



FINANCIAL AID NEWSLETTER JANUARY 2015



A monthly guide listing available scholarships/grants for Seniors planning to attend post-secondary institutions, (trade/technical/business schools, two and four-year colleges and apprenticeship programs).

Also posted on school website

Information regarding the Scholarships listed may be obtained in the Career Resource Center located in the Counseling Office.

GENERAL SCHOLARSHIPS

AMERICAN LEGION

The American Legion offers a number of Scholarships and other resources to assist young people in their pursuit of higher education. There are opportunities for everyone, including kin of wartime veterans and participants in Legion programs. Visit www.legion.org for scholarship requirements and online applications.

BENEFICIAL SOCIETY VICTOR EMMANUEL II

If you are of Italian descent and are planning to attend a 4-year accredited institution, you may be eligible for this \$12,000 scholarship, payable at the rate of \$3,000 per year. Applications must be received by the March 15th deadline.

BUICK ACHIEVERS

Multiple scholarship awards, ranging in value from \$2000 non-renewable to \$25,000 renewable for four years, are available to high school seniors who are dedicated both in and out of the classroom. If you have the passion to succeed and plan to enroll full time at a four-year college or university, majoring in a field of study that focuses on engineering, technology, design or business, with an interest in the automotive industry, this opportunity is for you. All applications must be submitted online at www.buickachievers.com with a deadline of February 28th.

CONGRESS-BUNDESTAG VOCATIONAL YOUTH EXCHANGE PROGRAM

This unique program allows graduating high school seniors to spend a year in Germany living with a host family, participating in a school or training program, and getting hands-on work experience through an internship with a German company. A special scholarship opportunity, administered by Nacel Open Door, is being offered to 20-25 seniors who have undertaken vocational training to spend their 13th year abroad pursuing their vocational interests. Applicants do not have to be familiar with the German language. An intensive two-month training program will help with the language and the culture. Health, liability and accident insurance are paid for in addition to room, board and airfare. Visit www.nacelopendoor.org for additional information. Interested students should consult their counselor for nomination. Completed applications must be postmarked by January 31st

. POLISH-AMERICAN BOARD OF EDUCATION OF BERKS COUNTY

Berks County seniors planning to attend college who have documented proof of at least 25% Polish heritage and have been residents of Berks County for at least four years prior to the date of application, are eligible for twelve college scholarships totaling \$20,000 . The deadline for applications is February 27, 2015.

**Keep checking the following websites for free scholarship information:
www.fastweb.com , www.scholarships.com, www.ScholarshipExperts.com, and
www.studentscholarships.org**

SCHOOL SPECIFIC SCHOLARSHIPS

GETTYSBURG COLLEGE

The Guy L. Moser Scholarship Fund is now available to seniors who currently rank in the top third of their high school class and are planning to major in Political Science or America History at Gettysburg College. To apply online visit www.csascholars.org. Deadline for submission of all materials is January 23, 2015.

***** Login to the College/University sites that you apply to in order to get the most current information on Scholarships/Grants and Financial Aid offered through that specific institution! *****

REMEMBER... YOU MUST APPLY TO WIN!

FINANCIAL AID TIPS OF THE MONTH

CONRAD WEISER STUDENT LOAN

Conrad Weiser seniors who plan to continue education after graduation are eligible to apply for this student loan opportunity. Loan amounts vary each year ranging from \$1500 to \$2500. This loan is not based on financial need and is renewable for all four years of your undergraduate education. No interest is calculated while you are enrolled as a full-time and for an additional 1-year period thereafter. The CW Student Loan is funded by private donations. No tax money is used for this loan opportunity. Applications are available from the Career Resource Center and must be submitted to Mrs. Beth Shartle in Central Administration by June 15, 2015. **A letter detailing loan amounts and disbursement will be mailed to the applicants after July 1, 2015.**

SAT Test Date: March 14, 2015
ACT Test Date: April 18, 2015

Registration Deadline: February 13, 2015
Registration Deadline: March 13, 2015

Fall/Spring SAT & ACT Review Courses at Penn State Berks.

On-line registration: www.berks.psu.edu/ce/SAT-prep-courses.htm or call 610-396-6225

Financial Aid Night
High School Auditorium
Thursday, January 8th @ 7:00

Now is the time to process your FAFSA (Free Application for Federal Student Aid) form.

Details are available at www.fafsa.gov

Additional websites for financial aid information:

- \$ www.pheaa.org (Pennsylvania Higher Education Assistance Agency)**
- \$ www.educationplanner.org**
- \$ www.StudentAid.gov is a new website that provides straightforward and easy-to-understand information about planning and paying for college. The site combines content and interactive tools from several ED websites. As a mobile-optimized website, StudentAid.gov is fully accessible on tablets and smartphones.**

Federal Student Aid Resources for Students and Parents: A Sampling

Resource	Summary and URL Note: Most of these items are also available in Spanish, and several of the documents are available in Braille.	Audience(s)						
		Elementary School Student and Parent	Middle School Student and Parent	High School Student (9th-11th)	High School Senior	High School Parent	College Student Borrower – Student or Parent	Adult Student
College Prep Checklist	How to get ready academically and financially (StudentAid.gov/checklist)	✓	✓	✓	✓	✓		✓
Do You Need Money for College? Federal Student Aid at a Glance	Basic overview of aid and application process (StudentAid.gov/needmoney)			✓	✓	✓	✓	✓
Funding Your Education: The Guide to Federal Student Aid	Understanding the financial aid process and maximizing resources on our website (StudentAid.gov/funding)			✓	✓	✓	✓	✓
Direct Loan Basics	Federal loan info for students and parents (StudentAid.gov/resources#loans)				✓	✓	✓	✓
PDF FAFSA	Free application for federal student aid (www.fafsa.gov)				✓	✓	✓	✓
Video: Types of Federal Student Aid	2-minute video introducing concept of grants, loans, work-study (StudentAid.gov/resources#types-aid-video)			✓	✓	✓	✓	✓
Video: How to Fill Out the FAFSA	2:45-minute video providing overview of FAFSA process (StudentAid.gov/resources#how-fill-out-fafsa-video)				✓	✓	✓	✓
Video: Responsible Borrowing	2-minute video reminding borrowers to borrow only what they need (StudentAid.gov/resources#responsible-borrowing-video)				✓		✓	✓
Infographic: Financial Aid Process	Graphic showing the path a student takes to apply for and receive aid (StudentAid.gov/resources#aid-process-graphic)				✓	✓	✓	✓
Infographic: Determining Dependency Status	Graphic showing dependency status questions (StudentAid.gov/resources#dependency-status-graphic)				✓	✓	✓	✓

*View the full selection of publications you can order from Federal Student Aid at www.FSAPubs.gov. Students and parents may order at www.edpubs.gov. More resources are at StudentAid.gov/resources.

Federal Student Aid: Find the Information You Need Online

	Topic	Resource
FAFSA	Fill out the FAFSA	www.fafsa.gov
	Basic FAFSA info: what is it; how do you fill it out	StudentAid.gov/fafsa StudentAid.gov/complete
	Dependency status for FAFSA purposes	StudentAid.gov/dependency
	Determining which parent's info to report	StudentAid.gov/fafsa-parent
	How aid is calculated (inc. link to detailed EFC info)	StudentAid.gov/how-calculated
Types of Aid/ Getting Aid	Types of financial aid	StudentAid.gov/types
	Who can get federal student aid	StudentAid.gov/eligibility
	Pell Lifetime Eligibility Used	StudentAid.gov/pell-limit
	Finding and applying for scholarships	StudentAid.gov/scholarships
	Loan interest rates and fees	StudentAid.gov/interest
	Aid for military families	StudentAid.gov/military
	Avoiding financial aid scams	StudentAid.gov/scams
Student Account Access	My Federal Student Aid (student can log in to see grant and loan records and certain eligibility info)	StudentAid.gov/login
Repaying Loans	Loan repayment	StudentAid.gov/repay
	Repayment Estimator (compares repayment plans)	StudentAid.gov/repayment-estimator
	Income-driven repayment plans (e.g., Pay As You Earn plan, Income-Based plan)	StudentAid.gov/idr
	Public Service Loan Forgiveness	StudentAid.gov/publicservice
	Loan forgiveness in general	StudentAid.gov/forgiveness
	Loan forgiveness for teachers	StudentAid.gov/teach-forgive
College Prep	College Preparation Checklist: academic and financial prep for K-12 and adult students	StudentAid.gov/checklist
	Why go to college (education and pay/unemployment rates)	StudentAid.gov/whycollege
Special Audiences	Info for parents (tax benefits, support your child, college costs)	StudentAid.gov/parent
	Graduate school funding	StudentAid.gov/grad
	Financial aid for adult students	StudentAid.gov/resources#adult-students
	Going to college in another country	StudentAid.gov/international
Social Media	@FAFSA Twitter feed	www.Twitter.com/FAFSA
	Federal Student Aid YouTube channel	www.YouTube.com/FederalStudentAid
	Federal Student Aid Facebook page	www.Facebook.com/FederalStudentAid

PHEAA UPDATE

NOVEMBER 2014

Financial Aid Scams

High school seniors are often approached with scams offering scholarships and other services related to financial aid. If your students are getting phone calls, emails or mailings about these types of services, please let me know so we can research it and alert other families.



PHEAA NEWS:

Spanish Publications

PHEAA offers several of its publications in Spanish, including the Student Aid Guide, the Planning for Higher Education Timeline, the Account Access Bookmark, Beyond High School, the FAFSA Reference Guide, and the FAFSA Tipsheet. These publications are available online for viewing and ordering.



INDUSTRY NEWS:

PA-TIP Annual Report



The Pennsylvania Targeted Industry Program (PA-TIP) helps students achieve the skills that are in high demand by today's employers. The Pennsylvania General Assembly created PA-TIP in 2012 to provide need-based grants to students enrolled in courses of study in the energy, advanced materials and diversified manufacturing, and agriculture and food production fields. This annual report highlights how PA-TIP, now in its second year, is providing access to higher education and career success.

New Federal Student Aid ID to Replace the Federal Student Aid PIN

The Department announced that a new login process will be instituted in spring 2015 for student and borrower-based websites, including FAFSA on the Web, NSLDS® Student Access, StudentLoans.gov, StudentAid.gov, and the TEACH Grant website. The new FSA ID, comprised of a user-selected username and password, will replace the Federal Student Aid PIN. Families and students should continue using their PIN until then.



RESOURCES:

Scholarship Tipsheet

Scholarships are everywhere if students take the time to research and apply. Our Scholarship Tipsheet will soon be available to order.

Career Planning

PHEAA now offers FREE print resources tying directly to the PA Career Education and Work Standards, including lesson plans for Grades 3 and 5 (Grades 8 and 11 coming soon), a Middle School Activity Book with 55 activities related to the 5th and 8th Grade standards, and the Middle School Career Guide, "It's My Life." **Coming soon** – the Career Education & Work Standards Toolkit with information on ordering these resources.



FUN FACT

Thanksgiving is the reason for TV dinners!



In 1953, Swanson had so much extra turkey (260 tons) that a salesman told them they should package it onto aluminum trays with other sides.

ATTENTION! If your organization has undergone any staffing changes or changes to contact information, please let me know so I can update our records.

www.allparenting.com