

## Exhibit C

# MOHELA College and Career Bound Kindergartner Model

## Background:

*"Children come to school with a variety of backgrounds and experiences. We passionately believe that encouraging the potential within each child starts with a successful pre-school and kindergarten experience. Communities that provide the best possible care for their youngest citizens not only demonstrate humanity toward their children, but promote quality of life for all."* **The Voice, Springfield News-Leader**

The Missouri Higher Education Loan Authority (MOHELA) is committed to the goal of helping students and families "access" and "complete" education beyond high school. To help accomplish that goal, this pilot program seeks to encourage Missourians, beginning in Kindergarten, to explore the path to college and career. A head start for families, educators and community organizations can identify and overcome challenges to help students succeed in higher education.

Parents holding a higher education degree EXPECT their children to pursue a higher education from birth and begin to communicate that expectation to their children well before they enter Kindergarten. Conversely, a kindergartner that does not have a parent with a higher education degree is less likely to complete, or even pursue, a degree.

MOHELA is proposing a College and Career Bound Kindergartner program designed to help 'at risk' kindergartners and their parents or guardians establish a goal and a specific plan for going beyond high school. This goal and plan will be developed during their Kindergarten year.

MOHELA is proposing to fund the first year of the program beginning with the Class of 2021 students enrolled in Kindergarten in the St. Louis area public schools. The proposed program will be made available to kindergartners who are participating in the free or reduced lunch program. The following profile of the projected St. Louis Public School Kindergarten population for the 2007-2008 school year provides the best evidence for why this is the right place to begin this initiative:

## St. Louis Public School Kindergarten Population for 2007/2008:

- \*Approximately 2,500 students
- \*Approximately 2,100, or 85%, are eligible for free or reduced lunch
- \*10% of the students will be homeless
- \*30% of the students will occasionally be homeless

## Preparing for the Journey: Grades K-6 Exploring College and Career

In an effort to begin preparing students for college and career at a very early age, MOHELA is proposing to develop and fund a one-year program to establish a need-based college fund for kindergartners in selected St. Louis area public schools who participate in MOHELA's College and Career Bound Kindergartners program. Specifically, MOHELA will establish a College Fund of \$500 for each participant who agrees to commit to the program prior to January of 2008. Community organizations will be recruited to continue and expand services offered to these students in grades K-6. Each participant will agree to the following:

1. Each program applicant will write a one-page application letter outlining, 'Why I'm Planning to Go to College' during the 2007 fall term.
2. Each program applicant and their parent/guardian will complete a 'Career Literacy' test that will help them learn how this program will help them become 'College and Career Literate'.
3. The parent/guardian will agree to invest \$1 per week, or \$15, into the account by the end of the Kindergarten year.
4. MOHELA will commit to a Pilot Project, a one-year commitment, to initiate the program for all eligible applicants. MOHELA will seek grants and contributions for funding in future years.

5. The fund will be formed in the name of the student but the funds can only be used for higher education purposes and the student must begin to utilize the fund no later than year 2022, within a year of their anticipated 2021 graduation year.
6. The projected investment for the Pilot Project will not exceed \$1,000,000.

### **Beginning the Journey: College and Career Clubs**

As part of a College and Career Club initiative beginning in the seventh grade, club members will join together to learn about, plan and prepare for careers and college. This flexible model encourages and supports each student to assume responsibility for his or her future. College and Career Club participants and coaches will also work with students in grades K-6 as they begin to explore career and educational opportunities.

### **Continuing the Journey: Financial Incentives for College**

To reward all students who make the successful journey to education beyond high school, MOHELA hopes to continue to provide its existing financial benefits to reduce the cost of college, whether at four-year colleges and universities, community colleges or career-oriented schools. Among the benefits MOHELA offers are:

1. Interest rate reductions on student loans;
2. Loan forgiveness to encourage students to begin pursuing engineering degrees; and
3. Working with partners to reduce the cost of originating student loans, ensuring more money to student and family borrowers.

Also, on several occasions, MOHELA has offered loan forgiveness to Freshman college students who receive Pell Grants but still need to borrow money to pay for their education and loan forgiveness to math and science teachers early in their careers to support them in staying in their chosen profession. MOHELA will consider continuing these benefits in the future.

In order to encourage more widespread availability of community support to help more students plan and prepare for college, MOHELA is also considering a plan to offer borrower benefits to support recent college graduates who choose to work in non-profit organizations.

# The MOHELA College and Career Bound Kindergartner Model

**NEED:** The U.S. has one of the highest high school drop out rates in the world. The National Center for Education Statistics' most recent report shows that 25% of Americans between the age of 15 and 24 are high school dropouts! The dropout figures more than double for at-risk students.

The proposed Mohela "College and Career Bound Kindergartner" program is designed to be the first step toward helping every Missouri student, beginning in Kindergarten, develop a 'purpose driven' plan for beginning and completing higher education. Toward that end MOHELA is committed to promoting and partnering with others to provide assistance to the student from Kindergarten through Graduation.

## I. A Pre-Kindergartner through Kindergartner Plan *"Everything I Know I Learned in Kindergarten"*

The model begins prior to Kindergarten when an attainable dream is implanted in the hearts and minds of entering Kindergartners that higher education is a necessary goal for a successful and productive life!

## II. The Career and College Club Plan

*"There is a lot of difference between starting a job and a career...a job is a way of earning a living, but a career is a way of living...it is the way you want to live."* **Charles Silberman**

The model MOHELA Career and College Club Program involves recruiting and supporting middle-school students to form peer groups to assume significant responsibility for planning for education beyond high school. The goal of the first year component of Career and College Clubs is to recruit schools and students to begin their engagement in a process of learning and beginning to plan a path toward education beyond high school. The mentors for the Kindergarten program will come from the Career and College Club participants.

## III. The 'Serving Leaders' Plan

*"Volunteers allow organizations and agencies that have scarce resources to still provide quality services to those in need. Volunteering also allows the individual and groups to see others in a different light, acknowledging the humanity in each. Anything that can be done to increase the number of volunteers in our city and region certainly has my full support."* **Mayor Francis Slay, the City of St. Louis**

The National Institute for Health consistently shows that people that give and serve are healthier, happier and live longer. Sadly, less than 27% of the American people had a volunteer 'serving experience' in 2006. Every participant in the Career and College Club Program will by definition be provided with a 'serving experience'. They also will be engaged in a 'each one teach one' experience with their Kindergarten counterparts similar to the one Frank Laubach implemented in Africa.

## IV. The Talent Transcript Plan

*"Before the Talent Transcript, the only official document graduating high school seniors had to show for 13 years of formal education was a list of courses taken and grades received. The Talent Transcript provides a validation for critical experiences the student has in his or her school and community."* **Hall of Famer Lou Brock**

MOHELA will work in partnership with the St. Louis Public School System (SLPS) on their goal to provide a Talent Transcript for every future graduate. One of the world's 'most influential leaders', Rick Warren, calls the Talent Transcript a 'model for America'. The entire graduating 2007 class at SLPS Clyde Mueller Academy graduated with a Talent Transcript and SLPS has committed to insuring that every SLPS graduate has a Talent Transcript upon graduation beginning with the 2008 class.

## V. Loan Forgiveness Program

There is real need to recruit more serving leaders into the nonprofit world. MOHELA is working on a proposal that would provide some level of loan forgiveness to professional 'serving leaders'.