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Legislative Update

Programs Aimed to Keep Young People in PA

From State Senator John C. Rafferty

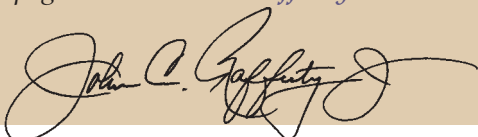
Dear Friend,

If you're a young adult raising a family in Pennsylvania, or a college student who expects to graduate soon, you may want to take advantage of many programs, resources and services that Pennsylvania provides.

Whether you are looking for ways to finance higher education or for a new job and a house, the Commonwealth provides many valuable programs as part of our state's effort to keep young people here in Pennsylvania.

This mailer is designed to provide you with information about many of these resources. If you have questions about them, or any state issue or program, please contact my office, and my staff will be happy to help you.

Pennsylvania is a beautiful state – with many opportunities for young people. I hope you take a few minutes to look at some of the resources we provide. You can also access a wealth of information about state government by visiting the state home page at www.state.pa.us as well as my home page www.senatorrafferty.com.



Providing Affordable Higher Education

When it comes to higher education, there is definitely not a shortage of colleges and universities within the state. You can find an array of institutions from community colleges and public state colleges to the most specialized private colleges. Each type of institution plays an important role in higher education. Perhaps the most overlooked institution is the community college.



Community colleges, such as Montgomery County Community College at Blue Bell and Pottstown, and Delaware County Community College at Downingtown, provide excellent opportunities to begin your higher education or revisit higher education at the most affordable price. Community colleges mold some of their curriculum based upon the job market of the local area, providing specific courses designed to help you get a job in or around your home town. Also, most community colleges can transfer their credits to a different college if you decide you want to switch schools in the future.

The largest roadblock to higher education is the cost. Tuition costs always seem to be on the rise, and particularly when students have to factor in the cost of books, housing, supplies and food. Fortunately, there are plenty of resources available to help you pay for schooling.

The Pennsylvania Higher Education Assistance Agency (PHEAA) is there to help make the cost of education affordable. To find out what programs are available to you, visit their web site at www.pheaa.com.



Tuition Account Program and Tap 529

Pennsylvania's Tuition Account Program enables parents to buy tuition credits at today's rates for future use. Credits purchased on behalf of a child today are "locked in" – guaranteed to cover the same amount of education in the future, no matter how much tuition increases. In addition, TAP 529 can help families save for other education expenses, such as room and board,

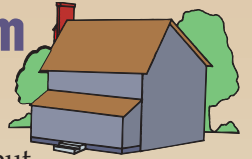
books and fees.

The TAP 529 program also offers a number of investment options for all types of investors. The program is sponsored by the Pennsylvania Treasury Department, which ensures that the investment is secure. For more information, call 1-800-440-4000 or visit the TAP website at www.patap.org.

Grants for Veterans And POW/MIA Dependents

Qualified veterans of the U.S. Armed Services are eligible for consideration for state grants while they are full-time undergraduate students. Veterans must be Pennsylvania residents and meet other PHEAA eligibility requirements. Dependent children of former members of the U.S. Armed Services who served on active duty after January 31, 1955, are listed as missing in action, and were residents of Pennsylvania for at least 12 months prior to active duty, are eligible for undergraduate state grants. For more information, call toll-free 1-800-692-7392.

First-Time Homeowners Program



Renting an apartment can be convenient, but buying a home is a solid investment which helps you build equity and use your money wisely. The problem is that with many conventional mortgages, you need to put 20 percent or more towards the down payment of the house to avoid paying mortgage insurance, and closing costs can be high as well.

Thanks to the Pennsylvania Housing Finance Agency (PHFA), it has never been easier and more affordable to own your first home. There are several different funding programs offered by PHFA to help first-time homeowners purchase a home. Additional funding programs are available through the U.S. Department of Housing and Urban Development (HUD). There are also other services available such as free housing counseling agencies that provide sound advice on how to plan and manage your home purchase.

Visit PHFA's web site at: www.phfa.org

Visit the Pennsylvania branch of HUD at: <http://www.hud.gov>

Children's Health Insurance Program

If you are a working parent who cannot afford private health coverage for your children, but don't qualify for Medical Assistance, you may be eligible for Pennsylvania's Children's Health Insurance Program (CHIP).

Created by the Legislature in 1992, CHIP provides free or low-cost health insurance to more than 126,000 Pennsylvania children under the age of 10 whose families earn too much to qualify for Medicaid but not enough to purchase private health insurance.

The program is comprehensive, paying for everything from routine checkups to hospital stays. Children with pre-existing conditions will not be turned away. To find out if you are eligible, call 1-800-986-KIDS or visit the CHIP website at www.insurance.state.pa.us.

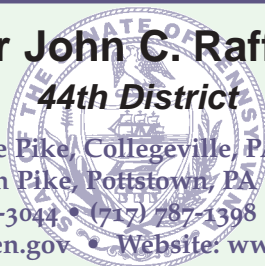
Employment Opportunities In Pennsylvania

Pennsylvania is working hard to prevent "brain drain" and provide good job opportunities for students who are graduating from college. To help students find the right job, Team Pennsylvania Career Link has devised an on-line career center and job placement program to help in the employment search.

The premise of this program is to

help you decide which career path best fits you based upon your skills and your personality, and then more importantly, getting your resume into the hands of potential employers. CareerLink also helps employers find you. To help make your job search easier, visit Team Pennsylvania CareerLink at <http://www.pacareerlink.state.pa.us>

Senator John C. Rafferty, Jr.



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