

SCHOLARSHIPS

Use scholarship searches and resources

- Most scholarships are gift aid, which does not need to be repaid. However, some scholarships come with requirements that, if not met, convert the award to a loan. Make sure you understand all terms and conditions before accepting any award.
- Scholarships may be awarded based on a variety of things, including academic merit, athletic ability, field of study, ethnic background, religious affiliation, and special interests.
- Many scholarship organizations require applicants to ~~complete the FAESA (Free Application for Federal Student Aid).~~

Scholarship search tips

- The earlier you begin your search, the better. Do as much research as you can, and apply for every scholarship for which you are eligible.
- Meeting deadlines is crucial! Most programs have limited funding, and may not even consider applications received after the due date.
- Follow directions. Provide everything that is requested, but no more than is required.
- List all activities and honors. Highlight those that are relevant to the scholarship in your essays.
- Neatness counts. Type your application.
- Make a photocopy of the application before you begin. If you make a mistake, you can start fresh with a clean copy. Also make a copy of the completed application, so you can resend it if the original is lost.
- Ask for help if you need it. If you have problems with the application, don't hesitate to call the funding organization.
- ~~Write an essay that makes a strong impression.~~ Tell a story, use personal examples and be specific.
- Choose references who know you well. Give them plenty of time to write the letter of recommendation.
- Give your application (and/or essay) a final "once-over." Ask a friend, teacher or parent to proofread it.

Beware of scams

- Always read the fine print, and make sure you understand all terms and conditions before accepting any award.
- Beware of companies that "guarantee" you'll receive a scholarship, especially if their offer was unsolicited and/or they are requiring that you pay money for their services.
- Never provide any confidential or personal identification information (including credit card and bank account numbers, your Social Security number, etc.) to an unfamiliar person or organization.
- Remember that there are many free scholarship searches available, where you can get all the information you need at no charge.
- Contact the financial aid office at your college with any questions or concerns.
- ~~Learn more about financial aid scams at the Federal Trade Commission's Scholarship Scams website.~~
- Call the federal Office of Inspector General hotline at 1-800-MISUSED (647-8733) to report suspected identity theft or fraud. A ~~MISUSED online resource~~ is also available.

Start your search

- Talk to your high school counselor.
- Check with your college financial aid office.
- Visit the local library.
- Ask local businesses and organizations.
- ~~Go to online scholarship search engines.~~

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SCHOLARSHIPS (Cont.)

How do you find out about them???

1. Write the colleges in which you are interested for scholarship information and applications if they are not included in the student application for admission packet.
2. Watch for scholarship announcement lists from CCRL. They will be posted, as they come in, on the bulletin board by the CCRL.
3. Watch the newspapers for scholarship announcements.
4. Watch for church-sponsored scholarships and for those sponsored by other groups to which you belong.
5. Have your parents ask their employers if any company-sponsored scholarships are available for employees' children. Some company scholarships require PSAT or SAT scores.
6. Check with the College and Careers Reference Library for up to date information.
7. Particular colleges offer scholarships to their students. Some of these will be known to us, but each student should check with his chosen college for additional information.
8. **BE SURE YOU HAVE APPLIED FOR ADMISSION TO A COLLEGE BEFORE YOU APPLY FOR A SCHOLARSHIP FROM THAT COLLEGE.**

How do you apply for scholarships??

Many colleges and universities offer merit-based scholarships for students who have demonstrated outstanding leadership skills and academic achievements.

Although these scholarships are based on merit, not financial need, students will probably be required to fill out a financial needs analysis. If a college awards its own scholarship dollars to students eligible for state or federal funds this would eliminate the possibility of receiving outside need based funds. This allows the colleges to make the best use of their scholarship dollars and serve the greatest number of students.

Students should investigate any private sources of financial aid available to them.

These may include:

- | | |
|---|-------------------------------------|
| 1. Parents' employers | 6. Business and service clubs |
| 2. Parents' fraternal or school organizations | 7. Churches/religious organizations |
| 3. Professional organizations | 8. Cultural groups |
| 4. Contests | 9. Foundations |
| 5. Department awards within the university | 10. Banks |

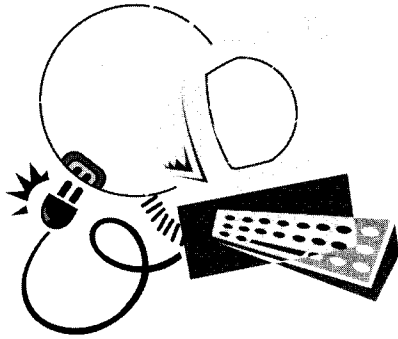
SCHOLARSHIPS (Cont.)

In most cases scholarship decisions are based on a variety of criteria. These are a few of the most often used:

1. Grade point averages
2. Class rank
3. ACT or SAT test score
4. Activities
5. Leadership
6. Letters of recommendation
7. Interviews
8. Autobiographical statement or essay

Completing the scholarship application.

1. Read the ENTIRE application.
2. If the application requires a transcript, request one from the registrar in the Counseling Office. Have a "Release" on file signed by your parent or by you if you are 18. Do not wait until the last minute to get your release on file.
3. Complete all of the student section of the application. Be sure to sign it, and have your parent sign if required.
4. Complete the application neatly. When essay or written paragraphs are required, write them on separate paper, polish them carefully using good grammar and punctuation, and then write them over on the application. Messy or illegible applications can cost you dollars.
5. If you need a counselor or principal to complete part of an application, be sure your part is completed, and then submit to the Counseling Office two weeks in advance when possible. Your counselor will make every effort to meet deadlines, but please help by submitting applications early. The Counseling Office will mail all personal recommendations written by a counselor. Be sure you give any special instructions needed for mailing.
6. When listing honors, offices held, and school and community activities, include every thing in grades 9-12. If in doubt whether something is appropriate, include it. Also include any work experience.
7. Keep a college folder with photocopies of personal essays and letters of recommendation. General recommendation letters can be used several time if you have good quality copies.
8. When asking teachers or others for recommendations, indicate date the form is due, provide stamped envelopes addressed to the appropriate places, and keep a record of whom you asked.
9. Local scholarship applications should be bound in lightweight folders with the scholarship name and your name visible on the front.



Selected Web Sites Providing Information Dealing with Student Financial Aid

1. www.mapping-your-future.org
2. www.chase.com/educationfirst
3. www.finaid.org
4. www.gocollege.com
5. www.collegeview.com
6. www.absolutelyscholarships.com
7. www.estudentloan.com
8. www.estudentaid.ed.gov
9. www.edupass.org
10. www.gmsp.org (Gates Millennium Program)
11. www.collegeboard.org
12. www.students.gov
13. www.usagroup.com
14. www.nasfaa.org
15. www.collegenet.com/mach25
16. www.fafsa.ed.gov
17. www.ed.gov/thinkcollege
18. www.fastaid.com
19. www.fastweb.com
20. www.college-scholarships.com
21. www.freschinfo.com
22. www.meritmoney.com
23. www.hsf.net (Hispanic scholarships)
24. www.am-blk.coll.com (Organization of black colleges)
25. www.scholarships.com
26. www.uncf.org
27. www.scholarships101.com
28. www.afrotc.com/scholarships
29. www.collegescholarships.com
30. www.findtuition.com/scholarships
31. www.studentscholarshipsearch.com
32. www.scholarshipexperts.com
33. www.collegeanswer.com

For additional information, go into any search engine and in the address box, type in the word "scholarships." You will be amazed at the number of sites available and the number of scholarships within each site.



NCAA FRESHMAN - ELIGIBILITY STANDARDS QUICK REFERENCE SHEET

KNOW THE RULES:

Core Courses

- **Starting August 1, 2008**, 16 core courses will be required for **Division I only**. This rule applies to any student first entering any Division I college or university on or after August 1, 2008. See the chart below for the breakdown of this 16 core-course requirement.

Test Scores

- **Division I** has a sliding scale of test score and grade-point average.
- **Division II** has a minimum SAT score requirement of 820 or an ACT sum score of 68.
- The SAT score used for NCAA purposes includes **only** the critical reading and math sections. The writing section of the SAT is not used.
- The ACT score used for NCAA purposes is a **sum** of the four sections on the ACT: English, math, reading and science.
- **All SAT and ACT scores must be reported directly to the NCAA Initial-Eligibility Clearinghouse by the testing agency. Test scores that appear on transcripts will no longer be used. When registering for the SAT or ACT, use the clearinghouse code of 9999 to make sure the score is reported to the clearinghouse.**

Grade-Point Average

- Only core courses are used in the calculation of the grade-point average.
- Make sure you look at your high school's list of NCAA-approved core courses on the clearinghouse Web site to make sure the courses being taken have been approved as core courses. The Web site is www.ncaaclearinghouse.net.
- **Division I** grade-point average requirements are available in the Counselor's Office.
- **The Division II** grade-point average requirement is a minimum 2.000.

DIVISION I 16-CORE-COURSE RULE 2008 and after

16 Core Courses:

- 4 years of English.
- 3 years of mathematics (Algebra I or higher).
- 2 years of natural/physical science (1 year of lab if offered by high school).
- 1 year of additional English, mathematics or natural/physical science.
- 2 years of social science.
- 4 years of additional courses (from any area above, foreign language or non-doctrinal religion/philosophy).

DIVISION II 2005 and after

14 Core Courses:

- 3 years of English.
- 2 years of mathematics (Algebra I or higher).
- 2 years of natural/physical science (1 year of lab if offered by high school).
- 2 years of additional English, mathematics or natural/physical science.
- 2 years of social science
- 3 years of additional courses (from any area above, foreign language or non-doctrinal religion/philosophy).

PLEASE NOTE: For students first entering any college or university on or after August 1, 2005, **computer science** courses may only be used for initial-eligibility purposes if the course receives graduation credit in mathematics or natural/physical science and is listed as such on the high school's list of NCAA-approved core courses.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

Completing the Free Application for Federal Student Aid (FAFSA)

As mentioned in Part 2 of this handbook, if a student wishes to receive federally funded student financial aid to attend a postsecondary school, he or she must complete the Free Application for Federal Student Aid (FAFSA). Many states and schools also rely on the FAFSA to distribute their student aid funds.

A student does not have to pay to have the FAFSA processed. ED uses the information collected on the FAFSA to calculate the Expected Family Contribution (EFC). The EFC is used to determine what a family can pay toward postsecondary education and in turn, a student's financial aid eligibility.

ED redesigned the FAFSA for the 1999-2000 school year, simplifying the form by reducing the number of questions students and their families have to fill out. In addition, where an applicant might have questions, notes within the FAFSA explain specific terms and definitions and direct how questions are to be answered. For additional help on completing the FAFSA, go to ED's Web site at http://www.ed.gov/prog_info/SFA/FAFSA

A student can complete (and submit) the FAFSA electronically through FAFSA on the Web or FAFSA Express.

- * For FAFSA on the Web, go to ED's Web site at <http://www.fafsa.ed.gov>
- * For FAFSA Express go to <http://www.ed.gov/offices/OPE/express.html>
- * A student also can submit the FAFSA electronically by asking the school to transmit the information through ED's Electronic Data Exchange (EDEP). (Schools are not required to do so.)

A student can also complete a paper FAFSA and mail it to ED's processor.

Federal Student Aid Programs
P. O. Box 4008
Mt. Vernon, IL 62864-8608

(FAFSA) FREE APPLICATION FOR FEDERAL STUDENT AID (Cont.)

A black-and-white copy of the 1999-2000 paper FAFSA appears at the end of this section. Comments to improve the FAFSA may be sent to:

U.S. Department of Education
FAFSA Coordinator
Application and Pell Processing System Division
Room 4621
Washington, DC 20202-4651

POINTERS FOR COMPLETING THE FAFSA

The FAFSA for 1999-2000 is white, yellow and purple. Yellow sections are for students to complete; purple sections are for parents to complete.

The answers on the paper-version FAFSA are read by machine. To complete the paper version, a student must:

- * use black ink or a No. 2 pencil;
- * fill in each answer oval completely;
- * print clearly in CAPITAL letters and skip a box between words;
- * report dollar amounts without cents;
- * write numbers less than ten with a zero (for example, write the number seven as 07), and
- * report dates as numbers in the boxes provided (such as 02/14/1999 for February 14, 1999 or 02/1999 for February 1999).

The following description of the FAFSA is mapped to the paper version of the application. This information should help counselors answer questions that students and parents might have about the FAFSA.

Note: The electronic versions of the FAFSA, FAFSA on the Web and FAFSA Express, are programmed to help students and their parents complete the form completely and correctly. The information collected on the electronic versions is the same as the paper version, but may appear in a different order.

(FAFSA) FREE APPLICATION FOR FEDERAL STUDENT AID (Cont.)

- * the parent(s) has been determined physically or mentally incapable of providing a signature.

Substituting the signature of a counselor or financial aid administrator is a way to move the FAFSA through the processing system. The counselor or financial aid administrator must provide his or her title in parentheses next to his or her signature and briefly state the reason why he or she is signing for the parent(s).

By signing in place of a parent, the counselor or financial aid administrator is assuring a minimum level of credibility for the data submitted. However, the counselor or financial aid administrator does not assume any responsibility or liability in this process. If a financial aid office finds any inaccuracies in the information reported, the student corrects the information through the correction process described in Part 2 of this handbook.

- * Questions 97-99 require the preparer to provide his or her name, the name of the firm, address and Social Security number or Employer Identification Number. The preparer also must sign and date the FAFSA.

Note: The "school use only" box at the end of the FAFSA is for postsecondary school use, not for high school use.

WHERE ED SENDS THE FAFSA INFORMATION

After ED receives and processes the FAFSA, it sends the information to:

- * the student,
- * each school the student lists in Step Five,
- * the state agency (or agencies) in the student's state of legal residence, and
- * the state agencies of the states in which the schools listed in Step Five are located.

This maximizes the student's chances for receiving state-based and school-based financial aid.

(FAFSA) FREE APPLICATION FOR FEDERAL STUDENT AID (Cont.)



FAFSA

July 1, 2006 — June 30, 2007

FREE APPLICATION FOR FEDERAL STUDENT AID

OMB # 1845-0001

Step One: For questions 1–30, leave blank any questions that do not apply to you (the student).

1-3. Your full name (as it appears on your Social Security card)

1. LAST NAME FOR INFORMATION ONLY	2. FIRST NAME DO NOT SUBMIT	3. MIDDLE INITIAL
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4-7. Your permanent mailing address

4. NUMBER AND STREET (INCLUDE APT. NUMBER)	6. STATE
5. CITY (AND COUNTRY IF NOT U.S.)	7. ZIP CODE

8. Your Social Security Number 9. Your date of birth 10. Your permanent telephone number

XXX-XX-XXXX	19	() -
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11-12. Your driver's license number and state (if any)

11. LICENSE NUMBER	12. STATE
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13. Your e-mail address WE WILL USE THIS E-MAIL ADDRESS TO CORRESPOND WITH YOU. YOU WILL RECEIVE YOUR FAFSA INFORMATION THROUGH A SECURE LINK ON THE INTERNET. SENT TO THE E-MAIL ADDRESS YOU PROVIDE. LEAVE BLANK TO RECEIVE INFORMATION THROUGH REGULAR MAIL. WE WILL ONLY SHARE THIS ADDRESS WITH THE SCHOOLS YOU LIST ON THE FORM AND YOUR STATE. THEY MAY USE THE E-MAIL ADDRESS TO COMMUNICATE WITH YOU.

@

14. Are you a U.S. citizen? Pick one. See page 2.

a. Yes, I am a U.S. citizen. **Skip to question 16.** 1

b. No, but I am an eligible noncitizen. **Fill in question 15.** 2

c. No, I am not a citizen or eligible noncitizen. 3

15. ALIEN REGISTRATION NUMBER **A**

16. What is your marital status as of today?

I am single, divorced or widowed 1

I am married/remarried 2

I am separated 3

17. Month and year you were married, separated, divorced or widowed

MONTH	YEAR
-------	------

18. What is your state of legal residence? STATE

19. Did you become a legal resident of this state before January 1, 2001?

Yes 1 No 2

20. If the answer to question 19 is "No," give month and year you became a legal resident.

MONTH	YEAR
-------	------

21. Are you male? (Most male students must register with Selective Service to get federal aid.)

Yes 1 No 2

22. If you are male (age 18–25) and not registered, answer "Yes" and Selective Service will register you.

Yes 1 No 2

23. What degree or certificate will you be working on during 2006–2007 school year? See page 2 and enter the correct number in the box.

24. What will be your grade level when you begin the 2006–2007 school year? See page 2 and enter the correct number in the box.

25. Will you have a high school diploma or GED before you begin the 2006–2007 school year?

Yes 1 No 2

26. Will you have your first bachelor's degree before July 1, 2006?

Yes 1 No 2

27. In addition to grants, are you interested in student loans (which you must pay back)?

Yes 1 No 2

28. In addition to grants, are you interested in "work-study" (which you earn through work)?

Yes 1 No 2

29. Highest school your father completed Middle school/Jr. High 1 High School 2 College or beyond 3 Other/unknown 4

30. Highest school your mother completed Middle school/Jr. High 1 High School 2 College or beyond 3 Other/unknown 4

31. **Do not leave this question blank.** Have you ever been convicted of possessing or selling illegal drugs? If you have, answer "Yes," complete and submit this application, and we will send you a worksheet in the mail for you to determine if your conviction affects your eligibility for aid.

No 1 **DO NOT LEAVE QUESTION 31 BLANK**

Yes 3