several generous sponsors and donors.

Foster Care Education and Training Vouchers

Montana’s foster care youth are eligible to receive up to \$5,000 per year to cover the cost of attending a postsecondary institution through the Foster Care Education and Training Voucher (ETV) program.

The program is offered to foster care students between the ages of 16 and 21 through a partnership between Student Assistance Foundation and the Montana Department of Public Health and Human Services (Montana Foster Care Independence Program).

In 2009, 47 youths benefited from the ETV program.

Montana College Access Network: Building Partnerships to Help Students



As the landscape of higher education continued to change in Fiscal Year 2008-09, Student Assistance Foundation (SAF) faced the challenge by maintaining and developing partnerships to benefit Montana students.

Participation in the Montana College Access Network (Montana CAN) helped to forge strong relationships with college access groups including Montana GEAR UP, Montana TRiO/ASPIRE, Montana Post Secondary Educational Opportunities Council, the Montana Guaranteed Student Loan Program (MGSLP) and more.

Montana CAN's mission is to promote access to educational opportunities after high school for Montana students.

"All of us in the college access space need to work together to provide Montana families with the support they need to pursue their dreams of higher education," said Jim Stipcich, SAF's president/chief executive officer. "SAF believes that Montana CAN is the perfect forum for increasing communication and sharing resources for the benefit of Montana citizens."

Montana CAN members have the opportunity to share information through regular educational conference calls and a social networking page located at www.KnowHow2GOMontana.ning.com.

In addition, Montana CAN sponsors the National Training for Counselors and Mentors program – a U.S. Department of Education initiative to increase knowledge and awareness of financial aid among guidance counselors and other youth mentors.



Montana College Goal Sunday Helps Almost 1,000 Students

Student Assistance Foundation, financial aid professionals and other volunteers helped 986 students complete their Free Application for Federal Student Aid (FAFSA) at 18 Montana College Goal Sunday sites in February.



Lexy Fisher, financial aid administrator at MSU - Northern assists a student at Montana College Goal Sunday in Havre.

2009 marked the addition of a College Goal Sunday site at The University of Montana - Western in Dillon, bringing the total number of sites to 18. And, for the first time, site coordinators had the option of hosting the event on Sunday and Wednesday, or both.

College Goal Sunday is a national program that was originally created by the Indiana Student Financial Aid Association with funding from Lilly Endowment, Inc. and with supplemental support from Lumina Foundation for Education.

"I'm proud to say that Montana College Goal Sunday has served more than 5,000 FAFSA filers in the five years SAF has coordinated the program, and if you add parents and family friends, that number climbs to about 6,600," said Rhonda Safford, state coordinator for the event. "Plus, it's important to say that we couldn't have done it without the dedication of our volunteers. This year, 273 volunteers devoted their time to the event."

In addition, thanks to generous donors, SAF was able to give away one, \$500 scholarship at each College Goal Sunday site.

Montana Career Information System: Helping Montana Students

The Student Assistance Foundation-sponsored Montana Career Information System (MCIS) continued to provide an exceptional service to Montana students and families in Fiscal Year 2008-09.

The free, online system developed and maintained by the Montana Department of Labor and Industry provides portfolio management, career and occupational information, scholarships, college information and interest inventories.

Mary Ellen Earnhardt, Service-Learning and Character Education coordinator for the Office of Public Instruction, agrees that the information provided through MCIS is invaluable to Montana students.

"MCIS gives our students the up-to-date information they need to help them explore career options, scholarship information, employment outlook, postsecondary options, college information and much more," she said. "All of this information is in one location and it's free!"

Since October 2002, MCIS has received nearly 600,000 log-ons – about 174,000 of which came directly from SAF-maintained Web sites.

Donor Profile: Dennis and Phyllis Washington Foundation

DENNIS & PHYLLIS WASHINGTON FOUNDATION

Student Assistance Foundation (SAF) is proud to recognize the Dennis and Phyllis Washington Foundation as a sponsor of the 2009 "A Step Ahead" College Prep Camp for foster care youths.

The foundation is the philanthropic arm of The Washington Companies and the Washington family, with funds flowing from profits of the The Washington Companies and personal contributions from the Washington family.

The Dennis and Phyllis Washington Foundation strives to better the human condition by supporting programs and services that give people the tools to enhance the quality of their lives and to benefit society as a whole. To date, the foundation has made more than \$77 million in contributions to charitable causes.

Thank you for contributing to our success!

Overall, Student Assistance Foundation (SAF) had an exemplary year despite turmoil in the student loan industry and the financial markets. In part, it was the generosity of donors like you that allowed us to help as many Montana students in Fiscal Year 2008-09 as we did. Thank you for your commitment to Montana students!

Aimee Muffick
Allegiance Benefit Plan
Management, Inc.
Allegra Print and Imaging
ALPS
Amber Osterman
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Anonymous Donor
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David Reicher
David Thompson
Dawn Dorrington
Dean Johnson
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Denise Kuntz
Dennis & Phyllis Washington
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Dennis and Lynn Doherty
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Donna Erickson
Don Kohne/Liscarnan Solutions
Don Oliver
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Dr. Paul Melvin
Eagle Bend Golf Course
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Sarah Elkins
Emily Flemming
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Fred Flanders
FutureSync-Wendy Samson
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Helena Motors
Helena OB/GYN
Heritage Propane
Hi-Heat Industries
Independent Record
Jamie Valvoda

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Jay Trepanier	Missoula Federal Credit Union	Royal Johnson
Jayne Auer	Montana Broom and Brush	Rusty Saylor
Jeff Bradshaw	Montana Chamber of Commerce	Samuel A. Ramirez & Co., Inc.
Jerry & Cheryl Berberet	Montana Credit Union	Sarah Morris
Jerry Loendorf	for Community Development	Sarah Nelson
Jessica Ritchie	Montana Gear-Up	Saunders Jewelry
Jim and Peggy Stipcich	Montana Guaranteed Student	Schylar Canfield
Joan Poston	Loan Program	Scott and Nicole Todorovich
JoAnn Chambers	Montana Post Secondary Educational	Seamus O'Neill/Liscarnan Solutions
JoAnn Weber	Opportunities Council	Shalon Hastings
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Linda Knoblock	Pat Haffey and Mike Billings	Todd Jones
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Marina Cay Resort	Rhet Oligmiller and Nicci Jasmin	University of Great Falls
Mark and Lynn Etchart	Rhonda Safford	University of Montana
Marti Johnson	Richard Ortega	Valerie Benkie
Mary Howard	Richard Peterson	Valley Bank
Meadow Lake Golf Course	Rick Pyfer	Valley Farms
Megan Lunde	Rob Bird	Van's Thriftway
Michele Burkholz	Roberta Thennis	Wells Fargo
Michele Faure	Rod Sundsted	Wendy Brenden
Miles City Area Economic	Ron Lee and Sue Clarke	Wendy's of Montana
Development Council	Ron Muffick	Women of the Moose

Student Assistance Foundation of Montana and Affiliate
Condensed Statements of Financial Position
June 30, 2009 and 2008

	2009	2008
ASSETS		
CURRENT ASSETS	\$ 10,576,976	\$ 8,871,706
TOTAL PROPERTY AND EQUIPMENT	3,599,305	3,236,126
TOTAL OTHER RESTRICTED ASSETS	220,617,302	239,859,376
TOTAL ASSETS	\$ 234,793,583	\$ 251,967,209
LIABILITIES		
CURRENT LIABILITIES	\$ 230,910,429	\$ 243,877,847
LONG-TERM LIABILITIES	2,449,439	3,264,804
TOTAL LIABILITIES	233,359,868	247,142,651
NET ASSETS		
UNRESTRICTED, UNDESIGNATED	\$ 1,372,098	\$ 4,824,558
BOARD-DESIGNATED FOR ENDOWMENT	60,567	-
TEMPORARILY RESTRICTED	1,050	-
TOTAL NET ASSETS	1,433,715	4,824,558
TOTAL LIABILITIES AND NET ASSETS	\$ 234,793,583	\$ 251,967,209

Student Assistance Foundation of Montana and Affiliate
Condensed Statements of Activities
For the years ended June 30, 2009 and 2008

	2009	2008
REVENUE AND SUPPORT	\$ 24,525,116	\$ 37,334,664
NET ASSETS RELEASED FROM RESTRICTION	282,145	424,400
TOTAL REVENUE AND SUPPORT	\$ 24,807,261	\$ 37,759,064
EXPENSES		
TOTAL PROGRAM OPERATING EXPENSES	\$ 27,831,701	\$ 34,645,473
TOTAL GENERAL AND ADMINISTRATIVE EXPENSES	172,282	268,912
TOTAL EXPENSES	\$ 28,003,983	\$ 34,914,385
INCREASE (DECREASE) IN UNRESTRICTED NET ASSETS before extraordinary items and cumulative effect	\$ (3,196,722)	\$ 2,844,679
EXTRAORDINARY LOSS	(4,204,017)	(1,247,212)
CUMULATIVE EFFECT of initial fair value of MSLF line of credit	4,008,846	-
INCREASE (DECREASE) in unrestricted net assets	(3,391,893)	1,597,467
INCREASE in temporarily restricted net assets	1,050	-
INCREASE (DECREASE) IN NET ASSETS	(3,390,843)	1,597,467
NET ASSETS AT BEGINNING OF YEAR	4,824,558	3,227,091
NET ASSETS AT END OF YEAR	\$ 1,433,715	\$ 4,824,558

STUDENT ASSISTANCE FOUNDATION BOARD OF DIRECTORS

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Missoula, MT

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BUTTE

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Butte, MT 59701
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2100 16th Ave. S.
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HELENA

UM Helena College of Technology
Student Center
Donaldson Campus
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KALISPELL

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Kalispell, MT 59901
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