

Hagan Scholarship Foundation

2025 First Year Workshop

First Year Mandatory Workshop

The primary purpose of the first-year workshop is to help you get off to a great start in college and provide guidance on how to keep your Hagan Scholarship. The Deadline for submitting the Workshop Report and Schwab Documents PDF is **Monday, June 16, 2025**. The Submittal Link will be removed after that date.

Carefully review the following information:

1. Record Keeping, How to Access and Complete Forms.
2. Overview of the Hagan Scholarship Foundation.
3. Overview of the Hagan Scholarship.
4. Required Reading. A-B-C. Read then prepare your Workshop Report.
5. Summation

1. Record Keeping, How to Access and Complete Forms

1. Create a “Hagan Scholarship” Folder and retain a copy of all scholarship related information in your records. We will not provide copies of submitted documents.
2. Submittal Form Links will be emailed to you, typically two weeks prior to the Submittal Deadline. To access each Form, you must create a new UN and new PW. After clicking on the provided Link, click on “New User” displayed in a red font and create a new UN and new PW.
3. Before completing a Form, always download the Form to the Hagan Scholarship Folder on your computer. Then open the Form from the Folder and complete.

2. Overview of the Hagan Scholarship Foundation

I grew up living on small farms and attended four small public schools that graduated a combined total of 98 students in 2022. I am a self-made businessman. I worked during high school and attended the University of Missouri (MU) without incurring debt. While attending MU I worked two part-time jobs and established a small rental business by purchasing, remodeling, and renting old mobile homes and purchasing and improving old mobile home parks. I lived in the mobile homes while working on them. During this time, I also started investing in common stocks.

After three years, while still attending the MU I owned four mobile home parks, three in Columbia and one in Chillicothe MO and about sixty rental mobile homes. I had no full-time employees; it was a one-man business. I then left MU, sold the mobile home parks and rentals, and developed real estate: single-family, multi-family, condominiums, office buildings, and one industrial building. The multi-family apartments, office and industrial buildings were retained as investments. Single-family and condominiums were developed to provide employment for key employees when not developing investment properties. I had about thirty employees but no secretary, I used an answering machine. This was before the Internet. I stopped developing real estate after 10 years and since that time have managed my investments.

The Hagan Scholarship was established to assist high achieving students having clear goals, a willingness to work to achieve those goals, and a significant financial need in order to attend college. Students I could identify with. The scholarship is designed to provide recipients with the

opportunity to graduate college debt-free. I still manage the Hagan Scholarship Foundation without a full-time employee. That's why recipients must follow instructions and meet Deadlines. Otherwise, it would be impossible to manage HSF in an efficient manner. I am assisted, as needed, with part-time help.

3. Overview of the Hagan Scholarship

The Hagan Scholarship is a "hand up" and not a "hand out" or "entitlement." The scholarship is earned each semester by fulfilling the scholarship responsibilities in a timely and professional manner.

The Hagan Scholarship can be viewed as a highly paid employment opportunity. The work required to keep the Hagan Scholarship may initially seem onerous, but it is minimal when compared with the benefits received. Most submittals can be complete in only a few hours. The average scholarship disbursement over four years is over \$24,000. If a recipient worked 12 hours each year fulfilling Hagan Scholarship responsibilities, this equates to \$500 per hour, ($\$6,000 / 12 \text{ hours} = \500 hour).

Attending and fully benefiting from a college education is a full-time job. If you apply yourself and spend 40 hours of quality time each week on schoolwork, you should be able to receive a college education and graduate college debt-free and still have weekends to socialize and enjoy the college experience.

First year recipients must open a Personal Schwab Brokerage Account. The Personal Schwab Account will be owned by the recipient and can only be accessed by the recipient, so the account can continue to be used after graduation from college. Next year, when you are a second year Hagan Scholar, we will open a \$10,000 HSF Schwab Account that you will manage until you graduate from college. After each award year graduate's college, and after HSF Schwab Accounts are closed at the end of the year, all gains up to \$10,000 in each HSF Schwab account will be transferred to the recipient's Personal Schwab account.

Scholarships Awarded and Recipient Statistics

The first Hagan Scholarship applications were received in the fall of 2010; 33 scholarships were awarded to Missouri students in 2011. Due to compelling essays from applicants, the scholarship program was continually expanded over the intervening years and is now nationwide and available to all students in the high school graduating class in all high schools located in the United States, regardless of nationality or citizenship. To date 5,594 Hagan Scholarships have been awarded. Hagan Scholars have attended over 700 colleges and universities located in all 50 states and the District of Columbia.

Hagan scholarship recipients are high achieving and goal driven. The average 2025 first-year recipient achieved a 4.08 CGPA in high school. The average Hagan Scholar, who graduated college while in the Hagan Scholarship Program, achieved a 3.81 CGPA, earned 144 credit hours, and worked 522 hours prior to the start of their fall semester in college.

Forfeitures

The scholarship attrition rate (forfeiture rate) is comparable to that of many colleges and universities. About one-half of all Hagan Scholarship recipients will lose their scholarship. Typically, scholarships are lost due to a failure to achieve the minimum GPA or CGPA, or a failure to earn the required number of credit hours. About two-thirds of all scholarships lost are

lost in the first year of college. That's why it is important to develop good time management skills and study habits and work full-time at college just as you would work full-time at a place of employment.

Recipients who have lost their scholarship often say they wish they could start over. They realized too late that they had lost the "opportunity of a lifetime." For one recipient who remained in contact with HSF, it was such a shock when she lost her Hagan Scholarship she changed her lifestyle, study habits, made new friends, and graduated college with honors and is now teaching and attending graduate school. She said losing the Hagan Scholarship was the "wake up call" she needed to really focus on what was important in her life.

Mandatory Responsibilities

Must prepare submittals according to the Instructions and meet Submittal Deadlines

Must achieve a 3.0 GPA each semester of college.

Must maintain a 3.25 CGPA after the first semester of college.

Must earn 12 GPA credit hours each fall semester.

Must earn 14 GPA credit hours each fall semester to be eligible for a disbursement.

Must earn 28 GPA credit hours in the fall and spring semesters.

Must earn 30 GPA credit hours in the fall and spring semester to be eligible for a disbursement.

High school and summer school college credits cannot be counted.

Must work 240 hours from January 1 to September 1 to be eligible for a disbursement. Work must be regularly scheduled employment performed under supervision for compensation.

Volunteer or unpaid work hours cannot be counted.

Submittals, Other Responsibilities, Transcripts

A Form Link will be emailed to you typically two weeks prior to a Submittal Deadline.

Recipients must use the provided Form Link when making Submittals to HSF. We will not process emailed documents, mailed documents, or Links to documents. The Form Link and the Scholar Portal are not the same thing. When you click on each Form Link you must click on "New User" (shown in a red font) and create a new UN and PW to access the Form. To keep this simple and easy to remember use a UN and PW used for another account.

First year recipients (Freshmen) must join one campus organization during the first semester of college. The organization must be listed as a campus organization by the school, have elected officers, and hold regularly scheduled meetings.

Recipients must not incur non-educational debt more than \$20,000 without HSF prior approval. This policy exists to ensure that recipients will not incur excessive debt while benefiting from the Hagan Scholarship.

Recipients must provide a complete copy of their "Official Grade Transcript" after the completion of each semester. A copy of your Unofficial Transcript or a copy of your Academic Record will not be processed, resulting in the forfeiture of your scholarship. The Adobe PDF of the Official Transcript must not require the use of a PW to access the document or have an expiration date. All Transcripts must be uploaded to the provided Link. Emailed or mailed transcripts or links to transcripts WILL NOT be processed.

Contact Information, Email Addresses, and Mailing Addresses

Recipients can update their contact information one time each year when preparing their fall semester submittal.

We communicate by email only. Failure to receive an HSF email notification could result in the loss of your scholarship. Scholarships have been lost due to recipients having “full mailboxes,” undeliverable emails, providing an incorrect email address, or due to HSF emails being sent to the recipient’s spam folder. It is the recipient's responsibility to stay current with all upcoming Deadlines posted on the Portal Homepage.

Email Instructions. Emails must be sent according to the following instructions, or you may not receive a reply. The Subject Line must first show the recipient’s HSFID followed by recipient’s last name, comma, first name, hyphen, subject matter.

Example Only: 14000 Smith, William - Scholarship Disbursement

Mailing Instructions. The Return Address envelope must first show recipients HSFID followed by recipient’s last name, comma, first name, followed by the recipient’s name and address:

Example Only:

14000 Smith, William

William Smith

2381 Possum Hollow

Blue Sky, AR 66667

Mail to:

Hagan Scholarship Foundation

PO Box 1225

Columbia, MO 65201

We communicate with recipients only, to avoid miscommunication. If you have “helicopter parents” or are unwilling or unable to follow instructions and prepare professional submittals, this scholarship is not intended for you.

End

4. Required Reading

Read the information contained in Parts A-B-C below, then write your Workshop Report.

A. Getting off to a Great Start in College by Dr. Gary Smith and Dr. Bruce Walker

1. What to do between now and the first day of classes:
 - A. Go to orientation.
 - B. Check my college's website for degree requirements, departmental home page, course schedule, etc.
 - C. Check out the college master calendar for next year.
 - D. If my college assigns summer readings, get them done.
 - E. Contact my roommate(s).
 - F. Find out:
 - Where are my classes?
 - Where will I eat?
 - Where will I exercise?
 - Where will I park my car or secure my bike?
 - Where is the church I will attend?
 - Where is my financial institution?
 - G. Start a calendar.
 - H. Familiarize myself with campus services such as Advising Center, Counseling Center, Tutor Center, Writing Center, etc.
 - I. If not already in it, check out the Honors Program.
 - J. Determine what I do if I get sick or injured.
 - K. Check what insurance coverage I have.
2. How do I get off to a strong start during my first semester?
 - A. Attend class sessions faithfully.
 - B. Take notes to help me pay attention in class and to study later.
 - C. Meet my professors during their office hours, ask them about what's needed for learning/success in the course.
 - D. Meeting students in my classes, helpful for study sessions and projects.
 - E. Read messages from instructors via e-mail and/or the course management system.
 - F. Don't be afraid to ask questions, in class, during office hours.
 - G. "Divide and conquer" large projects/tasks.
 - H. If I have a choice, select team members carefully for a project, avoid "free riders."
 - I. Seek and accept constructive feedback/criticism.
 - J. Don't procrastinate; keep up with studies (partly so I can enjoy weekends!).
 - K. Study during breaks between classes, but don't skip lunch.
 - L. Develop and follow a plan/schedule, modify it if/as necessary.
 - M. Emphasize learning as much as or more than grades.
 - N. Selecting friends carefully, smart, and well-grounded are probably better attributes than cool and exciting.
3. What are the keys to effective time management?
 - A. Learn to say NO!
 - B. To the extent possible, schedule my courses in "blocks."
 - C. Determine if I'm an owl or a rooster.
 - D. Prioritize my study time.
 - E. Handle course work only once.

- F. Don't multitask, focus instead, it will save time.
- G. Make a Plan and work it.
- H. Plan ahead for mid-terms, finals, and term papers.
- I. Don't waste time.
- J. Put in a 40-hour week, more if necessary.
- K. Don't get behind.
- L. After three weeks, make the necessary adjustments.
- M. Don't let parents' "helicopter" above you.

4. What will my professors expect of me? Note: Professors may not appear interested in you personally, but most really are.

- A. Attendance at class sessions.
- B. A real interest in, if not a passion for, the subject of the course.
- C. My attention to what's going on in class (lecture, Q&A, discussion).
- D. No inappropriate computer use (e.g., surfing the Web, playing video games) during class.
- E. An appropriate amount of participation during class (not too little, not too much).
- F. Comments/questions that show I've gone beyond the text and lectures to learn about the subject (e.g., organization's website, online article).
- G. Well-prepared, rehearsed oral presentations that conform to time limit.
- H. Well-written, carefully proofed papers/reports that conform to length limit.
- I. A meaningful purpose for a meeting that I request with him/her; have my comments and/or questions well organized and written so I can refer to them.
- J. Cogent, concise, polite e-mail messages, this is different than texting a friend (avoid "Hey Bruce" or similar beginning of an e-mail to a professor).
- K. Acceptance of constructive criticism; ask if I don't understand the feedback.
- L. Acknowledgement of the importance of the course, including class sessions (e.g., after missing a class, avoid asking the professor if he/she covered anything important).
- M. Honest explanations or sincere apologies, as necessary, rather than "creative" or dishonest excuses and alibis.

5. How do I maintain my physical and mental health?

- A. Keep a positive attitude.
- B. Try to get 7 to 8 hours of sleep and manage my working time.
- C. Eat right, the brain works better with reasonable amounts of carbohydrates and protein.
- D. Bad things happen when you procrastinate, most notably STRESS.
- E. If necessary, as a result of an accident, illness, or family emergency, weigh the pros and cons of withdrawing from school for the remainder of the semester.
- F. Spend time with friends.
- G. Use a 7-step approach to deal with a problem:
 - 1) Pinpoint the problem.
 - 2) Consider possible solution.
 - 3) Use campus resources.
 - 4) Talk to a confidant.
 - 5) Enlist professional assistance.
 - 6) Accept reality, change is hard.
 - 7) Do something, you are in charge.

6. Beyond my courses, what else should I do on or off campus during the first year?
- A. Start thinking about where I'm headed, summer jobs, internships, study abroad, career.
 - B. Arrange a job that, to the extent possible, matches my criteria (e.g., on or off campus, inside or outside, related to or different than my major).
 - C. Join one or two student organizations that match my interests and will benefit me, acquiring knowledge and/or skills, networking, developing worthwhile values, fun.
 - D. Time permitting, take advantage of recreational, social, cultural, religious, and sports activities on campus and/or in the community.
 - E. Attending some presentations made by visiting speakers, if potentially beneficial (e.g., seeking an internship in the future), try to meet the speaker.
 - F. Seek an opportunity to collaborate with a professor, perhaps as a paid or even unpaid research assistant.
 - G. Time permitting, do some community service (e.g., mentoring a member of the Boys & Girls Club, participating in community clean-up day).
 - H. Meet the staff of the placement office that serves my major, find out what I need to do to arrange an internship and prepare for my search for a post-graduation job.

B. College Finances by Andrew Zumwalt, Assistant Extension Professor

1. What college graduates wish they had known as a first-year student

A. Financial Goals

What is financial success to YOU?

What are your financial goals?

Achieving financial goals by budgeting and controlling expenses

B. Budgeting. Why it is important.

Allows you to reach goals.

Identifies high spending areas.

Relieves Stress

2. A budget is NOT just a record of where you spent your money. A budget is a PLAN for how are you going to spend your money.

A. How do you budget?

Identify all income.

Paychecks

Savings

Financial Aid (Loans)

Family Assistance

Identify all expenses.

Fixed Expenses – the same every month

Savings

Rent

Car Payment

Phone Bill

Variable Expenses – change from month to month

Gas

Clothes

Groceries

Entertainment

Student Specific Expenses

Tuition and Fees
Books
Fraternity/Sorority Dues

Income Less Expenses should equal a Positive Number
If you have a negative number, you have two options:
Increasing Income
Decreasing Expenses

B. Budgeting Tips

Use the Envelope Method for variable expenses.
Google “budget envelope system” for more information.

Budgeting Apps

www.mint.com

www.youneedabudget.com

Get a credit card.

Charge all budgeted monthly expenses to it.

Pay off in full each month.

Pros: Builds your credit history and credit score

Automatic tracking of expenses

Cons: If not disciplined, you can end up with a balance at high interest rates

Getting a job to pay for living expenses.

Use student loans for school related expenses.

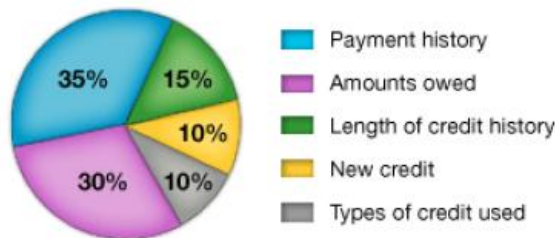
C. Credit Cards / Credit Score

A credit score of 700+ is a good score.

Check your credit report for errors.

www.annualcreditreport.com

How credit scores are calculated, best if viewed and printed in color:



D. Student Loans

The average student will graduate college with \$35,000 in federal student debt.

Interest rates for federal student loans are about 6.5%.

Interest rates for unsubsidized interest rate loans are about 6.5%.

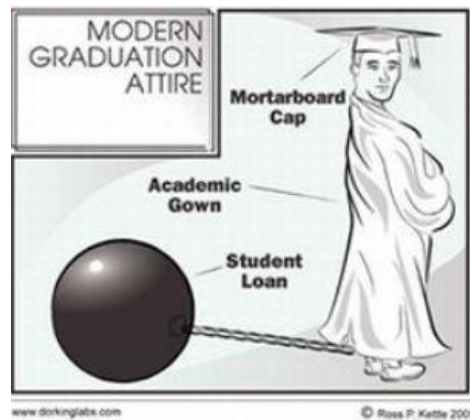
A \$35,000 loan over 10 years at 6.5% will require monthly payments of \$405.

Types of student loans

Federal vs. Private

Subsidized vs. Unsubsidized

<https://studentaid.gov>



E. Where to find help at your institution

Money Management Center

Financial Aid Office

Counselor center

Or, a visit a local financial institution (credit union)

F. Prepare a Financial Plan

Primary Goals

Within the next week

Within the next month, year, five years

C. Additional Required Reading – Located on the College Resources Link on the HSF website.

A. [College Success](#) (Chapter 2.1 Setting and Reaching Goals. Read Pages 55-66)

This book is an excellent reference Guide. It is full of good advice and information on all matters pertaining to college success. Download to a folder on your computer for future reference. Use the Control F key to bring up a search field, to find needed information.

B. [College 101- Tips and Tricks](#) (4 pages)

A short three-page Guide to set you on the right path to college success.

C. [Hotchkiss Note Taking and Study Tips](#) (2 pages)

A short two-page Guide to improve your study skills.

5. Summation

What you accomplish during the next four years will likely determine the quality of employment you will obtain after graduation from college. Recipients graduating college while a Hagan Scholar typically find employment with better companies that provide better job security, better benefits, and more opportunities for advancement and promotion. The independence, experience, and knowledge gained from studying abroad and from managing the HSF Schwab

Account will help distinguish you from other high-quality candidates when interviewing for employment.

Congratulations on being selected as a Hagan Scholar.

Sincerely,

A handwritten signature in black ink, appearing to be 'DH' or 'Dan Hagan', written in a cursive style.

Dan Hagan

“You can’t go back and change the beginning, but you can start where you are and change the ending.”

C.S. Lewis