

D e c e m b e r 2 0 0 9

CLASS OF 2010

From the Counseling Center Staff: Our prayer for you this Christmas . . . That you will take time apart from worrying about college and scholarship applications to sing some carols, spend time with people you love, drink some hot cocoa and reflect on the true meaning of Christmas which is this: The amazing miracle of our God becoming flesh to prove His love for us . . . Jesus is born! “And the Word became flesh and dwelt among us” John 1.14

FROM MR. SNYDER

MONEY FOR COLLEGE: Financial Aid

The purpose of financial aid is to remove financial barriers for families who cannot afford the cost of education beyond high school, and for those who can afford to pay only part of it.

Most financial aid falls into one of the following categories:

Scholarship: This term is used rather loosely to include athletic and talent (music, drama, leadership, etc.) monetary awards, but primarily scholarships are granted on the basis of academic (scholarly) merit. Students with GPA's and ACT/SAT scores in the top 20 percent are more likely to be awarded money. Generally, the higher the scores and grades, the more likely a scholarship will be awarded.

Many scholarships awarded by colleges and universities are “automatic” in the sense that if you are accepted to the school and if you achieve a particular ACT score, you receive a scholarship without further application. For example, a state university might grant a \$1000 scholarship for a 25 ACT score or a \$2500 scholarship for an ACT of 27. Most colleges award their largest scholarships on a competitive basis.

Scholarships are also awarded by literally thousands of private foundations, religious organizations, service organizations, and corporations. The best way to locate these scholarships is to use the books available in the Counseling Center or a free web based program such as FASTWEB.com.

Grant: Funds given to a financially needy student from the federal or state government or an institution that do not have to be repaid. This money is typically sent directly to the college/university. The most well known grant program is the federal **Pell Grant**, which awards up to \$4350 for freshman who demonstrate considerable financial need as determined by the FAFSA.

Loan: Money the student or parent is eligible to borrow for educational expenses. The money must be repaid with interest. Most financial aid packages from colleges/universities will offer families substantial loans.

- **Subsidized Loan**: The federal government will pay the interest on this student loan while the student is enrolled in school. Repayment must usually begin within 6 months of graduation or leaving school. This is usually available at the lowest interest of any loan.
- **Unsubsidized Loan**: The student is responsible for all accrued interest, though again, repayment does not have to begin until 6 months after graduation or leaving school.

Financial Aid (cont'd from page one)

- **PLUS Loan:** Allows parents to borrow in their name for the education of their dependents. Repayment begins immediately upon receipt of the loan.

Work Study: Student is employed part-time on campus with the earnings to be used for educational expenses. Normally this is limited to 10-12 hours per week.

Financial aid awards are usually a combination of grants and/or scholarships, loans, and work-study. Remember, that financial aid is to be used in addition to what the family and student provide. Rarely does financial aid cover the entire cost of undergraduate education.

Financial Aid Applications

Free Application for Federal Student Aid (FAFSA): The FAFSA is the extensive application required to determine the eligibility for Grants, Loans, and Work-Study. Students will be able to obtain a paper FAFSA by calling the Federal Student Aid Information Center at 1.800.4.FED.AID (1.800.433.3243) or by visiting www.edpubs.org. The preferred method of filing the FAFSA is on the web at www.fafsa.ed.gov.

Beginning in December a PDF version will be available for download on various Federal Student Aid Web sites, such as www.FederalStudentAid.ed.gov. Students can access the PDF, complete the form on the computer or by hand, and mail it to the address provided for processing.

The FAFSA cannot be filed before January 1, 2010, and should be filed as soon as possible after that date. The form can be rather intimidating and Saint Louis University sponsors free sessions to aid in completing the form, line by line. The dates are: January 10, 24, 31, and February 14, 21, and 28, 2010. All sessions will begin at 2:00 PM. All workshops will be held at the Busch Memorial Student Center. If you want to determine your eligibility for any financial aid other than scholarships, you **MUST** complete the FAFSA.

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 students 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 <http://federalstudentaid.ed.gov/students.html>. The link for the FAFSA4caster is located in center of the home page.

After you have completed the FAFSA and your information has been processed, you will eventually be notified of your Expected Family Contribution (EFC). This is what the federal government, using their formulas, determines to be the amount that the family (parent and student) should be able to contribute towards the education of the student. The EFC remains constant whether you attend a low cost school such as St. Louis Community College at Florissant Valley, or a very high cost school such as Washington University. The website, www.finaid.org provides a free program to estimate your EFC.

CSS Profile: This is a supplemental financial aid form required by a few selective colleges/universities. Check with the college/university, or Mr. Snyder, or Mrs. Bureson if you have questions about when to use the **CSS Profile**. A few schools have also produced their own institutional or supplemental forms.

Although Mrs. Bureson and Mr. Snyder can answer general questions regarding financial aid, remember that every college/university has an office of financial aid with a full time staff that is available to answer your specific questions. If you need a phone number or web address for a particular school, please see one of the counselors.

CONGRATULATIONS

The following students have been accepted at a variety of Colleges and Universities. Here is a listing of the students and their acceptances. Please be sure to congratulate them!!

Hannah Appelbaum	Concordia University-Chicago
Shane Belfield	Northwest Missouri State University
Joshua Brackman	Concordia University-Seward
	Concordia University-Mequon
Alfreda Brown	Tuskegee University
	University of Central Missouri
Breyan Brown	Claflin University
Candice Brown	Alcorn State University
	South Carolina State University
	Bennett College
	Chicago State University
	Jackson State University
	Texas Southern University
	Claflin University
Zachary Burnett	University of Missouri-Kansas City
	Truman State University
Christina Burton	Saint Louis University
	Northwest Missouri State Univ
	University of Central Missouri
Jalessa Cain	Concordia University-Seward
Kellin Carter	Concordia University-Chicago
	Southern Illinois Univ-Carbondale
Louis Cross	Southern Illinois Univ-Carbondale
	Lincoln University
Cassandra Davis	Claflin University
Thomas Diedrich	University of Missouri-Columbia
	Missouri State University
Lake Fluhr	Mississippi Valley State University
	MO Univ of Science & Technology
	Saint Louis University
Samuel Gahr	Concordia University-Mequon
	Concordia University-St. Paul
	University of Missouri-St. Louis
	University of Central Missouri
Katharine Gregory	Missouri State University
	University of Missouri-Kansas City
Elizabeth Hanson	Concordia University-Seward
	Concordia University-St. Paul
	Concordia University-Mequon
	Concordia University-Austin
Clifton Holmes	Rockhurst University
	Missouri State University
	Carthage College

Kathryn Hussey	University of Missouri-Kansas City
Bria James	University of Missouri-Columbia
Ashley Johnson	Concordia University-Chicago
	Northwest Missouri State University
	Concordia University-Seward
	Quincy University
Michelle Johnson	University of Missouri-Kansas City
Joshua Jones	Missouri State University
	Concordia University-Seward
	Concordia University-Chicago
Tyler LaVo	University of Missouri-Columbia
	Central Missouri State University
	MO Univ. of Science & Technology
Kristi Luther	University of Missouri-Columbia
Christopher Mansfield	Truman State University
	University of Missouri-Columbia
Brendan Mark	Concordia University-Mequon
	University of Missouri-Columbia
	Missouri State University
	Concordia University-Chicago
Sharie Moen	Concordia University-Seward
Sarah Moreland	Southern IL Univ-Edwardsville
	Avila University
	Columbia College
Steven Musselwhite	Concordia University-Mequon
Ryan O'Hare	Concordia University-Seward
	Lindenwood University
	Northwest Missouri State University
Hannah Pauluhn	Concordia University-Seward
	Millikin University
Jonathan Plump	MO Univ of Science & Technology
	University of Missouri-Columbia
Elizabeth Renaud	University of Missouri-Kansas City
Joi Robinson	University of Central Missouri
Andrew Scherer	Southeast Missouri State University
	Southern IL University-Edwardsville
Nathaniel Schmidtke	Northwest Missouri State University
	Murray State University
Jessica Scruggs	Southwest Baptist University
	Hannibal-LaGrange College
Gabrielle Simmons	Northwest Missouri State University
Christopher Solomon	Concordia University-Seward
Jasmine Stewart	Xavier University
Lydia Strini	Truman State University
Adam Tanney	Concordia University-Seward
Jordan Tingle	Murray State University
	Southeast Missouri State University
	University of Memphis
Anna Truetken	University of Missouri-Columbia
Jessica Turner	Southern IL University-Edwardsville
	St. Louis Comm. Coll @ Forest Park
Danny Underwood	University of Missouri-Columbia
	Northwest Missouri State University
	Concordia University-Seward
Troya Valdespino	University of Missouri-Columbia
	University of Missouri-Kansas City
Nathan Wesche	Truman State University
Krista Wilson	Hampton University
	University of Missouri-Kansas City
	Concordia University-Seward

TUITION REDUCTION PROGRAM

This program provides opportunities for out-of-state students to enroll in participating institutions and designated academic degree programs at reduced tuition rates. The program offers a reduced tuition rate to Missouri residents who enroll in designated degree programs at participating schools in Kansas, Michigan, Minnesota, Nebraska, and North Dakota.

Participation in this program by states and schools is voluntary, and individual schools designate which degree programs qualify for the reduced tuition rate.

How much can I receive?

The reduced tuition rate is 150 percent of the regular in-state tuition charged at a public institution or a reduction of at least 10 percent of the regular tuition charged at independent institutions.

How can I apply?

Contact the admissions office at the school you are planning to attend to find out:

- Whether the school participates in the Midwest Student Exchange Program and
- Whether your degree program qualifies for the reduced tuition rate. When applying for admission to a participating school, you may need to indicate on the application that you are applying as a Midwest Student Exchange Program student. Special admission Requirements may apply, and participating schools may limit the total number of spaces available. Individual participating schools make enrollment and eligibility decisions for this program. For more information about the Midwest Student Exchange Program (MSEP) call 573/526-7958, or view the Midwest Exchange Brochure at www.dhe.mo.gov

COLLEGE FAIRS/OPEN HOUSES

SOUTHEAST MISSOURI STATE UNIVERSITY has set dates for their 2009-2010 Show Me Days. The dates are: February 13, and March 27. Show Me Day begins at 10 AM at the Show Me Center. The day will include a campus tour, complimentary lunch, and an academic fair. To attend any of these dates, please register at www.semo.edu, click on "Visit". You may also register by telephone at 573.651.2590.

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 any of the following dates at <http://admissions.truman.edu/visit/>.

- Saturday, January 23
- Saturday, February 20
- 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.

- Sunday, Mar 7 - Spring Open House
- Thursday, Mar. 18 - Shadow-A-Tech Day
- 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 any of the following dates, please go online at condordia.edu/visit:

- January 16
- February 11-12
- March 15
- March 25-26
- April 24

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

- Monday, Feb. 15, 2010
- Saturday, March 13, 2010
- Friday, April 9, 2010

Please be sure and RSVP at www.umkc.edu/welcome

UNIVERSITY OF EVANSVILLE Have set dates for their 09-10 open houses. To register to attend any of the following dates, please visit their website at: www.evansville.edu/visit. The dates are:

- January 18, 2010
- March 20, 2010
- 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, or call toll-free 1-800-451-2683.

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, or 785-864-3620.

SWE Weekend of Engineering The KU Society of Women Engineers Weekend of Engineering is an opportunity for high school women to experience the University of Kansas campus and learn about career opportunities. The weekend program is packed with activities and information sessions as well as fun college events including Big 12 sports. The SWE Weekend of Engineering is geared toward juniors and seniors and will be held March 6-7. Cost is \$95. For more information, contact the Office of Diversity & Women's Programs, at women-engineers@ku.edu, or 785-864-2989.

Engineering Expo at the University of Kansas is a free two-day, student-run event that lets visitors of all ages explore the fascinating fields of engineering and computer science and demonstrate the amazing projects KU students have completed. Friday, Feb. 19 and Saturday, Feb. 20 at KU's Engineering Complex. There are cool, hands-on displays and tech-based contests for visitors. To learn more or to register www.kuesc.engr.ku.edu.

Exponent @ the University of Kansas an exclusive two-day look at engineering and computer science and the career potential they offer for high school juniors and seniors March 5-6, 2010. This interactive camp brings students on the KU campus for fun activities and a chance to meet KU Engineering faculty and students. Cost is to be determined and includes housing and meals. Contact Florence Boldridge, director of Diversity & Women's Programs for the School of Engineering, fboldridge@ku.edu, or 785-864-3620.

Chamberlain College of Nursing has set dates for upcoming campus events. For updates on events, visit chamberlain.edu/events. The dates are:

- Dec. 10-Open House 5:00-7:00 PM
- Jan 12-Open House 5:00-7:00 PM
- March 24-Experience Nursing Day 9:00-12:00 PM
- 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:

- **Dawg Days at Maryville** - This informative, interactive and comprehensive event will introduce you to every aspect of Maryville life. The remaining date is:
 - Monday, February 15
- **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 dates are:
 - March 14-15
 - March 28-29
 - 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 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**
 - Friday, Jan. 15
 - Friday, Feb. 12
 - Friday, Mar. 5
 - Monday, Mar 15
 - Monday, Mar. 22
 - Monday, Apr. 5
 - Monday, Apr. 19
 - Friday, July 2
 - Friday, July 23
- **Open House**
 - Monday, Feb. 15
 - 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.

University of Tulsa has set dates for their Campus Visitation Programs for the class of 2010. The remaining dates are: Monday, February 14-15. To register please contact the Office of Admissions at 1-800-331-3050, or www.utulsa.edu/admission/visits.

UNIVERSITY OF MISSOURI-SCHOOL OF MUSIC is hosting Mizzou Music Days on the following dates: Friday, Dec. 4, Monday, Feb. 15, and Saturday, March 6. During your visit you will learn more about what the school of music has to offer and you will also be able to audition. For more information, please visit their website at music.missouri.edu.

Amtrak® Campus Visit Discount at 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.

SCHOLARSHIPS

WEBSITES TO SEARCH FOR SCHOLARSHIP INFORMATION - www.WeeklyScholarshipAlert.org, www.fastweb.com, and 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.

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 Naviance 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.

ACT Preparation & Strategy Class

WEBSTER UNIVERSITY is offering ACT Prep classes on Saturdays throughout the 2009-2010 school year from 8:00 AM to 2:30 PM. Workshops will include: explanation of the ACT, diagnostic and intensive reviews of english, mathematics, reading and science portions, overview of the writing portion of the ACT, and lunch. The cost to attend is \$20 per class. You must register online to at explore.webster.edu/actworkshop to attend. The class dates are:

- January 16
- February 27
- April 24

BRIGHT FLIGHT ELIGIBILITY CHANGES

The Bright Flight scholarship is changing for high school seniors graduating in the class of 2010. Beginning in the fall of 2010, students whose ACT or SAT composite scores are in the top 3 percent of all Missouri students taking those tests will be eligible to receive an annual award of up to \$3,000, while students who score in the top 4-5 percent on those tests will be eligible to receive an annual award of up to \$1,000. (Award amounts are conditional on sufficient state appropriations.) The ACT scores to strive for are a 31 (top 3 percent) or a 30 (top 4-5 percent). The qualifying SAT scores for 2010 graduates are not yet available. Seniors must achieve a qualifying score by the June 2010 test date.

FAFSA CHANGES

LHSN will not have paper FAFSA's, as they are no longer available for order in bulk. Students are able to obtain a paper FAFSA by calling the Federal Student Aid Information Center at 1.800.4.FED.AID (1.800.433.3243) or by visiting www.edpubs.org. Students may request up to three copies of the paper application and should receive their FAFSA's in three to seven business days. Please remember that FAFSA applications are always free. There is never a charge for processing your application. There are web sites that will charge to help you fill out and process your application. You may not want to use these sites. They have web site addresses that are very close to the "official" sites, please watch out for this.

FAFSA does have a PDF version of their form that students can submit for processing. Beginning in mid-November the PDF will be available for download on various Federal Student Aid Web sites, such as www.FederalStudentAid.ed.gov. Students can access the PDF, complete the form on the computer or by hand, and mail it to the address provided for processing.

REGISTERING FOR SELECTIVE SERVICE

The Counseling Center has had students ask how to go about registering for selective service. We did a little research, found some information, and are passing along what we found to you:

What is the Selective Service System?

The Selective Service System is an independent agency within the Executive Branch of the Federal Government. The Director of Selective Service is appointed by the President and confirmed by the Senate. Selective Service is not a part of the Department of Defense.

The Federal law under which the agency operates is the Military Selective Service Act. Under this law, the mission of the Selective Service System is to provide the numbers of men needed by the Armed Forces, within the time required, should Congress and the President decide to return to a draft, in the event of a national emergency. Selective Service would also be responsible for administering a program of alternative service for conscientious objectors.

What is Selective Service Registration?

Registration is the process of providing the Selective Service with personal information, such as name, address, date of birth, Social Security Account Number and other related information about one's self. It is a civic and legal responsibility. Even though no one is currently being drafted, **men are required to register with Selective Service as soon as they reach age 18.**

Registering with Selective Service does not mean that you are joining the military.

Registration provides our country with a means to develop and maintain an accurate list of names and addresses of men who might be called upon if a return to the draft is authorized. Failure to register, or otherwise comply with the Military Selective Service Act is, upon conviction, punishable by a fine of up to \$250,000, imprisonment for up to five years, or both. In addition, federal and certain state laws require registration as a prerequisite for obtaining student financial aid, job training, government employment, and U.S. citizenship.

Who Must Register?

With few exceptions, all male United States citizens and male aliens residing in the U.S. and its territories must register within the period starting 30 days before, and ending 30 days after, their 18th birthday.

How Do You Register?

If you are required to register, all you have to do is to visit the nearest U.S. Post Office, pick up a registration form, complete and sign it, and hand it to a postal clerk. The clerk will check your form against some type of identification, such as your driver's license. The postal clerk will not give you a receipt; however, you should receive a registration acknowledgment from Selective Service within 90 days.

If you are a U.S. citizen living or visiting overseas at the time you are required to register, go to the nearest U.S. Embassy or Consular office where personnel will assist you in registering.

Please understand that postal clerks and office staffs are not thoroughly familiar with the details of Selective Service operations and procedures. They are only required to help you fill out the registration form. If you need additional information, please write or call Selective Service.

What Happens After You Complete a Registration Form?

You are not officially registered until your registration information is entered into the Selective Service registration file and you have been assigned a Selective Service number. You will then receive in the mail a registration acknowledgment showing the information recorded in your registration file, your Selective Service number, and a change form. If any of the information on your registration acknowledgment is incorrect, it is important that you correct it and mail the change form back to Selective Service. You should keep the registration acknowledgment in a safe place as proof of your registration.

If you do not receive your registration acknowledgment within 90 days of the date you completed your registration form, it is important that you write to the following address or call (847) 688-6888.

**Selective Service System
Registration Information Office
Post Office Box 94638
Palatine, IL 60094-4638**

When contacting Selective Service, please provide your full name, date of birth, Social Security Account Number, mailing address, and if possible, the date and place where you completed your registration form.

COLLEGE PLACEMENT TESTS: ACT & SAT

ACT: www.act.org

February 6, 2010 - Register by Jan 5, 2010

April 10, 2010 - Register by March 5

June 12, 2010 - Register by May 7

ACT High school code - 262-985

SAT: www.collegeboard.com

January 23, 2010 - Register by December 15

March 13, 2010 - Register by February 4

May 2, 2010 - Register by March 25

June 5, 2010 - Register by April 29



Senior Timeline - What you need to be doing!

- *Tip: Avoid the urge to ease up on your studies during senior year. Colleges look at how well you are able to balance your schoolwork with your activities and still maintain a good GPA.*
- Apply for outside funding and scholarships.
- Ask your parents to save their year-end payroll stubs if they show earnings for the year. You can use this information to start filling out the FAFSA.
- Contact colleges to obtain any financial aid applications they require in addition to the FAFSA and find out their deadlines. Private campus aid is often on a first-come, first-served basis.
- *Tip: Jan. 1 usually is the deadline for applications to some selective colleges. Others have deadlines later in January or February.*

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.