

# Class of 2011



APRIL 2010



**HEY YOU! DO YOU EVER STOP TO  
WONDER WHERE AND HOW YOU'RE  
GOING TO COLLEGE? PLAN TO  
ATTEND THE . . .**

**MOACAC's I-70 SERIES COLLEGE FAIR**

*Sunday, April 25, 1:00-3:00*

*Maryville University, Simon Athletic and  
Recreation Center, 13550 Conway Rd.,  
St. Louis (314) 529-9350*

THIS IS AN OPPORTUNITY FOR HIGH SCHOOL JUNIORS TO MEET  
REPRESENTATIVES OF OVER 150 COLLEGES AND UNIVERSITIES.

## High school juniors:

**It's spring -- what should you be doing right now?**

**You're in the home stretch. That means keeping up this year's academic momentum while looking forward to your life as a senior.**

### **Make the most of the remaining school year**

- ✓ Junior year grades are important. Stay focused on the quality of your work.
- ✓ Find some books to read this summer.
- ✓ Register for the June 12<sup>th</sup> ACT before May 7<sup>th</sup>.
- ✓ Find a meaningful summer experience- work, volunteer, take a class. See our summer programs folder in the counseling center.





### **Plan your senior schedule**

- ✓ Check with Mr. Snyder and Mrs. Burreson to be sure your chosen courses are preparing you for college. Colleges prefer four years of English and math, three years of science and social studies and at least two years of a foreign language.
- ✓ Consider taking an AP course in a strong subject. Discuss your interest with the teacher of the AP course at your school or the AP Coordinator.

### **Prepare for June tests**

- ✓ **Regular registration for the June 12 ACT test is May 7.**
- ✓ Focus your practice where you need it the most. Besides paper tests and books in the CC, there are several websites that have test taking tips and practice tests: , [www.princetonreview.com](http://www.princetonreview.com)
- ✓ Spend time with your parents reviewing Choice, Not Chance that you received at the junior registration session.

### **Get ready for college applications**

- ✓ Request applications and brochures from college admission offices.
- ✓ Organize everything you get, even if it just means putting all of your stuff in the same pile.
- ✓ Put together a resume of your classes, clubs, sports, and outside activities.
- ✓ If applicable, prepare writing samples, portfolios, audition tapes, and other material for the fall application season. Start to think about application essay topics, too
- ✓ Make a list of colleges you'd like to attend. Visit their websites.
- ✓ Visit colleges during the summer. When the weather turns warm, campuses come alive. Plan to re-visit your top 2 or 3 choices in the fall.
- ✓ Think about which teachers (or other folks) you'd like to write letters of recommendation for you.

### **Get a handle on college costs**

- ✓ Talk to your parents and together learn what you should be doing now to finance your education.
- ✓ Estimate how much your family may be expected to pay for college. Financial aid calculators will do the math for you. Try visiting FAFSA4caster at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov).
- ✓ Investigate scholarship programs by talking to your counselor, checking your library, or conducting an online search. Make note of special requirements.

### **Make the most of your summer**

- ✓ Line up your summer activities, if you haven't already. What types of jobs or projects would look good on your college application and let you explore interests?
- ✓ Ask for a summer reading list or come up with your own list. Don't let your brain atrophy.

**God's blessings on the rest of your junior year!**

# PAYING FOR COLLEGE

COLLEGE IS VERY EXPENSIVE AND GETTING MORE SO EVERY YEAR. There are three ways of paying for it:

1. Merit-based scholarships: These are given to people with outstanding achievements, i.e., athletes, artists, students with great grades and SAT/ACT scores, etc.
2. Need based grants and work study opportunities: These are given to people who can demonstrate financial need. The two best sources are the colleges' own aid programs and federal aid. Fill out the FAFSA (Free Application for Federal Student Aid) in January 2006 and any aid forms enclosed in the application packets of the colleges you are applying.
3. Loans: The federal government sponsors several loans and are awarded based on the FAFSA. You may be able to have the government pay your interest while you are an enrolled student.



## TEACHER AND COUNSELOR RECOMMENDATIONS

Here are some guidelines that should help you secure better recommendations:

- **Start early! Your teachers and counselors are swamped, so give them plenty of time.**
- *If you will be asking for a recommendation from Mrs. Burreson or Mr. Snyder, let them know, so they can give you a questionnaire to complete.*
- Give your teachers and counselors all necessary materials, including your application deadlines and stamped, addressed envelopes.
- Waive your confidentiality rights.
- Pick your recommenders wisely. Don't pick a teacher just because you got an A in his or her class. It's important that the teacher or counselor knows you personally.
- Promptly send a thank you note to each person who gives you a recommendation.



## College Fairs/Open Houses

**TRUMAN STATE UNIVERSITY** has set dates for their 09-10 Showcase Events. These events are designed to provide an introduction to the University for high school students who are beginning their college search. Please register online to attend the remaining date at <http://admissions.truman.edu/visit/>.

- Saturday, April 24

**RANKEN TECHNICAL COLLEGE** has set dates for their 09/10 Open Houses. If you are interested in any of the dates listed below, please contact Rankens' Admission Office at 314-286-4809, or online at [www.Ranken.edu](http://www.Ranken.edu).

- Thursday, Apr. 8 - Shadow-A-Tech Day
- Wednesday, Apr. 21 - Automotive Shadow-A-Tech Day

**CONCORDIA UNIVERSITY-AUSTIN** has set their campus visit days for 2009-2010. To register for the remaining date, please go online at [condordia.edu/visit](http://condordia.edu/visit):

- April 24
- 

**UNIVERSITY OF MISSOURI-KANSAS CITY** is hosting UMKC Visit Days on the following Date:

- Friday, April 9, 2010

Please be sure and RSVP at [www.umkc.edu/welcome](http://www.umkc.edu/welcome)

**UNIVERSITY OF EVANSVILLE** Have set dates for their 09-10 open houses. To register to attend the following date, please visit their website at: [www.evansville.edu/visit](http://www.evansville.edu/visit). The dates are:

- April 10, 2010

**COVENANT COLLEGE** is hosting a Preview Weekend this school year. The date is: April 15-17, 2010. To register to attend please visit their website at [www.covenant.edu](http://www.covenant.edu), or call toll-free 1-800-451-2683.

**Chamberlain College of Nursing** has set dates for upcoming campus events. For updates on events, visit [chamberlain.edu/events](http://chamberlain.edu/events). The dates are:

- April 17-Open House 10:00 AM-12:00 PM
- May 11-Open House 5:00 PM-7:00 PM
- 

**Maryville University** has posted their 2009-2010 Campus Visit Programs. The programs are:

- **Saint for a Day** - Admitted students are invited to experience a day in the life of a Saint. Bring your sleeping bag and a pillow and spend Sunday evening on campus. Wake up Monday morning and shadow your Maryville host. The remaining date is:
  - April 11-12
- **Big Red Day** - It's never too early to see what it takes to become a SAINT. This program is designed for high school sophomores and juniors.
  - Saturday, April 17

Register for a visit program at [maryville.edu/visit](http://maryville.edu/visit) or call 800-MARYVIL

**Missouri University of Science and Technology** has set dates for their 2009-2010 Miner Days & Open Houses. The upcoming dates are:

- Miner Days
  - Monday, Apr. 5
  - Monday, Apr. 19
  - Friday, July 2
  - Friday, July 23
- Open House
  - Friday, Apr. 9

To register for any of the above dates, please contact MO S&T at 1-800-522-0938, or [visit.mst.edu](http://visit.mst.edu).

**WARTBURG COLLEGE** is hosting a Multicultural Visit Day on Saturday, April 7<sup>th</sup>. You will be able to tour campus, talk to Admissions and Financial Aid personnel, speak with a Wartburg community panel, and attend breakout session. For more information, or to sign up for the visit, please contact Angela Weekley at 319-352-8476.

**Kansas State University** has set dates for their spring 2010 events. If you would like information on the events, please visit their website at: [consider.k-state.edu/specialevents](http://consider.k-state.edu/specialevents).

The dates are:

- Junior Day Monday, May 3

***Amtrak® Campus Visit Discount at***

***[www.campusvisit.com/amtrak/](http://www.campusvisit.com/amtrak/)***

You and your parents can “buy one, get one free” when you wish to go look at a college you are interested in attending. Go online and get more information about booking a trip.

## ***College Visits to LHSN***

**April 12<sup>th</sup>** Truman State University will be in the Counseling Center at 11:15 a.m.

### **Engineering Careers for Girls**

Thinking about a career in engineering, but don't know if it is engineering is right for you? Check out [www.EngineerYourLife.org](http://www.EngineerYourLife.org). On this site you will find information on the various engineering fields and hopefully discover if engineering is a career you'd love!

**Engineer Your Career @ the University of Kansas** Engineer Your Career is a half-day program on May 7, 2010 that lets junior high and high school girls learn about the fun of engineering and computer science. Participants meet KU students and learn about engineering disciplines. Cost is \$25 and includes lunch. Contact Florence Boldridge, director of Diversity & Women's Programs for the School of Engineering [fboldridge@ku.edu](mailto:fboldridge@ku.edu), or 785-864-3620.

### **Summer Program Opportunities**

We are updating all academic enrichment programs along with summer programs on Naviance. You may find the programs on Family Connection in the "About College" section, click on Enrichment Programs. There you will find information about programs we are aware of. This list will become more populated as we become aware of programs. Please check back from time to time for additions to this page.

John Burroughs hosted a Summer Opportunities Fair this winter and posted some of the camp information on the Summer Opportunities Fair web site. For more information on the camps that were present, please visit the Summer Opportunities web site at <http://www.summeropportunitiesfair.org>.

### **Financial Aid Estimator (FAFSA4caster)**

The U.S. Department of Education's office of Federal Student Aid has released the FAFSA4caster, a new Web tool designed to assist high school juniors and their families plan for education beyond high school. Students can receive an estimated Expected Family Contribution (EFC) by entering their information into FAFSA4caster, a simplified version of the Free Application for Federal Student Aid (FAFSA). FAFSA4caster also provides guidance on next steps for applying for admission, applying for federal student aid, and paying for education beyond high school.

Students and families interested in assessing their eligibility for federal student aid can access FAFSA4caster by visiting [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov). Click on Students, Parents and Counselors. Once on that page you will find the FAFSA4caster.

## **Homework Hotline**

Rose-Hulman University offers a free homework hotline that helps students in grades 6-12 with tough math and science homework. The Homework Hotline is open September through May for students needing math or science homework help. Students may call toll free at 1-877-ASK-ROSE - from 7 PM to 10 PM (Eastern Daylight Time), Sunday through Thursday.

Homework Hotline tutors are Rose-Hulman college students specially chosen and trained to work with middle and high school students of all academic levels. Tutors have access to math and science textbooks used by Indiana students, computers, and the Internet. Homework Hotline tutors help students work through their homework problems and guide them in learning more about a subject. Tutors do not do the work for the students nor give them the answers. Instead, tutors help students arrive at the correct solutions.

Students who call the Homework Hotline will be asked to give their first name only and the name of their school. They should have the following items handy before calling the Homework Hotline:

1. Homework assignment
2. Textbook (if available)
3. Paper
4. Pen or pencil
5. Calculator (if needed)

Students may also access the Homework Hotline Web site at [www.AskRose.org](http://www.AskRose.org). The site offers free educational resources and helpful educational links. Students can post math and science questions on the Web site, and a tutor will respond during the Hotline's hours of operation.

## **Scholarships**

Scholarship information may be found on the Naviance website and in the scholarship notebooks in the Counseling Center. Naviance may be accessed from the LHSN website home page. You will find Naviance listed in the lower right hand corner of the page, if you click on this link you will go directly to your Family Connection sign-in page.

Normally, all the scholarships listed on Naviance may also be found in the scholarship notebooks. Please be sure to look through these books, and/or the website from time to time to see if there are any scholarship opportunities for you. We may update scholarships on a daily basis.

The scholarships listed on Naviance and in our notebooks are not a complete listing of all scholarships that may be found. These scholarships are ones that we have been mailed, or been made aware of. Please be sure to do additional searches on your own, as you may find scholarships that may apply to you that we are not aware of.

**WEBSITES TO SEARCH FOR SCHOLARSHIP INFORMATION** - [www.WeeklyScholarshipAlert.org](http://www.WeeklyScholarshipAlert.org), [www.fastweb.com](http://www.fastweb.com), and [www.cappex.com](http://www.cappex.com). *If you stop by the counseling center, we have a flier available for the FastWeb website if you would like to pick one up.*



## The cost of education

Whether you have already chosen a college or you're still trying to decide, this is a good time to figure out what it will cost and how you'll pay for it.

Each college's financial aid office can provide information to help you figure the expenses. Don't be discouraged if the cost of continuing education seems too high—financial aid is available for students who qualify.

Financial aid is a general term for any financial assistance given to a student for any type of postsecondary education (four-year college, two-year college, trade and technical schools).

## Types of financial aid

Financial assistance to attend college comes in many forms.

- Federal aid programs — Federal programs are based on financial need. They are the largest single source of financial aid for college.
- State aid programs — Most states support various aid programs (both need-based and merit-based). Generally, eligibility for state need-based programs follow the federal guidelines.
- Grants and Scholarships — Awards based on merit or merit plus need. They don't have to be repaid.
- Loans — Funds loaned through a lending institution or college. Interest rates vary by program. For federal loans, qualifying students—based on need—will not have to pay interest while in school. Loan programs also are available to eligible parents to help with the college expenses of their qualifying children.
- Military programs — The military offers several options to help you pay for college.
- Work-study programs — Jobs that allow students to earn money toward their education while they are enrolled in school. Students can sometimes get jobs related to their program of study.
- Working and savings — As the cost of a college education rises, more students and parents will need to put money aside. Lots of college students have part-time jobs to help make ends meet.

Most people use a combination of these forms of aid to pay for college.

There are several types of financial aid and a variety of sources of financial assistance. Remember, not all aid is based on financial need. Some awards are based on academic performance or selected skills.

## Know your financial aid offers

When you receive offers from colleges, be aware of the terms of any financial aid offers. In the case of federal, state and many institutional aid programs, you are required to reapply each year. Nearly every scholarship also carries with it an obligation to carry a minimum course load and to maintain a minimum grade point average (GPA).

## Financial aid terms

Are you running across financial aid terms that have you scratching your head? Below are definitions of a few terms from the U.S. Department of Education financial aid "Student Guide" to help you out. To find out more, check out "Important Terms" in the paper guide or check it out on the Web:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/Glossary.jsp>

- **Financial Aid Package** - The total amount of financial aid (federal and nonfederal) a student receives. The financial aid administrator at a postsecondary institution combines various forms of aid (federal aid, state aid, scholarships, etc.) into a "package" to help meet a student's need. Using available resources to give each student the best possible package of aid is one of the aid administrator's major responsibilities. Because funds are often limited, a financial aid package might fall short of the amount a student is eligible for. Also, the amount of federal student aid in a financial aid package is affected by other sources of aid received (scholarships, state aid, etc.)
- **Promissory Note** - The binding legal document you sign when you get a student loan. It lists the conditions under which you're borrowing and the terms under which you agree to pay back the loan. It will include information on how interest is calculated and what the deferment and cancellation provisions are. It's very important to read and save this document because you'll need to refer to it later when you begin repaying your loan.
- **Default** - Failure to repay a loan according to the terms agreed to when you signed a promissory note (defined above). In many cases, default can be avoided by submitting a request for a deferment, forbearance, or cancellation and by providing the required documentation before reaching the point of default. The consequences of default are severe. Your school, the lender or agency that holds your loan, the state, and the federal government may all take action to recover the money, including notifying national credit bureaus of your default. This affects your credit rating for a long time. For example, you might find it very difficult to borrow money from a bank to buy a car or a house. In addition, the U.S. Department of Education might ask the Internal Revenue Service to withhold your U.S. individual income tax refund and apply it to the amount you owe, or the agency holding your loan might ask your employer to deduct payments from your paycheck. Also, you're liable for expenses incurred in collecting the loan. If you decide to return to school, you're not entitled to receive any more federal student aid. Legal action might also be taken against you.
- **Regular Student** - One who is enrolled in an institution to obtain a degree or certificate. Generally, to receive aid from the programs discussed in the "Student Guide," you must be a regular student. (For some programs, there are exceptions to this requirement.)
- **Satisfactory Academic Progress** - To be eligible to receive federal student aid, you must maintain satisfactory academic progress toward a degree or certificate. You must meet your school's written standard of satisfactory progress. Check with your school to find out about its standards.

It's important to read all financial aid documents carefully and understand their terms and conditions. The same goes for loans. You need to consider the terms of any loan—both the interest rate and when repayment is to begin. Make sure you understand everything before you sign any documents. If you have questions, ask a financial aid officer at the college for help.