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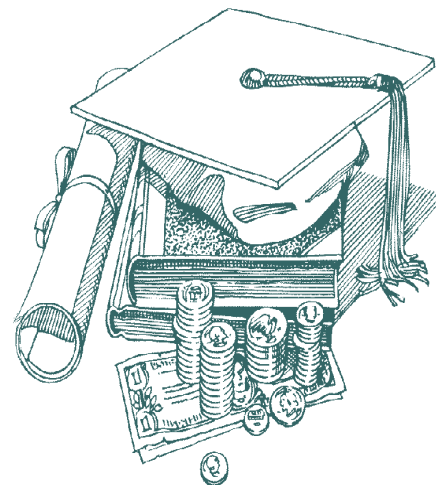
## What's FAFSA??

The **FREE** Application for Federal Student Aid, or FAFSA for short, is a form that you must fill out to be eligible to receive federal financial aid. The easiest and quickest way to apply is online. You can find the application online at the FAFSA website: [www.FAFSA.ed.gov](http://www.FAFSA.ed.gov). You can also get a paper copy from your high school counselor, any college financial aid office or your public library. You will find numerous tips and frequently asked questions at the FAFSA website. Here are a couple to get you started....

1. **I probably don't qualify for aid. Should I apply for aid anyway?**  
Yes. Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. You should apply for financial aid every year even if you think you won't get any. More than two-thirds of families qualify for some financial aid. In addition, there are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. The FAFSA form is free. There is no good excuse for not applying.
2. **How do I apply for a Pell Grant and other types of need-based aid?**  
Submit a FAFSA. To indicate interest in student employment, student loans and parent loans, you should check the appropriate boxes. Checking these boxes does not commit you to accepting these types of aid. You will have the opportunity to accept or decline each part of your aid package later. Leaving these boxes unchecked will not increase the amount of grants you receive.

3. **Where can I get information about Federal student financial aid?**

On the web at [www.student-aid.ed.gov](http://www.student-aid.ed.gov), by calling the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or 1-800-730-8913 (if hearing impaired) and ask for a free copy of The Student Guide: Financial Aid from the US Department of Education. This toll free hotline is run by the US Department of Education and can answer questions about federal and state student aid programs and applications. You can also write to Federal Student Aid Information Center, PO Box 84, Washington, DC 20044.



4. **How soon after January 1 should the FAFSA form be sent in? Is it better to wait until the income tax forms have been completed?**

Send in the form as soon as possible after January 1. Do not wait until your taxes are done. Although it is better to do your taxes early, it is ok to use estimates of your income, so long as they aren't very far off from the actual values. You will have an opportunity to correct any errors later. If you wait too long, you might miss the deadline for state aid. Most states require the FAFSA to be

(Continued on next page)



## WHAT'S FAFSA? (Continued from page 1)

submitted by March 1, and some even as early as early or mid-February.

Before you and your parents fill out the FAFSA, make sure you have all your materials together. You'll need the following:

- You and/or your parents' previous-year tax return. If you haven't done your taxes when you fill out the FAFSA, use year-end W-2 forms.
- Your driver's license and Social Security card.
- W-2 forms and other records of money earned.
- Records of untaxed income, such as welfare, Social Security, AFDC or ADC, or veterans' benefits.
- Current bank statements.
- Current mortgage information.
- Business and farm records.
- Records of stocks, bonds, and other investments.

These figures will be used to determine your Expected Family Contribution (EFC), the amount of money the federal government believes that you and your family should be able to pay toward your education for one year. Be sure to allow yourself plenty of time to fill out the FAFSA. It's a good idea to photocopy it and practice filling it out first in pencil.

Keep in mind that schools may have their own deadlines and additional applications for awarding student aid. Check with the school's financial aid program.

Make a photocopy of the completed FAFSA to keep for your records and mail it to the processor as soon as possible after January 1 of the year you plan to start college.



# Don't Stress Out About School Stress

Students, if school is stressing you out, you may be faced with one of the following dilemmas. Here are some tips to reduce your anxiety:

## Feel lost in class.

If this is the case, try to do your homework every night and keep up with your reading assignments. Ask classmates who understand the material for help or create a study group. If you are still lost, be sure to ask your teacher to clarify the information you do not understand.



## Can't seem to get started with homework.

If you are having trouble hitting the books, bribe yourself with fun breaks and organize your homework by breaking it down into manageable chunks.

Here are three tips to get started . . .

- Before studying clear your desk, leave a nice open space, with pen, paper, etc. within easy reach.
- Use a 75-watt bulb in your reading lamp.
- Listen to music with a regular mathematical rhythm.

You may also want to check one of these websites for more study skills techniques.

### Homework Helper:

### How to be a Student:

### Learning Services:

### Purdue On-line Writing Lab:

### Research Paper:

### Student Learning Center:

### Study Habits + the Ten Traps:

### Study Skills Links:

### Study Skills Self-Help Info:

### Study Skills Survey:

### Study Skills Links:

<http://tristate.pgh.net/~pinch13/>

<http://www.elee.calpoly.edu/~jbreiten/htbas.html>

<http://www.uoguelph.ca/csrc/learning/homepage.html>

<http://owl.english.purdue.edu/>

<http://www.researchpaper.com/>

<http://128.32.89.153/CALRenHP.html>

<http://www.unc.edu/depts/ucc/TenTraps.html>

<http://www.d.umn.edu/student/loon/acad/strat/>

<http://www.ucc.vt.edu/stdysk/stdyhlp.html>

[http://www.d.umn.edu/student/loon/acad/strat/self\\_test.html](http://www.d.umn.edu/student/loon/acad/strat/self_test.html)

<http://www.columbia.edu/cu/augustine/study/>

[http://www.mc.nhmccd.cc.tx.us/elc/extended\\_learning\\_center/reading\\_writing\\_area/study\\_skills\\_links.html](http://www.mc.nhmccd.cc.tx.us/elc/extended_learning_center/reading_writing_area/study_skills_links.html)

<http://www.d.umn.edu/student/loon/acad/strat/>

<http://www.studyweb.com/>

<http://thorplus.lib.purdue.edu/reference/index.html>

<http://www.ursuline.org/library/>

<http://webster.commnet.edu/mla.htm>

<http://www3.zdnet.com/yil/content/mag/9709/schooltoc.html>

### Study Strategies:

### Study Web:

### The Virtual Reference Desk:

### Ursuline Academy Library:

### Writing Research Papers:

### YIL The Net Goes to School:

## Can't get up in the morning.

If you cannot get up because you are tired from staying up late doing homework, it is probably an assignment you have been putting off doing to the last minute and are under stress to complete. In the future, organize your time better and get some rest. Also, don't study in bed. Your mind may associate bed with schoolwork, making it difficult to fall asleep.

## Not enough time to study.

Many students don't have enough time to study because they are spending too much time on their i-pods, computers, phones, or are out with friends. The fact is you really do not have to see or talk to your friends every night, but you do have to graduate from high school to go anywhere in life.

Keep in mind if you study during the week on a regular basis, you will have more time on the weekends to spend with friends.

SOURCE: Barbara Schultz - Beckman Counselor

# What to do about Senioritis??

## Help Your Child Make Senior Year Count

High school seniors have worked hard for three years, taking tests, completing projects, and preparing for college admission. When senior year rolls around some students just want to get through college applications and relax before they head off to the college of their choice.

Also known as "senioritis," taking it easy senior year may be a nice break for your child, but is likely to do more harm than good. According to recent reports, incomplete high school preparation can contribute to academic problems in college.

Not only does "senioritis" jeopardize your child's chances for success later on in college, it can also affect his/her grades - and college admission officers pay close attention to his/her performance senior year.

### College Admission

Many students mistakenly believe that prepping for college ends after the eleventh grade. However, the senior year - the entire senior year - is actually of particular interest to colleges.

### Applying

Many college applications (including the Common Application) require your child to list his/her senior courses, including information about course levels and credit hours. It will be very obvious to the admission officers if he/she has decided to "take the year off." Many colleges also include as part of the application a form called the mid-year grade report. Your child's counselor completes this form with first-half grades and sends it to the colleges. It then becomes a crucial part of the application folder.

### If Your Child Is Accepted

Many college acceptance letters include warnings to students such as "Your admission is contingent on your continued successful performance." This means colleges reserve the right to deny your child admission should his/her senior year grades drop. Mary Lee Hoganson, College Counselor for Homewood-Flossmor Community High School, Flossmor, Illinois writes: "It is not at all rare for a college to withdraw an offer of admission when grades drop significantly over the course of the senior year. (I have a folder full of copies of these letters.)"

### Helping Your Child Through Senior Year

Senior year is your child's opportunity to strengthen his skills and broaden his experiences, in school and out, to prepare

for all of the challenges ahead. With your encouragement and support, and the help of his teachers, your child's senior year will help launch him on the path to a successful future.

### A Challenging Course Load

Your child should take the most rigorous courses available, and be sure to continue taking college-track subjects. He/she should consider AP® courses, which can also earn him/her credit at many colleges.

### Pursuing Activities

Your child's continued involvement in activities, sports, volunteer work, etc. will help him/her stay active and focused throughout his final year. In addition, a great internship or career-focused job opportunity can help motivate your child to start considering his career options. Meaningful and significant experiences will help prepare him/her to make informed decisions about his/her education and career goals.

### Try out College Early

If your child is interested in pursuing a subject further, and has excelled at his/her high school classes so far, he/she should consider taking a class at a local college. This challenge can help him/her avoid sliding into an academic slump, and stimulate his/her interest in the possibilities of college.

Another option in many areas is "middle college" or "early college" high schools. These schools, normally located on community and four-year college campuses, allow students to spend their last two years taking classes in both college and high school. Early exposure to college classes introduces students to the rigor of college work while easing their transition from high school.

### Explore All the Options

Your child's continued commitment to challenge himself/herself and grow will help him/her to maintain his/her momentum, and to make smart decisions about his/her future. Your child should discuss all his/her educational options with his/her counselor to create a plan that puts him/her on the right track for success - throughout his/her high school years and beyond.

SOURCES: National Commission on the High School Senior Year, *The Lost Opportunity of Senior Year: Finding a Better Way - Summary of Findings*, 2001. Barth, P., Haycock, K., Huang, S. and Richardson, A., *Youth at the Crossroads: Facing High School and Beyond*. Washington, DC: The Education Trust, 2000.

## Test Anxiety..... and 10 Mistakes To Avoid



1. **Wasting Study Days** - Be sure to take advantage of the UCI tutors who are on campus after school on Monday at University High School.
2. **Cramming** - It is very difficult to read and understand a whole semester's worth of materials in a few hours. Short-term memory can fail you and so can lack of sleep.
3. **Not reading directions** - It is important to read the directions to know what the teacher wants.
4. **Not skimming the entire test** - Skimming the test boosts confidence to see what you do know on the test.
5. **Letting tough questions drag you down** - In most cases, a difficult question is worth as many points as an easy one. If you cannot get an answer quickly, go to the next question.
6. **Not learning the test's grading plan** - Your strategy should be to find out how much each section of the test is worth, and if points are deducted for wrong answers.
7. **Letting nerves get to you** - Put yourself in the right frame of mind by getting enough sleep, using relaxation techniques, or eating a good breakfast.
8. **Doing poorly on essay questions** - You may get partial credit for writing at least some of your thought.
9. **Disregarding rules of grammar, spelling, and good penmanship** - First impressions of a well-written, neat paper can only help your grade.
10. **Forgetting to review the finished test** - Careless errors can lose valuable points.

SOURCE: Barbara Schultz - Beckman Counselor

# COLLEGE ADMISSION GAME PLAN

## Freshman

- Keep working hard!!
- Get to know your counselor TODAY.
- Check out the college and career center.
- Start a "resume," including academic record, extracurricular activities, honors and volunteer work.



## Sophomore

- Keep studying!
- Volunteer! - A great way to identify your interests and develop skills.
- Start thinking about what type of college you're looking for.... place/size/climate.

## Junior

- Narrow your list of colleges and plan to visit some during spring break. Call the campus and see when tours are available. Surf the internet and use the college resources in the guidance office and library.
- Ask your parents for your social security number (required on many college applications). If you were never issued a social security number, contact the closest Social Security office as soon as possible to obtain a number.
- Check dates for SAT, SAT II and ACT test registration deadlines (in this issue). You'll want to take at least one or two SAT tests before the end of your junior year.
- Junior year grades are extremely important in the college admission process because they are a measure of how well you do in advanced, upper-level courses. Grades also are used to determine scholarships and grants for which you may be eligible. So put in the extra effort and keep those grades up!

## SENIOR SPOTLIGHT

- File your FAFSA!!
- Parents and students, complete your income tax forms as soon as possible. You will need those figures to fill out the FAFSA. Complete and return your FAFSA as quickly as possible. Check to make sure your colleges or state do not require any other financial aid forms.
- Keep working in your classes! Grades and courses continue to count throughout the senior year.
- Send mid-year grades to colleges, if necessary.
- Verify that colleges have received your applications.
- Send thank-you notes to those counselors or teachers who sent letters of recommendations.

## SECTION 529 PLANS...

### A GREAT WAY TO SAVE FOR COLLEGE



Section 529 plans, also known as Qualified Tuition Programs (QTP), are among the best ways of saving for your children's college education. There are two types of section 529 plans, *prepaid tuition plans* and *college savings plans*. Both are named after section 529 of the Internal Revenue Code, which specifies the requirements for the plans to be free from federal income taxes. *Prepaid tuition plans* let you lock in future tuition rates at in-state public colleges at current prices and are usually guaranteed by the state. *College savings plans* are more flexible, but do not offer a guarantee.

Every state (including Washington, DC) now offers a state section 529 plan, with thirty-two states offering just college savings plans, two states offering just prepaid tuition plans, and seventeen states offering both. California's 529 Plan information can be found at [www.scholarshare.com](http://www.scholarshare.com) and offers both. Also, a group of several hundred private colleges offers a national prepaid tuition plan for private and independent colleges known as the independent 529 plan ([www.independent529plan.org](http://www.independent529plan.org))

#### What is a 529 Prepaid Tuition Plan?

Prepaid tuition plans are college savings plans that are guaranteed to increase in value at the same rate as college tuition. For example, if a family purchases shares worth half a year's tuition at a state college, these shares will always be worth half a year's tuition - even 10 years later, when tuition rates may have doubled.

The main benefit of these plans is that they allow a student's parents to lock in tuition at current rates, offering peace of mind. The plans' simplicity is also attractive and most offer a better rate of return on an investment than bank savings accounts and certificates of deposit. The plans also involve no risk to principal, and often are guaranteed by the full faith and credit of the state.

Currently, prepaid tuition plans are operated by state governments, with the tuition guarantee based on an enrollment-

~ Save the Date ~

**OC National College Fair**

Anaheim Convention Center

Saturday, April 22, 2006

1:30pm - 4:30pm

## SECTION 529 PLANS *(Continued from page 4)*

weighted average of in-state public college tuition rates. If the student attends an in-state public college, the plan pays the tuition and required fees. If the student decides to attend a private or out-of-state college, the plans typically pay the average of in-state public college tuition. The family will be responsible for the difference, if any.

Most plans require that either the account owner or the beneficiary be a state resident when the account is opened.

Currently, prepaid tuition plans have a very high impact on financial aid eligibility. Prepaid tuition plans are treated as a resource, which means they reduce need-based financial aid 100%, yielding a dollar for dollar reduction in aid when they are used.

Section 529 prepaid tuition plans typically have a much lower contribution limit, based on the current cost of four years of in-state public colleges. Typically this ranges from \$50,000 to \$100,000.

### What is a 529 College Savings Plan?

Section 529 college savings plans are tax-exempt college savings vehicles with a low impact on need-based financial aid eligibility.

Unlike prepaid tuition plans, there is no lock on tuition rates and no guarantee. Investments are subject to market conditions, and the savings may not be sufficient to cover all college costs. However, with this added risk comes the opportunity for potentially earning greater returns.

Some 529 college savings plans offer a fund that protects the principal against inflation and guarantees a minimum fixed rate of return (typically 3%).

Section 529 college savings plans are similar in many ways to retirement plans, such as 401(k) and IRAs, although with much higher contribution limits and more favorable tax status.

### Advantages

The advantages common to section 529 prepaid tuition plans and section 529 college savings plans are as follows:

- The account owner controls access to funds. If the beneficiary doesn't go to college, the account owner can get his or her money back (with income taxes and a 10% penalty owed on earnings) or change the beneficiary to another family member.
- Both types of 529 plans offer tax-deferred growth and tax-free with-

drawals. The savings and accumulated earnings are exempt from federal income tax if the distributions are used for qualified higher education expenses.

- There may also be state income tax benefits for the state's plan, such as qualified withdrawals being tax exempt (most states) and full or partial state income tax deductions for contributions (half the states).
- The assets in a section 529 plan are not considered part of the account owner's taxable estate and are transferred immediately out of the donor's estate. (If you take advantage of accelerated giving and die within five years, a portion of the contribution will be included in your gross estate.)



- Because contributions to a 529 plan are considered a present interest, contributions of up to \$11,000 per beneficiary (\$22,000 from a married couple using gift-splitting) are exempt from gift taxes.
- The accelerated gifting option allows one to contribute up to \$55,000 per beneficiary and to average the contribution over a five year period to avoid gift taxes. Married couples can contribute up to \$110,000 per beneficiary through gift splitting. If you contribute more than these limits, you can use the unified credit to offset the gift tax.
- The gift tax provisions make section 529 plans a great estate planning tool for wealthy families who want to minimize estate tax liabilities.
- Section 529 plans provide a great opportunity for grandparents to contribute to the education of their grandchildren.
- The account owner can choose any initial beneficiary.
- The account owner can change the beneficiary at any time, provided that the new beneficiary is a member of the family of the old beneficiary.
- The account owner can rollover funds to a different 529 plan or change investment strategies once a year.
- The account owner can use money in US Savings Bonds (Series EE since 12/31/1989 and Series I) and in Coverdell Education Savings Accounts to fund a 529 plan without incurring income tax.

- No income phaseouts on contributions or withdrawals.
- The minimum investment amount is often much lower than that required by most mutual funds, making section 529 plans more accessible and affordable for lower income families.
- The plans also offer simplicity, by limiting the available investment choices. As such, they may appeal to parents who do not have the time or knowledge to manage their own investments.
- Disciplined saving. Section 529 plans typically require parents to begin contributing on a regular schedule years before their children matriculate in college. By requiring consistent and systematic payments at regular intervals, section 529 plans get parents to start saving and investing for college sooner. Many plans include features that make it easy to set aside money regularly, such as payroll deduction and automatic transfers from a checking or savings account.
- Most section 529 plans also offer lump sum investments.

### Eligible Schools

A database of all eligible schools can be found on the FAFSA website ([www.fafsa.ed.gov/fotw0506/fslookup.htm](http://www.fafsa.ed.gov/fotw0506/fslookup.htm)) You can also call the US Department of Education at 1-800-872-5987.

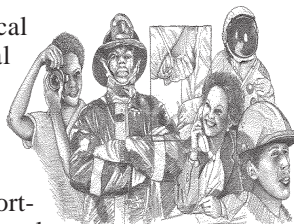
For tuition rates at US colleges and universities, visit the this website... <http://nces.ed.gov/ipeds/cool/index.asp>

### More Specific Information on California's 529 Plans

For more information on California's 529 plans visit The Golden State Scholarshare College Savings Trust website at [www.scholarshare.com](http://www.scholarshare.com) or call 877-728-4338. California's section 529 college savings plan is exempt from federal and state income tax. The plan is managed by TIAA-CREF. It offers five investment choices: an age-based asset allocation option, an aggressive age-based asset allocation option, a 100% equity option, a 100% social choice equity option, and a guaranteed option. The Guaranteed Option provides a guarantee of principal and a fixed rate of return (minimum rate of return of 3%). The maximum contribution limits range between \$124,799 and \$174,648 and are based on the beneficiary's age and the estimated costs for the highest-cost California higher education institution for the year that the beneficiary would normally enroll. For more general information about section 529 plans and other education tax benefits, please see IRS Publication 970, Tax Benefits for Higher Education.

# WHAT IS ROP?

State-funded public education, providing career technical education and guidance to meet identified educational standards and industry needs.



- Accredited by Western Association of Schools and Colleges.
- Part of the Huntington Beach Union, Irvine, Newport-Mesa, Saddleback Valley and Tustin Unified school districts.
- Career preparation and sequential learning designed to improve academic skills.
- Elective courses that may include (*unpaid*) internships.
- Cooperative courses that combine employment with advanced instruction (*for high school students only*).
- Fully-credentialed teachers experienced in their related industries.

## Who can take ROP classes?

The program is available to high school seniors, juniors, 16-year olds, and adults; priority is extended to residents within the geographical region.

## Why take an ROP class?

High school students earn grades and credits toward graduation.

- Gain experience required for immediate employment.
- Participate in courses that offer internships.
- Earn certificates of completion.
- Experience careers that may assist in choosing college majors and enhance college admission applications.

Adults may upgrade skills, change careers, or prepare for re-entry into the workforce.

## When and where are classes offered?

- Classes are held in businesses, industries and high schools located within five participating districts, during and after school, evenings and Saturdays.
- The school year is divided into two 18-week semesters, fall and spring, plus a six-week summer semester. Classes are generally one semester in length. See course schedule for start dates.

## How can you register for courses?

- See the career counselors in the Career Centers on each of the high school campuses or call them...
- Students attending alternative high school programs may register at the ROP office.

## What is the cost?

- High school students are not charged a registration fee; a \$40 registration fee per course is required of adults. Some courses require a fee or deposit for books or supplies and / or have expenses related to proof of health and other requirements. Check course description for specific requirements.
- Bus passes are free to high school students who need transportation to and from ROP classes or internship sites.

## What about job placement?

- Job seeking assistance is available at Orange County One-Stop in Westminster and Irvine.
- High school students can access employment information in their high school career centers.

**SPRING ROP REGISTRATION IS IN PROGRESS... Contact your career counselor today!!**

For more information log on to [www.coastlinerop.k12.ca.us](http://www.coastlinerop.k12.ca.us).

## An ROP Success Story

According to a recent study, "Internships offer hard work, zero workplace prestige and often no pay, yet they can be the most direct route to success." Internships give a person a taste of real-world work in a chosen field, and often result in valuable connections, as well as job offers. The most successful students in college are those who know what they want from college and life. Students who experience classes through the Coastline Regional Occupational Program (ROP) while in high school gain valuable insight and knowledge about career and college majors. Eric Murphy, a recent graduate of Tustin High School, can confirm the value of taking a ROP class.

Eric Murphy signed up for the ROP Culinary Arts class held at Tustin High School to test the complex world of food and the fast-paced life of a chef. He found this life style to be fascinating and gave him a taste of what his career after high school would be. The internship opportunities offered through the Culinary Arts Internship class are invaluable and very rigorous, not to mention just the experience that culinary colleges expect of their applicants.

Eric's ROP experience earned him college recommendations from Chef Schatti and his internship site, to the very prestigious Culinary Institute of America (CIA) in Hyde Park, N.Y. On one of Eric's recent visits back to Tustin High, he expressed how the internship experience was invaluable in helping him make his college choice. His enthusiasm about his ongoing college experience conveyed how happy he is with his career choice.

Students who are interested in investigating a possible career or college major should sign up for a spring ROP class. Now is the time to sign up for spring classes in the career center at your high school.

SOURCE: Sherry Friend, Tustin High School

# Orange Coast College

## EARLY START PROGRAM

High School students may be eligible for Orange Coast College's Early Start Program. The Early Start Program was designed for 11th and 12th grade high school students seeking advanced scholastic or vocational coursework not available at the high school. Students who have completed the 10th grade and have the approval of their parent/guardian and high school principal may enroll in courses on a *part-time* basis.

### Academic Requirements for Early Start Program (ESP) Students

Eligible students have the opportunity to enroll in a maximum of six units each semester (three units max for summer and winter intersession) and earn college credit while still attending high school. Students are expected to meet the same requirements as regular college students and coursework taken appears on the student's college transcript.

### Things to consider:

- o Students must apply for admission, turn in a Petition for Part-Time Early Start Program signed by the parent/guardian and the high school principal and meet the prerequisite *before* they will be permitted to register for classes.
- o Enrollment in college courses creates a permanent record (college transcript).
- o Students should plan to study a minimum of two hours each week for each hour of class time (unit).
- o The University of California recognizes college semester-length courses of three semester units as equivalent to 10 credits earned in an eligible one-year high school course. (Exception: the first semester of a college-level foreign language course is considered to be equivalent to the first two years of high school foreign language [20 credits]).
- o Students planning to apply coursework taken at OCC toward college or university admission or progress toward a degree should contact the respective institutions regarding policies involving prior coursework.



## 2005-2006 TEST DATES



### SAT & Subject Test Dates

To Register for the SAT & SAT II  
log on to [www.collegeboard.com](http://www.collegeboard.com)

<u>Test Date</u>	<u>Due</u>	<u>Late</u>
Apr. 1* (* SAT ONLY)	Feb. 24	Mar. 8
May 6	Apr. 3	Apr. 12
Jun. 3	Apr. 28	May 10

\* \* \* \* \*

### ACT Test Dates

To Register for the ACT  
log on to [www.actstudent.org](http://www.actstudent.org)

<u>Test Date</u>	<u>Due</u>	<u>Late</u>
Feb. 11	Jan. 6	Jan. 7-20
Apr. 8	March 3	Mar. 4-17
Jun. 10	May 5	May 6-19

## Perseverance:

To continue a course of action  
in spite of difficulty, opposition  
or discouragement.  
To remain steadfast.

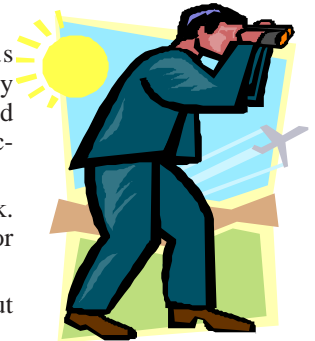
# THE SCHOLARSHIP HUNT

As the cost of college education rises, students are finding ways to foot the bill. Across the country, students have won scholarships to pay their way through school. What's their secret?

They know where to find scholarships, when to look for them and how to write for them. There's no guarantee you'll win a scholarship but there are ways to skew the odds in your favor.

## Where's the Money: Anywhere and Everywhere

- **Do your homework.** Take advantage of free online scholarship searches, such as [www.fastweb.com](http://www.fastweb.com). Also, look up the home pages of the colleges you want to attend because they also have information about scholarships. The reference section in the library provides books and resources of federal, national and state sources of college aid. The library also has scholarship directories that list awards based on age, state of residence, cultural background or field of study.
- **Search in your community.** Scholarships for college can be as close as your neighborhood bank. Start by asking the organizations and institutions in your community or city if they offer awards for college. Don't forget about cultural organizations that grant awards based on ethnic background.
- **Talk to your school's counselor.** They know your academic record inside and out. Ask them about private and corporate sponsorships that you qualify for.
- **Don't limit yourself.** There are also scholarships for unique talents and abilities. Don't confine yourself to academic scholarships or big national awards. Small awards will come in handy, too.



## When: Start Early

It's never too soon to start your scholarship search. Some organizations give college scholarships as early as junior high school. Others require information that needs to be prepared in advance:

- **Make a list.** Focus on deadlines. List the scholarships with the earliest deadlines and give them first priority.
- **Test scores.** Take the ACT and/or SAT well in advance; if you need to improve your score, you'll have time to take the tests again before the scholarship deadline. Take practice tests in the fall of junior year in high school, then start taking the real tests during the spring of junior year and fall of senior year.
- **Financial Information.** Most need-based scholarships require family income and tax forms to prove financial need. Prepare these forms ahead of time to qualify for scholarships.

## How: Write Your Way to College

Most scholarship applications require short essays. The essay is your chance to tell the selection committee about yourself: your personality, interests and activities and why you deserve their money.

- **Write more than one essay.** You should apply for more than one scholarship to increase your chances of winning, so you should have more than one essay. Select at least three essays from your schoolwork that demonstrate creative thinking and good communication skills. Write two more essays that answer general questions, such as:
  - Of the books you have read in the past year, which was your favorite and why?
  - What is your strongest characteristic and why? What is your weakest?
  - What person, living or dead, has had the biggest influence on your life?
- **Make an outline.** Depending on the essay question, pick one main theme to focus the essay and select three ideas that support your theme. Your first paragraph should introduce the main idea and provide any relevant background information - but avoid simply summarizing the essay. The other paragraphs should highlight one idea per paragraph. Wrap up the essay with a conclusion. Most essays should be no longer than two pages single-spaced.
- **Show, don't tell.** It's easy to say, "Martin Luther King was a great person." But it's better to show the reader why: "He led non-violent marches through the streets of Montgomery, Alabama, and Atlanta, Georgia, to protest racial discrimination." Include scenery so the reader can visualize your essay, rather than just read it.
- **Spellcheck.** Many selection committees will automatically reject applications with misspelled words and grammatical errors.

It's possible to go to college without drowning in debt. Don't be discouraged by the price tag on your favorite school. Remember, the secret's in the scholarships.

# SCHOLARSHIP SCAM ALERT...

## 10 WARNING SIGNS

Knowing these warning signs can keep you from being a scholarship scam victim.

- 1. Fees:** You shouldn't have to pay to search for or apply for scholarships. Following are a few free search engines that can be found on the internet: [www.fastweb.com](http://www.fastweb.com), [www.finaid.com](http://www.finaid.com) and [www.gocollege.com](http://www.gocollege.com).
- 2. Credit card or bank account information needed:** You should never have to give credit card or bank account information to award providers.
- 3. Scholarship guarantee:** No one can guarantee that you'll win a scholarship because no one can control scholarship judges' decisions. Also, be wary of "high success rates" - they usually do not refer to actual award winners.
- 4. No work involved:** You can't avoid putting in time to fill out a scholarship application.
- 5. No contact information:** Legitimate sponsors should provide contact information upon request. If the sponsor does not supply a valid e-mail address, phone number and mailing address (not a PO box) after you've asked for one, that could be the sign of a scam.
- 6. Unsolicited scholarships:** If you are called to receive an award for which you never applied, be alert - it's most likely a scam.
- 7. Pressure tactics:** Don't allow yourself to be pressured into applying for a scholarship, especially if the sponsor is asking for money up front.
- 8. Claims of "exclusive" scholarships:** Sponsors don't make their scholarships available through only one service.
- 9. Sponsor goes out of their way to sound "official":** Scammers sometimes use official-sounding words like "national," "education" or "federal" or they display an official-looking seal to fool you into thinking they are legit. Check with your school if you question a scholarship provider's legitimacy.
- 10. Your questions aren't answered directly:** If you can't get a straight answer from a sponsor regarding the application, what will be done with your information? Proceed with caution.

SOURCE: *fastweb*

## 10 Tips for Winning Scholarship Applications

Before you submit your scholarship application, check out these tips, provided by scholarship sponsors nationwide.



### Tip #1: Apply only if you are eligible.

Read all the scholarship requirements and directions carefully to make sure you're eligible before you send in your application.

### Tip #2: Complete the application in full.

If a question doesn't apply, note that on the application. Don't just leave a blank. Supply all additional supporting material, such as transcripts, letters of recommendation and essays.

### Tip #3: Follow directions.

Provide everything that's required, but don't supply things that aren't requested - you could be disqualified.

### Tip #4: Neatness counts.

Always type your application, or if you must print, do so neatly and legibly. Make a couple of photocopies of all the forms before you fill them out. Use the copies as working drafts as you develop your application packet.

### Tip #5: Write an essay that makes a strong impression.

The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: the who, what, where, and when of your topic. The simplest experience can be monumental if you present honestly how you were affected.

### Tip #6: Watch all deadlines.

To help keep yourself on track, impose your own deadline that is at least two weeks prior to the official deadline. Use the buffer time to make sure everything is ready on time. Don't rely on extensions - very few scholarship providers allow them at all.

### Tip #7: Make sure your application gets where it needs to go.

Put your name (and Social Security number, if applicable) on all pages of the application. Pieces of your application may get lost unless they are clearly identified.

### Tip #8: Keep a back-up file in case anything goes wrong.

Before sending the application, make a copy of the entire packet. If your application goes astray, you'll be able to reproduce it quickly.

### Tip #9: Give it a final "once-over."

Proofread the entire application carefully. Be on the lookout for misspelled words or grammatical errors. Ask a friend, teacher or parent to proofread it as well.

### Tip #10: Ask for help if you need it.

If you have problems with the application, don't hesitate to call the funding organization.

SOURCE: Kay Peterson, Ph.D.



# SCHOLARSHIPS

## ☐ Sun Trust Off to College Scholarship

Award: \$1,000

Eligibility: Seniors. *Not* based on GPA or financial need.  
15 chances to win – one winner every two weeks from Oct.-May  
Website: <http://www.suntrusteducation.com/sweeps/default.asp>

## ☐ Disneyland Scholarship Program

Award: Starting at \$5,000

Eligibility: High School Senior planning on attending college.

This scholarship is based on community service hours.  
Student must have a 3.0 GPA, 50 hours of community service within the past 12 months and 100 hours of community service over their high school career.

Applications are available in the counseling office.

Deadline: January 31, 2006

## ☐ Order Sons of Italy in America – Grand Lodge of Calif.

Award: \$500 - \$5,000

Eligibility: Applicants must be wholly or partly of Italian ancestry and have completed a foreign language course in high school. Selection based on scholastics, activities, leadership and financial need.

Website: [www.sonsofitalyca.org](http://www.sonsofitalyca.org)

Deadline March 1, 2006

## ☐ Hispanic Scholarship Fund

Award: \$1,000-\$2,500

Eligibility: Graduating high school senior of Hispanic origin.

Must be a citizen or permanent legal resident, have 3.0 GPA, and complete the FAFSA in January.

Website: [www.hsf.net](http://www.hsf.net)

Deadline: December 15, 2005

## ☐ Southern California Mothers of Twins Club, Inc.

Award: \$250-\$1,200

Eligibility: Seniors who are planning on attending college and are of multiple birth.

Website: [www.scmotc.org](http://www.scmotc.org)

Deadline: February 1, 2006

## ☐ AXA Achievement Scholarship

Award: \$10,000-\$25,000

Eligibility: Seniors who are planning on attending college.

Letter of recommendation from unrelated adult.

Website: [www.axa-achievement.com](http://www.axa-achievement.com)

Deadline: December 15, 2005

## ☐ Gates Millennium Scholars

Award: varies

Eligibility: Seniors who show financial need and are of African

American, American Indian, Asian Pacific Islander American, or Hispanic American origin. Fill out FAFSA and Pell Grant Applications.

Website: [www.gmsp.org](http://www.gmsp.org)

Deadline: January 13, 2006

## ☐ Discover Card Tribute Award

Award: \$2,500 (9 state scholarships) \$25,000 (9 national scholarships)

Eligibility: Juniors with a minimum cumulative (9th & 10th grade) 2.75 GPA who have special talents, have overcome obstacles, or excel in leadership or community service.

Website: [www.aasa.org/discover](http://www.aasa.org/discover)

Deadline: check website

## ☐ Ron Brown Scholar Program

Award: \$10,000 per year for four years.

Eligibility: African-American seniors who demonstrate excellence, leadership potential, community service and financial need. Planning on attending college.

Website: [www.ronbrown.org](http://www.ronbrown.org)

Deadline: January 9, 2006

## ☐ Mensa Education and Research Foundation Scholarship Essay Contest

Award: \$300 - \$1000

Eligibility: Seniors who are planning on enrolling in a 4-year accredited institution. Must submit an essay and application, be a U.S. Citizen or permanent resident.

Website: [www.ocmensa.org](http://www.ocmensa.org)

Deadline: January 15, 2006

## ☐ National Association of Hispanic Journalists

Award: varies

Eligibility: Hispanic seniors interested in pursuing careers in broadcast, print or photo journalism.

Website: [www.nahj.org/educationalprograms/currents-scholarships.shtml](http://www.nahj.org/educationalprograms/currents-scholarships.shtml)

Deadline: check website

## ☐ DuPont Challenge Science Essay

Award: varies to \$1,500

Eligibility: Sophomore, juniors and seniors. Essay discussing a scientific or technological development, event or theory.

Website: [www.glcomm.com/dupont/competition.html](http://www.glcomm.com/dupont/competition.html)

Deadline: January 20, 2006

## ☐ AAA Travel High School Challenge

Award: \$10,000 - \$25,000

Eligibility: Grades 9-12. Online test in January followed by state and national competition. Most questions are travel related.

Website: <http://www.aaa.com/travelchallenge/home2005.html>

Deadline: January 9, 2006

## ☐ Patrick Kerr Skateboard Scholarship

Award: \$1000 - \$5000

Eligibility: High school senior with a 2.5 or higher GPA planning on attending a 2 or 4 year college. Must be a skateboarder.

Website: [www.skateboardscholarship.com](http://www.skateboardscholarship.com)

Deadline: April 20, 2006



# SCHOLARSHIPS

## ☐ Jeff Krosnoff Scholarship

Award: \$10,000

Eligibility: High school seniors planning on attending a 4-year college, minimum 3.0 GPA & essay.

Website: [www.krosnoffscholarship.com/scholarship.htm](http://www.krosnoffscholarship.com/scholarship.htm)

Deadline: January 31, 2006

## ☐ Courageous Persuaders

Award: varies to \$3000

Eligibility: High school students create a 30-second TV commercial targeted to middle school students, warning them about the danger of under-age drinking.

Website: [www.mccanndetroit.com/persuade/](http://www.mccanndetroit.com/persuade/)

Deadline: February 28, 2006

## ☐ National Alliance for Scholastic Achievement

Award: \$2,000 - \$15,000

Eligibility: U.S. Citizen, have a 2.75 GPA or higher, completed the SAT, written essay and one letter of recommendation. Applications must be requested at:

National Alliance for Scholastic Achievement

Attn.: Application Request

540 Hidden Valley Parkway #106-220

Corona, CA 92879

Website: [www.eee.org/bus/nasa](http://www.eee.org/bus/nasa)

Deadline: March 4, 2006

## ☐ Wal Mart Foundation

Award: varies

Eligibility: Seniors. One general scholarship and three specifically for WalMart employees and/or families.

Website: [www.walmartfoundation.org](http://www.walmartfoundation.org) & [www.scholarshipadministrators.net](http://www.scholarshipadministrators.net)

Deadline: January 20, 2006

## ☐ Citrus Chapter

Award: \$300

Eligibility: Senior with minimum 2.5 GPA. Intend to study environmental health or related science at an accredited college.

Website: [www.ceha.org](http://www.ceha.org)

Deadline: January 31, 2006

## ☐ OCTFCU - Member Education Award

Award: \$500 - \$2,000

Eligibility: Member of the Orange County Teachers Federal Credit Union. Senior with 3.5 GPA or higher. Application and two letters of recommendation.

Website: [www.octfcu.org](http://www.octfcu.org)

Deadline: January 31, 2006

## **ELKS NATIONAL FOUNDATION AWARDS**

### ☐ *Most Valuable Student Competition*

Award: \$1,000 - \$15,000 per year for 4 years

Eligibility: seniors – selection based on academics and leadership.

Website: [www.elks.org/enf/scholars/mvs.cfm](http://www.elks.org/enf/scholars/mvs.cfm)

Deadline: January 13, 2006

### ☐ *Legacy Award*

Award: \$ 1,000

Eligibility: Child or grandchild of an Elk member.

Website: [www.elks.org/enf/scholars/legacy.cfm](http://www.elks.org/enf/scholars/legacy.cfm)

Deadline: January 13, 2006

### ☐ *Eagle Scout Award*

Award: \$1,000 - \$2,000

Eligibility: A student that is a registered Eagle Scout who is a senior in high school.

Website: [www.elks.org/enf/scholars/eaglescouts.cfm](http://www.elks.org/enf/scholars/eaglescouts.cfm)

Deadline: January 13, 2006

### ☐ *Girl Scout Gold Award*

Award: \$1,500 per year for 4 years

Eligibility: Girl Scout Gold Award winner who is a high school senior.

Website: [www.elks.org/enf/scholars/goldawards.cfm](http://www.elks.org/enf/scholars/goldawards.cfm)

Deadline: January 13, 2006

### ☐ *Scholarship Program for Students with Disabilities*

Award: \$1,000 - \$2,000

Eligibility: Students who have a physical, neurological, visual, hearing impairment, or speech or language disorder.

Website: [www.chea-elks.org/uspsd.html](http://www.chea-elks.org/uspsd.html)

Deadline: January 13, 2006

### ☐ *Vocational Grant*

Award: \$1,000

Eligibility: Any U.S. citizen planning to pursue a vocational program after high school.

Website: [www.chea-elks.org/vocationalgrant.html](http://www.chea-elks.org/vocationalgrant.html)

Deadline: January 13, 2006

Check with the college/career center to find out what colleges are visiting at your school site and when!!

