



## Financial Aid Made Easy

**Paying for college is a daunting task, but the following steps can help to make the process less intimidating.**

### **Step 1. Determining which form to file**

Call **today** the financial aid office of every college you plan on attending or check online to determine what financial aid forms are required. All colleges will require the completion of the **Free Application for Federal Student Aid (FAFSA)** to be considered for federal student aid. In addition, some colleges will request the completion of the College Scholarship Service's Financial Aid PROFILE, institutional aid forms or other supplemental forms to be considered for collegiate aid. Check the filing deadlines for each school you apply; late filers may lose eligibility for many scholarships and collegiate aid. **Do not miss deadlines!**

### **Step 2. Completion of PROFILE**

If your school requires the **PROFILE**, complete it online now to avoid missing deadlines at [www.collegeboard.com](http://www.collegeboard.com). There is a fee for filing.

### **Step 3. Institutional Aid Forms or Supplemental Forms**

Check with the financial aid office on filing procedures for all institutional aid forms and any other supplemental forms necessary for awarding financial aid. **Do not miss deadlines!**

### **Step 4. Completion of the FAFSA**

The FAFSA cannot be completed until after January 1st. Submit your application as soon as possible, since financial aid funds are limited at each school. Many schools operate on a first come, first served basis. There is no filing fee. You will need students and parents' 2009 income tax returns and W-2 forms. If you have not completed this year's taxes, estimate the information now and update the tax information later. If you do not file taxes, you can file the FAFSA after January 1st with no delay.

### **File for a Personal Identification Number (PIN)**

In order to complete the FAFSA, **one parent and the student** will need to order a PIN number. Go to [www.pin.ed.gov](http://www.pin.ed.gov) and follow the instructions. Do not lose this number—you will need this to make changes to your application and to file the FAFSA next year. Many schools use the PIN number for other financial aid transactions.

### **Complete the FAFSA Worksheet**

FAFSA worksheets are available in the guidance office or can be downloaded at <http://studentaid.ed.gov/worksheet>. You will need the following to complete the worksheet/FAFSA: 2009 completed 1040 income tax return and W-2's, student driver's license, any non-tax income such as social security, welfare benefits, or child support and your family's net worth.

### **Common Mistakes to Watch For**

*Using the wrong social security number:* Most parents do the FAFSA forms for their children; therefore, it is very easy to copy the wrong SSN or to use their own SSN. Wrong Social Security numbers will not match and will cause an error in submitting. Be careful to use the correct SSN.

*Avoid using nicknames:* The federal government matches the birth date and SSN with names submitted. Incorrect matches will result in an error.

### **Special Circumstances**

If you have special circumstances such as a change of income from last year, file the FAFSA with last year's income and call the financial aid office of the school you plan on attending. In many instances, the financial aid office can change the income reported to reflect this year's income. If you live with foster parents, grandparents or anyone other than birth parents, call the financial aid office you plan on attend-

ing for any special filing procedures. Note: you must do this at the school you plan on attending; you cannot file for special circumstances at more than one school.

### **Register for the Selective Service**

Males (between 18 and 25) will not be eligible for federal financial aid unless they register for Selective Service. To insure that there are no problems with your financial aid, males should say "yes" to the question on the FAFSA that gives permission for the federal government to register the student for the Selective Service.

### **Complete the FAFSA online**

Once the worksheet is complete, you are ready to file the FAFSA online. Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and file for the FAFSA for 2010-2011 academic year—it is free to file. To avoid scams make sure you use this website only. Before you submit your application, take the time to review your answers for accuracy—make changes now. Mistakes can be costly. Correcting mistakes after submitting the FAFSA can waste time and may mean a loss of collegiate aid. Submit the application online and print the confirmation page.

### **What Happens Next?**

The colleges you indicate on your FAFSA will automatically receive your FAFSA information and within 72 hours you will be emailed your **Student Aid Report (SAR)**, which summarizes your application. This is your official record to be used for financial aid. If you want to make changes to the SAR, go back to the FAFSA—website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). *NOTE:* if you make more than two changes after receiving your first SAR—STOP—call the financial aid office for further assistance. You will be given an **Expected Family Contribution (EFC)** on your SAR. If there's an "\*" next to your EFC, then you have been selected for verification. Some schools also select students for verification, so you can be mailed paperwork without having been selected by the federal government. You will **not** receive any financial aid until you complete the verification paperwork sent by the financial aid office at each school your SAR was sent. Failure to complete the verification paperwork and mail in signed income tax returns in a timely manner may result in a loss of some collegiate aid. You should complete verification at all of the schools you plan on attending.

### **Step 5. The Award Offer**

Once the financial aid office at each school you sent your SAR verifies that your SAR is complete, they will work up a financial aid package based on your EFC, PROFILE, or Institutional Aid Forms. Schools determine your financial aid based on the **Cost of Education (COE)**, minus the EFC, to equal the financial need. Schools use this formula to award financial aid. Financial aid may include the following: federal or state grants, institutional grants, scholarships, federal student or parent loans, work-study, and institutional aid or loans. You will be notified of your financial aid package in the form of an award letter. Comparing the award offers can help you to decide which college to attend. Do not forget to factor in the loan amount that you will have to repay before making your final decision. Make sure you return the award offer by the priority deadline listed on the award letter. Failure to return the award offer may result in the school canceling your award and giving it away to another student. If you have questions, or if your award letter does not provide enough aid to pay for college expenses, contact the financial aid office.

**The key to receiving the maximum financial aid package is meeting the priority deadlines. Do not miss deadlines!**

## Previous Scholarships Available

**3. Oh, the Places You'll Go!** Dr. Seuss's \$5,000 scholarship recognizes a high school senior who understands and values the limitless possibilities that education can offer. \$5000. Applications available in guidance or online at [www.ohtheplaces.org](http://www.ohtheplaces.org) Feb 15

**6. Seven Seventeen Credit Union Scholarship Program** Eight scholarships of \$1500 awarded to graduating high school seniors that are members of Seven Seventeen or are a legal dependent of Seven Seventeen member. Four scholarships are available to students attending one of three colleges: University of Akron, Youngstown State University and Kent State University. Four scholarships are available to members of either Seven Seventeen *cha-ching* or *edge club*. Must have a 3.0 GPA or higher. Applications available in guidance. Apr 1

**7. John F. Kennedy Profile in Courage Essay Contest** Write an original and creative essay that demonstrates an understanding of political courage as described by JFK in *Profiles in Courage*. First place winner receives \$5000, Second place receives \$1000, and five finalists receive \$500. Must be a high school student grade 9-12. For complete guidelines, visit Profile in Courage Award at [www.jfklibrary.org](http://www.jfklibrary.org) Jan 9

**8. Ohio War Orphans Scholarships** Full tuition at public colleges or comparable amounts at private colleges to Ohio residents who are children of deceased or disabled veterans with wartime service (death or disability need not be a result of/related to military service) For more information: <http://regents.ohio.gov/>

**9. Ohio Bureau of Vocational Rehabilitation** Provides awards for tuition, fees and books to students with a physical or mental impairment which constitutes or results in a substantial impediment to employment. Contact 330-373-1937.

**10. AmeriCorps** Program that provides educational awards in return for community service. Contact: Corporation for National Service, 1201 New York Ave. NW, Washington, DC 20525. 1-800-942-2677 [www.americorps.org](http://www.americorps.org)

**11. Burger King Scholars** \$1000 scholarships available for seniors with a 2.5 GPA, work part-time an average 15 hours per week or 40 weeks per year, actively involved in community service activities, demonstrate financial need, and plan to attend a two or four yr college or vocational/technical school in the Fall of 2009. Apply online at: [www.haveyourwayfoundation.org](http://www.haveyourwayfoundation.org) Feb 1

**12. College Answer Scholarship Sweepstakes** A free scholarship search with a monthly drawing for \$1000. [www.collegeanswer.com](http://www.collegeanswer.com) Parents, enter to win a \$10,000 scholarship at [www.collegeanswer.com/parent](http://www.collegeanswer.com/parent)

**13. The Christian Connector Inc, Scholarship Drawing** The scholarship recipient must be enrolling for the first time as a full-time student at a Christ-centered Christian college or Bible college within 16 months of being notified by The Christian Connector, Inc. that he/she has won the drawing. \$2500. Apply online at [www.christianconnector.com](http://www.christianconnector.com). May also do a Christian college scholarship search with \$150 million in scholarship money available.

**17. Pittsburgh Technical Institute Scholarships** Scholarship money available for students who are active members of organizations. Deadlines: DECA—Jan 29; FCCLA—Jan 29; BPA—Jan 29; FBLA—Feb 12; SkillsUSA—Mar 5; TSA—Mar 5; HOSA—Mar 5; Ohio Governor's—Mar 5; and JROTC—Mar 5. Applications

**18. DECA Workplace Scholarships** DECA members who work for Safeway, Sears, Kmart, Finish Line, and TJ Maxx/Marshalls. Please see Ms. Sparacino in guidance for scholarship applications. Feb 12

**19. IFA Educational Foundation/Don DeBolt Scholarship** Two \$2000 scholarships to qualified applicants who are DECA members at the national level. Will be awarded on the basis of the applicant's DECA activities, community involvement, interest in franchising/entrepreneurship studies, leadership ability and scholastic record. Applications available in guidance. Feb 13

**20. Marriott/DECA Scholarship** \$1500 will be awarded on the basis of the applicant's DECA activities, Hospitality interest, leadership ability, and scholastic record. Applications available in guidance. Feb 12

**21. SWIRL/DECA Scholarship** Two \$1000 will be awarded to DECA mem-

bers who have demonstrated exceptional understanding and skill in sales and marketing. Awards will be based on the applicant's relationship with their local SWIRL dealer, DECA activity, leadership ability and scholastic record. Applications available in guidance. Feb 12

**22. Harry A. Applegate Scholarship for DECA and/or Delta Epsilon Chi Members** Any current active DECA/Delta Epsilon Chi member who intends to pursue a full-time two- or four-year course of study in marketing, entrepreneurship or management may apply. Applications available in guidance. Deadlines set by state/provincial advisor.

**23. Walgreens/DECA Scholarship** Five \$1000 scholarships will be awarded to a students who are members at the national level. Scholarships will be awarded on the basis of the applicant's community involvement, scholastic record, DECA activity, leadership ability, & pursuing marketing, business or marketing education. Applications available in guidance. Feb 12

**24. Otis Spunkmeyer/DECA Scholarship** Five \$1000 awarded to DECA senior students who work in their school stores and sell Otis Spunkmeyer products & pursuing marketing, management or marketing education. Applications available in guidance. Feb 12

**25. NAPA Scholarships for DECA and Delta Epsilon Chi** Nine \$1000 scholarships will be awarded to DECA/Delta Epsilon members on the basis of the applicant's DECA/Delta Epsilon activities, scholastic record, leadership ability - students who have an affiliation with NAPA or students whose career interests are in the automotive industry will be given top priority/consideration. Applications available in guidance. Feb 12

**26. 2010 NIFB Young Entrepreneur Award** Open to high school seniors who demonstrate entrepreneurial spirit and initiative, such as: starting his or her own business; participation I organizations such as DECA, FBLA, Junior Achievement, National Foundation for Teaching Entrepreneurship; or other initiatives. Applications available in guidance. Dec 31

**27. IIT/Project Lead the Way Scholarship** \$1000-\$2500 renewable scholarships available at Illinois Institute of Technology. Applications available in guidance. Feb 3

**28. Mahoning Valley Chapter of Credit Union** Open to high school seniors who plan to participate in post-secondary studies, including professional, vocational, or college. One \$1000 scholarship. Winner will be eligible for statewide scholarship program for five scholarships \$5000. Applications available in guidance. Feb 12

**29. Society of Manufacturing Engineers** Various scholarships available for students pursuing a degree in manufacturing related field of study. Apply online at <http://www.sme.org/cgi-bin/getsmepeg.pl?html/studentzone.htm&&SME&> Feb 1

## New Scholarships Available

**30. Educational Office Professionals of Ohio** Open to all Ohio seniors who wishes to pursue an office-related career. \$1000 scholarship. Applications available in guidance. Feb 15

**31. Imagine America Scholarship** Open to TCTC students who are enrolled in sponsored colleges and technical schools. See Ms. Sparacino in guidance for eligibility requirements.

**32. The National Co-Op Scholarship Program** 200 renewable scholarships at \$6,000 each. Must have a 3.5 GPA and complete all the required admissions applications material and be accepted for the 2009-2010 academic year at one of the National Commission Partner Institutions: Drexel University, Johnson & Wales University, Kettering University, C.W. Post Campus of Long Island University, Northeastern University, Pace University, Rochester Institute of Technology, University of Cincinnati, University of Toledo and Wentworth Institute of Technology; must be a Co-Op student. Apply online at [www.co-op.edu](http://www.co-op.edu). Feb 15

**33. GAR College Scholarship** Five high school seniors will receive college scholarships of \$12,500. Must have shown high academic achievement, have financial need, and have a parent/guardian working in the financial services industry (banks, etc). Applications available on-line at [www.gordonrich.org](http://www.gordonrich.org) Feb 16

## New Scholarships Available Continued

**34. Global Automotive Aftermarket Symposium Scholarship** Awards available for students pursuing studies as automotive technicians, as well as in sales, distribution, marketing, engineering and manufacturing. When students complete a GAAS application at [www.automotivescholarships.com](http://www.automotivescholarships.com), the Symposium's affiliation with other industry groups puts students in consideration for nearly ten different scholarships. Mar 31

**35. Schwallie Family Scholarship** The organization for Autism Research will award \$3000 to qualified persons with autism or Asperger syndrome. Three categories: four-year undergraduate school, two-year undergraduate school, and trade, technical or vocational school. Apply at [www.researchautism.org/news/otherevents/scholarship.asp](http://www.researchautism.org/news/otherevents/scholarship.asp) Apr 30

**36. Exceptional Nurse Scholarship** Several scholarships for nursing students with disabilities; most awards are for \$500. Applicants must be students with a documented disability who have applied to or already been admitted to a college program on a full-time basis. Apply at [www.exceptionalnurse.com](http://www.exceptionalnurse.com) Jun 1

**37. Latino College Dollars: Scholarships for America's Latino Students** A booklet on scholarships for America's Latino students is available online at [www.latinocollegedollars.org](http://www.latinocollegedollars.org)

**38. Sam Walton Community Scholarship** \$3000 scholarship available for seniors with a 2.5 GPA or higher, and who demonstrate financial need. Applications available at [www.walmartfoundation.org](http://www.walmartfoundation.org) Jan 29

**39. Scholarships for Military Children** Seniors who have a mother or father is active duty, reserve/guard, or retired military personnel or a survivor of a deceased member, and have a military dependent I.D. card you can apply! You must be planning to attend a college or university on a full-time basis. Apply at <http://www.militaryscholar.org/> Feb 17

**40. The Ohio Black Caucus of School Board Members Scholarship Program** Six \$500 awards. Student must be African-American, graduate from a public high school in 2010, and have a 2.5 GPA. Students must provide proof of acceptance into a two-year or four year college. Apply online at [www.osba-ohio.org](http://www.osba-ohio.org) Jan 30

**41. The Youngstown Chapter of the Links, Inc.** One \$1000 and one \$500 scholarship available for students who graduate from a Mahoning Valley high school. Must have at least one parent of African American origin, must be enrolled in an accredited college seeking a bachelors degree, and have a 2.8 GPA. Applications available in guidance. Mar 1

## Types of Financial Aid

### Three Categories of Financial Aid

#### Merit Based Aid

Merit based aid is awarded on merit: academic, athletic, musical or exceptional talent.

#### Need-Based Aid

Need based aid is awarded based on a family's financial need using federal or school standards.

#### Non-Need-Based Aid

Non-need based aid does not take into account a family's financial need.

#### Financial Aid Tips\*

- ◆ The early bird gets the worm. Apply early and take deadlines seriously.
- ◆ Apply to schools you want, not just the ones you think you can afford; you might be surprised.
- ◆ Complete the FAFSA and other requested forms carefully and promptly. Keep copies for your records.
- ◆ Be Aggressive. Every Dollar helps! Investigate other forms of aid (e.g. online scholarships searches, library resources, local business/civic organizations, etc).
- ◆ Financial aid resources can offset the price gap between higher and lower priced colleges. Ask for help. Talk to a college financial aid person if you have questions.

\* Printed in *Toward College in Ohio 2006*, presented by The Ohio College Association

### Four Types of Financial Aid

#### Grants (Need-Based) No repayment

**Pell Grant** A federal grant awarded through the FAFSA, amount fixed for students who have not earned a bachelor's or graduate degree.

**Ohio Instructional Grant (OIG)** A state grant awarded through the FAFSA, amount fixed. You must file the FAFSA by October 1st to be eligible for this grant.

**Academic Competitiveness Grant (ACG)** A federal grant for first-year Pell-eligible students who graduate from a rigorous curriculum. Must be enrolled in eligible program at least half-time. Renewable for one year if 3.0 GPA is maintained and still Pell eligible.

**Federal Supplemental Equal Opportunity Grant (FSEOG)** For undergraduates with exceptional need, with Pell-eligible recipients receiving priority. A grant awarded by colleges, amount varies from each college, many colleges award through institutional or supplemental form or FAFSA. Not all colleges participate.

**National Science and Mathematics Access to Retain Talent Grants (National Smart Grants)** A grant for third-year and fourth-year Pell-eligible students enrolled in eligible degree program majoring in physical, life, or computer sciences, mathematics, technology, engineering, or in certain foreign languages. Must have a minimum 3.0 GPA.

**Teacher Education Assistance for College and Higher Education (Teach)** For undergraduate or graduate students who are taking courses necessary to become a teacher. Must be willing to serve minimum four years as a full-time teacher in a high-need field in a school that serves low-income students. Failure to complete teaching service commitment will result in the grant funds being converted to a Federal Unsubsidized Stafford Loan.

**Institutional Grants** Grants that are unique to individual colleges

#### Scholarships (Merit, Need-Based, or Non-Need-Based)

Gift aid. No repayment unless the rules of the scholarship are not met; amount varies. Scholarships can be awarded by schools, outside sources, private interests, foundations, or state sources.

#### Work Programs (Merit, Need-Based, Non-Need-Based)

It is self-help; students work for aid. The federal work-study program is need-based, and amount varies from college. Students cannot work more than 20 hours. Assistantship and cooperative education programs can be merit, need-based, or non-need-based depending on the program and school. Money might be given in form of a check or applied directly to your student bill depending on college rules.

#### Loans (Need-Based, Non-Need-Based)

**Federal Stafford Loan** A federal loan issued by the participating lender or federal government. Set amount limits with no credit history required. Two types: subsidized and unsubsidized. Subsidized loans are need-based, and the interest is paid by the federal government while the borrower is in school. Unsubsidized loans are non-need based, and the borrower is responsible for the interest while in school and during repayment.

**Federal Perkins Loan** Set limits. A need-based loan, issued by participating schools to students with exceptional need.

**Federal Parent Plus Loan** A non-need based loan, where parents are the borrower. Repayment begins 60 day after the last loan disbursement. Plus loans are based on parent credit history.

**Alternative Loan** Non-need based. An educational loan disbursed by participating lenders for educational pursuits. Limits set, but much higher than federal student loans. Unlike federal student loans, alternative loans are based on credit-worthiness.

**Institutional Loan** A loan that is unique to the college disbursing it.

### Other Types of Financial Aid

The military has programs that provide college money in exchange for service. The Peace Corps offer graduates with a 15% reduction of outstanding Perkins, not Stafford loans each year of service. Americorps is a national program where students do community service for a stipend and college aid.



330-847-0503

or

1-866-737-6925 (toll free)

Mrs. Cindy Goff, Secretary  
Phone Extension 1005

### Counselors:

**Ms. Maria Len**

Phone Extension 1007

Home Schools:

- Brookfield
- Girard
- Hubbard
- Liberty
- McDonald
- Mineral Ridge
- Warren (A-L)

**Ms. Tina Hentosh**

Phone Extension 1006

Home Schools:

- Champion
- LaBrae
- Lordstown
- Newton Falls
- Niles
- Southington

**Ms. Denise Sparacino**

Phone Extension 1010

Home Schools:

- Badger
- Bloomfield
- Bristol
- Lakeview
- Maplewood
- Mathews
- Warren (M-Z)

[www.tctchome.com](http://www.tctchome.com)

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#### TCTC Important Days

*December 21—January 1  
Winter Break*

*January 18  
Martin Luther King Day  
No School*

*January 22  
End of the 2nd nine weeks*

*January 26-27  
Career Days, No school*

## College and Financial Timeline for Seniors

- ☑ Narrow down your college choices and start applying for admission. **Check deadlines for applying for admissions and scholarships. With many colleges, if you miss their application deadline, you may not be eligible for financial, scholarship and grant opportunities.** Do not forget to send high school transcripts with admissions applications which you will need to order from your **home school** guidance office. Keep records of everything you submit in a file for easy access.
- ☑ Research scholarship opportunities, write for applications or apply online. Make sure you include all requested materials when submitting the application. Check scholarship opportunities available at colleges you plan on attending. Check the Guidance Newsletters from TCTC and your homeschool for scholarship opportunities. **Check deadlines and procedures for applying.**
- ☑ Request teacher, counselor, or employer recommendations if needed for admissions or scholarship applications at least two weeks before due. Supply relevant information regarding achievements, GPA, community service, hobbies and extracurricular activities.
- ☑ Take or retake the ACT or SAT **NOW!** Applications are available in guidance.
- ☑ Begin contacting the financial aid offices. **Check deadlines for applying for financial aid.** Does your college require the CSS/Financial Aid PROFILE in addition to the FAFSA? If so, follow your school's instructions for completing. You can do the FAFSA following the directions on the front of this newsletter after Jan. 1st. In December, order pin numbers following the directions again on the front.
- ☑ Continue to work hard all year; do not succumb to senioritis. Grades can affect scholarship eligibility and admissions. Your final senior transcript will reflect your progress your senior year, so do not miss school!

## College and Financial Timeline for Juniors

- ☑ Search the internet for scholarships now. More outside private scholarships are offered for high school juniors. Check the Guidance Newsletter for scholarships for those that will allow high school juniors to apply. **Make sure you meet the deadlines.**
- ☑ Begin researching colleges that you are considering attending; start arranging college visits. If you cannot visit in person, do a virtual visit online. Share college plans with parents, counselors, teachers, advisors, and friends.
- ☑ Take the ACT and/or the PSAT in your junior year. Taking the test in your junior year will help you to decide if you need to take additional classes summer/senior year in low test areas. Taking the test now will allow colleges to contact you and provide you with more opportunities to retake. You need the test scores to apply for college next year. If you wait until your senior year, you may miss many college financial aid and institutional opportunities.
- ☑ Start or continue community service involvement. Many college admissions and/or scholarship applications take notice when students succeed academically while being active in clubs, participating in sports and volunteering in the community.
- ☑ Begin developing portfolios, audition tapes, and resume and keep records or articles of successes.
- ☑ Strive for high grades. Do not miss school!

### College Planning Presentation: Get Ready, Get Set, Go to College

#### *Open to Junior Parents and Students*

Join the TCTC Guidance Department  
on February 11, 2010 during Parent Teacher Conference Night  
7:00 to 8:00 p.m.

#### TOPICS:

**How to Choose a College  
College Admission Process  
Financial Aid 101**

**Schedule for the Presentation and/or  
schedule a teacher conference**

**Call Susy Johnson  
330-847-0503, ext. 1035**

**Seating Limited  
Make Your  
Reservation Today**