

January 2007

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It's the time of year when students are excited as college admission decisions start to arrive. It is also the time of year when parents begin to wonder how they are going to pay for the college their student has chosen and struggling with how they are going to complete the FAFSA. Encourage your parents to attend the financial aid session college counseling is presenting on January 16 at 7:00 PM. We will have an expert in the field talk your parents through the FAFSA. At the bottom of the newsletter is an article from FastWeb entitled *FAFSA: Step by Step*.

SCHOLARSHIPS

Clary Medal and \$1,000 Scholarship – To be considered as a nominee, an award based on an individual's excellence in athletic participation, extra-curricular activities, and community service, the following criteria must be met:

1. Student must be enrolled in an NCHSAA member high school.
2. Student must be a rising senior who will successfully complete graduation requirements in the spring of the current school year.
3. Student must be planning to enroll for the fall 2007 semester in an accredited, recognized university, college, or community college anywhere in the United States.
4. At a minimum, the student must have participated on two or more athletic teams at his/her respective high school or have participated on two or more teams during the preceding year.
5. Student must maintain an average grade point average (GPA) of 3.2 or higher (on a 4.0 scale) during his/her high school academic career (freshman year through Fall semester of senior year for the purposes of the nomination timeline)
6. Student must demonstrate athletic excellence through awards, honors, and special recognitions.
7. Student must demonstrate success in other, non-sport, extra-curricular activities.
8. Student must demonstrate active involvement within his/her community through volunteer service programs, scouts, or other similar activities.
9. Student must submit an essay about how athletic participation has impacted his/her life, his/her view on how athletics are tied to education, and address the following areas: sportsmanship, teamwork, leadership, honesty, and integrity. Essay should be a maximum of two typed pages or less. Deadline to see Mrs. Atkinson is **January 20th**.

Elks National Most Valuable Student Scholarship Contest - Students will compete for two \$60,000, two \$40,000, and two \$20,000 scholarships. The 494 runners-up will receive \$4,000 scholarships. The judging criteria will be scholarship, leadership and financial need. Applications will be available in college counseling or at www.elks.org/enf/scholars. Deadline is **January 12, 2007**.

The Humanities Scholars, the Linehan Artist Scholars, the Sondheim Public Affairs Scholars, and the CWIT Scholars(Center for Women in Information Technology)— Offered by the University of Maryland at Baltimore these scholarship programs offer four-year awards covering tuition, room and board and fees for selected full scholars. **The Humanities Scholars** seek talented students who intend to pursue degrees in various liberal arts fields. Program benefits include funding for a study abroad experience in the junior year. **The Linehan Scholars** bring together students from the visual and performing arts disciplines. **The Sondheim Scholars** supports students interested in public policy, government careers or the non-profit sector. Program benefits include a faculty directed internship in the junior year to explore the impact of policy related to the scholar's intended career field. **The CWIT Scholars** supports high achieving undergraduates, both men and

women, who plan to major in computer science, computer engineering, information systems, mechanical engineering or another IT related field. Program benefits include a mentoring program connecting scholars and IT professionals. Application deadline for these scholarships is **January 15**. If you are interested, please see your counselor.

KFC Colonel's Scholars Program - To qualify, graduating high school seniors must: maintain a high school GPA of 2.75 or higher; enroll in a public college or university within their state of legal residence; plan to pursue a bachelor's degree; be a US citizen or permanent resident. The online application will be available from January 1, 2007 to February 16, 2007 at www.kfcscholars.org.

Marine Corps Scholarship – You may qualify if you are the son or daughter of a Marine on active duty or in the Reserve, retired, or deceased; the son or daughter of a Marine or Marine Reservist who has received an Honorable Discharge, Medical Discharge, or who was killed while in the service of our country; the son or daughter of an active duty, reserve, or former U. S. Navy Corpsman who is serving or has served, with the U. S. Marine Corps and your family income is \$65,000 or less. Applications are available to download from www.mcsf.org.
Deadline is **March 1**.

National Commission for Cooperative Education—The NCCE, along with eleven partner universities, is offering 175 merit scholarships of \$5000 each. These renewable scholarships will be awarded to high school seniors who plan to pursue college cooperative education at one of the participating universities. In order to be considered a student must have a high school GPA of 3.5 or better, complete the National Co-op Scholarship Program application and be accepted for the 2007-2008 academic year at one or more of the eleven NCCE Partner Colleges and Universities. The application deadline is **February 15** and early submissions are strongly encouraged. Additional information, including the list of eleven participating universities and the online application can be found at the NCCE website www.co-op.edu.

North Carolina Bar Association Scholarship Program – The North Carolina Bar Association continues its program of awarding scholarships to children of North Carolina law enforcement officers killed or permanently disabled in the line of duty. The application can be accessed at www.ncbar.org or by contacting Jacquelyn Terrell-Fountain at 1-800-662-7407. The deadline is **April 2, 2007**.

Western Carolina Scholarships—The University awards nearly \$1,000,000 in merit based scholarships each year. National Merit Finalists receive full tuition, room and board and fees and a Computer Scholarship. National Merit Semifinalists receive full in-state tuition and fees along with a Computer Scholarship. Western Carolina is an original Teaching Fellow University as well as an original Nurse Scholar University. Engineering scholarships are also awarded at Western Carolina. See your college counselor for information on the Teaching Fellow and Nurse Scholar applications. **February 1st** is the deadline for merit based scholarships at Western. Information on Western Carolina's programs can be found at <http://www.wcu.edu>

CONTESTS

Johnson & Wales University National High School Chef of the Year – This year's theme is Healthy Heritage. Contestants must create an entrée or dessert using an original recipe, which incorporates either their family heritage or a recipe with a strong ethnicity that appeals to you. The recipe may be a modified healthy version of one that's been handed down through generations by family members. Prizes range from full tuition at Johnson & Wales to an autographed copy of Tyler Florence's latest cookbook. The first 300 entries to meet minimum standards will receive a \$1,000 one time grant and a certificate of participation. More information is available in college counseling.

Sun Trust Off TO College Scholarship Sweepstakes - \$1,000 scholarship for high school seniors plus a \$250 SunTrust Gift card. One winner will be chosen every two weeks for October 31 through May 11. Students can begin registering September 15, 2006 and the first drawing will be held on October 31. For complete details Visit offtocollege.info or suntrusteducation.com.

Open Houses

College of Charleston:

March 17

Landmark College

February 17, March 24, April 21

North Carolina State University College of Textiles

February 10, 2007 – 10:00 am – 2:00 pm

FAFSA: Step by Step (from FastWeb)

What is it? FAFSA stands for Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for financial aid, which includes grants, scholarships, work,=study and loans.

Why fill it out? The FAFSA is used to determine how much aid you're eligible for. Think of this way:
FAFSA-→EFC – Financial Need = Financial Aid.

EFC stands for Expected Family Contribution. Your family must contribute this amount in the coming academic year to your college costs, per the government's calculation.

How does it work: Your prospective college will try to meet your financial need through aid made up of funds from federal, state, school and private sources. This may include grants, scholarships, student employment and loans.

FAFSA Process: 1-2-3

The three steps to apply for federal aid:

Step 1: Assemble forms needed to complete FAFSA.

You'll need the following to fill out the form:

- Social security number and driver's license
- Current bank statements
- Current mortgage and investment records (if any)
- Alien registration card (check www.fafsa.ed.gov for more information on eligibility)
- 2006 student and parent (if dependent) federal tax return (estimates are OK on tax questions)
- 2006 untaxed income records (if any)
- 2006 W2 forms and other record of money earned

Step 2: Complete the FAFSA

- Complete FAFSA on the Web: www.fafsa.ed.gov
- In order to maximize your amount of aid, fill out the FAFSA as soon as possible after January 1.
- Once finished, print the FAFSA summary as well as the "Submission Confirmation" page (or write down your confirmation number and date). If completing the paper version, make a copy for your records before mailing.

Step 3: Review your Student Aid Report(SAR)

The SAR is proof that your FAFSA was received. You should receive your electronic SAR in 1-3 days if you signed with your PIN (paper: 2-3 weeks).

Report errors immediately to your financial aid office. You can also make corrections online at: www.fafsa.ed.gov.

If you don't receive your SAR in 3-4 weeks, call 1-800-433-3243.

FAFSA Tips

*Fill out the FAFSA as soon as possible after January 1, and each successive year once you're in college: Early submission maximizes chances of receiving aid.

*Fill out a "FAFSA on the Web" worksheet: Click "Before Beginning a FAFSA," then "Print a Pre-Application Worksheet." Use the print-out as a guide before committing answers online. DO NOT enter online answers directly from the paper FAFSA! FAFSA on the Web and paper FAFSA questions are in a different order.

*Sign the application: If you are filing as a dependent, make sure your parents sign too. You can use your PIN if signing electronically.

*Save your FAFSA online if you can't finish it in one session. Click the "Save" button at the bottom of each step to save info for 45 days.

REMEMBER THAT THE FAFSA IS FREE! If you need help, ask your Financial Aid Office or call the FAFSA Help Desk at: 1-800-4-FED-AID.

PIN: Your Key to Online Identification

The Personal Identification Number (PIN) is the code that the U.S. Department of Education uses to identify you online. A PIN allows you to do the following on a FAFSA:

1. Electronically sign to speed up the process.
2. Check the status
3. Make corrections
4. Fill out an online renewal form next year.

To obtain a PIN, eligible students AND parents can visit www.pin.ed.gov (students and parents should each receive their own PINs). Click on "Apply for PIN" near the top of the page. Allow four hours for instructions to be sent via e-mail.

Guard your PIN! The PIN allows anyone to electronically sign federal student aid forms and access your info. To change, cancel or retrieve a duplicate PIN, visit: www.pin.ed.gov.

SCAMS – 10 Warning Signs

1. Fees: Scammers use bogus fees such as “application,” “disbursement,” “redemption,” and “processing fees” as a way to take your money. Scholarships should not require any fees.
2. Credit card or bank account information needed: Never give credit card or bank account info to receive aid. If you have, call your bank or credit card issuer immediately.
3. Scholarship guarantee: No one controls judges’ decisions. Be wary of “high success rates,” which often refer to award matches, not award winners.
4. No work involved: Legitimate scholarship applications require time and energy. No one can complete them for you.
5. No contact information: Before you apply, confirm the sponsor’s contact info. The sponsor should supply a valid e-mail address, phone number or mailing address (not a PO Box) upon request.
6. Unsolicited scholarships: If you are called to receive an award for which you never applied, be alert. Ask where the sponsor got your name and number. Then follow up.
7. Pressure tactics: Don’t allow yourself to be pressured into applying for a scholarship, especially if the sponsor is asking you to pay money up front.
8. Claims of “exclusive” scholarships: Legitimate sponsors won’t restrict knowledge about their award to a single service.
9. An official-sounding name or endorsement doesn’t automatically mean legitimacy: A sponsor may use words like “national,” “education” or “federal” or have an official looking seal, but might still be a scammer.
10. Your questions aren’t answered directly: Can’t get a straight answer from a sponsor regarding their application, what will be done with your information (e.g., if it will be sent to a third party) or questions? Proceed with caution.

Come to the Financial Aid Night at RCHS on January 16th for more information.