Dear EXCEL Students:

Welcome to the Spring 2015 semester!

Our promise to you is that EXCEL will continue to provide the high quality tutoring and advising services that you have found helpful in the past. Our entire staff is here to help you, to serve as a kind of a life-coach, to help with any difficulties you run into this semester.

The tutors are here to help in any way they can. (See below for their schedules.) Please schedule an appointment with them at the first sign of difficulty.

Be sure to come by the EXCEL Office or call to make an appointment to see me before the end of January so we can get your Student Action Plan updated.

We are expecting to have an excellent Spring 2015 semester. We look forward to helping you do well!

Matt Sopko
EXCEL Director

**OFFICE HOURS:** Office hours are 7:30 a.m. to 4:00 p.m. Monday through Friday. As always, the staff is fairly flexible, so don't be shy about letting us know if you need an earlier/later appointment. Feel free to schedule advance appointments with Robbin, at the front desk with Nicole, or just "drop-in."

**TUTORING:** Rodney Wilson is available Monday through Friday from 7:30 to 3:30; Rachel Neumeier is available Monday through Friday from 9:00 to 3:00. Dane Korenak is available Tuesday through Friday; Rihanna Klein-Fleeman is available Tuesdays, Thursdays, and Fridays; Glenna Leonard, accounting tutor, is in the office on Tuesdays and Thursdays. It is advisable to get tutoring early rather than later. Don’t wait to see how you do on the test or an assignment that you are unsure about. Come to our office early in the semester with any questions or concerns you may have.

**STUDENT ACTION PLANS (SAPS):** A current SAP is required for each semester. If you have not prepared a new SAP for this semester, please make an appointment with an EXCEL advisor ASAP.

**PELL GRANTS:** If you are in danger of losing your financial aid because you may not meet the minimum academic requirements this semester, please schedule an appointment with Matt ASAP so you know what to do academically to maintain your financial aid.
In addition to maintaining minimum academic requirements, there is also a “maximum time-frame” in which to complete a degree at MAC. If you are enrolled full-time each semester (12 or more credit hours), you have 6 semesters (or 93 credit hours attempted) in which to earn your degree at MAC; if you are enrolled 3/4 time each semester, you have 9 semesters in which to complete your MAC degree; and if you are enrolled 1/2 time each semester, you have 12 semesters in which to earn your associate degree. This MAXIMUM TIME FRAME includes all terms of enrollment and credit hours attempted, even those for which you did not receive aid from the Federal Student Aid Programs. See the Financial Aid Office’s information on the MAC web site for additional information or make an appointment with an EXCEL or Financial Aid staff member.

**LOANS:** Loans should be avoided, if possible. Things to consider: Subsidized loans are better than unsubsidized; government loans are generally better than other loans; fixed rates are better than variable; going to college part-time and working part-time **may be a better option than continuing full-time and becoming indebted!** If you must take out a loan, be sure to remember that **LOANS MUST BE PAID BACK AFTER YOU GRADUATE. LOANS ARE NOT FREE!! THEY COST money in the form of INTEREST.** Be sure you understand the impact interest rates and terms will have on your monthly payment and then project the income you expect to make when you complete your degree. You may discover that you simply CANNOT AFFORD TO TAKE OUT A LOAN NOW because it may COST TOO MUCH MONEY TO PAY OFF AFTER YOU GRADUATE!!

**CREDIT HOURS EARNED:** If you have already earned 60 to 70 credit hours but do not have your degree yet, it would be a good idea to sit down with your EXCEL advisor and plan the rest of your coursework for each semester you remain at MAC. This is particularly important if you plan to transfer to a four-year university to earn a bachelor’s degree because you want to be sure you have adequate Pell Grant eligibility remaining to help pay for your bachelor's degree. In general, it is in your best interest to graduate from MAC sooner rather than later, whether you plan to go to work immediately after MAC or transfer to a four-year university.