



FINANCIAL AID NEWSLETTER OCTOBER 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

COCA-COLA SCHOLARS FOUNDATION

The Coca-Cola Scholars Foundation is awarding annual scholarships of \$3.4 million through two nationally recognized programs on behalf of the Coca-Cola System. They are awarded to high school seniors who demonstrate leadership, commitment to community and academic achievement. For eligibility requirements and application information visit www.coca-colascholars.org. The application deadline is October 31st.

PRUDENTIAL SPIRIT OF COMMUNITY AWARD

Seniors who have made a difference by serving the community and distinguishing themselves through volunteer work will be considered for this \$1,000 scholarship opportunity. Applications must be completed online at <http://spirit.prudential.com> by November 3, 2015 and to your principal by that same date. The most qualified nominees will be selected and nominated for state-level judging. Informational flyer available in the Career Resource Center.

STOKES EDUCATIONAL SCHOLARSHIP PROGRAM

The Stokes Program is open to high school seniors who are interested in pursuing one of the National Security Agency's (NSA) career fields in computer science or computer/electrical engineering. As an NSA employee with the Stokes Program, you will attend college full-time, receive up to \$30,000 per year for tuition and work during the summers at NSA in areas that are related to your course of study. Visit www.NSA.gov/Careers or call 1-866-NSA-HIRE for the most up-to-date information. Application deadline is October 31st.

Check out the following websites for free scholarship information:
www.fastweb.com, www.scholarship.com, www.ScholarshipExperts.com, and
www.studentscholarships.org

SCHOOL SPECIFIC SCHOLARSHIPS

***** 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! *****

SAINT JOSEPH'S UNIVERSITY

The John P. McNulty Scholars program, a scholarship program designed specifically for young, academically talented women who are interested in the fields of science and mathematics and exhibit leadership potential, is providing four-year, full tuition scholarships to three highly qualified women majoring in the fields of natural science and mathematics. Partial-tuition scholarships are also available to qualifying applicants. Application, essay, resume and letter of recommendation must be submitted by the February 1st deadline.

ALBRIGHT COLLEGE - SHIRK SCHOLARSHIP

Albright College awards 25 scholarships to freshmen applicants from local high schools (Berks County, PA) and to transfer applicants from Reading Area Community College. Shirk scholarships are \$100,000-120,000 (\$25,000-30,000 per year) and are given in recognition of leadership, community service and academic performance. The Shirk Scholarship requires a scholarship application in addition to the application for admission. Both the admission and scholarship applications are due by December 15. The Shirk Scholarship is renewable as long as the student completes a minimum of 25 hours of community service per semester and maintains a 2.75 grade point average. Additional information can be found on the Albright College website. Please call the Albright Admission Office at (610) 921-7700 with further questions.

THE NATIONAL CO-OP SCHOLARSHIP PROGRAM

The National Co-op Scholarship program is awarding 175 merit scholarships, totaling \$4.5 million, to students who are admitted to one of the ten institutions that participate. Applications can be completed only at www.waceinc.org, or by completing & mailing the forms available in the Counseling Office. Application deadline is February 15, 2016.

UPCOMING COLLEGE FAIRS

Berks Regional College Fair

Monday, October 26, 2015

6:00-8:00 pm

Albright College, Bollman Center

Financial aid sessions offered at 5:30 and 7:00 pm brought to you by State Rep. Mark Rozzi's office in conjunction with PHEAA and Albright College.

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 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, 2016. **A letter detailing loan amounts and disbursement will be mailed to the applicants after July 1, 2016.**

SAT testing: November 7, 2015
ACT testing: December 12, 2015

Registration deadline: October 9, 2015
Registration deadline: November 6, 2015

Financial Aid Night
High School Auditorium
Monday, January 11, 2016- @ 7:00pm

Keep checking the Café Bulletin Board for Open House Information/College Representative Visits

AS YOU SEARCH FOR SCHOLARSHIPS, BE AWARE OF SCAM WARNINGS...

You have to pay a fee or "taxes"
Money-back offers or guarantees
Credit card or bank account information required
"Phishing" & "Pharming" (Unsolicited emails)

Financial Aid Application Changes for 2015-2016

Attention Higher-Education-Bound Seniors and any students completing the FAFSA in January 2016

The Federal Government has made some changes to initiating the financial aid application process and the new process is time consuming and may be difficult for parents and students. Please see the steps on the next page for further details or visit <http://fsaid.ed.gov>.

To help with the process, Ben Rosenberger, from RACC, will be here to present on the Financial Aid Application Process on January 11th in the High School auditorium, at 7pm. Please plan to attend this important session.

The Federal PIN that students and parents formerly needed to sign the FAFSA and access other aid information, has been replaced by Federal Student Aid (FSA) to what is now the FSA ID. Creating the FSA ID requires multiple steps that need to be completed independently by the student applicant and their filing-parent. A student cannot complete these steps for their filing-parent and the filing-parent cannot complete these steps for the student.

This new FSA ID creation is not easily combined with completing the FAFSA application due to email address requirements, creating unique user ID's, security challenge questions, issues with the FAFSA application 'timing out' amidst the ID creation, etc. ***We recommend that students and filing-parents create their two FSA IDs prior to beginning the FAFSA.*** You may want to alert your senior students of this significant change now, in anticipation of when they will be completing their FAFSA in a few months.

Here are some important highlights about this new process:

- ☐ ☐ ☐ ☐ Students and their parent can no longer use the same email address. While students typically do have email access, parents often do not. If either does not, they must create an email account (Gmail, Yahoo, etc.) in order to move through the FSA ID creation process.
- ☐ ☐ ☐ ☐ For both the student and the filing-parent, it can be a challenge to create a valid username and password because the security settings have been increased to be 'stronger.' These also need to be unique and not taken by a previous FAFSA filer.
- ☐ ☐ ☐ ☐ To acquire the FSA ID for the student and their filing-parent, they each will also need to create five security questions and answers. These are 'challenge' questions that must be answered in the event they forget their username and passwords. Two of these challenge questions can be selected from options that FSA provides but three of them must be completely made up by the applicant and filing-parent. One of these three asks the filer to input a "significant date" that cannot be their birthdate; this question, in particular, is difficult for students and filing-parents to answer without time to consider their answer.
- ☐ ☐ ☐ ☐ Although the FSA ID can be used immediately by first time applicants once it is created, that is not the case for renewals. For those renewing a FAFSA, there will be a one to three day delay between the creation of the FSA ID and the ability to electronically sign the application.
- ☐ ☐ ☐ ☐ Although this is not required, the final step in creating an FSA ID is to confirm student/filing-parent email address. A secure code is sent to the email addresses entered when FSA IDs were created. Once the code is retrieved from the email accounts and then reentered (to confirm the email address is valid), users can use their authenticated email address instead of a username to log in to the five ED websites.
- ☐ ☐ ☐ ☐ Parents or students who already have a PIN, will still need to create an FSA ID and password. The new ID can be linked to the PIN, but that is a separate part of the process and is completed at the conclusion of creating the FSA ID and password

As you might suspect, completing these new steps is time consuming and may be difficult for parents or students. This process is best completed prior to attempting to electronically sign and submit the FAFSA because there is the probability of the FAFSA application timing out while applicants move through this FSA ID creation.