

High School Graduate Resource Guide



Dear Parents and Students:

Preparing for college is an exciting time for both the students and their Families. Graduating from high school and thinking about your future is a time for celebration, however you should not forget about the tasks at hand. There are many factors to consider when choosing to make very important decisions about your future. You may choose college, vocational school, the Military, etc. There are many options that you can pursue, but you must be mindful of your resources.

One of the most important relationships that a student and Family can establish during high school is with his/her guidance counselor. The guidance counselor can assist you in making very important decisions about your future. With that in mind, you should communicate with your counselor on a regular basis. Talk to them about your future goals, interests, and possible decisions. Once you have decided on attending college, vocational school or joining the Military, sit down with your counselor and devise a game plan on how you will accomplish your goals. Your counselor can assist you with the application process, scholarships, grants, and alternative funding sources. This can help you get a step ahead towards targeted scholarships and funding.

Our students today have several options to meet their future goals. Students can choose college and apply for scholarships. There are local and non-local scholarships. Some are on a nomination basis and others you must apply for. Scholarships are awarded for academics, attendance, sports, music, arts, etc. Students should apply for all scholarships in which they are eligible for. Students can choose vocational studies and there are several scholarships for that as well. Students can also choose the Military as an option by enlisting in the army or attending an academy such as West Point. The Military offers several sign on bonuses and assistance paying for college tuition. Whatever choice is made, your counselor is a great resource to help you reach your potential goals.

You can contact your guidance counselor for a list of local scholarships. Often times when a scholarship is open for application it is announced at school in their newsletter or in the classroom. Many schools also host college information nights for parents and students. This is a great resource to talk to individual colleges and receive information regarding financial aid and scholarships.

The enclosed information is a great resource for non-local scholarships, financial aid information, Military recruitment and the branches of the armed services, etc. There are several web based sites that also are great resources for parents and students. It is not recommended to pay for this service, as there are plenty of sites that are adequate and free of charge.

Most scholarship applications have deadlines and require essays. Many students have written essays during their high school years and can curtail these essays for scholarships. There are opportunities for every student; you just need to know where to look for them. Please use your resources and good luck in your future preparation. For further information, please contact the Fort Drum School Liaison Office at 772-1311.

Sincerely,

Fort Drum School Liaison Office

Paying for College: The Aid Is Available

Families are not alone in paying the costs of college: every year millions of students apply for and receive financial aid and almost half of all students who go to college receive some kind of financial aid. Because college represents an investment in our most precious resource, our children, no child who wants to go to college and is willing to work hard should be prevented by financial need. Here's what to do:

- Start saving early. Saving money is the best way to prepare for meeting the costs of college. Set aside money each month, starting now, to build a college fund. Think about where your child might attend college, how much that type of college might cost, and how much you can afford to save. The earlier you and your child begin saving, the smaller the amount you will have to set aside each month.
- Apply for financial aid. All needy students can apply for federal, state and other student financial aid to help them pay for college. The two major types of aid are grants or scholarships, which do not have to be repaid, and loans, which are available to students and parents and, like a car loan or a mortgage, must eventually be repaid.
- Financial need does not necessarily mean low income

Where Can You Apply for Financial Aid?

The federal government supplies \$46 billion annually in student aid, about 75 percent of all student aid.

- Pell Grants are the most important form of student financial aid for the nation's neediest students. The size of the grant depends on the student's need.
- The Work-Study Program lets students work during the summer or part-time during the school year to help pay for college. Colleges help find jobs for students, and the federal government helps pay the salary. Work-Study jobs give students valuable work experience and are often related to the student's classes or future career, in addition to helping pay the costs of college. The new additions to the Work-Study program, the America Reads Challenge and America Counts, let students work as reading and math tutors for young children, helping students give back to the community and pay for college.
- Federal Loans are available to both students and parents. Stafford Loans for students are either subsidized, for needy students, where some of the accumulated interest is paid by the government, or unsubsidized, where the student pays all of the accumulated interest. PLUS Loans are loans to parents for any costs that are not paid for by other aid.

A Quick Word About Student Loans:

Students usually do not have to start repaying their loans until after they finish school, and the interest rate is usually lower than for other kinds of loans. Many students are hesitant to take out loans, but remember: college graduates usually make a good deal more money than people who do not have a college education, so paying a loan after graduation will be easier than it might seem. Nevertheless, it is important that both students and parents understand the terms of the loan before agreeing to them and know when repayment will begin and how much their payments will be. There are many different education loans, so before taking out any loan, be sure to find out what the exact conditions of the loan are.

Other Forms of Aid

- Federal aid administered by colleges including Perkins Loans and Supplemental Educational Opportunity Grants (SEOGs) the U.S. Department of Education gives aid to colleges, who decide which of their students need it most.
- HOPE Scholarships, Lifetime Learning tax credits, and other tax benefits for higher education?The HOPE Scholarship tax credit provides a maximum of \$1,500 for each of the first two years of college. The Lifetime Learning tax credit provides a maximum \$2,000 tax credit to help college juniors and seniors and graduate and professional degree students, as well as adults who want to go back to school. For detailed information on who is eligible for these and other tax benefits, it's best to refer to your Internal Revenue Service (IRS) forms and publications which are available at www.irs.gov.
- Many states and colleges offer financial assistance directly to individual students based on need or merit. Merit-based aid, usually scholarships or grants, is given to students who meet requirements not related to financial needs, like doing well in high school or displaying artistic or athletic talent. A notable example of state aid is the Georgia HOPE Scholarship, which guarantees students free college as long as they have earned a B average and stayed off of drugs. Call or write your state's higher education agency or college financial aid offices to request information about these opportunities.
- Other Assistance. Organizations, foundations and other groups offer scholarships to academically promising students, minorities, women and disabled students. To learn more about these scholarships, speak with your school guidance counselor or go to the reference section of the public library.
- Serve Your Country. Many opportunities exist for students to pay for all or part of a college education by serving their country during or after their college years. Service in Americorps, the Merchant Marine Academy, the country's domestic Peace Corps or in the Reserve Officer Training Corps (ROTC) entitles students to scholarships of varying amounts to cover educational expenses. The U.S. Army, Navy and Air Force each has its own military academy (a four-year college and a commission in the military after graduation), where tuition is free, but only the most highly qualified students are admitted. Local armed forces recruiting offices can provide more information. Call 1-800-94-ACORPS for more information about Americorps, a way to serve your community and pay for college.

More Information on Federal Aid

For the most up-to-date information about student aid supplied by the U.S. Department of Education, call the Federal Student Financial Aid Information Center at the U.S. Department of Education toll-free at 1-800-4FED-AID. You can also get a copy of the federal financial aid form, which is required to apply for all federal financial aid, by calling this number. You can also obtain the guide to federal financial aid for students, called The Student Guide, which provides an extensive and annually updated discussion of all federal student aid programs. You can obtain the Guide by writing to the following address:

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

Or through the web at:
www.fafsaonline.com

SCHOLARSHIPS - SCHOLARSHIPS - SCHOLARSHIPS

“A STARTER KIT”

1) Ron Brown Scholarships---Go to: www.RonBrown.org The award: Leadership, community service, all fields. The deadline is usually in January. This is one of most prestigious scholarships and it's very, very competitive. Details at site.

2) Jackie Robinson Foundation Scholarship---Go to: www.JackieRobinson.org The award: \$6,000 per year. Number of winners about 100. It's renewable. Academic merit, leadership, community service, all fields. Deadline is usually in April. Detail see site.

3) Project Excellence Scholarships---Go to: www.project-excellence.com. The award: \$4,000 or higher (to full tuition). Number of winners: at least 600. Academic merit, leadership, community service, all fields. Deadline: Feb. Details at site.

4) Kodak Scholarships---Go to: www.kodak.com/US/en/motion/programs/student/scholarship.shtml The award: varying amounts to \$5,000. Number of awards: Varies. For those studying in film/cinematography at U.S. colleges. Details at site

5) Intel Science Talent Search---Go to: www.sciserv.org/sts The award is from \$5,000 to \$100,000. There are approx. 40 awards in this prestigious competition. You must present a scientific research project. Deadline: December. Details at site.

6) American Institute Of Certified Public Accountants Scholarships (AICPA). Go to: www.aicpa.org/members/div/career/mini/smas.htm For undergraduates studying accounting at a U.S. college with at least 30 credits completed. Awards up to \$5,000 with about 300 winners annually. Deadline is in July. Go to website for GPA requirements and details.

7) Coca-Cola Scholars Scholarships---Go to: www.coca-colascholars.org/. This is a major competition with hundreds of over 250 awards going to “scholars,” with academic, leadership, and talent qualities. The award amount is from \$4,000 to \$20,000. You can apply on-line. The deadline is October 31.

8) Ambassadorial Scholarships---Go to: www.rotary.org/foundation/education/amb_scho/. This is the prestigious “Rotary” organization scholarship for students who can speak another language and want to study abroad in the “host” country of that language. Award amounts are from \$10,000 to \$23,000 for a 3 month to full year of study abroad. You should have completed at least 2 years of college work.

9) Xerox Technology Minority Scholarship--Go to: www.xerox.com and type in "Scholarship" in the search engine. This is a good scholarship for strong minority scholarships for students studying in areas like chemistry, engineering, physics, and "tech" areas. The award amount is up to \$4,000 for undergraduates and more for graduate students. The deadline is Sept. 15. Go to web location for details.

10) National Alliance for Excellence Scholarships--Go to: www.excellence.org/programs.html. The student competitors can be seniors or already in college. They must submit an application that can include recommendations (academics), art (slides), dance (tapes), photographs, or other materials that point to talent and achievement in all areas. The awards are for a minimum of one year, and over 100 are granted. Applications can be submitted at any time. The selection process is ongoing. Go to the website.

11) Harry S. Truman Scholarship--Go to: www.truman.gov The is one of the most prestigious scholarships, shaped for students who intend to pursue a career targeted to public service or government. Graduate study should be a goal, with a portion of the funds directed there. You must be at least a junior, and your college must nominate you. A "nomination package" must be created. The awards can reach as high as \$30,000 over the years. Generally about 80 students are selected. The deadline is February 1st. Go to website for details.

12) National Association of Hispanic Journalist-- Go to: www.nahj.org/student.html. Awards from \$1000 - \$5000 Students interested in journalism as a career can apply. Deadline is Feb 28th. See web site for application and information.

13) Arts Recognition And Talent Search Awards Go to: www.artsawards.org These awards are granted to high school or college students (17, 18 years of age) who show talent in dance, voice, music, art, photography, jazz, visual arts, writing, or other creative areas. You must audition or submit a portfolio or tape. The award is to be used for freshman year in college. Award amounts from \$100 to \$3,000. Deadline is June 1 or April 1 (for registration in specific regions).

14) American Institute of Architects Minority Disadvantaged Scholarship. Go to: www.e-architect.com/institute/scholar.htm This is a scholarship for minority students enrolling in architecture programs. Awards are from \$500 to \$3,000. Generally 20 students are selected. Deadline is December 6.

15) TROA. The Retired Officers' Association (TROA) The application for a TROA Scholarship Fund interest-free loan is now available on this website. Applicants for our programs must be planning to attend an accredited college or university as a full-time student. All loans, grants and scholarships are for students seeking their first undergraduate degree. Application deadline is March 1.

MORE SCHOLARSHIP INFORMATION

“NEED A LIFT” For a complete listing of other possible sources of financial aid, send for a copy to The American Legion, National Emblem Sales, P. O. Box 1050, Indianapolis, IN 46206.

ALASKAN SEA SERVICE SCHOLARSHIP FUND: Applicant must be a legal resident of the State of Alaska. Alaska Sea Service Scholarship Fund, c/o U.S. Navy League Council 55-151, P.O. Box 201510, Anchorage, AK 99520-1510.

AMERICAN LOGISTICS ASSOCIATION NEW YORK CHAPTER: One dependent from each of the five uniformed services. Commanding Officer (Code N005), Naval Station New York, 355 Front Street, Staten Island, NY 10304. Due 29 March.

AMERICAN SOCIETY OF NAVAL ENGINEERS SCHOLARSHIP PROGRAMS: Candidates must be in final one/two years of full time or coop undergraduate or one year graduate program in engineering or physical science, and U.S. Citizen. The American Society of Naval Engineers, 1452 Duke Street, Alexandria, VA 22314. (703) 836-6727.

BLINDED VETERANS ASSOCIATION, KATHERN F. GRUBER SCHOLARSHIP: Children/spouses of legally blinded veterans. Kathern F. Gruber Scholarship Program, Blinded Veterans Association, 477 H. Street NW, Washington, DC 20001. Due 15 April.

CAPTAIN CALIENDO COLLEGE ASSISTANCE FUND: Children of regular, reserve, retired, or deceased enlisted personnel in pay grade E-6 or below. U. S. Coast Guard Petty Officers Association, 5520 G. Hempstead Way, Springfield, VA 22151, phone: 703-941-0395. Due 1 June of each year.

COMMANDER WILLIAM STUHR SCHOLARSHIP: Senior High School Military Dependents of all services. One award of \$4,500, paid annually for 4 years. Must be a high school senior with Junior or Senior year (1st half year) average grades in top 10% of his/her class; having financial need. Must be planning to attend accredited college (no geographic limitations).

DAUGHTERS OF THE CINCINNATI SCHOLARSHIPS: Must be a daughter of Commissioned Officer in the regular Army, Navy, air Force, Coast Guard or Marines, (active, retired or deceased) and a high school senior at the time of application. Daughters of the Cincinnati, Scholarship Program, 122 East 58th Street, New York, NY 10022. Due 15 March.

EXCEPTIONAL FINANCIAL NEED (EFN) SCHOLARSHIP PROGRAM.

SCHOLARSHIPS FOR DISADVANTAGED STUDENTS (SDS) Full-time students with exceptional financial need pursuing degree in medicine, dentistry, or osteopathic medicine. Division of Student Assistance, BHP/HRSA, Student and Institutional Support Branch, Parklawn Bldg, Rm 8-34, 5600 Fishers Lane, Rockville, MD 20857. Phone: 301-443-4776.

FISHER, ZACHARY AND ELIZABETH M. ARMED SERVICES FOUNDATION: Children of active or reserve service members. Zachary and Elizabeth Fisher, Armed Services Foundation, Intrepid Sea Air Space Museum, 12th Ave. and West 46th Street, New York, NY 10036. Due 1 February.

FLEET RESERVE ASSOCIATION SCHOLARSHIPS I, II, III, AND IV: Dependent children/spouses of members in good standing. FRA Scholarship Administrator c/o 400 Locust Street, Des Moines, IA 50398. 1-800-424-1120. Due 15 April.

FORT MEADE ARMY OFFICERS WIVES CLUB: Children of member's of the Ft. Meade Officers Wives Club in good standing. Applications accepted between the beginning of January and the end of March of each year. Scholarships awarded each April. For additional information, write Ft. Meade OWC, P. O. Box 280, Fort Meade, MD 20755.

FRATERNAL ORDER UDT/SEAL EDUCATION GRANT: Sons/daughters of regular members in good standing. Chairman, Scholarship committee, Fraternal Order of UDT/SEAL, Inc., P.O. Box 5365, Virginia Beach, VA 23455. Due 15 April.

GAMEWARDENS OF VIETNAM ASSOCIATION SCHOLARSHIP FUND: Sons/daughters of members who served with Navy River Patrol Force "Operation Gamewardens", Gamewardens of Vietnam Association, Inc., P.O. Box 5523, Virginia Beach, VA 23455-0523. Due 15 April.

LADIES AUXILIARY OF THE FLEET RESERVE ASSOCIATION: Children of members in good standing. LAFRA Scholarship Administrator, c/o 400 Locust Street, Des Moines, IA 50398. 800-424-1120. Due 15 April.

MARIANAS NAVAL OFFICERS' WIVES' CLUB SCHOLARSHIP: Children/spouses of regular/reserve Navy, Marine or Coast Guard members on active duty, retired or deceased. Scholarship Chairman, Marianas Naval Officers' Wives' Club, COMNAVMAR, Box 49, FPO AP 96630. due 1 April.

MARINE OFFICERS' WIVES' CLUB OF WASHINGTON, D.C. HIGH SCHOOL SENIOR AND SPOUSAL SCHOLARSHIP: Dependent children and spouses of officer/enlisted Marines residing or stationed within a 50-mile radius of Washington, D.C. Scholarship Chairman, Marine Officers' Wives' Club, 9418 Mt. Vernon Circle, Alexandria, VA 22309. Due 1 March.

MILITARY ORDER OF THE PURPLE HEART (MOPH): Sons, daughters, grandchild or a member. Scholar Program, Military Order of the Purple Heart, Headquarters, 5413-B Backlick Road, Springfield, VA 22151. No due date.

NATIONAL SOCIETY DAUGHTERS OF THE AMERICAN REVOLUTION (NSDAR): Must be a US citizen. Attend an accredited college in the U.S. Send a self-addressed stamped envelope to National Society, DART, Office of Committees-Scholarships, 1776 D Street NW, Washington, D.C. 20006-5392. Due 1 February.

NAVY FEDERAL CREDIT UNION (NFCU) STUDENT LOANS: Available to NFCU members worldwide. Navy Federal Credit Union, P.O. Box 3350, Merrifield, VA 22119-2250. No due date.

OCEANA OFFICERS' WIVES' CLUB SCHOLARSHIP: Children of service members residing in Tidewater area. Scholarship Chairman, Oceana Officers' Wives' Club, P.O. Box 8492, Virginia Beach, VA 23450. Due 15 April.

OPPENHEIMER SCHOLARSHIP TO CULVER MILITARY ACADEMY: Children of members who served a minimum of five years. The Oppenheimer Scholarship, Office of Admission, Culver Academies, Winter School, Culver, IN 46511. No due date.

PATUXENT RIVER CHIEF PETTY OFFICERS' WIVES' CLUB SCHOLARSHIP: Children of members in good standing. Chief Petty Officers' Wives' Club, Scholarship Committee, P.O. Box 264, Patuxent River, MD 20670. Due 1 April.

SAN DIEGO NAVAL OFFICERS' WIVES' CLUB SCHOLARSHIP: Children, spouses: member must have served tour in San Diego since 1985. Naval Officers' Wives' Club, Scholarship Committee, P.O. Box 18-2104, Coronado, CA 92118. Due 15 April.

USO/ANHEUSER-BUSCH SCHOLARSHIP PROGRAM: Family members (including spouses) of active duty personnel who graduated from high school within last four years. USO World Headquarters Scholarship Program, 601 Indiana Avenue NW, Washington, DC 20004, or visit local USO. Due 1 March.

USO-METRO SCHOLARSHIP PROGRAM: Sponsored by USO-METRO, valued at \$1000. Applicant must be an immediate family member (son, daughter, spouse only) of an active duty enlisted member of the United States Armed Forces. Active duty spouse must be based in Greater Washington/Baltimore area on 1 April 1995. Applicant must be a high school senior graduating in 1995. Selections are based on established criteria and the scholarships are limited to undergraduate studies at an accredited educational institution. Deadline: 1 April.

USO-METRO SATO TRAVEL ACADEMY SCHOLARSHIP: Sponsored by SATO Travel, valued at \$2000. Applicant must be the spouse of an active duty enlisted service member E-5 or below as of 1 JAN 95, based (applicant and spouse) in greater Washington area (Baltimore to Quantico), a high school grad or GED equivalent, at least 17 years old, must type 30 words per minute. Upon successful completion of 9 week course or 14 week course (evenings), the awardee will receive a diploma certifying graduation from a professional travel academy. The academy will provide job placement and career counseling. Contact USO-Metro for more information at 703-696-2628.

VADM E.P. TRAVERS SCHOLARSHIP PROGRAM: Sponsored by Navy and Marine Corps Relief Society. (1) \$2,000 awarded to qualifying children of active duty members; (2) up to a \$3,000 interest free loan awarded to active duty parents to be repaid by a 24 month allotment. Applications are available by contacting NMCRS, Education Program, 801 N. Randolph Street, Suite 1228, Arlington, VA 22203-1989; (703) 696-4904. Due 15 March.

WOMEN IN DEFENSE HORIZONS SCHOLARSHIP FOUNDATION: Citizen enrolled in junior year or higher, including graduate level, in a curriculum leading related to the advancement of women in the National Security career field. P.O. Box 16221 Arlington VA 22215. 202-225-4775. Due 12/1 and 8/1 each year.

OTHER LINKS

<http://www.fafsa.ed.gov/> The Smart Student Guide to Financial Aid

<http://www.scholarshipcoach.com/>

<http://www.salliemae.com/>

<http://www.ajeffsvending.com/2IDA/index.htm>

<http://www.accessgroup.org/> -- Information on financial services for college students

<http://www.iln.net/main/colleg> -- Get help with your college search & financial aid. Take a look at American colleges listed by state

<http://www.ed.gov/thinkcollege/> -- US Department of Education

<http://www.college-scholarships.com/100college.htm> Colleges, College Scholarships and Financial Aid Pages.

<http://www.uscg.mil/hq/cgi/voled/grants.htm> -- This page is a listing of scholarships on the Institute's Web site

<http://www.uscg.mil/hq/g-w/g-wt/g-wtl/career/> -- click on "Financial Aid." Career Central site.

www.scholarships.com - Scholarship Search and Financial Aid Resource

<http://www.ed.gov> -- US Department Of Education

www.apa.org/mfp -- The American Psychological Association

High school seniors go to www.fastweb.com and complete the student profile for scholarships
Siemens Foundation - <http://www.siemens-foundation.org/>, Science and Technology Competition and Advanced Placement Awards for outstanding high school students and educators.
Scholarships.com - <http://scholarships.com>, Free scholarship search service.

CASHE - College Aid Sources for Higher Education- <http://www.cashe.com/> Sallie Mae provides the exact same services used by commercial scholarship search companies free to the public. Results are delivered via email within two business days.

FreSch - <http://www.freschinfo.com>, Online database of thousands of sources of scholarships, searchable for free. Tips on applying for and winning scholarships, volunteers to answer financial aid and scholarship questions.

National Merit - <http://www.nationalmerit.org/>, An independent not-for-profit organization offering scholarship assistance.

AbsolutelyScholarships - <http://www.absolutelyscholarships.com/>, Free service that searches multiple scholarship databases at the same time.

National Academy of American Scholars - <http://www.naas.org/>, A private organization that awards financial aid and academic scholarships to high school seniors and college freshman.

The Scholarship Page - <http://www.scholarship-page.com/>, Browse and search for scholarships.
Arkansas Scholarship Connection - <http://arkansas scholarshipconnection.org>, Free database of Arkansas scholarships. Also includes over 250 financial aid links for anyone in the United States.

U.S. Marine Corps Scholarship Foundation - <http://www.marine-scholars.org/>, One year, renewable, scholarships for the children of active duty and retired marines.

College Connection Scholarships - <http://collegescholarships.com>, Free scholarships added to this site every month, since 1995, for undergraduate, graduate and international students.

Morris K. Udall Foundation - <http://udallfoundation.org>, US Federally supported program awards scholarships, fellowships, and internships for students interested in the environment and Native American tribal policies.

Citizens' Scholarship Foundation of America - <http://www.csfa.org/> Features information and resources for community, partnership, and corporations based scholarships.

The Scholastic, Inc. Art and Writing Awards - <http://www.scholastic.com/artandwriting>, Information on one a prestigious arts recognition program in the country. Over 1,000 awards given annually.

College Scholarships and Fellowships for Minorities and Women - <http://scholarships.kachinatech.com/>, College, graduate school and postgraduate financial aid for African Americans, Aleuts, Eskimos, Hispanics, Micronesians, Native Americans, Polynesians, and women.

Collegexit.com- <http://www.collegexit.com>, Full-time college juniors and seniors can register to win a weekly \$5,000.00 scholarship.

Indian-American Scholarship Fund - <http://www.iasf.org/> Offers assistance to students of Indian heritage.

Wal-Mart Competitive Edge - <http://www.walmartfoundation.org/compedge.html>, Scholarships for high school students interested in manufacturing, industry and technology-related fields.

CollegeFunds.Net - <http://www.collegefunds.net/free-scholarships.htm>, Search for scholarships, find books and sign up for a financial aid newsletter.

Scholarships-Ar-Us.com - <http://www.scholarships-ar-us.com>, Offers free scholarship search and information about financial aid and general college entrance advice.

Actuarial Scholarships - <http://www.actuaryjobs.com/sform.html>, Actuary financial aid for aspiring actuaries with math, statistics or other technical majors.

WinScholarships.com - <http://www.winscholarships.com> Free scholarship resources to learn insider secrets about finding and winning scholarships, boosting financial aid, and minimizing tuition bills.

Children's Scholarship Fund - <http://www.scholarshipfund.org/index.asp>, Offers scholarships for private education for low income families.

Walter Beale Scholarship Foundation - <http://www.fraprpscholarships.org>, A renewable college scholarship for qualifying students.

GeoScholarships.com - <http://www.geoscholarships.com>, Free scholarship search engine and financial aid information for students

Florida College Student of the Year Award - <http://www.floridaleader.com/soty>, Statewide scholarship program for Florida college students

Scholarship Foundation of St. Louis - <http://www.sfstl.org>, A nonprofit organization providing interest and fee free loans to St. Louis area students.

The Scholarship Workshop - <http://www.scholarshipworkshop.com>, Offers a workshop and sells books on how to get scholarships from private and public universities.

Taiwanese American Foundation of Boston - <http://www.taf-boston.org>, Provides scholarship funds to individuals or organizations in any field of research related to Taiwan.

ScholarshipShop.com - <http://www.scholarshipshop.com>, Worldwide Scholarship Search Consulting Firm providing one-on-one assistance for those who desire to further their education.

Scholarship Scam Tips - http://www.all Sands.com/College/scholarshipscam_vii_gn.htm, Provides tips and pointers on avoiding scholarship scams.

Single Parent Scholarship - <http://singleparents.about.com/library/weekly/aa010701a>, Three scholarships exclusively for single parent students.

McDonald's Arching Into Education Scholarships - <http://www.archingintoeducation.com>, More than \$425,000 in scholarships available for students in the New York/New Jersey/Connecticut Tri-State area.

4Scholarships - <http://www.4scholarships.com/>, Hunt down education funding with National Merit Scholarships, Rhodes Scholarships, Fulbright, United Negro College Fund, Hispanic College Fund and funding searches. From 4anything.com.

scholarshipsforscholars@yahoo.com Scholarships for Scholars, Inc. is a non-profit organization, which acknowledges excellence in education by awarding scholarships to graduating seniors attending public and private secondary schools in Anne Arundel County and who are Anne Arundel County residents.

United States Army Cadet Command Headquarters <http://www-rotc.monroe.army.mil/>
US Department of Education at <http://www.ed.gov>

The National Collegiate Athletic Association at <http://www.ncaa.org>

Mach 25 Scholarship Search, at <http://www.collegenet.com/mach25/>

College Quest at <http://www.collegequest.com>

Embark has useful tools to plan for both undergraduate and graduate education. This site covers finding a school, completing applications, and applying for financial assistance. Registration to use this site is free. <http://www.embark.com>

College View offers hundreds of virtual tours, financial aid and scholarship information, and profiles of over 3,800 colleges. <http://www.collegeview.com/>

Top Ten Lists

The following is a collection of lists we felt might make things a lot easier for students applying for all types of financial aid. Use them as a checklist for everything from applying for Scholarships to completing the FAFSA to guarding against being scammed.

Top Ten Tips for a Winning Scholarship Application

1. Apply only if you are eligible.
2. Complete the application.
3. Read and follow all instructions.
4. Submit a clean and neat application.
5. Submit a well-composed essay that makes a definite impression.
6. Be aware of and meet all deadlines.
7. Mail application to the proper address with the proper postage affixed.
8. Give your application materials a final review.
9. Seek assistance if you feel you need it.
10. Make sure you're proud of and satisfied with, your application submission.

Top Ten Reasons an Application Will Not Win a Scholarship

1. Applicant mailed the envelope without the application enclosed.
2. Applicant submitted an incomplete application.
3. Applicant forgot to include their name and/or address.
4. Applicant submitted an illegible or unintelligible application.
5. Applicant sent the application with insufficient postage- returned "postage due."
6. Applicant submitted irrelevant or inappropriate supporting documentation.

7. Applicant submitted a dirty or stained application.
8. Applicant applied for an award having fallen short of the minimum requirements.
9. Applicant made a number of spelling errors.
10. Applicant was rude or abusive to the judges.

Top Ten Tips to Protect Yourself Against Scholarship Scams

1. Don't believe a promise of guaranteed funds you'll never have to repay. No one can guarantee that you will win a scholarship or grant. Remember: if it sounds too good to be true, it probably is.
2. Beware scholarship services that charge fees or claims that you can't get this information anywhere else. There are many free lists of scholarships available. Check with your school guidance counselor, library and Scholarships.com before you decide to pay someone to do the work for you.
3. Ignore the myth of unclaimed funds and the companies that advertise huge amounts of unclaimed money.
4. Don't be fooled by official sounding names and logos. Make sure the foundation, organization or program is legitimate.
5. Don't pay an advance fee. Don't pay anyone who claims to be "holding" a scholarship for you or informs you the scholarship will cost some money. Free money shouldn't cost a thing.
6. Disregard any news that you're a finalist in any contest that requires you to pay a fee for further consideration. Before you send money to apply for the scholarship, check it out.
7. Check the terms closely if there's a guaranteed refund or a money back guarantee. Refund guarantees often have conditions or strings attached. Get refund policies in writing -- before you pay.
8. Resist high-pressure tactics like "We'll do all the work for you." Don't be fooled. There's no way around it, you must apply for scholarships or grants yourself.
9. Do not give out your credit card, bank or checking account numbers to any solicitors who claim they need it for you to be eligible for either a contest or access to "exclusive" scholarship information. Get information in writing first. It may be a set-up for an unauthorized withdrawal.
10. A lower fee is no guarantee that a scholarship service or program is legitimate.

Top Ten Tips for Completing the FAFSA

1. Have available the following documents and information when completing the FAFSA:
 - Most recent year's tax forms, or end of year pay stubs.
 - W-2 forms
 - Records of the most recent year's untaxed income, such as child support and untaxed income from agencies such as Social Services, Social Security, and the Veteran Administration. (You do not need to send copies of these documents with your FAFSA, however you will need to refer to them when you file.)
 - The student's correct social security number.
2. Do not leave blanks for any questions requiring a numeric figure, such as a dollar amount or a test score. If your answer to a question is zero, be sure to write "0".
3. Read instructions and follow them carefully. Even if you have completed this form previously, it is not safe to assume revisions have not been made to previous versions.
4. If you are a parent completing the form for your children, be sure to complete a separate FAFSA application for each student. Check that the social security number reported is the correct one for the student filing the form, incorrect social security numbers delay processing.
5. If you are a dependent student, it is important that you enlist the assistance of your parents and that you actively participate in completing the FAFSA. If the financial aid office has questions they will contact the student first, and it is imperative that both you and your parent(s) are aware of the information provided.
6. Obtain the Federal school code from the school or schools you may be interested in attending.
7. Check figures and calculations. Mistakes delay the processing of up to 40% of all forms processed.
8. The asset questions pertaining to net value are for secondary and investment real estate only. You are not required to report the net value of your primary residence.
9. Sign the FAFSA, both the student and parent (if applicable) must sign and date.
10. You should file early, but do not sign, date or mail the FAFSA before January 1. By filing early, you may receive favorable consideration for receiving campus-based aid. You must file a FAFSA every year. Any changes in your family situation should be conveyed to your financial aid administrator, they might affect your eligibility.

Top Ten Mistakes When Completing the FAFSA

1. Incorrect Social Security Number- Verify with your Social Security card.
2. Unsigned form- Be sure to sign and date the form (student and a parent for dependent students). If you file the FAFSA on-line, be sure to print, sign, and mail the signature page.
3. Incomplete form- Complete the entire form. List the net worth of your assets as of the day you complete the FAFSA. If your answer to some questions is zero, be sure to write “0” instead of leaving the answer blank. Be sure to answer the question related to drug convictions.
4. Income earned from work left blank- Report the wages, salaries, and tips earned from work for the student and each parent if the student is dependent. Report the wages, salaries, and tips earned from work for the student and spouse if the student is independent. This income will not be counted twice, but will determine your allowance for Social Security tax payments and a special allowance for families in which both parents are employed or the student and spouse are employed.
5. Income tax paid is incorrect amount- Report the actual tax paid (usually determined by the tax tables when completing the income tax form), not the amount withheld by your employer as shown on your W-2 form.
6. Number in household/number in school is incorrect- If you are a dependent student, report only the people who live with your parents and will continue to receive more than half of their support from your parents during the tax year. If you are an independent student, report only the people living in your household who will continue to receive more than half of their support from you during the tax year. In order to be included in the number in school, your sibling(s), spouse and/or children must be attending at least 6 hours in one term during the tax year working towards a degree from a college which participates in the federal financial aid programs.
7. Be sure to indicate which schools should receive your FAFSA information.
8. Graduate student status- most students are not working towards their second degree and so will answer “No”.
9. Divorced/remarried parental status listed incorrectly- List the current marital status of your custodial parent (the one with whom you reside and whose information is listed on the FAFSA).
10. Incorrect address- Write in your permanent mailing address; do not use your campus or summer address.

Top Ten Financial Aid Tips

1. Prioritize your efforts, beginning with the federal government. Explore the private sector for additional financial aid programs. Visit websites like Scholarships.com to locate the private sector financial aid for which you can apply.
2. Contact each school to explore the financial aid possibilities. Write to the school's financial aid office as soon as you apply for admission. Applying for financial aid should not affect your chances of being accepted.
3. Be prepared. Students and parents should file their income tax returns early. You'll need information from income tax forms to complete your financial aid applications.
4. Get to know your financial aid administrator (FAA). Ask the 10 questions outlined in "Top Ten Questions..." The help of the FAA will be valuable if questions arise later on in the year.
5. Submit a FAFSA even if you think you will not qualify for federal aid. Being rejected for federal aid is sometimes a prerequisite for private awards. Some schools require you to fill out their own application as well as a profile.
6. Apply for aid as early as possible. Deadlines vary, but your application for Federal Student Aid can be sent any time after Jan 1. An early application will help get the best financial aid package possible.
7. Take advantage of tuition prepayment discounts. Many colleges offer up to a 10% discount for early payment.
8. Money from grandparents may avoid gift tax liability if paid in your name directly to the school.
9. Investigate company-sponsored tuition plans. Many employers will invest in the education of their employees or children of employees.
10. Apply for financial aid each year you are in school. Even if you receive aid during one year, you must reapply to get it for the next year. Use the Renewal FAFSA form to reapply for aid and save time. See your FAA for assistance.

Top Ten Questions for Your Financial Aid Administrator

1. Will my request for financial aid have any impact on my ability to be admitted to this college?
2. Will the college meet my full financial aid need?
3. Will the college continue to meet my full financial aid need for all four years of my enrollment?
4. Describe your financial aid program, including requirements for need-based aid, merit-based aid and scholarships.
5. What application materials are needed to apply for financial aid, and does the college require its own form in addition to the FAFSA?
6. Where can I find additional sources of financial aid?
7. What are the deadlines for submitting financial aid forms? Are there state financial aid programs that I should know about?
8. When will I be notified of my financial eligibility?
9. Once my financial aid package is awarded, will additional scholarships reduce the amount of financial aid I can receive?
10. Does this college participate in a tuition payment plan that allows installment payments for each semester's bill? Don't forget to visit www.scholarships.com to conduct a free college scholarship search and to get more free financial aid information.

High School Senior College Timeline

Your calendar may differ depending on the type of education pursued.

September

- Register to take the SAT, ACT, SAT Subject Tests. If you have difficulty paying the registration fee, contact your guidance counselor regarding a fee waiver.
- Schedule a time to meet with your high school guidance counselor. Counselors are a great resource to help with your college planning.
- Contact the admission office of schools that interest you.
- Look for private scholarships sponsored by your community organizations; school and civic scholarships; government grants; government-assisted loan; work-study programs, etc.

October & November

- Attend college fairs to meet school reps and ask questions.
- Return your admission applications.
- Choose the right people to write your recommendation letters. Be considerate and give them plenty of time.
- Begin completing applications and working on essays.
- Arrange campus visits.
- Narrow the selection to your top college choices; then request financial aid information from these schools.
- Run free scholarship searches via the Internet.

December & January

- Contact school financial aid offices regarding deadlines.
- Collect family tax information.
- Submit the FAFSA as soon after January 1 as possible.
- Continue to search for scholarships.

February & March

- Stay on top of financial aid and college deadlines.
- Promptly respond to requests from college admission and financial aid offices.

April & May

- Finalize your college decision.
- Notify financial aid offices where you've applied about your decision.
- Promptly respond to all requests from the college admissions or financial aid offices.

June – August

- Get a summer job and save money for school.
- Apply for a student loan, if necessary.
- Verify that your high school transcripts have been sent.
- Complete final documents you received from your college.
- Attend orientation.
- Make a list and start packing for college.
- Take care of final details (travel arrangements, checking accounts, cell phone calling plans, renter's insurance, etc).

Joining the Military

Military Recruiting

The following is a brief overview of the responsibilities associated with each of the five military services.

U.S. Army personnel work in many types of jobs, ranging from general administration to operation and maintenance of the Army's many thousands of weapons, vehicles, aircraft, and highly technical electronic systems. Soldiers, working as a team, perform the Army's mission of protecting the security of the U.S. and its vital resources. The Army stands constantly ready to defend American interests and the interests of our allies through land-based operations anywhere in the world. The Army needs 80,000 to 90,000 new enlistees each year. 800-USA-ARMY, web: www.GoArmy.com

U.S. Navy is a large and diverse organization. Navy personnel operate and repair nearly 300 ships and over 4,000 aircraft. They serve in such diverse fields as radio operators, network systems administrators, dental specialists, seamen, computer programmers, photographers, ship electricians, and gas turbine systems technicians and work in many other exciting careers. Navy personnel serve on ships at sea, on submarines under the sea, in aviation positions on land and sea, and at shore bases around the world. The Navy needs approximately 40,000 new enlistees yearly. 800-USA-NAVY, web: www.navy.com or www.elnavy.com

U.S. Air Force is the primary aerospace arm of our nation's armed forces. The mission of the Air Force is to defend the U.S. through control and exploitation of air and space. The Air Force flies, maintains, and supports the world's most technically advanced aerospace vehicles, including long-range bombers, supersonic fighters, Airborne Warning and Control System (AWACS) aircraft, and many others. These forces are used whenever and wherever necessary, to protect the interests of the U.S. and our allies. Highly trained officers and airmen make up today's Air Force. Some pilot aircraft, everything from helicopters to the Space Shuttle. Many others do the jobs that support the Air Force's flying mission. They may work as firefighters, aircraft mechanics, security police, air traffic controllers, or in many other Air Force career fields. The Air Force currently recruits 30,000–35,000 new enlistees each year to fill openings in hundreds of challenging Air Force careers. 800-423-USAF, web: www.AirForce.com

U.S. Marine Corps is one of the most elite fighting forces in the world. The Marines are part of the Navy and operate in close cooperation with U.S. naval forces at sea. Marines serve on Navy ships, protect naval bases, guard U.S. embassies, and provide an ever-ready force to protect U.S. interests anywhere in the world. Officers and enlisted Marines fly planes and helicopters; operate radar equipment; drive armored vehicles; gather intelligence; survey and map territory; maintain and repair radios, computers, vehicles, tanks, and aircraft; and perform hundreds of other challenging jobs. Yearly, the Marine Corps recruits about 40,000. 800-MARINES, web: www.Marines.com

U.S. Coast Guard constantly performs its mission of protecting America's coastline and inland waterways by enforcing customs and fishing laws, combating drug smuggling, conducting search and rescue missions, maintaining lighthouses, and promoting boating safety. In times of peace, the Coast Guard operates as part of the Department of Homeland Security, serving as the nation's front-line agency for enforcing our laws at sea, protecting our coastline and ports, and saving life. In times of war, or on direction of the President, it serves under the U.S. Navy. A vital part of the Armed Services, the Coast Guard has participated in every major American military campaign. Coast Guard personnel perform in many different occupations to support the missions of the Coast Guard. Each year, the Coast Guard has openings for more than 4,000 men and women in a wide range of challenging careers.

877-NOW-USCG, web: www.GoCoastGuard.com

25 Tips to Help You Survive and Thrive

Your Freshman Year at College

1. Go to all orientations. Do you really need to go on yet another campus tour? Yes. The faster you learn your way around campus -- and around all the red tape -- the more at ease you'll feel and the better prepared you'll be when issues arise.
2. Get to know your roommate and others in your residence hall. The people you live with, most of whom are going through similar experiences and emotions, are your main safety net -- not only this year, but for all your years. You may change roommates after the first semester or you may stay roommates for all four years -- just take the time to get to know your fellow first-year students.
3. Get Organized. In high school, the teachers tended to lead you through all the homework and due dates. In college, the professors post the assignments -- often for the entire semester -- and expect you to be prepared. Buy an organizer, a PDA, a big wall calendar -- whatever it takes for you to know when assignments are due.
4. Find the ideal place for you to study. It may be your dorm room or a cozy corner of the library, but find a place that works best for you to get your work done -- while avoiding as many distractions as possible.
5. Go to class. Obvious, right? Maybe, but sleeping in and skipping that 8 am class will be tempting at times. Avoid the temptation. Besides learning the material by attending classes, you'll also receive vital information from the professors about what to expect on tests, changes in due dates, etc.
6. Become an expert on course requirements and due dates. Professors spend hours and hours preparing course syllabi and calendars so that you will know exactly what is expected of you -- and when. One of the lamest excuses a student can give a professor: "I didn't know it was due today."
7. Meet with your professors. Speaking as a professor, I can assure you there are only upsides to getting to know your professors, especially if later in the semester you run into some snags. Professors schedule office hours for the sole purpose of meeting with students -- take advantage of that time.
8. Get to know your academic adviser. This is the person who will help you with course conflicts, adding or dropping courses, scheduling of classes for future semesters, deciding on majors and minors. This person is a key resource for you -- and should be the person you turn to with any academic issues or conflicts. And don't be afraid of requesting another adviser if you don't click with the one first assigned to you.
9. Seek a balance. College life is a mixture of social and academic happenings. Don't tip the balance too far in either direction. One of my favorite former students always used to say her motto was to "study hard so she could play hard."
10. Get involved on campus. A big problem for a lot of new students is a combination of homesickness and a feeling of not quite belonging. A solution? Consider joining a select group -- and be careful not to go overboard -- of student organizations, clubs, sororities or fraternities, or sports teams. You'll make new friends, learn new skills, and feel more connected to your school.
11. Strive for good grades. Another obvious one here, right? Remember the words of the opening paragraph; while good grades could have come naturally to you in high school, you will have to earn them in college -- and that means setting some goals for yourself and then making sure you work as hard as you can to achieve them.
12. Take advantage of the study resources on campus. Just about all colleges have learning labs and tutors available. If you're having some troubles, these resources are another tool available to you. Another idea: form study groups.

13. Make time for you. Be sure you set aside some time and activities that help you relax and take the stress out of your day or week. Whether it's enlisting yoga techniques, watching your favorite television shows, or writing in a journal, be good to yourself.
14. Don't feel pressured to make a hasty decision about a career or a major. It doesn't matter if it seems as though everyone else seems to know what they're doing with their lives -- believe me, they don't -- college is the time for you to really discover who you are, what you enjoy doing, what you're good at, and what you want to be. It's not a race; take your time and enjoy exploring your options.
15. Take responsibility for yourself and your actions. Don't look to place the blame on others for your mistakes; own up to them and move on. Being an adult means taking responsibility for everything that happens to you.
16. Make connections with students in your classes. One of my best students said his technique in the first week of classes was to meet at least one new person in each of his classes. It expanded his network of friends -- and was a crucial resource at times when he had to miss a class.
17. Find the Career Services Office. Regardless of whether you are entering college as undeclared or have your entire future mapped out, seek out the wonderful professionals in your college's career services office and get started on planning, preparing, and acting on your future.
18. Don't procrastinate; prioritize your life. It may have been easy in high school to wait until the last minute to complete an assignment and still get a good grade, but that kind of stuff will not work for you in college. Give yourself deadlines -- and stick to them.
19. Stay healthy/Eat Right. A lot of problems first-year students face can be traced back to an illness that kept them away from classes for an extended period of time that led to a downward spiraling effect. Get enough sleep, take your vitamins, and eat right. If you haven't heard the jokes about college food, you soon will. And without mom or dad there to serve you a balanced meal, you may be tempted to go for those extra fries or cookies. Stay healthy and avoid the dreaded extra "Freshman 15" pounds by sticking to a balanced diet.
20. Learn to cope with homesickness. It's only natural that there will be times when you miss your family, even if you were one of those kids who couldn't wait to get away. Find a way to deal with those feelings, such as making a phone call or sending some email home.
21. Stay on campus as much as possible. Whether it's homesickness, a job, or a boyfriend or girlfriend from home, try not to leave campus too soon or too often. The more time you spend on getting to know the campus and your new friends, the more you'll feel at home at school. And why not take advantage of all the cultural and social events that happen on campus?
22. Seek professional help when you need it. Most colleges have health and counseling centers. If you're sick or feeling isolated or depressed, please take advantage of the many services these offices provide students. You don't have to face these issues by yourself.
23. Keep track of your money. If you've never had to create a budget, now is the time to do so. Find ways to stretch your money - and as best you can, avoid all those credit card solicitations you'll soon be receiving. The average credit card debt of college grads is staggering.
24. Don't cut corners. College is all about learning. If you procrastinate and cram, you may still do well on tests, but you'll learn very little. Even worse, don't cheat on term papers or tests.
25. Be prepared to feel overwhelmed. There's a lot going in your life right now. Expect to have moments where it seems a bit too much. As one student says, be prepared to feel completely unprepared. The trick is knowing that you're not the only one feeling that way.

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