

# Counselor News

## October 2017: Senior Edition

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### Financial Aid Info:

#### 4 Common Types of Financial Aid:

1. **Federal Financial Aid:** This is the largest form of student aid in the country. Students access this aid by filling out the Free Application for Federal Student Aid (FAFSA). Federal aid includes:

- **Grants**-This is money that does not have to be paid back and is usually awarded based on financial need.
- **Federal Loans**-Interest rates for federal loans are usually lower than what you would get from a private loan. Repayment of federal loans is not required while the student is still in college.
- **Work Study**-This federal program provides part time employment for students who need financial assistance and is coordinated by the individual college. Eligibility is determined by the FAFSA but the student must work with their college to find a job placement.

2. **State Financial Aid:** Indiana has many programs available, most of which are accessed by filling out the FAFSA on time.

3. **Aid from your College/University:** Individual colleges and universities have financial assistance available for distribution. It can be awarded for many criteria including academics and financial need. Sometimes there are separate scholarship applications through your college/university and sometimes the awards are automatic so check with the financial aid office of the school.

4. **Scholarships:** Many organizations and groups offer scholarships to help fund college expenses. These groups set their own criteria and often choose their recipient based on things such as academic achievement, community service, or financial need. Check criteria and deadlines carefully. Your NMHS counselors keep an updated list of local and national scholarship opportunities, but students should do their own research to find scholarships too.

#### The FAFSA:

The Free Application for Federal Student Aid (FAFSA) is the form used to determine eligibility for federal and state assistance programs. You can complete, submit, and track your application at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) Filing a FAFSA on time is the single most important step in the financial aid process.

- The FAFSA is available beginning **October 1, 2017** and will use 2016 tax information. The official Indiana deadline has been moved to **April 15**, but many schools have much earlier deadlines (some as early as January!) so it is recommended to begin this process as soon as possible. Check the individual college/university websites for their specific deadlines.
- Within a month after submitting the FAFSA, you will receive your Student Aid Report (SAR). The SAR will include your Expected Family Contribution (EFC). The EFC is a preliminary estimate of the amount your family can contribute to college costs. State and federal agencies and colleges will use the EFC to determine the size of your aid award.

## Need help with the FAFSA or have questions?

### **Financial Aid Information Night: Ivy Tech Crawfordsville (October 16, 2017)**

Ivy Tech Crawfordsville will host a financial aid information night on Monday October 16, 2017 at 6pm in the Community Room. Experts will provide basic financial aid information to help prepare families to file the 2018-19 FAFSA. This event is open to all students and parents, whether they plan to enroll in Ivy Tech or not.



### **College Goal Sunday (November 5, 2017 & February 25, 2018):**

If you need help filling out the FAFSA, consider attending College Goal Sunday on November 5, 2017 or February 25, 2018 at 2 p.m. at 39 sites across Indiana. The nearest locations to NMHS are the Crawfordsville and Lafayette Ivy Tech campuses. No matter which location you choose, experts will sit down with you to help you complete your FAFSA. Read the list below to know what to bring with you! For more information about College Goal Sunday, call the Learn More Indiana hotline toll-free at 1-800-992-2076 or visit the event website at [www.collegegoalsunday.org](http://www.collegegoalsunday.org)

## Here's what you need to complete the FAFSA:

The FAFSA asks for information about you (your name, date of birth, address, etc.) and about your financial situation. Depending on your circumstances, you might need the following information or documents as you fill out the FAFSA:

FSA ID: (It is strongly encouraged to create this prior to the event!).

- Every student and parent should apply for a FSA ID at [fsaid.ed.gov](http://fsaid.ed.gov). This will serve as your electronic signature on the FAFSA.

Personal Information:

- Your Social Security number
- Your parents' Social Security numbers if you are a dependent
- Your driver's license number if you have one
- Your Alien Registration number or permanent residence card if you are not a U.S. citizen

Proof of Income - students & parents

- 2016 W-2 forms or other records of money earned or received.
- Untaxed income, including workers compensation; child support; housing, food and other living allowances; veterans benefits, etc.

Tax Documents - students & parents

- 2016 Federal Income Tax Return (IRS tax form 1040, 1040A or 1040EZ) if you were required to file.

Assets - students & parents

- Bank statements
- Business and investment information; business and farm records; stocks, bonds and other investment records if applicable

## Scholarships:

NMHS Counselors keep an updated list of scholarships throughout the year. Current versions can always be found on the Student Services page on the NMHS website: <http://nmhs.nm.k12.in.us/> (Click on Student Services tab). Most scholarships are now completed or accessed online. If there are paper versions available, they are located on the scholarship rack inside Student Services. See the end of this newsletter for the current list.

## College Applications:

If they haven't already done so, students should finish college applications soon. Many colleges/universities have November 1<sup>st</sup> priority deadlines.

- Step #1:** Go to the website of the college you wish to apply and fill out the online application.
- Step #2:** Have your transcript electronically delivered to the college(s) you applied. To do this, go to [www.parchment.com](http://www.parchment.com) and set up an account. Your SAT/ACT scores will be on your transcript; however, some colleges (such as Purdue and IU) require they be sent directly from the test agency, so check the admissions requirements on your college's website.
- Step #3:** Remember to check your email for communication from your colleges.

## Making Sense of College Terms

This section is provided by ACT Parent ([www.actparent.org](http://www.actparent.org))

- **Early action (EA).** A student can apply by November of the senior year to an early action school and receive an admission response early, usually by mid-December. The decision is usually non-binding, but the applicant may need to agree to forgo applying to other early action/early decision institutions. Non-binding means your student is still free to apply to other schools even if accepted by an early-action school.
- **Early decision (ED).** This is a good option if a student has only one college in mind. A student usually applies by November and receives a decision by December. The main difference from early action is that early decision offers are binding, which means that your student promises from the start to attend the early decision school if his or her application is accepted.
- **Free Application for Federal Student Aid (FAFSA).** The form required for determining student financial aid, the FAFSA should be completed and submitted as soon after October 1 as possible. The form and supporting information can be found at [www.fafsa.gov](http://www.fafsa.gov). The deadline to apply is April 15. Check with your individual colleges, though, because some of them have MUCH EARLIER deadlines!
- **Open admissions or open enrollment colleges.** To enroll at one of these schools, a student typically needs just a high school degree or a GED. Colleges usually make the decision without regard to a student's previous academic performance. However, some students may need to take tests to be placed in appropriate first-year classes.

- **Rolling admissions.** This is a process in which a school reviews applications and makes decisions on them until the freshman class is filled. Some schools may have a hard deadline for applications for each semester, so look for cut-off dates.
- **Selective admissions.** This refers to the policy of admitting only well-qualified applicants, based on high school grades, admission test scores, and additional personal information often provided through essays, resumes, interviews, and letters of recommendation.
- **Transcript.** This official record of high school or college courses and grades is generally required as part of the college application.
- **Wait list.** Students who have not yet been admitted to a college, but who are still under consideration, are placed on a wait list. A college does not offer or deny admission, but extends the possibility of admission before the admission cycle is completed.

The following pages contain the most recently updated list of scholarships. Remember, we will be getting many more scholarships in the coming months so check the student services tab of the NMHS website for updates. Past due awards are not removed from the list so check deadlines carefully.

Scholarship	Details	Amount Awarded	Deadline
Montgomery County Community Foundation The Lilly Endowment Community Scholarship <a href="http://www.mccf-in.org/">http://www.mccf-in.org/</a>	-HS Senior -3.85 GPA -Ranked in top 10% of class -Attend Indiana College/University	Full tuition and fees to Indiana College/University for 4 years	Submit by 5pm September 8, 2017
Wendy's High School Heisman <a href="http://www.wendyshighschoolheisman.com/about/whos-eligible/">http://www.wendyshighschoolheisman.com/about/whos-eligible/</a>	HS Senior with 3.00 GPA or higher and participate in HS sports and community service	Recognition and monetary award of \$10-\$500	October 2, 2017
Coca-Cola Scholars <a href="http://www.coca-colascholarsfoundation.org/applicants/#programs">http://www.coca-colascholarsfoundation.org/applicants/#programs</a>	Must be HS Senior, 3.00 GPA, awarded based on achievement Must apply online	Varies	October 31, 2017
Horatio Alger Association <a href="https://scholars.horatioalger.org/scholarships/">https://scholars.horatioalger.org/scholarships/</a>	-Based on Financial Need and those who have faced and overcome obstacles -Exhibit determination, integrity and perseverance	Varies	October 25, 2017
<b>Next Generation Hoosier Educators Scholarship</b> <a href="http://in.gov/che/4680.htm">http://in.gov/che/4680.htm</a>	-HS Senior or current college student -Ranked in top 20% of class or have top 20% SAT or ACT score -Must attend college in	\$7,500 per year for 4 years of college (\$30,000 total) Indiana will	November 30, 2017

	Indiana and be pursuing a degree that leads to teaching certification -Must agree to teach in Indiana for 5 years after graduating	award 200 of these scholarships per year!	
<b>Indiana Association of School Psychologists</b> <a href="http://www.iasponline.org">www.iasponline.org</a>	Must be pursuing a college major in psychology	\$500	March 1, 2018
<b>The Hagan Scholarship Foundation</b> <a href="http://www.hsfmo.org">www.hsfmo.org</a>	-High School senior -3.5 + GPA -meet income guidelines (FAFSA EFC -\$6,500) -must have a job in college -23 + composite on ACT or 1200 SAT	Up to \$5,000 each semester	November 15, 2017
<b>AES Engineers Scholarship</b> <a href="http://www.aesengineers.com/scholarships.htm">http://www.aesengineers.com/scholarships.htm</a>	For HS Seniors pursuing college in any major, does not have to be engineering, awarded from essay response	\$500	October 6, 2017
<b>Prudential Spirit Award</b> <a href="http://spirit.prudential.com/view/page/soc">http://spirit.prudential.com/view/page/soc</a>	Grade 5-12, based on volunteerism	\$1,000 State level \$5,000 National level	November 7, 2017
<b>Washington Crossing Foundation</b> <a href="http://www.gwcf.org/AppDownload.html">http://www.gwcf.org/AppDownload.html</a>	-HS Seniors -Attending Accredited college -planning careers in government service	\$500-5000	January 15, 2018
<b>Beauty Schools Direct Cosmetology Scholarship</b> <a href="http://www.beautyschoolsdirectory.com/cosmetology-school-scholarships.php">http://www.beautyschoolsdirectory.com/cosmetology-school-scholarships.php</a>	Must be 18 yrs old and planning to enroll in a US institution of cosmetology	\$2,500	October 31, 2017
<b>Elks National Foundation 2018 Most Valuable Student Scholarship</b> <a href="http://www.elks.org/enf/scholars/mvs.cfm">www.elks.org/enf/scholars/mvs.cfm</a>	-High School senior -candidates should be at the top of their class, active in school and community, and recognized as leaders among peers -Pay special attention to the application formatting requirements	\$4,000-\$50,000	November 27, 2017
<b>Louie's Tux Shop Model Search 2017</b> <a href="http://www.louiesprom.com">www.louiesprom.com</a>	The model search begins with a photo submission. Go to the website to enter. Voting will begin Sept 1. Selected students	\$1,000	Submit photo now. Voting begins Sept 1 and ends October 15,

	will do a photo shoot and win a scholarship.		2017
<b>Ethel Voris Scott Scholarship</b>  Applications can be picked up at Montgomery Circuit Court office or at <a href="http://www.montgomeryco.net">www.montgomeryco.net</a>  (from website, search "scholarship" at the top)	-must have one or both parents deceased and plan to pursue post high school education	Varies	June 1, 2018
<b>VFW Voice of Democracy Essay Contest</b>  <a href="http://www.vfw.org/VOD/">http://www.vfw.org/VOD/</a>	-HS Student in Grade 9-12 -Recorded Essay Contest -See Website	\$1,000-\$30,000	Return to: VFW Post 1431 117 N Water St. Crawfordsville IN  October 31, 2017
<b>Young American Creative Patriotic Art Contest</b> <a href="https://vfwauxiliary.org/scholarships/young-american-creative-patriotic-art-contest/">https://vfwauxiliary.org/scholarships/young-american-creative-patriotic-art-contest/</a>	-HS Student in Grade 9-12 -Submit artwork -See Website	Up to \$21,000	Return to: VFW Post 1431 117 N Water St. Crawfordsville, IN By March 31, 2018
<b>AXA Achievement Scholarship</b> <a href="http://www.axa-achievement.com">www.axa-achievement.com</a>	Applicants will be judged on personal accomplishments	\$1,000-\$10,000	December 15, 2017 or after 10,000 applications are received
<b>VFW Voice of Democracy Essay Contest</b>  See information on the scholarship rack	Any student in grades 9-12 can enter. See criteria on scholarship rack in student services.	up to \$30,000	October 31, 2017
<b>Montgomery County Commissioners Scholarship</b>  See information on the scholarship rack	-Must be attending Wabash College	Full Tuition at Wabash College	December 1, 2017
<b>Montgomery County Community Foundation</b>  Edith V. Botts Nursing Scholarship Brian Bowman Memorial Scholarship Rodney Britton Scholarship Fred and Ina Clark Scholarship Pauline W. Conover Scholarship Raelyn Earley Memorial Softball Scholarship Nancy Gibson Memorial Scholarship Frances E Gray Family Scholarship	Visit <a href="http://www.mccf-in.org/scholarships/">http://www.mccf-in.org/scholarships/</a> to apply and for more information  Each Scholarship has different criteria, so read the MCCF website carefully to determine eligibility.	Award amount varies for each scholarship  You will need to put in your counselor's information to have your	Application opens October 5, 2017 and closes at 5pm January 15, 2018.  Everything

Jim Harpel Basketball Scholarship  
 The Hoosier Heartland State Bank  
 Scholarship  
 John and Ruth Isaacs Family Scholarship  
 Max W. Johnson Scholarship  
 Aaron Kesler Future Firefighter Scholarship  
 Jim and Kim McBee Family Scholarship  
 MCCF Community Scholarship  
 Mike McCord Scholarship  
 James C Patton Instrumental Music  
 Scholarship  
 Ernest and Diana Rhoads Scholarship  
 Wayne Rush Scholarship  
 Joe and Clara Smith Scholarship  
 Debra Kay Stonebraker Memorial  
 Scholarship  
 Sheri Switzer Memorial Scholarship  
 Homer C Warren Family Scholarship

You must click SUBMIT  
 before your application  
 is finished!

transcript sent: needs to be  
 complete  
 by Jan 15.  
 Students M-Z: Make sure  
 Mrs. Brooke you give  
 VanScoyoc your  
 bvanscoyoc@ counselor  
 nm.k12.in.us plenty of  
 time to get  
 Students A-L: your  
 Ms. Jill Hunt transcript  
 jhunt@ uploaded.  
 nm.k12.in.us Please  
 request all  
 transcripts  
 by January  
 11th .

**Students are also encouraged to utilize free  
 national search programs such as:**

[www.fastweb.com](http://www.fastweb.com)  
[www.scholarships.com](http://www.scholarships.com)  
[www.collegenet.com](http://www.collegenet.com)  
[www.studentscholarships.org](http://www.studentscholarships.org)

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 10.2.17