



2009-2010
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

As nonprofit Student Assistance Foundation (SAF) completes its first decade of service to Montana students and families, it's only natural to want to take a deep breath and look back upon our hard work with a sense of accomplishment.

We delivered \$8.2 million in Acce\$\$ Grants since 2000 and \$287,000 in Circle of Succe\$\$ Grants since 2005.

With the assistance of our community volunteers, we helped more than 8,400 students and families complete the Free Application for Federal Student Aid (FAFSA) through College Goal Sunday (renamed College Goal Montana).

We established campus and community outreach programs that provide access to the Montana Career Information System (MCIS), debt management assistance, parent and financial aid nights and more. We focused our attention on helping Montana foster youths negotiate the obstacles on their way to college through "A Step Ahead" College Prep Camp and the Education and Training Voucher program. In total we provided \$19.6 million in grants, scholarships and campus and community outreach.

While we believe our success in helping Montana students is commendable, we know that this period of change in the education access community is no time to rest.

By providing the superior customer service to which our borrowers have become accustomed, reaching out to Montana communities through our wide range of public benefit programs, and offering new and innovative education products through our newly created subsidiary, Tru Student Inc., we believe we are positioned to continue to help students well into the future.

It's not just our mission to help Montana students attain their goal of postsecondary education – it's our passion!

Sincerely,

James Bell

James Bell
Board Chair
jebell@safmt.org

SAF: Serving Students Now and into the Future

Change continued to be a constant in the student lending industry in Fiscal Year 2009-10 and nonprofit Student Assistance Foundation rose to that challenge through renewed commitment to its core student loan servicing and management business, while nurturing its new business lines.

In addition, SAF took the bold step of creating a wholly owned subsidiary – Tru Student, Inc. – to ensure on-going success in the student lending industry’s evolving landscape.

“The students and families SAF serves continue to be our primary focus and we are determined that change in our industry will not translate to any change in the superior service to which they have become accustomed,” said Jim Stipcich, SAF’s president/chief executive officer. “Through close attention to our core business lines and the innovation to pursue new ones, we are confident of the benefits to our customers.”

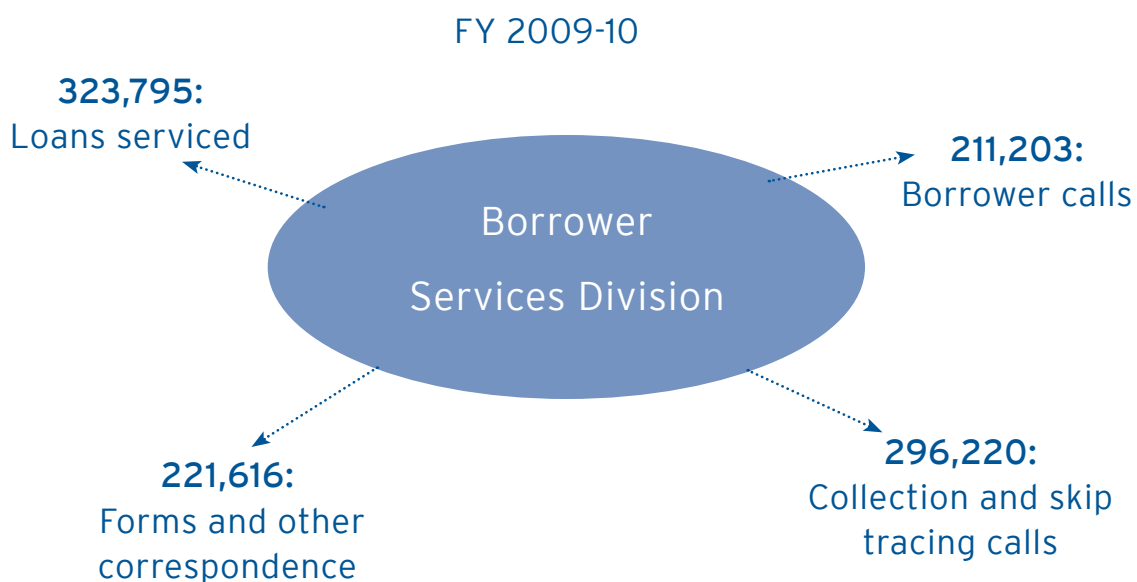
In Fiscal Year 2009-2010, SAF’s servicing portfolio totaled \$3.6 billion, comprised of 329,900 loans belonging to 138,700 borrowers. Loans held by the Montana Higher Education Student Assistance Corporation (MHESAC) – SAF’s largest client – represent about \$1.5 billion of that portfolio.

In assisting our clients, SAF’s contact center serviced 323,795 loans and fielded 211,203 calls; the processing department handled 221,616 forms and correspondence; and the loss prevention department placed 296,220 collection and skip tracing calls.

SAF’s new business line – the rehabilitation/consolidation of defaulted student loans on behalf of clients – generated \$815,800 for the company.

Ultimately, Stipcich said, plans are to move SAF’s rehabilitation business, along with private loan servicing, tuition installment payment plans and Federal Family Education Loan (FFEL) program servicing for new, national, for-profit clients, under the auspices of Tru Student. As a for-profit entity, Tru Student has the ability to operate more effectively and provide a wider range of programs designed to assist students.

SAF’s board of directors and senior management team continued to explore effective methods of taking SAF, and its subsidiary, Tru Student into the future.



Campus Outreach Offices: Reaching Out to Students

Student Assistance Foundation (SAF) reached out to students and families across Montana through staff at its eight campus outreach offices in Fiscal Year 2009-10.

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 Montana efforts and get involved in education-related events taking place in their communities.

"We were extremely pleased to be able to fund a new campus outreach office at UM-Helena College of Technology in Fiscal Year 2009-10," said Kelly Chapman, SAF's vice president of Foundation Activities. "This brings our total number of offices in Montana communities to eight. We are so pleased to have the opportunity to touch more students through campus and community outreach than ever before."

Campus outreach managers served 62,159 students and families in FY 2009-10, up from 54,251 the previous year.

SAF Office at UM-Helena College of Technology: One Successful Year!

One year after hanging her shingle at Student Assistance Foundation's newest campus outreach office at UM-Helena College of Technology, Marti Johnson is thrilled with the response she has received from students and faculty alike.

"The staff at UM-Helena has been welcoming and eager to refer students to my office for assistance with a wide range of issues," Johnson said recently. "I'm happy to help them with their questions about financial aid, career planning, debt counseling, scholarship searches and student loan repayment."

In addition, she said it has been particularly rewarding – and challenging – for her to expand the services she provides beyond the needs of traditional students to displaced workers who have returned to school to learn new skill sets.



The University of Montana - Helena SAF outreach manager Marti Johnson

"My favorite part of the outreach job is meeting and being able to help a diverse group of students with varying issues," Johnson said. "This, combined with the many education-based community activities in which I have the opportunity to take part, really make my job rewarding."

In addition to serving students at UM-Helena, Johnson is available to work with students at Carroll College, Capital High School, Helena High School, C.R. Anderson Middle School, Helena Middle School, and other schools in the surrounding area.

2009-2010 ACCE\$\$ GRANT DISTRIBUTION

Blackfeet Community College	\$15,031
Carroll College	\$37,579
Chief Dull Knife College.....	\$7,516
Dawson Community College	\$11,274
Flathead Valley Community College.....	\$60,126
Fort Belknap College.....	\$6,263
Fort Peck Community College.....	\$11,274
Little Bighorn College.....	\$9,520
Miles Community College	\$13,779
Montana State University Billings and College of Technology	\$145,306
Montana State University	\$289,378
Montana State University - Northern	\$37,579
Montana Tech of the U of M & College of Technology.....	\$65,764
MSU-Great Falls College of Technology.....	\$35,900
Rocky Mountain College	\$25,053
Salish Kootenai College	\$25,053
Stone Child College	\$6,263
The University of Montana - Helena College of Technology	\$23,825
The University of Montana - Missoula and College of Technology	\$373,411
The University of Montana - Western	\$30,064
University of Great Falls	\$20,042
Total	\$1,250,000

SAF Distributes \$1.25 Million in Grant Funds to Montana Schools

Nonprofit Student Assistance Foundation (SAF) recently distributed \$1.25 million in Acce\$\$ funds to assist students in Academic Year 2010-11 at 21 Montana postsecondary institutions.

The grants are awarded each year by SAF to Montana students through financial aid offices at all Montana postsecondary schools, including tribal and private institutions, and two-year and four-year schools. The amount awarded to each school is determined by enrollment numbers.

Financial aid officers use the grants to help students in need pay for their education. Individual award amounts vary by student and are determined by the financial aid office.

“We are extremely pleased that we were able to increase the amount of Acce\$\$ Grant funds this academic year by almost \$33,000,” said Kelly Chapman, SAF’s vice president of Foundation Activities. “Acce\$\$ Grants are the cornerstone of our public benefits, and with the recent increase in student enrollment, the time was right to invest these additional funds in the future of Montana students.”

The Acce\$\$ Grant program was established 10 years ago, and since that time, SAF has distributed \$8.2 million in Acce\$\$ Grant funds for allocation by financial aid officers to students who meet their school’s criteria.

“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.”

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



In Fiscal Year 2009-10, Student Assistance Foundation (SAF) awarded \$56,000 in Circle of Succe\$\$ Grants to students across Montana to help them cover costs associated with continuing their postsecondary education.

For the past five years, SAF employees have contributed money through voluntary payroll deductions to help Montana students attain higher education through the grant program. Funds raised from last summer's SAF Golf Scramble also contributed to the total grant amount.

Between the two efforts, SAF collected enough money to distribute 56, \$1,000 grants to students from communities throughout the state.

2010 grant recipient Ronald Ingraham of Browning said the grant funds will go a long way to ensuring that he is able to complete his education.

"(This grant) will help me with the expense of school and it will ensure that I won't have to put my education and dreams on hold...due to the cost of college," said Ingraham. "And ultimately, I will finally be able to fulfill my dream of being able to contribute to my Blackfeet people and my community."

Darbie Hess, grants manager for SAF, said the committee charged with selecting the grant recipients had a challenging duty in narrowing the numerous applications to meet the number of grants available.

"Each year we see grant requests from so many dedicated and talented students, it's always difficult to select those who receive Circle of Succe\$\$ Grants," she said. "At SAF, it's our privilege to assist Montana students in this manner – it's an excellent opportunity for our employees to truly live SAF's mission and make a difference for the Montana students and families we serve."

"(This grant) will help me with the expense of school and it will ensure that I won't have to put my education and dreams on hold...due to the cost of college. And ultimately, I will finally be able to fulfill my dream of being able to contribute to my Blackfeet people and my community.

- Ron Ingraham, Browning

Overcoming the Odds: Marie Burke

While Marie Burke was but one of many students who donned caps and gowns at the University of Southern California in the Spring of 2010, the journey she took in order to walk across that stage to accept her diploma was far more challenging than those of the majority of her peers.

Burke entered the Montana foster care system immediately after she was born and remained in state custody until she was 2 years old. At that point, she went to live with her birth father and remained with him until she was returned to the foster care system at the age of 14.

While pursuing higher education is often far from the forefront of foster youths' minds – only 3 percent of the nation's foster youth attain bachelor's degrees as compared to 27 percent of the general adult population, according to a 2007 Casey Family Programs study – Burke made it a priority in her life.

"I guess it was always a given," said Burke, who grew up in Billings. "Even before I knew what college was, I think it was engrained in me that it was what I was going to do after high school."

Burke acknowledges that – compared with many of her counterparts in foster care – she received considerable support for her academic endeavors. She credits her family (who adopted her at 16), campus support groups, and the Education and Training Voucher program (administered by nonprofit Student Assistance Foundation) with providing her the emotional and financial support to follow her dreams.

According to Burke, the experience wasn't always easy. Initially, she struggled in the social arena, and with selecting a career path, but had these issues well under control by her junior year.

"If anyone is prepared to succeed in college, it is the person who has learned to fight and persevere under extraordinary circumstances, like foster youths," said Burke, who earned her bachelor of arts degrees in Theater and Communications. "If you have the heart and passion to succeed, and you work hard, you really can do anything. Don't give up and find what makes you truly happy."

In addition to seeking a job and pursuing her acting career, Burke said she intends to help other youths identify their plans for their future and provide them with the same kind of support as she received when she pursued higher education.

"I'm excited and I feel prepared for anything," Burke said.



"If anyone is prepared to succeed in college, it is the person who has learned to fight and persevere under extraordinary circumstances, like foster youths."

- Marie Burke, Billings

Education and Training Vouchers for Montana Foster Care Youths

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 2010, 49 youths benefited from the ETV program.

SAF Hosts College Prep Camp for Foster Youths at the University of Great Falls

Foster care youths from across Montana gathered at the University of Great Falls (UGF) July 7-9 to experience college firsthand at nonprofit Student Assistance Foundation's annual "A Step Ahead" College Preparatory 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, camp coordinators provided detailed instruction regarding the purpose of Foster Youth Education and Training Vouchers (ETV) and how to properly complete the application forms. Foster care youths are eligible to receive up to \$5,000 per year to pay for their college expenses through the ETV program.

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, campers left "A Step Ahead" with a free laptop computer to use as they work toward their goal of higher education. "The camp is great," said Daniel, one of this year's campers. "It's the perfect way to give students a heads up on going to college. They learn what it's like having roommates and staying in the dorms."

This marked the fifth year that SAF has hosted the college preparatory camp with the aid of several generous sponsors.

"The camp is great. It's the perfect way to give students a heads up on going to college. They learn what it's like having roommates and staying in the dorms."

- Daniel, 2010 Camper



Montana College Access Network: Partnering to Help Montana Students

Student Assistance Foundation (SAF) was privileged to continue its participation in the Montana College Access Network (Montana CAN) in Fiscal Year 2009-10.

The group – whose mission is to promote access to educational opportunities after high school for Montana students – now boasts 222 members. Those come from organizations including Montana GEAR UP, Montana TriO/ASPIRE, Montana Post Secondary Educational Opportunities Council, the Montana Guaranteed Student Loan Program and more.



In addition to hosting a forum for discussion among members through a social networking page located at www.KnowHow2GOMontana.ning.com, Montana CAN provides a wide range of opportunities for Montana education professionals.

The group conducted three National Training for Counselors and Mentors (NT4CM) sessions throughout the year. NT4CM is a U.S. Department of Education initiative to increase knowledge and awareness of financial aid among guidance counselors and other youth mentors.

In addition, the network coordinated seven education calls featuring speakers who discussed a variety of college access and success topics.

“It’s extremely encouraging to watch the Montana College Access Network grow,” said Jim Stipcich, SAF’s president/chief executive officer. “The more education professionals and groups we can bring into the conversation, the more Montana students we can help access higher education. No one entity is in this alone, and together, I believe we can make a significant difference.”



SAF Helps Montana Students KnowHow2GO!

What do I want to be when I grow up? What do I need to do to get there? How will I pay for the training I need?

These are just a few of the questions students in Thompson Falls asked themselves during that Montana community's 2010 KnowHow2GO Week, geared to encouraging students to take an active role in planning their educational and occupational futures.

"All in all, it was a fun week with great presenters, excited students, and educated students and parents!" said Jodi Morgan, counselor at Thompson Falls High School, and KnowHow2GO Week organizer in that community. In all, Thompson Falls' pilot program served 276 students and parents.

First, students – middle school through high school – received instruction about how to use the Montana Career Information System (MCIS) to assess their skills and interests and match those with careers. Then, students identified which high school courses they needed to get into the college or technical school of their choice to pursue their chosen careers.

Finally, students learned that college is affordable, and opportunities for financial assistance are available. Students received assistance completing the Free Application for Federal Student Aid (FAFSA) to reinforce that message.

Thompson Falls was one of three Montana sites selected by nonprofit Student Assistance Foundation (SAF) to receive grant funds to host KnowHow2GO Week events geared to providing students and families with the tools they need to realize their dreams of higher education. SAF re-granted the funds originally received through Lumina Foundation for Education.

Additional communities that received grant funding for the pilot program included Dillon and Helena.

Montana Career Information System: Helping Montana Students

The Montana Career Information System (MCIS) continued to provide an exceptional service to Montana students and families in Fiscal Year 2009-10.

This 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.

In Fiscal Year 2009-10, Student Assistance Foundation (SAF) provided Montanans with access to this service through its Web site, SmartAboutCollege.org. In addition, outreach staff help workshops and supported educators who used the tool with their students.

MCIS has received 22,924 log-ons directly from SAF-maintained Web sites since October 2002.

Thank you donors for contributing to our success!

Thank you to all of our generous donors! Thanks to your support, Student Assistance Foundation was able to help more students attain their dreams of postsecondary education than ever before!

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	Steve Noland	

Student Assistance Foundation of Montana and Affiliates
Audited Condensed Statements of Financial Position

June 30, 2010 and 2009

	2010	2009
ASSETS		
CURRENT ASSETS	\$ 12,527,032	\$ 10,576,976
TOTAL PROPERTY AND EQUIPMENT	3,903,051	3,599,305
TOTAL OTHER RESTRICTED ASSETS	212,597,240	220,617,302
TOTAL ASSETS	\$ 229,027,323	\$ 234,793,583
LIABILITIES		
CURRENT LIABILITIES	\$ 223,494,733	\$ 230,910,429
LONG-TERM LIABILITIES	2,142,382	2,449,439
TOTAL LIABILITIES	\$ 225,637,115	233,359,868
NET ASSETS		
UNRESTRICTED, UNDESIGNATED	\$ 3,256,383	\$ 1,372,098
BOARD-DESIGNATED FOR ENDOWMENT	122,825	60,567
TEMPORARILY RESTRICTED	11,000	1,050
TOTAL NET ASSETS	\$ 3,390,208	1,433,715
TOTAL LIABILITIES AND NET ASSETS	\$ 229,027,323	\$ 234,793,583

Student Assistance Foundation of Montana and Affiliates
Audited Condensed Statements of Activities

For the years ended June 30, 2010 and 2009

	2010	2009
REVENUE AND SUPPORT	\$ 24,538,175	\$ 24,525,116
NET ASSETS RELEASED FROM RESTRICTION	270,705	282,145
TOTAL REVENUE AND SUPPORT	\$ 25,808,880	\$ 24,807,261
EXPENSES		
TOTAL PROGRAM OPERATING EXPENSES	\$ 23,600,344	\$ 27,831,701
TOTAL GENERAL AND ADMINISTRATIVE EXPENSES	261,993	172,282
TOTAL EXPENSES	\$ 23,862,337	\$ 28,003,983
INCREASE (DECREASE) IN UNRESTRICTED NET ASSETS before extraordinary items and cumulative effect	\$ 1,946,543	\$ (3,196,722)
EXTRAORDINARY LOSS	-	(4,204,017)
CUMULATIVE EFFECT of initial fair value of MSLF line of credit	-	4,008,846
INCREASE (DECREASE) in unrestricted net assets	1,946,543	(3,391,893)
INCREASE in temporarily restricted net assets	9,950	1,050
INCREASE (DECREASE) IN NET ASSETS	1,956,493	(3,390,843)
NET ASSETS AT BEGINNING OF YEAR	1,433,715	4,824,558
NET ASSETS AT END OF YEAR	\$ 3,390,208	\$ 4,824,558

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