



THE MONEY MAZE

*Finding Money for College – including how to find
and apply for private scholarships*

11th Edition

(a continuation of the Pacific NW Scholarship Guide)

Published by



COLLEGE PLANNING NETWORK

*A Nonprofit Organization, Assisting Individuals
Seeking Higher Education Opportunities*



11th Edition
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New Information:

Every effort is made to keep information provided in this publication kept up-to-date. The information in this report is not to be regarded as an irrevocable contract between either the student/family and CPN or the student/family and the schools and foundations listed herein.

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FORWARD

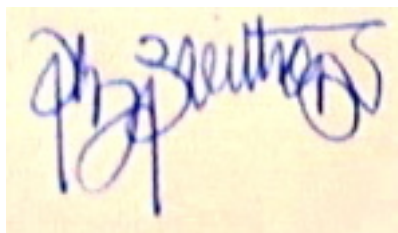
Over 90 percent of U.S. parents say they do not believe they will be able to afford college for their children. More than ever, having a college degree is important, yet the cost of higher education remains beyond the reach of most families. The college selection and financial decisions faced by students are both complex and intimidating.

College Planning Network (CPN) was formed in 1987 to assist individuals seeking higher education opportunities. As a nonprofit organization, CPN connects students, families, high school counselors and administrators, college admission, financial aid and scholarship administrators with private businesses, community organizations and foundations. CPN has created a network of individuals and organizations committed to helping students plan successfully for college.

Thousands of scholarships are available to help college students meet educational costs, but most students have difficulty finding the awards for which they are eligible. High school and returning students, along with their families, need a comprehensive resource that can help them find and apply for scholarships. To meet this need, CPN is a partner in theWashBoard.org, a new online scholarship clearinghouse.

The new Website, theWashBoard.org is unique in several respects. It is the only listing designed to provide detailed scholarship information for residents of Washington State, regardless of where they go to college. It is available as a free Internet resource. The Internet version allows students to conduct their own scholarship search, and then apply for matching scholarships with a single uniform application. It is hosted by the Washington State Higher Education Coordinating Board and the Washington Scholarship Coalition. Washington is the first state to offer this unique scholarship resource.

The Money Maze is designed to compliment our 'Money Maze – finding money for college' workshops. It includes information on the college financial aid and scholarship planning process as well as a listing of scholarships administered by College Planning Network. CPN has made every effort to make this information in this book as accurate as possible. Anyone wishing to provide corrections or additions is encouraged to contact CPN. Individuals who use this book are requested to assist CPN with suggestions for improvements to future editions.



Douglas J. Breithaupt
President - College Planning Network

HOW TO USE THIS BOOK

This book is a personal, step-by-step guide, written for you, the student and your family. Information in this book can help you define and achieve your educational goals. Worksheets and checklists have been added to take you through the process of college and financial aid. This publication is meant to be a workbook, to be used and written on. Additional space has been added for you to do that.

A portion of this book is devoted to private scholarships administered by College Planning Network. Scholarships are probably the most frustrating form of financial aid because people don't know how to access them. It is our hope in publishing this guide and the 'Scholarship Guide Online' that students and their families will be able to find awards that might help them achieve their educational goals.

If you still have questions after reading the introductory text and completing the worksheets, please call our office at (206) 323-0624, or via e-mail at seacpn@collegeplan.org.

College Planning Network is a nonprofit organization assisting individuals seeking higher education opportunities. Further information about CPN's services is listed on the first and back page of this guide.

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I. COLLEGE EXPENSES AND FINANCIAL AID

CALCULATING FINANCIAL NEED

Once you've decided to attend a college or university, the question of funding quickly follows. Often people refer to the "amount of tuition" - meaning how much they will need to spend to attend college. Tuition, in fact, refers to only one aspect of the overall cost. There are books to be purchased, room and board fees, travel and personal expenses. It is important to remember that when a financial aid counselor tells you the dollar figure for tuition, this is not the total cost of education. When calculating your financial needs, remember to include each expense that makes up the cost of education. Note: When the cost of attending a college goes up, so does the amount of available aid. (See III. "The Financial Aid Package.")

Worksheet: Fill in the figures for these expenses at each college you are considering. These costs are calculated by each college financial aid office. The total cost of education will be used to calculate your financial need. Financial need is the difference between the total cost of education and the amount of money the student and family can contribute. This difference should be covered by financial aid. Family contribution is determined based on financial information you and your family provide on the Federal Application for Financial Aid (FAFSA). (For more information on the FAFSA see I. "Applying for Aid.")

Tuition and Fees		\$ _____
Books and Supplies		\$ _____
Room and Board		\$ _____
Transportation		\$ _____
Other Costs		\$ _____
clothing		
medical expenses		
entertainment		
child care		
Total Costs		\$ _____
Student/Family contribution	(subtract)	\$ _____
Total Financial Need		\$ _____

Financial aid comes in three forms: grants and scholarships (which you do not have to repay), work-study (which you earn while in school), and loans (which you have to repay with interest).

These types of aid can be categorized in three ways based upon their source: government monies from federal or state agencies, institutional monies from the college you attend, and private monies from businesses, organizations and foundations. Most students cover educational costs by a combination of several forms of financial aid. (For a proportional breakdown of financial aid packages see Section III. The Financial Aid Package)



TYPES OF FINANCIAL AID

The financial aid available can range from federal grant and loan programs to private scholarships. Many colleges and universities give their own money in the form of direct grants, thus defraying the cost of attending their institution. Many donors establish scholarship funds through contributions to public and private universities. At many public colleges and universities, students are automatically considered by the office of financial aid for scholarships, by completing the Free Application for Federal Student Aid (FAFSA) application. Sometimes students are required to complete additional aid and scholarship forms.

Schools also offer scholarships that not available solely through the office of financial aid. Alumni organizations, athletic programs, specific academic departments and other campus organizations may offer scholarships. Students need to search out these awards and usually that work pays off: many of these awards have low application rates, increasing the possibility of receiving funds.

Federal and State Grant Programs

- **Pell Grants** – Pell grants are for undergraduates who have demonstrated financial need. The maximum award has been about \$6,000, however, this can change. The Department of Education guarantees that schools will receive enough money to pay the Pell grants awarded to students. Pell Grants are 'portable' which means that the grant follows the student should she/he wish to transfer. Students apply by completing the FAFSA.
- **Supplemental Education Opportunity Grants** - SEOG's are offered to undergraduates who have demonstrated exceptional financial need. Grants may range from \$100 - \$4,000 per year. Schools receive a set amount of money for SEOG's annually, which they then disburse. Applying on time increases the chance that money will be available. Apply by completing the FAFSA.
- **Bureau of Indian Affairs** - BIA disburses awards to students who are at least one-quarter Native-American and enrolled members of tribes eligible for federal services. The funds can be used for higher education or vocational training. To apply, students should submit a FAFSA, and send a copy of their Student Aid Report (SAR) to their local BIA agency.
- **Washington State Need Grants and Tuition Waivers** - These program provides aid to needy or disadvantaged full-time students and their families. Washington State residents who attend a participating institution as full-time students are automatically considered for these grants and waivers when they apply for financial aid. Apply by completing the FAFSA. Washington State also offers a variety of merit scholarships as well as programs for health professions, teachers, vocational programs and Native Americans.

Institutional Grants and Scholarships

Almost all colleges and universities give their own money in the form of institutional grants. Institutional grants and scholarships are the single largest source of Gift Aid. Many donors establish scholarship funds through contributing to public and private universities. At many public colleges and universities, students are automatically considered by the office of financial aid for scholarships by completing the FAFSA

application. Sometimes students are required to complete additional aid and scholarship forms. Colleges also offer scholarships which are not available solely through the office of financial aid. Alumni organizations, athletic programs, specific academic departments and other campus organizations may offer scholarships. Students need to search out these awards and usually that work pays off: many of these awards have low application rates, increasing the possibility of receiving funds. Students must request these lists of institutional grants and scholarship from prospective colleges. They are not usually sent with admission materials but may be on college Web sites.

Private Scholarships

Scholarships large and small are awarded in a number of ways. The variety of criteria and method of application can be intimidating. For example, scholarships are awarded for merit: outstanding academic, civic, athletic or artistic achievement. Also, there are scholarships awarded based on the student's level of need. Many scholarships are awarded after careful consideration of both the student's need and his or her qualifications, interests or background.

Eligibility Criteria Worksheet: To understand how you may be eligible for various awards, match student characteristics on this worksheet identifying the range of scholarship categories.

Achievement:
Academic Achievement: GPA
Test Scores
Classroom performance/ special honors
Leadership ability/ Potential in School and Community
Community Activities (organized or individual)
Artistic Talents (in performing, fine and applied arts)
Athletic Ability (awarded for varying degrees of ability)
Hobbies, Special interests or activities
Family Background:
Ethnic or Racial Heritage
Religious Affiliation with specific Church or Faith
Parents' Employers or Union Memberships
Parents' Membership in Civic Organizations
Parents' Military Service
Children of Alumni (for students attending that same college)
Future Goals:
Proposed Field of Study after high school or in college
Career Plans after high school or college Look at your answers, are there any common points? Start with broad categories then narrow to your particular circumstance.

For instance, there are scholarships for academic achievement, which do not specify a particular field of study. So if you were interested in medicine and only looked at the listings for medicine, you might miss some awards that do not specify a particular academic area. Or if you are Asian American and only looked for awards that are designated for that population, you might miss awards that are categorized generally for

students of color. The key is to move from general to specific categories so you do not miss any opportunities.

Finding Private Scholarships in Washington State through theWashBoard.org

QuickTime™ and a
TIFF (LZW) decompressor
are needed to see this picture.

Create a profile and let theWashBoard.org do the rest. This new scholarship clearinghouse for Washington State will match you with scholarships you are most likely to qualify for and applying online is easy. Hosted by the Higher Education Coordinating Board in Olympia, theWashBoard.org was created by the Washington Scholarship Consortium of which College Planning Network is a member. This free service is the first statewide uniform scholarship application in the nation and it is designed

for use by Washington State residents or students planning to attend colleges in Washington State.

Work Study

Virtually every college or university has some system of work study. Though some will designate a job on-campus, most allow the student to choose an on-campus or off-campus employer. The responsibility for finding a work study job rests in the student's hands.

Most colleges will regulate the number of hours to be worked requiring no more than 19.5 hours per week, so too much time is not taken from studying. They may also regulate the pay rate and its increases. The money earned usually goes directly to the student and is intended to help cover educational costs.

Work study programs benefit colleges in several ways: by providing employment for the students they wish to accept and by providing part-time employees for the college. Often, state funded work study programs allow for either half-time or full-time students to accept job placements off-campus, as long as the job is related to their career objectives. Work study jobs can also lead to job offers for students following graduation.

Direct and Federal Family Educational Loan (FFEL) Programs

- **Perkins Loan** - This loan is at a low-interest (being reduced to 2.5% by 2011) rate and available to both undergraduate and graduate students through the college's financial aid office. For students enrolled in an undergraduate or vocational program, the maximum is \$5,500 for each year of study with \$22,000 the total amount you can borrow as an undergraduate. For students enrolled in a graduate program, the maximum is \$8,000 for each year of study with \$50,000 the total amount you can borrow as an undergraduate and graduate combined. Since not all schools participate in this program, it is wise to check before enrolling.
- **Subsidized Stafford Loans** are low-interest loans (not to exceed 8.25% and most recently being reduced to 3.4% by 2011) made to students by private lenders or directly from colleges and universities. Dependent undergraduates may borrow up to \$3,500 for the first year of study and \$4,500 for the second year. \$5,500 may be borrowed the third and fourth year. Graduate and professional students may borrow much higher amounts per year. Students must be enrolled at least half-time at an accredited school to qualify. No interest accrues while the student is in school and repayment begins 6 months following completion of studies. A 1.5% loan fee is also charged at the time of each disbursement.

- **Unsubsidized Stafford Loans** provide additional non-need based funds for educational expenses. The interest rate for this loan is variable with a ceiling of 8.5% (most recently at 6.8%). Like the Stafford program, these loans are made by a lender such as a bank, credit union, or savings and loan association. It is possible to combine an Unsubsidized Stafford Loan with the Subsidized Stafford program if financial need is that high. Students using Unsubsidized Stafford Loans must begin repaying interest while still in school. A 1.5% loan fee is also charged at the time of disbursement.
- **PLUS Loans** – Parents or graduate/professional students may borrow through the Parent Loans for Undergraduate Students (PLUS) Loan program. Amounts borrowed annually are limited to the cost of education and need is not considered. Parents must start repaying the principal and interest 60 days after disbursement. . The interest rate for this loan is variable with a ceiling of 9% (most recently at 8.5%). Borrowers are generally required to pass a credit check to receive a PLUS Loan. A 4% loan fee is also charged at the time of each disbursement.
- **Consolidation Loans** - Students may consolidate several students loans into a single loan in order to simplify repayment options. The fixed interest rate will not exceed 8.25% and is based on a weighted average of the loans being consolidated.

Direct Federal Loans are offered through designated colleges and universities. Direct Loans may be less expensive to students and are administered by the student's college. In all other respects, Direct Loans are like FFEL Stafford Loans. Check with prospective colleges to see if direct lending is offered.

What students in Washington owe

Public universities	Average debt of graduates (2006)	Proportion of graduates with debt (2006)
Washington State University*	\$21,200	49%
Eastern Washington University	18,100	70
University of Washington, Seattle**	16,100	50
Western Washington University	14,900	54
Central Washington University	14,600	64
The Evergreen State College	13,800	59
Private universities		
Walla Walla University	\$32,300	69%
Bastyr University	30,000	90
University of Puget Sound	26,800	59
Gonzaga University	23,400	66
Seattle University**	23,000	76
Seattle Pacific University	22,700	67
Northwest University	20,100	83
Whitworth University	18,500	73
Whitman College	16,300	61

*2005 figures ** Current figures, provided by universities

Sources: Project on Student Debt; Seattle Times research

THE SEATTLE TIMES

Income-Based Repayment

For graduates struggling to keep up with loan payments, there is a new repayment option as of July 2009.

The plan essentially limits payments to no more than 10 percent of the difference between their gross income and 150 percent of federal poverty guidelines. This can lower monthly payments significantly for students with low incomes and high debt. With lower payments, borrowers get more time to repay. After 25 years of making payments, any unpaid balance is forgiven. A calculator is offered by the Department of Education to determine eligibility for income-based repayment or IBR (<http://studentaid.ed.gov/PORTALSWebApp/students/english/IBRCalc.jsp>). PLUS Loans are not eligible for the IBR program.

Graduate and undergraduate loans can be forgiven even faster — after 10 years — for people in a wide range of public-service careers. These include police, social workers, school librarians, government employees, members of the military, public defenders and prosecutors.

Forgiveness, of course, will benefit people in the income-based repayment plan who are taking longer than the standard 10 years to repay loans. To be eligible, a loan must be a federal direct loan, meaning it came directly from Uncle Sam and not through a private lender. Students whose schools weren't in the direct-lending program still can be eligible for forgiveness by consolidating their loans through the direct-lending program. Even those who already consolidated can do so again to take advantage of the forgiveness program. They also must make 120 monthly payments on loans while in public service.

Institutional Loans

In addition to the federally funded loans listed above, many colleges offer internal loans to students, although these generally are intended for emergency circumstances. Some colleges have an internal loan program in which parents can borrow money from the college and then begin repayment while the student is still in school. Furthermore, some schools may have information about student loans through a private lender. Be sure to ask the financial aid officer about all available loan programs.

OTHER FUNDING OPTIONS

Cooperative Education mixes career-oriented jobs with college education over the course of a degree program. Often the institution and employer set up a schedule of alternating full-time work with full-time study; there are instances when this option may lengthen the time required to obtain a degree. Unlike internships, which tend to be non-paying jobs that students work into their schedule as best they can, cooperative programs can pay the bills and are an integral part of the school's degree program and a student's career plans. Depending upon the money earned, a co-op job can cover a considerable amount of college costs.

Reserve Officer Training Corp (ROTC) offers training and scholarship programs to all qualified college and university students. The traditional four-year program gives students the opportunity to take ROTC courses in each of their four years of college. The two-year program is available for community and junior college students as well as students who did not take ROTC during their first two years of college. Students may enter the program at any point between high school graduation and the start of junior year in college. Students who receive ROTC scholarships are required to enter a four year baccalaureate degree producing college or university, which offers ROTC on-campus or through extension. These programs are offered at more than 1,000 colleges and universities throughout the United States. ROTC scholarships pay most or all tuition and on-campus educational expenses as well as a flat rate for textbooks, classroom supplies and equipment. In addition, cadets receive an allowance each school year the scholarship is in effect. They also receive pay for attending a required training program that usually takes place during the summer between the

junior and senior years of college. Upon successful completion of the educational program, all scholarship students will be required to serve in the military for a period of eight years. Two to four years is served in full-time active duty, with the remainder being served in the Inactive Reserve, the Active Reserve, or National Guard components. The specific obligations, qualifications, and application procedures differ for each branch of the armed forces.

The **AmeriCorp** program offers students educational benefits of \$5,000 a year for up to two years of full-time service, working for social service agencies. While working, students would receive minimum wage, health and day care benefits. Students can also work to pay off existing student loans. Part-time workers could earn \$2,500 a year. Students and parents should check with college financial aid offices for details on participation in AmeriCorp or visit www.americorp.org.

The American Opportunity Tax Credit offers parents of dependent students (under the age of 24), or independent students, a 100% tax credit on the first \$2,100 of tuition and required fees and a 25% tax credit on the second \$2,100. This means that parent or student will be able to take up to a \$2,500 tax credit per year, on tuition paid. The credit can be claimed in the first two years of college or vocational school for students who are enrolled at least half-time. The credit is phased out for families with incomes beyond \$80,000 per year, or individuals with incomes above \$40,000. The credit is not available if tuition is covered by grants, scholarships or other tax-free college aid.

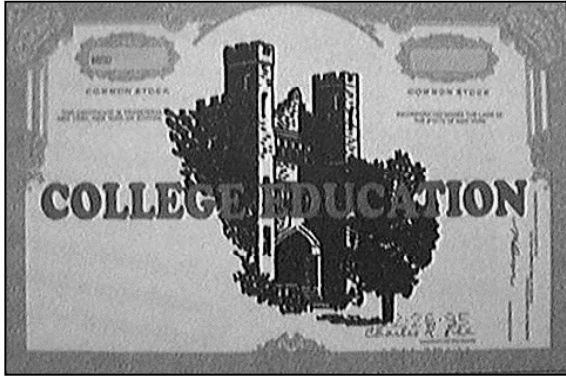
The Lifetime Learning Tax Credit is targeted to college juniors, seniors and adults returning to college. It offers a 20% tax credit for the first \$10,000 of tuition and fees paid each year. The credit is also phased out at the same income levels as the American Opportunity Tax Credit. The credit is also not available if tuition is covered by grants, scholarships or other tax-free college aid.

IRA Funds Available for College: Beginning January 1, 1998, parents and grandparents could withdraw Individual Retirement Account funds, without penalty (treated as regular income), to use for the college expenses of the taxpayer, a spouse, child or grandchild. For children under the age of 18, \$500 per year may be deposited in an 'Education IRA' in the child's name. Earnings on the Education IRA are tax-free and no taxes will be due upon withdrawal if used for college tuition and fees, until the child reaches 30 years of age. This benefit is phased out for families with incomes above \$150,000 and individuals above \$95,000.

The Peace Corps provides graduates with the opportunity to spend two years volunteering in a foreign country and provides educational assistance. The Master's International Program allows you to incorporate Peace Corps service into master's degree programs at more than 40 colleges and universities. The Fellows/USA Program offers Volunteers who have returned home scholarships or reduced tuition in advanced degree programs at more than 25 participating colleges and universities. In return for these educational benefits, Fellows commit to work for two years in an underserved community as they pursue their graduate degree. Volunteers who have outstanding debts under one of the federally administered or guaranteed student loan programs qualify for certain relief during their Peace Corps service.

TEACH Teacher Education Assistance for College and Higher Education Grant awards federal grants to eligible students at participating schools. For each year you receive TEACH Grant funds, you must serve as a full-time teacher for at least four years. If the teaching service is not completed, the grant becomes an Unsubsidized Stafford Loan with interest charged from the date the grant was made.

II. APPLYING FOR AID



CONTACTING FINANCIAL AID OFFICES

In the fall of your senior year, contact the Financial Aid offices of the colleges you are interested in attending and request information. You can contact them by phone, e-mail or via regular mail. Some questions to keep in mind are:

- What federal and state aid programs are available?
- What institutional grants and scholarships are available?
- What percentage of financial need is met by the college?
- What is the usual proportion of grant to work-study to loan?
- How does the aid package incorporate outside scholarships?

All colleges will require you to fill out the FAFSA to apply for federal and most state aid. Some private colleges also require the CSS Profile or another form in order to apply for their own institutional aid, however, they cannot require completion of these additional forms or use information from these forms for awarding federal or state aid.

- Free Application for Federal Student Aid (FAFSA)
- CSS (College Scholarship Service) Profile
- Student Aid Report (SAR)
- institutional aid forms

There may be forms to complete for funds in particular states. For example, California residents applying to a University of California school are required additionally to fill out the "Student Aid Application for California" (SAAC). Particular institutions may have their own forms which you should receive with the admission application. Remember: Both parents and students should keep copies of every form.

In order to be considered for aid from non-federal as well as federal sources, ask the colleges to specify the particular forms you should complete.

Once you submit the completed FAFSA (via www.fafsa.ed.gov) to the federal processing center, they will send an analysis of your financial need to the colleges you specify, as well as sending an electronic Student Aid Report (SAR) to you. Review the SAR for errors and making any necessary corrections, The financial aid officer will evaluate your need, determine what funds are available and the types of aid you may be offered.

CONTACTING SCHOLARSHIP ORGANIZATIONS

Getting information about scholarships is as easy as picking up the phone, sending a postcard or e-mail, or visiting a Web site. The organizations that administer scholarships have booklets, brochures and applications just waiting to be sent to students. Most scholarship organizations are now offering information

through the Internet, including online applications. At theWashBoard.org, students can fill out a single, free, online application and apply for a wide variety of private Washington State scholarships.

You can call or write. If you call, be sure to get the name and title of the person with whom you spoke. They may ask you about your academic and extracurricular interests. This is not a formal interview, but a way to see if their program is appropriate for you.

If you write or e-mail, important information should be provided. Include your name and full address, tell them when you hope to start school (i.e., when you will be applying) and the colleges you are considering. When writing for scholarship programs, it is better to send a more complete letter of introduction. Below is a sample of an introductory letter. Also keep in mind the time of year that you begin to request information—the earlier the better! Remember that oftentimes scholarship applications are due in the fall or early spring, so make sure you give yourself plenty of time.

- If you know the person's name, use it.
- Ask for information.
- Tell them anything about yourself that makes you an appropriate candidate for their award.
- Let them know why you want the award.

Keep a list of the programs where you requested information; note the date. Generally, if you have not received anything back within a week, you should contact the office and ask again. If you are requesting information close to the deadline, you should definitely call to request application materials. Organizations may extend the deadline by a week or two if you call close to the deadline. BUT, do not rely on that - it is better to request information early, giving yourself enough time to complete a strong application.

THE APPLICATION

Scholarship applications come in various forms. Some are simply a single sheet of paper on which you answer questions. Some are designed as competitions where you submit an essay, artwork or academic project that is then reviewed. Most scholarship applications require a combination of academic and personal information. (Information about a student's financial circumstances may be required, especially if the award is need-based.)

Be sure to read the application guidelines carefully and contact the organization if you have any questions. The following sections describe the components of standard scholarship applications.

Date

Scholarship Committee Coordinator

Scholarship Organization

Address

City, State Zip

Dear Scholarship Coordinator;

I recently learned of your "Scholarship Name" program. Would you please send me your application materials? I have been working as a bank teller for six years and plan to begin college next fall. I would like to study math and economics. Eventually I would like to become a teacher. This scholarship would help me pay for college, allowing me to achieve my educational and career goals. I look forward to hearing from you. Thank you,

Your name

Your full address

Your phone number

LETTERS OF RECOMMENDATION

Beside the basic application form and essay(s), most, if not all, schools and scholarship committees will require you to submit some sort of letter of recommendation. Letters of recommendation (also called letters of endorsement or reference) may be from a teacher, an alumnus, an employer, a leader in your church, or a prominent member of your community. Colleges and committees request these letters so that they will have a point of view other than your own as to your greatest strengths and weaknesses.

In selecting someone to write a letter on your behalf, it is wise to ask someone who knows you well and likes you. It does not make sense to ask your ninth grade teacher (the one you surprised by putting a frog in his desk) who does not like you very much, or the city councilwoman whom you helped with her campaign (but who does not know you very well). Select people with whom you have a long-standing acquaintance and who will compose a letter of recommendation giving specifics: non-academic interests, personal strengths, unusual qualities, work experience, and most important, anecdotal examples of your integrity, humor, ability to adapt, interpersonal skills, interest in others, and openness to new experiences. The best letters are those that are in story form. Ask the writer to use examples of how they saw or interacted with you in their letter. Do not encourage them to simply repeat a list of your honors, activities or academic skills.

When asking someone to write a letter of recommendation it is helpful to give them an outline of the key points you would like them to address and a written description of the scholarship (you can copy the information that the awards committee sends applicants). Be sure to mark the deadline clearly, so they will know when to complete your letter. It is polite to ask for the reference between two and three weeks in advance. (You do not want them to be rushed in writing your letter - and if the first person you ask declines, you still have time to choose someone else.) With all this time and information, they will be able to convey to the committee why you as an individual are best suited to receive the scholarship.

PERSONAL STATEMENT: THE ESSAY

Scholarship donors and admission officers want to know more about their students than statistics and dry facts. Essays are an extremely important part of the admission and scholarship selection process, simply because they are the most immediate and personal indication of who and what you are.

To begin, you are writing for a purpose; you are trying to convince either an admission officer, or a committee, that by virtue of your merit (academic achievement, athletic prowess, leadership interests, etc.) they should either admit you into their school, and/or award you money. In order to accomplish this, present yourself as clearly and fully as possible. Your personal essay should be dedicated to expounding your good qualities and achievements.

Committees and admission officers are impressed with personal growth and individuality. If you think that cannot possibly mean you, think again - it does. You are not the same person you were one, two or three years ago. You have matured, you probably have more family and/or work responsibilities, and you probably have become more involved in your academics and outside interests. If this weren't true, you wouldn't be thinking about attending college, and you wouldn't be reading this now. So think positively, and brainstorm! Don't worry whether or not what you have to say is important enough or particular enough to catch someone's attention. If you are writing about something that you truly care about or something that happened

in your life, it will be interesting and worthwhile. Remember: In the end, no matter how well you have conveyed yourself in the application, it is the application that is judged, not you.

If you are applying for admission to college, you may be asked to write about these topics:

- An experience or achievement that is especially meaningful
- A local or national issue and its importance to you
- A prominent figure in the arts, politics, religion, or science
- Your reasons for pursuing a university education
(Often this is more specific: why do you want to enter engineering or how is the study of history related to your goals?)

For example, if the application asked you a specific question such as “Why do you want to study political science?,” you would want to tie together your desire to further your education and why that school is the best place for you. If you were interested in public diplomacy, you may want to write on the recent changes in the European community. You would first briefly discuss the importance of those changes in world politics. Then secondly, you would state how they relate to your own academic interest in political science and how, since their school has a particularly strong international relations program, their school is particularly suited to filling your interests and career goals. Where ever possible, turn the essay into a story about you and how your experiences relate to this question. Remember, personal stories are always more interesting than lists or general statements that anyone might make.

If you are applying for a scholarship offered by a private foundation (or by a school or university), consider the source. For example, if the Daughters of the American Revolution offers scholarships, what do you think they might ask you to write on? They are undoubtedly a patriotic organization, perhaps you should brush up on your U.S. history and government. If you are writing on a specified topic (e.g., "The Importance of Education to Minorities in the 21st Century"), you may need to do some research and reading. Whether or not you are answering a specific question, being aware of and tying pertinent news and events into your essay helps.

Hints for writing your essay

The essay is a chance to show the selection committee who you are as a person, as well as what you have accomplished. Unless you know exactly what you want to say (which is unlikely for most writers), you will need to do some thinking, organizing and checking over. Most great writers start with an outline. This is especially important if you are limited in the space allowed (e.g., no more than one page, double-spaced). Your outline becomes the framework, around which your essay will be constructed.

Thinking:

- What are the positive things about yourself and your schooling up to now?
- Why and how did you achieve your goals?
- Are you answering a specific question?
- Are you describing your goals or interests?
- Who is your audience?
- What are the most important facts about you that they need to know?
- **IMPORTANT: Choose things that aren't shown elsewhere in the application.**

Organizing:

- Theme:
 - Identify one or two main points you wish to express
 - Begin to develop your ideas into paragraphs
- Continuity:
 - Use the same voice throughout the paper
 - Be consistent with personal pronouns and verb tense
 - Make sure the end of one paragraph blends with the beginning of the next
- Clarity:
 - Use concrete language to convey your examples
 - Don't get lost on tangents

Checking Over:

- Does your introduction capture the reader's attention?
- Are you consistent in your verb tense?
- Are you clear and coherent?
- Are you concise enough to adhere to limits of length?
- Have you checked for grammatical and spelling errors?
- Does the essay present you as you wish to be seen?
- Did another person check your essay for errors?
- Would you remember your essay if you read 200 others?
- Does your closing paragraph present you as you wish to be remembered?

ACTIVITY SHEET

The activity sheet should be a simple and clear list of the clubs, sports, hobbies, awards, volunteer or paid jobs that you have pursued throughout your high school years. What the scholarship or admission committees seek to learn from this listing is how you have spent your time outside of class and the extent to which you have committed yourself to those interests. Some schools will ask that you list activities chronologically; others will ask that you list them in order of importance to you. It is important to be consistent in how you present the information. For example:

Chronologically:

9th Grade: Each Activity, Position, Hours /Week
10th Grade: Each Activity, Position, Hours/Week
11th Grade: Each Activity, Position, Hours/Week
12th Grade: Each Activity, Position, Hours/Week

In Order of Importance:

Activity: Each Position, Length of Involvement
Activity: Each Position, Length of Involvement
Activity: Each Position, Length of Involvement
Activity: Each Position, Length of Involvement

These are just sample formats. If the application does not specify how your activities should be listed, you can use any format you choose. Consistency is the key to clarity.

Do not forget to put your name and address on this sheet. Do not forget to list things that are important to you, even if they are not organized into clubs or lessons. You may like to paint each weekend or help teach Sunday school classes at your church. If it is important to you, and reflects part of yourself that the selection committees should know about, write it down. They won't know until you tell them.

THE INTERVIEW

Some scholarship committees require interviews, usually in the final stages of selection. They are more likely to be required if the scholarship is awarded for personal characteristics, like leadership or motivation. The scholarship committee may want to meet you in order to give a personal impression to all the forms they receive. The interview can be an opportunity to emphasize your interests and hopes for your college education.

Beforehand, it might reassure you to look over the copies you made of your application. This will refresh your mind and help you focus on what you and your interviewer will most likely talk about. You can practice with a friend by listing possible questions and answering them aloud in front of another person. Being neatly dressed and prompt helps because it tells the interviewer that you care about receiving the scholarship. Even though the setting of an interview may make you nervous, remember that they are just trying to get to know you better.

HOW ARE SCHOLARSHIPS AWARDED?

The criteria for selecting scholarship recipients vary considerably. Because scholarships aim to further the interests of the donor, each organization chooses the qualities they wish to honor. Usually, scholarships examine more than one factor. These factors are commonly considered:

- **Academic Achievement:** This category examines grades, level of course work, test scores, and exceptional skills in specific fields.
- **Career Interests:** Students who plan to major in specific career fields may be awarded scholarships by academic departments, private foundations or employers.
- **Financial Need:** Financial need can often be a determining factor in many scholarships. Variation exists in defining financial need so students may be classified as needy for one award, but not another. Some scholarships clearly define the term "financial need." Others allow the applicant or school to make that determination.
- **Good Character:** This vague category usually includes honesty, reliability, good attendance, leadership, and responsibility.
- **Realistic Goals:** An evaluation is made of the students' abilities to meet their stated objectives.
- **School, Community, and Leadership Activities:** A review of participation in extracurricular organizations and employment history are considered. Here, the extent to which you are committed and involved in these activities is more important than the number of activities listed. What you do

beyond what is required of you and how you make a difference when you choose to be involved is a reflection of leadership.

- **Special Populations:** Usually this category includes racial or ethnic groups, gender, religious affiliations, children of alumni, children of employees, etc. For example, there is a scholarship for students named Anderson (of Scandinavian descent) who plan to attend the University of Washington.
- **Special Skills or Talents:** Music, drama, art and athletics are major areas for which these awards are granted. Usually there are added procedures for these merit scholarships, either submitting a portfolio, an audition, meeting with coaches, etc.

In addition to the criteria listed for selection, the application is also evaluated on other subjective factors. The application itself, its neatness and completeness, makes a definite impression on the reader. The ability to follow the application's directions (as to format or content) should not be underestimated. Well-written personal statements or letters of recommendation very often sway the judges. A strong, clear interview will do much to bolster an application. When there are many qualified applicants, judges have to look at small differences to distinguish applications.

III. THE FINANCIAL AID PACKAGE

After the 'need' has been calculated by subtracting family contribution from the cost of attendance (see page 1), the financial aid award is made from the college or university. Funding for the award is usually drawn from more than one source. A combination of loans, grants, scholarships or employment is 'packaged' to meet the need. The composition of the aid package will depend upon your need level, eligibility requirements of the various programs, your choice (to the extent possible), and the availability of funds. The diagram below shows a target proportion of financial aid. (Remember: Actual packages will vary depending upon each family's individual circumstance and the college's ability to meet need.) Not all colleges are able to meet 100% of each student's need.

DISTRIBUTION OF THE FINANCIAL AID DOLLAR

After the award of your initial aid package, your original award may be reduced if you receive additional resources such as a scholarship, vocational rehabilitation, or a tuition and fee waiver. It is important to ask the financial aid officer you contact at each college the conditions under which your package will change.

HOW DO THE COLLEGES DECIDE WHO GETS THE MONEY?

How do the college financial aid offices decide who is offered need-based aid? Every college in the United States uses what is called 'Federal Methodology' to determine need. The Needs Analysis Formula is below. Student and parent contribution are determined from income and asset information provided on the FAFSA form. For independent students (over the age of 24), parent information is no longer required. In the case of families where a separation or divorce has occurred, all parent data is provided by the custodial parent. The non-custodial parent is not required to provide any data on the FAFSA. If the custodial parent re-marries, the step-parent is required to provide financial information.

When the 'Expected Family Contribution' (EFC) is subtracted from the total cost of education, any amount that remains is 'Indicated Financial Need.' The financial aid office is responsible to prepare and offer a financial package that meets financial need. It is important to ask college financial aid offices what percentage of financial need they are able to meet as some colleges meet less than 100 percent. Percentage of need met should be considered when selecting a college. It is also important to ask what percentage of the average financial aid offer is Gift Aid (grants and scholarships) and what percentage is Self Help (work study and loans). Ideally, colleges should offer 50% or more of the package in Gift Aid. One other issue relates to how private scholarships are treated. If a student receives a private scholarship it should always replace loans first. Other Gift Aid should never be replaced while student loans remain in the package.

REVIEWING FINANCIAL AID OFFERS

Most students and parents accept the first financial aid package they are offered. While the initial offer may meet a student's financial need, it is not necessarily the best or final offer. Financial aid offers can be changed dramatically to reflect unique student or family circumstances. Each financial aid office is given 'professional discretion' to consider additional information. This process can often reduce the 'Expected Family Contribution' by as much as 1/2 to 1/3.

Federal Grants
 State Grants
 Institutional Grants and Scholarships
 Private Scholarships

GIFT AID

College Work Study Programs
 Perkins Loan
 Stafford Loans (subsidized)

SELF HELP

Stafford Loans (unsubsidized)
 Parent Loans for Undergraduate Students (PLUS)
 Institutional or Private Student Loans

**NON-NEED BASED
 SELF HELP**

NEEDS ANALYSIS FORMULA	2 Year Public	State	Private
	Comm./Tech. Coll.	University	University
Total Cost of Education	\$9000.00	\$18000.00	\$40000.00
Student Contribution (income/assets)	\$1000.00	\$1000.00	\$1000.00
Parent Contribution (income/assets)	\$3000.00	\$3000.00	\$3000.00
Expected Family Contribution	\$4000.00	\$4000.00	\$4000.00
Indicated Financial Need	\$5000.00	\$14000.00	\$36000.00
Federal Grants	\$2500.00	\$2500.00	\$4000.00
State Grants	\$2500.00	\$2500.00	\$4000.00
Institutional Grants/Scholarships		\$2000.00	\$8000.00
Private Scholarships (need or merit)			\$2000.00
Total Gift Aid	\$5000.00	\$7000.00	\$18000.00
College Work Study		\$4000.00	\$4000.00
Educational Loans		\$3000.00	\$14000.00
Total Self Help	\$0.00	\$7000.00	\$18000.00
Total Financial Aid	\$5000.00	\$14000.00	\$36000.00

It is important to compare offers from different colleges very carefully. List each financial aid offer side-by-side and consider which package best responds to your needs. Some schools meet 100 percent of each student's need, others can only meet 75 percent. Check the distribution of the package. Is the offer equally divided between grants/scholarships and work study/student loans? A 50-50 split of these major types of aid is considered appropriate. If the initial package you are offered is not adequate to meet your needs, you must explain to the financial aid office why you need additional aid.

Note: Ask financial aid officers how they treat outside scholarships. Some figure the money as part of the student's contribution, some simply apply it to the cost of education (this keeps the student's contribution at its original level).

SPECIAL CIRCUMSTANCES LETTER

The initial financial aid offer is largely developed by computer and considers only information from the financial aid forms. Often this information does not clearly describe a student or family's actual financial circumstances.

The best way to communicate your circumstances to the financial aid office is to prepare a letter describing what resources the student/family actually have to meet educational costs. The letter should describe any expenses for the student or family that were outside regular monthly expenses for the past year and upcoming calendar year. Changes in financial circumstances such as a new job or additions to the household should also be explained. Then, include a sample of the student/family regular monthly budget, showing how much is left for the student/family contribution.

Send this letter to every financial aid office to which the student is applying for financial aid. The best time to send it is at the same time the FAFSA is submitted. This way, the financial aid office has what they will need to prepare a financial aid offer that reflects the real student/family need. Special circumstances can be updated at any time during the academic year, which can again allow the financial aid office to revise the aid package.

The following is an outline that can be used to prepare a Special Circumstances Letter.

I. Address the letter to the Director of Financial Aid at selected colleges

II. First Paragraph

1. Introduce the student to the reader and include the student's social security number, SSN (most colleges track students by SSN).
2. Reinforce why the student wants to attend this specific college.
3. Note that the student is working hard to find aid and scholarships.

III. Second Paragraph

1. Explain that in addition to submitting the FAFSA and any supplemental forms, you need to explain some special circumstances not on the forms.
2. List any extra-ordinary financial circumstances or obligations that were above and beyond the regular, monthly budget, both for the past year and or anticipated for the current year.
3. Provide a list of all monthly or annual financial obligations for your household, including; housing, transportation, food, clothing and sundries, health and medical, commercial loans or other indebtedness. This budget does not need to list every individual expense, rather it should group expenses into general categories such as all housing related items.

IV. Third Paragraph

1. Show how much money you really have left after paying all your bills, and how much of this can go for college costs.
2. Provide your phone and address and thank them for their consideration.

Financial Aid Offers - Comparison Worksheet			
	College A	College B	College C
Total Cost of Education	\$	\$	\$
Less total student contribution			
Less total parent contribution			
Demonstrated financial need			
Aid Package Items:			
GIFT AID			
1. Pell Grant			
2. Supplemental Grant			
3. State scholarship			
4. Institutional Grant			
5. Private scholarships			
Sub Total			
SELF HELP			
Work Programs			
6. College Work-Study			
Student Loans			
7. Perkins Loan			
8. Subsidized Stafford Loan			
9. PLUS Loan			
10. Unsubsidized Stafford Loan			
Total resources for college	\$	\$	\$



TOP STRATEGIES FOR MAXIMIZING FINANCIAL AID

1. After the sophomore year or before December 31st of the junior year in high school, do not hold money in the student's name.
2. Pay off consumer debt, such as credit card and auto loan balances, to reduce available cash.
3. Spend down student assets first before using parent assets. Parent assets receive greater protection.
4. Accelerate necessary expenses, to reduce available cash. For example, if you need a new car or computer, buy it before you file the FAFSA.
5. If you wish to provide a more complete picture of your family's financial circumstances, write a Special Circumstances Letter (see previous page). Often the school will be able to adjust your financial aid package based on this letter using a process known as Professional Judgment.
6. Minimize capital gains, as any gains will be treated as additional income.

7. Maximize contributions to your retirement fund, retirement funds are protected.
8. Do not withdraw money from your retirement fund to pay for school, as it will be considered additional income. If you must use this money, borrow from your retirement fund.
9. Minimize educational debt. Borrow only what you need as a last resort.
10. Ask grandparents to wait until the grandchild graduates from college before giving them money to help with their education. Use these monies to repay student loans before the loans go into repayment. Grandparents can also pay college costs directly without the funds ever being provided to the student.
11. Trust funds are generally ineffective at sheltering money from the needs analysis process.
12. Prepay your home loan, as your primary residence is protected under the federal needs analysis process.
13. Apply for a wide variety of private scholarships using theWashBoard.org, Washington State's new free scholarship clearinghouse that offers a uniform online application.

IV. CALENDAR YEAR FOR HIGH SCHOOL STUDENTS

JUNIOR YEAR

October-December

1. Take the PSAT's to be considered for the National Merit Scholarship. Many colleges also use these results as a way to determine who may be qualified for admission. You may begin to receive information from colleges you hadn't considered before (though their contacting you for recruitment purposes holds no commitment on their part).
2. Keep in mind that this will be the last full academic year before college. Though colleges will eventually receive mid-year and final senior year transcripts, the transcript you submit with your initial college applications will show work through your junior year only. Grades count.
3. Obtain a social security number.
4. Reduce or move where possible, any financial assets in the name of the student by December 31st.

January-May

1. Visit the Career Center to look through guides or catalogs and use College search tools. The College Handbook is a handy source-book listing colleges' admission procedures, median SAT scores required by individual institutions, application deadlines, as well as course offerings, tuition costs, facts about the college community. Visit www.collegeboard.org as it provides an excellent online college search.
2. Take the SAT or ACT tests, if the colleges require them. If you are not satisfied with your scores, you will be able to retake the exam in the fall. Most colleges will accept your highest scores, and the experience you gain from taking the test the first time usually increases your score on the second try.
3. Attend any college fairs or college nights that might provide help in the selection, admission, financial aid or scholarship process. Begin visiting colleges where possible.
4. Collect information on private scholarships, watching for opportunities to apply during the junior year or early in the senior year.
5. Use the FAFSA4Caster to prepare and submit your financial information. Ask prospective colleges to provide you with early financial aid estimates based on the FAFSA4Caster data.

June-August

1. Enjoy the summer expanding your interests and experience. You will use your interests and activities in writing your college entrance essays. Start to ask yourself: What might I major in? How closely do I want to work with professors? What activities must a college offer me? What kinds of friends do I hope to meet?
2. Over the summer, visit as many schools as possible and have interviews at schools that interest you. It is easier to schedule these appointments in the summer. The more visits you make in the summer, the less

time you will miss from class during your senior year. Senior year is extremely important academically, with demanding work, applications to complete, essays to compose. Try to schedule visits when the college's summer session is still in progress. A visit to an empty campus is not as useful.

3. Don't ignore your 'gut' reaction when considering schools - this is a place where you will live as well as study for four years. Take notes and photos on your visits in order to remember those feelings when you make decisions next spring.

SENIOR YEAR

September-October

1. Create a calendar to list dates of conferences, college visits, recommendations and application deadlines. Also keep a list of names, addresses and phone numbers for each Admission and Financial Aid office you contact.
2. Schedule a conference with your guidance counselor to discuss your college goals and plans to achieve them.
3. Most college representatives visit high schools in October and November. Sign up in the Career Center for college conferences that interest you.
4. Send for any college applications you have not yet received or requested.
5. Register for any SAT, ACT, or Achievement tests you have not completed.
6. If you apply Early Decision or Early Action to a first-choice college, plan to have your application submitted by November 1.
7. Decide which teachers to ask for recommendations. Hand them the forms that come with the application. At the same time, provide properly addressed, stamped envelopes. Most teachers will mail their recommendations privately. Be sure to inform them of deadlines, especially if there are Early Application deadlines. Be considerate: allow teachers sufficient time to do a good job, keeping in mind that each teacher has many such requests.

November

1. Begin filling out college applications if you have not already done so.
2. Be sure to meet the college's application deadline. The earliest deadline for regular admission is December. This is especially important for institutions that have a rolling admission policy. You stand a better chance, the earlier your application is reviewed.
3. Be sure to ask the testing services to forward your scores to all the colleges where you are applying.

December-January

1. Give your counselor a list of the colleges to which you will apply, as well as any forms they must complete when sending your transcript to those schools.

2. Complete the Free Application for Federal Student Aid and submit it as soon after January 1st as possible.
3. Make any necessary corrections directly to the Student Aid Report (SAR). Send special circumstances letters to the college financial aid offices.
4. Complete remaining college admission and aid applications. If your family cannot afford the multiple application fees, you can request a fee waiver through your guidance counselor.

Make college visits and complete your interviews. Many private colleges will offer local alumni interviews to students who have applied. These are usually more informal than the interviews held on campus, and are a good way to learn more about the school from someone in your community.

5. As decisions are announced, discuss your final choices with your parents and high school counselor.

February-May

1. Notify colleges of your decision to accept or reject by May 1st. You may be able to extend the response deadline if you are still waiting to hear from other colleges. Talk with your guidance counselor, or the admission and financial aid offices involved.
2. Complete housing, insurance or registration forms.
3. Take the Advanced Placement tests for which you have prepared. Tests receiving a 3 or better (at some colleges 4 or better) will count either for credit or toward sophomore standing.
4. Review with your family the financial aid offers from the schools that have accepted you. Compare different offers and determine any additional special circumstances of which the Financial Aid Office should be aware. Share competing aid offers with colleges and ask them to meet or beat the best offer made.

Attention Returning Students

If you are a returning student, call the admission office to ask about their procedure. Sometimes returning students are considered alongside traditional students; sometimes there is a separate application process. The same is true for transfer applications.

IMPORTANT: Make copies of all materials submitted by you to the colleges. Colleges and the U.S. mail sometimes lose things. Make sure your name, address and Social Security number are written clearly on each piece of paper you send. You can't always rely on paper clips or staples.

V. SCHOLARSHIPS ADMINISTERED BY COLLEGE PLANNING NETWORK

WSADA "New Car and Truck Dealers - Driving Strong Communities" 2011 Student Scholarship Program - presented by the Washington State Auto Dealers Association

Contact

c/o College Planning Network (CPN)

43 Bentley Place

Port Townsend, WA 98368

Web/E-mail <http://www.wsada.org> (WSADA) doug@collegeplan.org (CPN)

Online App. <http://www.theWashBoard.org>

Deadline 3/6

Amount 2 - \$2,500

Renewable no

of Awards 2

Eligibility High School Senior, Geographic

Criteria & Procedures Only Seniors enrolled in a Washington State public or private high school, as well as those who are home-schooled and reside in Washington State, are eligible to enter. The Student Information/Release Form must be included which provides student and school information, parent permission and statement of originality from student and a teacher/advisor. Immediate family members of WSADA Dealer Member principals are not eligible. □ Criteria - Create the concept for a 30 second Public Service Announcement (PSA) via a "creative brief" and "storyboard" that would focus on one of the three areas the National Automobile Dealers Charitable Foundation (NADCF) supports: CPR Training, College Emergency Funds, Canine Companions for Independence □ What you need to do: Prepare a creative brief (two page maximum). Create a storyboard (no larger than 8" x 14") which would illustrate the images and corresponding text to be used during the PSA.

Employee Benefits Planning Association (EBPA) Scholarship

Phone 206-323-0624

Online App. <http://www.theWashBoard.org>

Address Employee Benefits Planning Association (EBPA) Scholarship

c/o College Planning Network

43 Bentley Place

Port Townsend, WA 98368

Deadline 3/31

Amount \$1,000

Renewable Yes

of Awards 1

Eligibility Academic Achievement, Geographic, Financial, High School, Undergraduate

Criteria & Procedures

Applicants for the Employee Benefits Planning Association (EBPA) Scholarship must:

Be a dependent child of an EBPA member in good standing

Have a minimum cumulative grade point average of 2.5

Be a Washington State resident, planning to attend an accredited institution for higher learning

Be prepared to use the award in the next academic year

Anne D. Maloof Scholarship Fund - presented by The Seattle Foundation

E-mail seacpn@collegeplan.org
Online App. <http://www.theWashBoard.org>
Deadline 3/1
Amount \$3,000
Renewable No, may re-apply
of Awards 4 or more
Eligibility Geographic, High School, Undergraduate, Graduate, Returning
Criteria & Procedures Be attending or prepared to attend a 2 or 4 year public or private university, at the graduate or undergraduate level, in the United States. Applicants must demonstrate financial need and be a resident of one of the following counties in Washington State; Island, Kitsap, Jefferson or Thurston. Applicants will be notified after April 15th.

Walter H. Meyer - Garry L. White Memorial Educational Fund - presented by The Seattle Foundation

E-mail seacpn@collegeplan.org
Online App. <http://www.theWashBoard.org>
Deadline 3/1
Amount \$5,000
Renewable No, may re-apply
of Awards 12 or more
Eligibility Geographic, Undergraduate, Graduate, Returning, Financial Need, Academic Achievement
Criteria & Procedures Be a returning adult attending or prepared to attend a 2 or 4 year public or private university, at the graduate or undergraduate level, in the United States, Canada or Europe. Applicants must demonstrate financial need and be a resident of Washington State. Applicants will be notified by April 15th. Applicants for the Walter H. Meyer - Garry L. White, Memorial Educational Fund (MEF) must:
1. Be attending or prepared to attend a 2 or 4 year public or private university, at the graduate or undergraduate level, in the United States, Canada or Europe
2. If attending at the undergraduate level, applicant must be over the age of 24. If attending at the graduate level, applicant must be over the age of 30.
3. Have demonstrated financial need
4. Be a resident of Washington State

Vicki Breithaupt Memorial Scholarship Fund - presented by College Planning Network

E-mail seacpn@collegeplan.org
Online App. <http://www.theWashBoard.org>
Deadline 3/1
Amount up to \$1,000
Renewable No, but previous winners may reapply.
of Awards 1
Eligibility High School, Undergraduate
Criteria & Procedures: Applicants must be a resident of Jefferson County and a high school junior planning to attend an accredited institution of higher education in Washington State. Applicants must have a current GPA between 2.5 and 3.5.

Triumph Aerospace Systems Scholarship

Phone 206-323-0624
Online App. <http://www.theWashBoard.org>
Address c/o College Planning Network, 43 Bentley Place, Port Townsend, WA 98368
Deadline 3/15
Amount \$2,000
Renewable No
of Awards 8
Eligibility Academic Achievement, Geographic, Financial, High School, Undergraduate

Criteria & Procedures:

Triumph Aerospace Systems has developed a scholarship program for students pursuing degrees that would be used in the aerospace industry. Applicants must have attended and be on track to graduate from high school to be eligible. The scholarship award can be used at colleges, universities, or trade schools within the United States. Applicants must attend high school in the Lake Washington, Bellevue or Issaquah school districts or may reside within these districts but attend a private school. Triumph Aerospace Systems Scholarship applicants will be evaluated on community and school involvement, demonstrated leadership skills and grades.

Atsuhiko Tateuchi Memorial Scholarship Fund - presented by The Seattle Foundation

Online App.: <http://www.theWashBoard.org>
Deadline 3/1
Amount \$5,000
Renewable No, but previous winners may reapply.
of Awards 20

Eligibility * Be a high school senior or an undergraduate
* Be from Washington, Oregon, California, Hawaii or Alaska
* Demonstrate financial need
* Must have a minimum GPA of 3.0 in high school or undergraduate studies
* May be attending/have attended a public or private high school
* May study at a public or private (not-for-profit) community college, 4-year college/university, or trade/vocational school in any state in the U.S.
* Preference will be given to students of Japanese ancestry or other Asian ancestry

Criteria & Procedures:

Ina Goodwin Tateuchi and her late husband, Atsuhiko Tateuchi, both came from hard-working families and were taught to appreciate and respect education. They wish to provide \$5000 scholarships for students from the Pacific Rim states who demonstrate hard work, dedication and sincerity. Students must have financial need and academic merit.

VI. APPENDICES

A. TERMS AND DEFINITIONS

advanced placement - credit for college-level high school courses usually granted on the basis of tests. Results from the Advanced Placement (AP) tests, which are administered during high school, are often accepted. Colleges may also administer tests at the beginning of each semester to place students in subjects like math or foreign languages.

assets - savings and checking accounts, home or business value, stocks, bonds, money market funds, mutual funds, real estate, trust funds, etc. Cars are not considered assets, nor are possessions such as stamp collections or musical instruments.

campus-based program - a financial aid program authorized by state or federal law where the institution of higher education administers the aid funds. SEOG and Perkins loans are federal campus-based programs.

citizen/eligible non-citizen - You must be a U.S. citizen, national or permanent resident who has an I-151 or I-551 to receive federal aid. If you are not one of these categories, you must have a Departure Record (I-94) from the U.S. Immigration and Naturalization Service (INS) showing one of the following designations: Refugee, Asylum Granted, Indefinite and/or Humanitarian Parole, Cuban-Haitian Entrant: Status Pending, Conditional Entrant, or Temporary Resident. If you are in the U.S. on an F1 or F2 student visa only, or on a J1 or J2 exchange visitor visa only, you cannot receive federal student aid.

College Scholarship Service (CSS) Profile - the College Board's service that computes information submitted on the supplemental CSS Profile. The CSS Profile is used by some private colleges to collect additional data used to estimate the amount that students and their families can be asked to contribute toward college costs. This information can only be used to distribute institutional grants and scholarships and cannot be used to distribute federal financial aid.

Comprehensive Financial Aid Report (CFAR) - the ACT's statement of the expected family contribution, which is calculated on the basis of the Family Financial Statement.

conditional award - an award which generally stipulates service or a working contract upon graduation. Conditional awards are generally offered in the fields of teaching and nursing.

Congressional Methodology - a national method by which the expected parental financial contribution is determined.

default - failure to repay a student loan according to the terms of the promissory note. Default may affect your credit rating, future loan availability and cause other financial liabilities.

dislocated worker - a person, so classified by the appropriate state agency, is unemployed because: he or she has been laid off, the place of work has limited its hiring pool or has been closed, or because of a natural disaster. To find out if you qualify as a dislocated worker, contact your local state employment service or Job Training Partnership Act (JTPA) service.

displaced homemaker - a person who has not worked in the labor force for 5 or more years, but who has in those years worked in the home providing unpaid services for family members. He or she must have depended upon public assistance or on the income of another family member, but is no longer receiving that income. As well, a displaced homemaker must be unemployed or underemployed to receive special consideration in determining the ability to pay for education.

early action - an admission option allowing students to learn of the decision on their application before the standard April notification date. Early action is distinguished from early decision in that students are not required to accept admission or withdraw other applications if accepted, and they have until the May 1 Candidates Reply Date to respond.

early decision - an admission plan in which students apply in November or December and learn of the decision on their application during December or January. This plan is suggested only for students who are academically superior. Accepted early decision students are usually required to withdraw their applications to other colleges and agree to matriculate at that college.

Educational Testing Service - an organization that designs and administers tests, like the SAT.

enrollment deposit - a nonrefundable deposit required of accepted students at many colleges and universities to reserve a space in the incoming class.

family contribution - the amount an outside agency estimates that you and your family should be able to contribute to the cost of your college education. This figure includes the parental contribution, as well as your assets and earnings from summer jobs.

Family Financial Statement (FFS) - the form for data on family assets and liabilities used by the ACT's Student Need Analysis Service for evaluating student need.

Free Application for Federal Student Aid (FAFSA) - the form on which dependant students and their parents or independent students list all education, income and asset information in order to be considered for all federal financial aid. The FAFSA data is used to estimate the amount students and their families will be expected to contribute toward college costs. Many states use FAFSA data to distribute state-aid and colleges may also use it to distribute institutional grants and scholarships.

grade point average - a system of scoring student achievement used by many colleges and universities. A student's GPA is computed by multiplying the numerical equivalent of the grade received in each course by the number of credits offered for each course, then dividing by the total number of credit hours studied. Most institutions use the following grade conversion: A=4, B=3, C=2, D=1, and E or F=0.

guarantee agency - the organization that administers the Stafford, PLUS, and SLS loan programs. The federal government sets loan limits and interest rates, but each state is free to set its own additional limitations, within federal guidelines.

half-time - half-time registration status must be maintained in order to be eligible for Stafford, PLUS and SLS programs. Many institutions use half-time status as a guideline for eligibility for internal financial aid as well.

internship deferment - a period during which loan payments can be deferred if a borrower is participating in a program of supervised practical training required to begin professional practice or service. If you're enrolled in such an internship, you may defer repayment of your Stafford, PLUS, SLS loans up to two years.

parental leave deferment - a period of up to six months during which loan payments can be postponed if a borrower is pregnant, or if he or she is taking care of a newborn or newly adopted child. The borrower must be unemployed and not attending school.

rolling admission - a program through which admission applications are evaluated upon receipt and applicants are immediately notified of the decision. (first-come, first-serve)

statement of registration status - if you are required to register with the Selective Service, you must sign a statement indicating you have done so before you receive any federal student aid. This requirement applies to males who are at least 18, are citizens or eligible non-citizens, and are not currently on active duty in the Armed Forces.

Student Aid Report (SAR) - a report issued to students by the federal government to guide financial aid officers in determining the amount that should be given in the student's Pell Grant. This report contains your student aid index number.

B. KEY CONTACTS

theWashBoard.org

www.theWashBoard.org

Northwest Educational Loan Association

190 Queen Anne Ave. N.

Seattle, WA 98109

206-461-5300

1-800-562-3001, toll-free

www.nela.net

Seattle Center for Student Success

309 23rd Ave. S.

Seattle, WA 98144

206-461-5366

877-635-2669, toll-free

www.centerforstudentsuccess.org

U.S. Dep't of Education - Student Financial Assistance

915 Second Avenue, Room 3362

Seattle, WA 98174-1099

(206) 287-1770

www.ed.gov

Federal Student Aid Information - 1-800-4-FED-AID (433-3243), toll-free, NOTE: helpful with FAFSA questions, for the FAFSA form, go to: www.fafsa.ed.gov

Higher Education Coordinating Board - Washington

917 Lakeridge Way (P.O. Box 43430)

Olympia, WA 98504-3430

(360) 753-7800

www.hecb.wa.gov

Additional Online College Planning Resources

www.finaid.org

www.knowhow2go.org

www.fafsa4caster.gov

www.college.gov

www.scholarshipamerica.org



COLLEGE PLANNING NETWORK

College Planning Network (CPN) is dedicated to assisting individuals seeking higher education opportunities. CPN helps students and their families from early awareness at the elementary/middle school level, to immediate planning at the high school and college level, to help for adults of all ages, planning to return to college. For complete information on CPN services, visit our Web site at: <http://www.collegeplan.org>.

CPN is a non-profit organization funded through a combination of service fees and charitable contributions. Services and publications are designed to increase opportunities for college or vocational education, helping individuals plan carefully in order to realize their goals.

Group Workshops

The Keys to College - College selection and admission
The Money Maze - Finding money for college
The Scholarship Market - Finding and applying for private scholarships
Back to School - A workshop for adults returning to college
College Planning Early - for parents of elementary and middle school students

Publications

QuickTime™ and a
TIFF (LZW) decompressor
are needed to see this picture.

College Planning Web Site: <http://www.collegeplan.org>, CPN is also on Facebook: <http://www.facebook.com/pages/Port-Townsend-WA/College-Planning-Network/428203585203?ref=ts>

The Money Maze (a continuation of the PNW Scholarship Guide) - 11th Edition (book and DVD),

Partner in the Washington Scholarship Coalition and theWashBoard.org (www.theWashBoard.org) a free, online scholarship clearinghouse

Scholarship Administration

CPN provides administration of our own scholarships and those for: The Seattle Foundation, The Washington State Auto, Dealers Association and Triumph Aerospace Systems.

COLLEGE PLANNING NETWORK

43 Bentley Place – Port Townsend, Washington 98368
206-323-0624 or seacpn@collegeplan.org

Facebook - <http://www.facebook.com/pages/Port-Townsend-WA/College-Planning-Network/428203585203?ref=ts>