A N N U A L R E P O R

MISSOURI STATE EDUCATION & TRAINING VOUCHER PROGRAM

Academic Year 2017-2018



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Introduction

Founded in 1981 as Orphan Foundation of America (OFA), the mission of Foster Care to Success (FC2S) is to help young people succeed at post-secondary education and training and enter the workforce as productive, capable citizens.

The Missouri State Education and Training Voucher Program (ETV) has been administered by FC2S since academic year 2004-2005. The program goes well beyond simply awarding a financial grant. We forge relationships with students and encourage their dreams, share their joys, and coach them over and around challenges to help them realistically plan and achieve their education and training goals.

FC2S guidance is always practical and personalized. ETV applicants are young; their chronological ages range from 17-23, but they have varying levels of maturity and understanding about college, finances, careers, relationships, goal planning, time management, accessing services, parenting, health and wellness, and positive decision making.

The living situation of each youth is different as well. Some remain in care and have an array of supportive adults in their lives, some live independently, and others stay in dorms or move to another state. Some are caregivers, whether to their own child or children siblings or an ill relative. Some are in precarious situations because they do not have safe and stable housing, reliable transportation, and work too many hours, or they have issues related to family and friends.

The spectrum of academic and social readiness for post-secondary education and training varies greatly among ETV applicants. FC2S is committed to helping each young person understand that the path to success is built one step at a time. Their individual aptitude, temperament, learning style, and circumstances affect their ability to succeed in a college program, and as ETV coordinators get to know each student these qualities are taken into consideration as we guide and support them.

For some youth, the path is linear; fund them and get out of their way. Others struggle in remedial courses and risk failing or dropping out. FC2S tries to help each young person recognize that their strengths and interests can align with a career path, identify an achievable education and career goal, and work towards success whether it is through a traditional four-year program, an associate degree, or a technical certificate.

The challenge in working with ETV students is to understand that each of them is an adult with a complex set of needs, strengths and weaknesses and expectations. *One step at a time, slow but steady, onward and upward, believe in yourself, ask for help, you're doing great, what do you need to succeed, how can I help you* - these words and sentiments have never been more true than when Foster Care to Success works with ETV Program participants.

Program Participants and Awards

Program Participants

In academic year 2017-18, 229 eligible youth received funding. Applications were reviewed per the ETV program plan and funding amounts were allocated to meet individual student's needs; 100% of eligible applicants received ETV funding.

Annually, youth begin applying online on July 1. To be eligible, applicants must be verified by OCFS, enrolled, attending, and in good standing in a post-secondary program. They also must receive funding for the first time before their 21st birthday. Students who are making progress towards completing a degree or certificate may receive funding until their 23rd birthday.

Of the 466 applicants, 237 did not meet basic program eligibility criteria or were ruled ineligible by the State, and did not receive ETV funding. They included those who were not in foster care, did not attend school or were not making progress and first time applicants over the age of 21.

ETV funding is allocated after reviewing students' financial aid information and the school's Cost of Attendance (COA) to determine unmet need, as per the Higher Education Act and the state plan. FC2S attempts to help each student develop a realistic budget for the semester that includes income, expenses and non-monetary support assistance.

Often, youth do not understand how the combined assistance they receive can help them achieve their education or training goals. Combining federal, state and institutional grants with DSS assistance may cover their COA – tuition, fees, room and board (on or off campus) and incidentals. However, well-meaning people advising them may not be aware of or understand how these monies can be braided together – Pell, ETV, work study payments and other state grants for college students as well as a DSS monthly stipend or consider the non-monetary assistance youth receive for housing, etc.

When foster care associated advisors, foster parents, mentors and others do not understand the braiding of financial aid money and state services they may transmit a sense of financial insecurity to the student undermining their sense of autotomy and stability. Students who feel financial vulnerable often make poor decisions, become overly anxious and direct energy and emotion to feeling deprived or constantly on the verge of failure which inhibits their academic progress.

All ETV recipients enrolled in a 2-year public college can attend school debt free, they have adequate funding to cover the cost of tuition, fees and books and basic living expenses. Many program participants at a 4-year public college can also graduate debt free if they manage their money well, work during the summer and a few hours each week during the semester on or near campus.

Students who are older or are not eligible for state/county after-care services may need to borrow in their final year, however that limited amount is a reasonable investment in their degree

Funding Awarded by Term

Fall 2017	
Total students attending	202
New	103
Returning from Spring 2017	95
Returning from a prior year	4
Spring 2018	
Total students attending	168
New	21
Returning from Fall 2017	141
Returning from a prior year	6
Total students funded 2017-2018	229

Award Disbursement

Each student's ETV funding is determined by calculating using their financial aid information and the school's Cost of Attendance (COA) to determine their unmet need, as per the Higher Education Act.

2017-2018 Academic Year					
Purpose	Totals	Percentage			
Tuition	\$330,575.00	36.20%			
Childcare	\$4,050.00	0.44%			
Loans	\$18,350.00	2.01%			
Living Expenses	\$230,613.00	25.25%			
Housing	\$81,310.00	8.90%			
School Supplies	\$111,009.00	12.16%			
Transportation	\$53,178.00	5.82%			
Computer	\$46,500.00	5.09%			
Total:	\$875,585.00				

Funding by County

ETV County	Total funds per county	Percentage	ETV County	Total funds per county	Percentage	
Atchison	\$2,500.00	0.29%	Lincoln	\$3,000.00	0.34%	
Barry	\$12,500.00	1.43%	Livingston	\$7,500.00	0.86%	
Barton	\$9,000.00	1.03%	Macon	\$3,300.00	0.38%	
Bollinger	\$5,000.00	0.57%	Marion	\$7,500.00	0.86%	
Boone	\$15,800.00	1.80%	McDonald	\$2,500.00	0.29%	
Buchanan	\$5,000.00	0.57%	Montgomery	\$5,000.00	0.57%	
Butler	\$2,000.00	0.23%	Morgan	\$1,800.00	0.21%	
Callaway	\$7,050.00	0.81%	New Madrid	\$4,500.00	0.51%	
Camden	\$14,800.00	1.69%	Newton	\$20,800.00	2.38%	
Cape Griardeau	\$19,100.00	2.18%	Nodaway	\$15,000.00	1.71%	
Carter	\$2,000.00	0.23%	Osage	\$5,000.00	0.57%	
Cass	\$5,000.00	0.57%	Pemiscot	\$5,000.00	0.57%	
Cedar	\$5,000.00	0.57%	Perry	\$5,000.00	0.57%	
Christian	\$8,750.00	1.00%	Phelps	\$16,800.00	1.92%	
Clark	\$5,000.00	0.57%	Pike	\$7,500.00	0.86%	
Clay	\$5,000.00	0.57%	Platte	\$2,500.00	0.29%	
Cole	\$8,250.00	0.94%	Polk	\$6,800.00	0.78%	
Cooper	\$5,000.00	0.57%	Pulaski	\$12,500.00	1.43%	
Crawford	\$2,250.00	0.26%	Ralls	\$5,000.00	0.57%	
Dade	\$5,000.00	0.57%	Randolph	\$8,200.00	0.94%	
Dallas	\$10,000.00	1.14%	Ripley	\$10,000.00	1.14%	
Daviess	\$10,000.00	1.14%	Saint Charles	\$18,800.00	2.15%	
Dent	\$3,000.00	0.34%	Saint François	\$9,300.00	1.06%	
Douglas	\$3,800.00	0.43%	Saint Louis	\$99,775.00	11.40%	
Dunklin	\$7,250.00	0.83%	Shannon	\$3,800.00	0.43%	
Greene	\$66,525.00	7.60%	Shelby	\$10,000.00	1.14%	
Henry	\$10,000.00	1.14%	St. Louis City	\$47,020.00	5.37%	
Holt	\$5,000.00	0.57%	St. Clair	\$5,000.00	0.57%	
Howell	\$9,350.00	1.07%	Stoddard	\$1,800.00	0.21%	
Jackson	\$101,132.00	11.55%	Taney	\$13,750.00	1.57%	
Jasper	\$22,800.00	2.60%	Texas	\$6,400.00	0.73%	
Jefferson	\$47,500.00	5.42%	Vernon	\$4,333.00	0.49%	
Johnson	\$9,300.00	1.06%	Warren	\$6,900.00	0.79%	
Laclede	\$15,250.00	1.74%	Washington	\$13,600.00	1.55%	
Lawrence	\$0.00	0.00%	Wayne	\$5,000.00	0.57%	
Lewis	\$10,000.00	1.14%	Total:	\$875,585.00		

Demographics

Student Demographics

Program participants self-reported demographic information via their initial online application, other information is gathered from surveys, transcripts, and FC2S student support services.

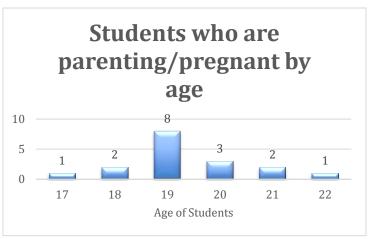
Gender	Number of Students	Percentage of Students
Female	155	68%
Male	73	32%

Age When Funded	Number of Students	Percentage of Students
17	5	2%
18	74	32%
19	65	28%
20	54	24%
21	16	7%
22	15	7%

Ethnicity	Number of Students	Percentage of Students
Caucasian	144	63%
African-American	69	30%
Mixed Race	8	3.5%
Native American	3	1.5%
Latino	2	1%
Asian-American	1	1%

Parenting Students

Pregnant and parenting students face significant challenges; many are very young, they may be single with no support, have a partner who is incarcerated, and or report having mental health issues. These concerns exist in addition to the childrearing responsibilities and their urgent need for money. Potential obstacles, such as childcare, transportation and housing, *must* be addressed before students enroll in classes if they want to progress toward their goals.



Parenting students often withdraw or fail out because they lack childcare. Approximately 8% of Missouri ETV students reported that they were expecting to parent or are parenting during the school year. Among these students, only 1 reported not having consistently reliable daycare.

This number is likely higher as many students believe their daycare to be reliable until it suddenly is not. This often happens when students rely on a family member or significant other to watch their child(ren).

Some parenting students borrow excessively. Because they are independent students with a dependent, their Cost of Attendance is higher than that of other students, thereby making them eligible for more student loan money. It is difficult to help them understand that they will have to pay this debt back whether or not they graduate. FC2S tries very hard to help these students develop a budget so they can see how to pay for school and live without incurring excessive debt. We also encourage them to consider alternatives to a 4-year degree. Credentials offered at community colleges include nationally recognized certificates and Associate's Degrees often result in a direct and shorter path to employment.

Young women who are pregnant often do not understand how having a child will impact their daily life. They don't plan for what will happen if they deliver a child in the first few weeks of the semester; they do not realize that if they miss too many classes they may be dropped or given a failing grade. Experiencing morning sickness, being put on bed rest, and delivering during mid-terms or finals are other common situations that derail progress.

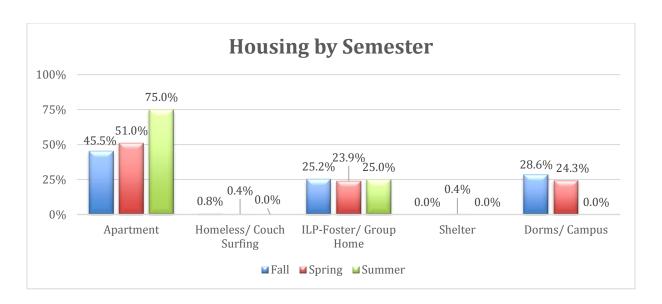
Some, but not all pregnant and parenting youth remain engaged with their ETV coordinator, and when we are able to talk to applicants and students we try to help them anticipate, identify and find solutions to the challenges they may encounter.

Housing

Ideally, students should have housing, on or close to campus, in place prior to the start of classes. Living on or close to campus facilitates attending every class, meeting with other students for study sessions, participating in campus clubs or other activities, and using the library and gym. Youth who live on or near campus are also more likely to visit the student service and career centers.

For students in living on campus, dormitory closure over breaks can be problematic. Some do not want to return home to their foster or biological family, others do not have any type of supportive housing available when needed. ETV encourages students to plan for breaks with their social worker well in advance of school breaks and holidays.

It is concerning that only 54% of students living in apartments had their name on the lease. Their living arrangements vary greatly and may including living with a significant other, a family member or a partner's family, a former foster parent, or a friend. Although they may contribute a significant portion of their financial aid for rent and/or utilities many are "unstably housed," an argument that escalates, rent not being paid by the leasee, etc. and they are scrambling to find another place to live.



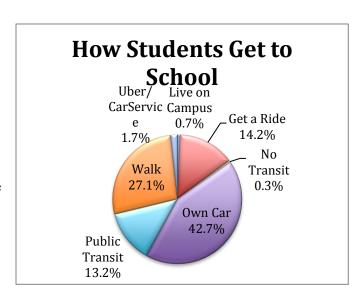
Transportation

Students often enroll in school without having put any thought into how they will get there. Discussions between students and social workers often focus on registering for classes, not on the logistics of attending them.

For students living in cities, public transportation may be generally reliable although it is likely to involve challenges and frustrations. For example, a student may have to walk more than 10 minutes to a bus stop to catch what might be the first of multiple bus connections. Students often report having commutes of an hour or longer.

Regardless of where they live, most college age youth want a car and may need their own reliable transportation to manage daily life. However, the associated expenses – car payment, insurance and repairs, are constant worries for ETV recipients. Although they buy a car to go to school, often they end up working too many hours to cover these expenses and stop going to school.

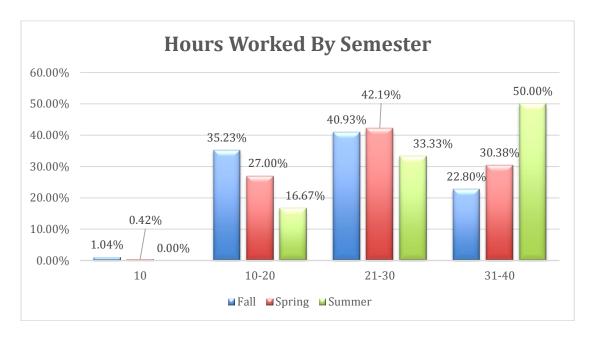
Students who start a semester without a manageable transportation plan, often drop out early in the semester or fail multiple classes. These students generally do not enroll the following semester.



Employment

A majority of students (77%) reported that they worked during the school year. The vast majority of students reported working 21 hours or more at some point during the school year,

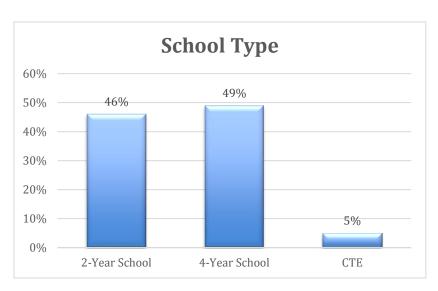
Studies show that young people who work, especially on campus, between five and 10 hours a week are often more engaged in their school communities and more fulfilled in their studies than students who do not work. Working more than 15 hours a week while enrolled full-time, however, is linked to lower grades and a lower graduation rate. FC2S works with students to develop budgets that enable them to live within their financial aid resources and, when possible, limit the number of hours worked.



College and Academics

Foster youth need postsecondary education and training that leads directly to a credential or employment after graduation. FC2S is committed to helping youth make good decisions about how to decide which academic and career path is right for them.

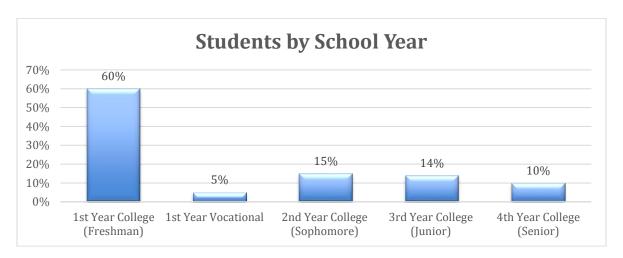
When a student is planning to enroll at a for-profit institution, we discuss their school choice with them. Students often students do not fully grasp the cost of attending a proprietary school. They believe that *the FAFSA* is covering the costs of their schooling, incorrectly believing that 'the FAFSA' is the aid rather than the application to receive federal and state grants and student loans. Often these students do not understand that because of the high cost of these programs they are taking out extensive loans to attend these schools because Pell + ETV funding does not



fully cover the tuition and fees. Whenever possible, we attempt to guide students towards community college, where they can receive a similar degree at a fraction of the cost.

We also talk with students at community colleges about the importance of earning an associate degree before transferring to a four-year school. An associate's degree can get them started directly on a career track or enable them to transfer to the four-year school with junior status. Students are strongly advised to meet with an advisor at the university to understand the transfer process, confirming the steps they need to take and determining which of their credits will transfer.

Year in College



FC2S determines a student's year in school as follows:

- Freshman <30 credits
- Sophomore 31-60 credits
- Junior 61-90 credits
- Senior 91+ credits

A student may retain their school-year status for more than two semesters if they take non-credit remedial classes, are not full time, or repeat classes they previously failed.

Academics

Only about half of all Americans ever earn a post-secondary degree or credential after high school. Furthermore, according to the Bill and Melinda Gates Foundation, less than half of all first time, full-time students complete a four-year degree within six years or a two-year degree within three years. That figure drops to about 25% for low-income students and is even bleaker for foster youth.

There is general agreement in the field of higher education that students do not do well for a variety of reasons, including:

- Unfamiliarity with college structure versus that of high school
- Academic unpreparedness
- Lack of maturity
- Unrealistic world view
- Financial hardship
- Attending the wrong school/selecting the wrong major
- Inability to prioritize course work and responsibilities school, work, family and social life

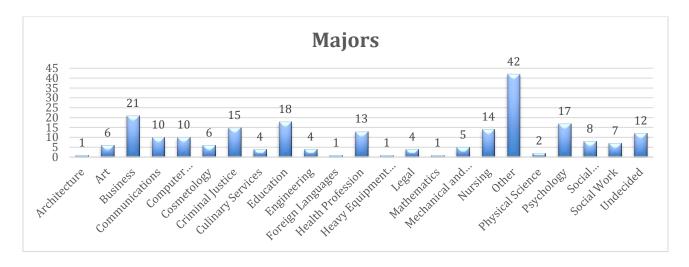
In addition to these reasons, college-bound foster youth are often uniquely disadvantaged. Not only are many of them the first in their families to graduate from high school, let alone start college, but they may be grappling with birth family issues, emotional and social delays, unidentified or untreated learning disabilities, or mental health needs.

Furthermore, few foster youth have had consistent, knowledgeable career counseling or aptitude testing in high school. They often pick a major with no real understanding of what a career based on that major entails, or what they need to study in that major. For example, a young person might want to pursue a Bachelor of Science in Nursing because "I want to help people," without realizing that nursing involves science. They will have to take anatomy, microbiology and pharmacology, which may not align with their aptitudes and interests.

Because Foster Care to Success evaluates every returning student's prior semester's transcript, we are able to have honest conversations and provide them with appropriate guidance in shaping realistic goals. A discussion about grades may result in the aforementioned student considering a credential program to get them started in the nursing field as a phlebotomy technician, taking classes in health care administration, or changing their major to something that does not require multiple sciences.

Finally, Foster Care to Success does not advocate taking online classes in order to overcome housing and transportation challenges. Online classes are only a good option for the most determined and academically ready student who have strong reading and writing skills, and can manage their time effectively. Studies show that younger students do not do well in classes do not include face-to-face engagement with professors and peers. There are inflexible weekly deadlines, and the responsibility for completing these assignments falls entirely upon the student.

Majors



Remedial Classes

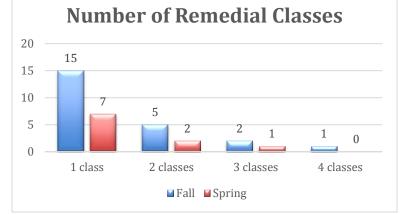
Some students are academically unprepared when they start college. They lack core math, reading and comprehension skills. College remedial education classes are designed as a refresher or to help a motivated student improve their basic knowledge, they cannot cram years of basic high school math into a college semester. Remedial classes do help students with gaps be ready for college-level classes, but too many ETV recipients enroll in these courses and become discouraged. At most colleges, remedial classes cost the full tuition rate, students earn no credits, and the grade is reported on the student's transcript even if they fail.

Complete College America reports that 65% of all low-income community college freshmen and 32% of low-income four-year college students need at least one remedial class. Among students taking remedial Math classes, only 55% of students who pass them the first time graduate, while 21% of those who fail remedial math ultimately graduate. Among students taking remedial English classes, half of all students who pass go on to graduate, while 20% of students who fail will graduate.

Fall Semester 2017 - Based on submitted grades, 20 students took remedial courses in the fall.

- 9 of the 20 students passed one or more remedial class (45%)
- 11 students failed at least one remedial class (55%)

Spring Semester 2018 - As of October 15, 2018 Missouri ETV has



received 11 transcripts showing remedial course work taken Spring semester.

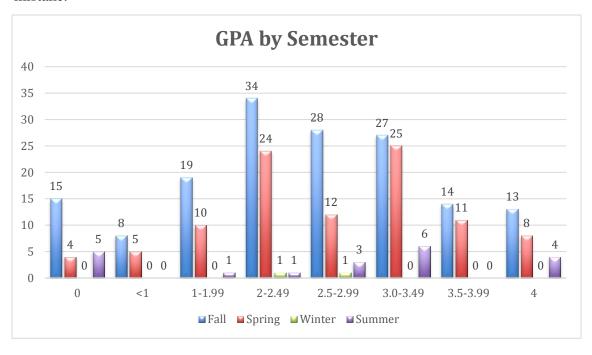
- 9 of the 11 students passed one or more remedial class (82%)
- 2 students failed one or more remedial classes (18%)

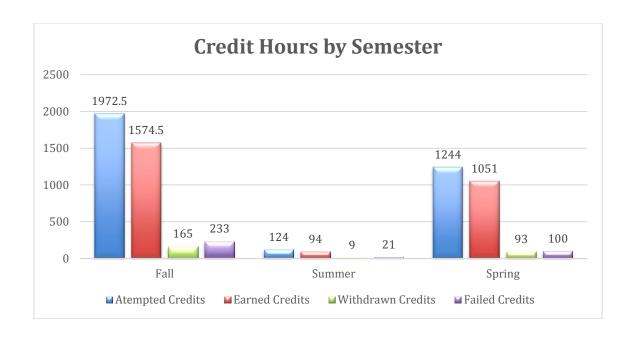
Grades and Credits Earned

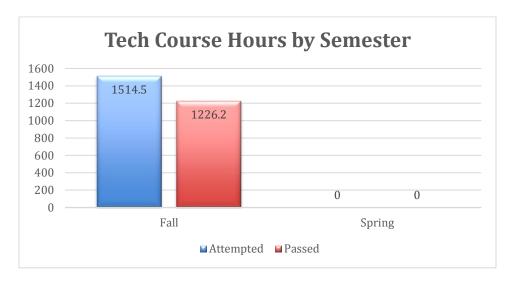
	Number of Attempted Credit Hours								
	Students With	0-3	4-6	7-9	10-	13-	16-	19-	22+
	Grade Records				12	15	18	21	
Fall	158								
# students who attempted		17	10	9	42	39	32	4	5
# students who earned		35	15	19	35	30	16	3	5
Spring	99								
# students who attempted		1	6	14	31	33	13	1	0
# students who earned		13	9	14	29	24	10	0	0
Summer	20								
# students who attempted		8	6	4	1	0	1	0	0
# students who earned		9	6	4	1	0	0	0	0

Among the transcripts received, Fall grades were reported for 158 students, Winter grades for 2 students, Spring grades for 99 students, and Summer grades for 20 students. In general, student were unable to earn the full amount of credits for which they had registered. For example, in Fall 2017, only 17 students registered for 3 or fewer credits, but 35 students earned 0-3 credits due to withdrawals and course failures.

It takes time and careful explanation to help students understand that funding – ETV, Pell, and other grants – is time-limited. Every D, F, or W represents a lost opportunity and is an expensive mistake.







^{*}Charts are based upon the number of transcripts received by the ETV Program as of October 15, 2018

Graduates

During the 2017-2018 school year, 21 current and former ETV recipients graduated from college or earned a certificate.

- Four students received an Associate's Degree from a community college.
- Eight students earned a Bachelor's Degree, seven from a public institution and one from a private university.

^{**}Youth who stop-out do not submit a transcript therefore the information we receive is incomplete and only representative of some students.

• Nine students received certificates – four from a proprietary school and the five from a community college.

Students graduated from the following schools:

- Independence College of Cosmetology
- Jefferson College
- Kaplan University
- Merrell University off Beauty Arts & Sciences
- Metropolitan Community College
- Missouri Baptist University
- Missouri Southern State University
- New Dimension School of Hair Design
- North Central Kansas Tech Beloit
- Northwest Missouri State University
- Ozarks Technical Community College (3)
- Pike-Lincoln Technical Center
- Pittsburg State University
- Ranken Technical College
- Southeast Missouri State University
- Southwest Baptist University
- State Technical College of Missouri
- University Of Missouri
- University Of Missouri-Kansas City

ETV Student Supports

The ETV program is premised on students moving forward; this requires their active engagement in the program, in school, in goal-planning, and in financial and time management. Every conversation with an FC2S staff member is meant to convey to them that this program is not "just a check." We strive to help them learn to be proactive and seek out information and guidance, avail themselves of opportunities, and to be open to relevant, timely information sent to help them.

However, we regard our engagement with students as a balancing act – they are young adults, many of whom do not want to be in "another program" that tells them what to do. Others are not emotionally ready to accept guidance from "another grown up." By understanding their stage of development and how the past shapes their attitudes, we work to earn their respect and trust. Prior to being funded, each student must have a phone meeting with their ETV coordinator to discuss financial aid and classes. During that call, we talk with them about how our experience and support can help them navigate the academic, financial, and social challenges of college.

^{*}number in parenthesis indicates number of degree conferred.

Over time, our consistent phone calls, text messages, emails, care packages, and other supports allow us to forge a strong relationship with many students.

Additionally, ETV recipients may be engaged with others who are advising them on postsecondary options. It is challenging when the advisor does not have the knowledge base or experience to work with the wide range of students in the ETV Program. Often they promote a one-size fits all approach to being a college student which may not be helpful.

Communication

Communicating with young adults presents a challenge to colleges, employers and traditional student support programs. Today's students are the first generation of true digital natives, yet in some ways their world has gotten smaller. The 24hr connectivity to their immediate peer group allows them to limit engagement with others and provides immediate satisfaction with the ding of a bell. Although they are dependent on their cell phones to virtually connect with the world around them – social media, class assignments, games and communication – as a rule they do not answer the phone, listen to voicemail, or return phone calls. This is endemic in their age group, therefore, FC2S uses multiple modes of communication – emails, text messages, Twitter, and Facebook – to reach students.

It is the goal of ETV to have at minimum a monthly phone calls with students to catch up with students in a friendly manner, follow up on previous discussions and impart critical information such as:

- Balancing school, work, and personal time
- Accessing campus resources and participating in the campus community
- The significance of remedial classes
- Study skills
- Volunteer work, Internships experience and resume building
- Studying abroad

FC2S is committed to serving the needs of all applicants to the best of our ability and within the parameters of the program. We believe that reaching out to and communicating with applicants and students throughout the year is a wise social investment. Between July 1, 2017 and June 30, 2018, ETV reached out to applicants and program participants:

	Phone	Email	Text	Total Communications
Funded Students	1969	3429	552	5950
Non-Funded Students	333	608	54	995
Total:	2302	4037	606	6945

^{*}not all students provide a cell phone number or may block text messages.

FC2S is committed to serving the needs of all applicants to the best of our ability and within the parameters of the program. We believe that reaching out to and communicating with applicants and students throughout the year is a wise social investment. Of course, not every student needs

support from FC2S; we engage with each student at the level they need, and respect the independence of these emerging adults.

End of Year Survey

229 Funded Students109 Students responded (49% response rate)

82%	Without ETV funding, students said they would not have the financial resources needed to finish college
83%	ETV funding reduced or eliminated student amount borrowed
98%	Said that the Missouri's ETV program is well organized and managed
97%	Said that they liked their ETV coordinator
95%	Said that their coordinator was responsive to them
92%	Felt that the FC2S program is helping them be a better student
0%	Wanted changes to the ETV program

When asked the question, "Overall, how satisfied are you with FC2S' MO ETV program services?" this is how they responded:

Highly Satisfied	87	80%
Satisfied	20	18%
Dissatisfied	0	0%
Extremely Dissatisfied	0	0%
No Opinion	2	2%

Conclusion

Foster Care to Success is proud to administer the Education and Training Voucher (ETV) Program on behalf of the State of Missouri.

Our work with these foster youth and adoptees begins with ensuring that all eligible students receive the funding they need, appropriately disbursed in a timely manner. However, our staff and trained volunteers go much farther, working with individual students to help them plan for their futures and achieve their goals step-by-step. We believe that educational success is founded not simply on test-taking, book-learning intelligence but also on aptitude for and interest in the subject, persistence, hard work, good time management, and supportive resources including an engaged faculty, positive and encouraging peers, a helpful community including social workers, guidance counselors and education advocates, and FC2S staff and volunteers.

Together we are moving Missouri's foster youth towards successful adulthood, teaching them to form good connections, understand financial responsibilities, and helping them develop the appropriate short- and long-term planning skills required to progress towards a credential.

Students are making great educational and personal strides as a result of ETV funding, and we are pleased to play a part in their lives. We look forward to continuing to support Missouri foster youth in the years to come.

Respectfully submitted,

Eileen McCaffrey Executive Director

Orphan Foundation of America DBA Foster Care to Success

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Emily Munsell

Emily graduated from Southwest Baptist University with a cumulative GPA of 3.9, receiving her Bachelors of Science in Computer Science. Emily graduated with just one year left in her Graduate Program. Emily moved to Atlanta, GA shortly after graduation where she will finish her Graduate program and continue her job search.