



St. Charles High School

Home of the Spartans



October 2022

Scholarships & Financial Aid Information

Mrs. Janet Malherek - College & Career Advisor, jmalherek@ccboe.com, or through synergy **October 2022**

SCHOLARSHIPS

SCHOLARSHIPS



Each year there are hundreds of scholarships available for students transitioning to higher education. Individuals, corporations and foundations, colleges, universities, as well as state and federal government offer scholarships and grants.

Students can search for scholarships on the Internet under hundreds of scholarship databases.

Make sure you take the time to SEARCH and APPLY for SCHOLARSHIPS!!!

October Deadline:

AES Engineering Scholarship

Eligible: Seniors (You are **NOT** required to be taking Engineering course to be eligible.)

Criteria: Students must submit an essay of between 500 and 1000 words in answer to the following question: **When you look back on your life in 30 years, what would it take for you to consider your life successful? What relationships or accomplishments will be important on this journey?**

Award: \$500

Deadline: 10/08; www.aesengineers.com/scholarships.htm

Coca-Cola Scholars Program

Eligible: U. S. Citizen or legal resident, high school senior, planning to attend an accredited post-secondary institution

Criteria: Demonstrated leadership, commitment to community, academic achievement

Award: \$10,000 - \$20,000

Deadline: 10/31; students apply on-line at www.coca-colascholarsfoundation.org

Heisman High School Scholarship

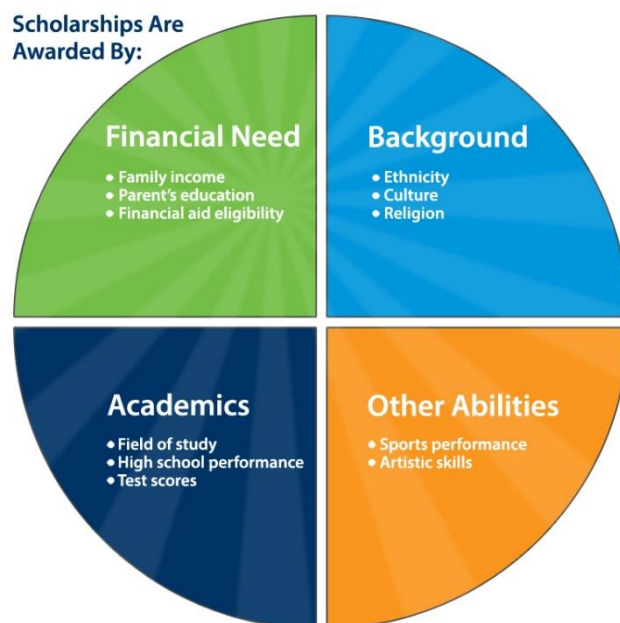
Eligible: Seniors

Criteria: Students with a B average and who participate in a school sport and are dedicated to being school role models

Award: Heisman Patch, Bronze Medal, up to 10,000 for students High School

Deadline: 10/18 by 6:00 PM; apply online at <https://heismanscholarship.com/about/>

Scholarships Are Awarded By:



Jack Kent Cooke Foundation – College Scholarship Program

Eligible: Seniors

Criteria: Must enroll in an accredited 4- year college beginning fall 2022, GPA 3.5+, Demonstrate unmet financial need

Award: varies, maximum up to \$55,000 per year

Deadline: 11/17; www.jkcf.org/our-scholarships; www.jkcf.org

National Space Club & Foundation Keynote Scholar Application

Eligible: Seniors

Criteria: Seniors planning to pursue a career in the Science, Technology, Engineering or Mathematics (STEM) fields at a college or university, transcript, Letters of Recommendation, video

Award: \$15,000

Deadline: 10/3; <https://www.spaceclub.org/scholarship/index.html>

National Security Language Initiative (NSLI) for Youth Scholarships to Study Language Abroad

The U.S. Department of State's Bureau of Educational and Cultural Affairs (ECA) offers many opportunities for American youth to participate in international exchanges.

Eligible: 15 -18 years old at start of program

Criteria: U.S. citizen, GPA 2.5+

Award: Varies

Deadline: 10/3; www.nsliforyouth.org

Voice of Democracy Essay Contest

VFW – Veterans of Foreign Wars

Eligible: 9th-12 grade students

Criteria: Writing and recording an audio essay (3-5 minutes) on the annual patriotic theme. This year's theme is: ***Why Is The Veteran Important?***

Award: Varies

Deadline: 10/31; ***Application available in the Career Center and on the Career Center webpage of the St. Charles High School website.***

Women in Aviation International (WAI) Scholarship

Eligible: Seniors

Criteria: Must be a current WAI member as of 10/1/22, letters of recommendation, essay, resume

Award: Varies – MULTIPLE SCHOLARSHIP OPPORTUNITIES

Deadline: 10/12; www.wai.org/education/scholarships

November Deadline:

Elks Most Valuable Student

Eligible: Senior

Criteria: Must be planning to attend a 4-year college or a 2-year college with plans to transfer to a 4-year school to complete the last two years of a 4-year degree, leadership, academic achievement, community involvement, financial need, transcript, letter of recommendation, essay

Award: Scholarships (\$1,000 - \$12,500 each)

Deadline: 11/14; <https://www.elks.org/scholars/scholarships/MVS.cfm>

Hispanic Heritage Foundation/Youth Awards

Eligible: Senior, Hispanic heritage, enrolling at an accredited higher education institution

Criteria: GPA 3.0 min. unweighted, community involvement

Award: up to \$3500

Deadline: 11/13; <https://hispanicheritage.org/programs/leadership/youth-awards/>

National Center for Women in IT (NCWIT) Aspirations in Computing Award program

Eligible: Female Students in grades 9 through 12

Criteria: 300-500 word essays and multiple-choice sections,

Award: varies, plaque and recognition, opportunity for additional scholarships and internships

Deadline: 11/20; <https://www.aspirations.org/recognitions/AiCAward>

Prudential Emerging Visionaries Program

Eligible: Students 14-18 years of age

Criteria: Students who have started/created a project prior to June 1, 2022 that creates solutions to financial or societal challenges in your community or beyond.

Award: Up to \$15,000 plus an all-expenses-paid trip in April with your parent/guardian to Prudential headquarters in Newark, NJ

Deadline: 11/3; www.prudential.com/links/about/emergingvisionaries

December Deadline:

Dell Scholars Program

Michael and Susan Dell Foundation

Eligible: High School Senior

Criteria: GPA 2.4+, Financial Need, Eligible to receive Federal Pell Grant, Pursuing a bachelor's (4-year) degree

Deadline: 12/1; www.dellscholars.org/scholarship/

Towson University – Kahlert Foundation Scholarship for Towson UTeach

Eligible: Seniors

Criteria: Plan to enroll in Towson to pursue teaching certification in grades 7-12 (science or mathematics), GPA 3.25+ (unweighted), letters of recommendation, transcripts

Award: Up to \$10,000

Deadline: 12/1; for more information about and how to apply, visit:

www.towson.edu/fcsm/departments/uteach/scholarships.html

January Deadline:

Future of STEM Scholars Initiative (FOSSI) Scholarship

Eligible: Senior attending an HBCU (Historically Black College or University)

Criteria: Proof of acceptance to an HBCU, Transcript, US Citizen, GPA 3.0+, Financial Need, Pursue studies in a pertinent chemical and engineering industry STEM field, with preferred majors including, but not limited to: Chemical Engineering, Mechanical Engineering, Electrical Engineering, Biology, Physics, Chemistry, Math, Computer Science, Biochemistry, Material Science, Environmental Sciences, IT, Sustainability, Agriculture/Science, Aerospace Engineering

Award: \$10,000 for 4 years

Deadline: 1/31; <https://futureofstemscholars.org/fossi/apply>

United States JCI (Junior Chamber International) Senate Foundation Scholarship

Eligible: Seniors

Criteria: Plan to attend college, university, vocational school, leadership, community service, transcript, letters of recommendation, personal statement, ACT or SAT scores if going to college

Award: \$1,000

Deadline: 1/13; <https://www.usjcisenate.org/index.php/scholarship-program>

National Society DAR Scholarships

Eligible: Seniors

Criteria: Multiple scholarships to students pursuing degrees in diverse areas of study including history, economics, law, political science, medicine, nursing, occupational and physical therapy, elementary and secondary education, chemistry, math, science, and English.

Award: Varies, based on academic excellence, commitment to the field of study, and/or financial need, or other criteria.

Deadline: 1/31; www.dar.org/national-society/scholarships

February Deadline:

HBCU Week X NFL Scholarship

HBCU Week Foundation

Eligible: Senior attending an HBCU (Historically Black College or University)

Criteria: Proof of acceptance to an HBCU, Transcript, US Citizen, GPA 3.0+, Academic accomplishments, Community Involvement, Financial Need

Award: Varies

Deadline: 2/15; www.hbcuweek.org/nfl/

Legacy Scholarship

Elks National Foundation

Eligible: Senior

Criteria: Open to Children and Grandchildren of Elks members

Award: \$4,000

Deadline: 2/6; <https://www.elks.org/scholars/scholarships/Legacy.cfm>

March Deadline:

Automotive Aftermarket Scholarships

Eligible: Seniors

Criteria: Certified post-secondary automotive/heavy duty/or collision repair school, one-page essay about your career goals, letter of reference, transcript.

Deadline: 3/31; www.automotivescholarships.com.

Create-A-Greeting-Card Scholarship

Eligible: High school students

Criteria: Design a greeting card

Award: \$10,000 scholarship

Deadline: Students can submit designs through 3/2/23. Monthly voting ends 4/16/23; For more information and details, visit <https://www.gallerycollection.com/greetingcardscontests.htm>

April Deadline:

Chesapeake Language Project Scholarship

Eligible: Seniors

Criteria: Current or former English learner (has participated in ESOL/ESL program), GPA 3.0+, extracurricular activities or work experience, applying to college/university

Award: \$1,000 scholarship

Deadline: 4/15; <http://thechesapeakelanguageproject.org/scholarship-program>

Credit Union(CU) Foundation of MD & DC Scholarship

Eligible: Seniors

Criteria: Member of a Maryland or District Columbia-based credit union, essay, photo, and/or video

Award: \$1,000 scholarships for college or trade school

Deadline: 4/15; www.cufound.org/scholarship

Ongoing:

College Board Opportunity Scholarship – CLASS of 2023!!!

This unique opportunity guides students through the college planning process and offers them a chance to earn money for college for each action they complete. Students in the **CLASS of 2023** are eligible regardless of income, citizenship status, GPA, or test scores. The scholarship doesn't require an essay or an application. Scholarships range from \$500 to \$40,000 and can be used for two- or four-year institutions. Half of all scholarships will be awarded to students whose families earn less than \$60,000 per year.

1. Build a College List: \$500 **December 6, 2021 – June 30, 2022**
2. Practice for the SAT: \$500 **December 6, 2021 – October 31, 2022**
3. Explore Scholarships: \$500 **July 1, 2022 – February 28, 2023**
4. Strengthen Your College List: \$500 **July 1, 2022 – October 31, 2022**
5. Complete the FAFSA: \$500 **October 1, 2022 – February 28, 2023**
6. Apply to Colleges: \$500 **October 1, 2022 – February 28, 2023**

Complete Your Journey by Completing ALL 6 Steps above for a chance at \$40,000!

For more information and to apply, CLICK on the link:

<https://pages.collegeboard.org/big-future-scholarships>

Kids' Chance of Maryland, Inc.

Eligible: Student with a parent or guardian who has suffered a catastrophic or fatal accidental injury or occupational disease while working for a Maryland employer

Award: Varies, depending on need and educational expenses, covers tuition and books, may also include housing and meals

Apply: www.kidschance-md.org/scholarships

COLLEGE OF SOUTHERN MARYLAND SCHOLARSHIPS



Seniors planning to attend the College of Southern Maryland after graduation...

Be sure to apply for SCHOLARSHIPS!!!

Check out *CSM's Online Scholarship Finder*



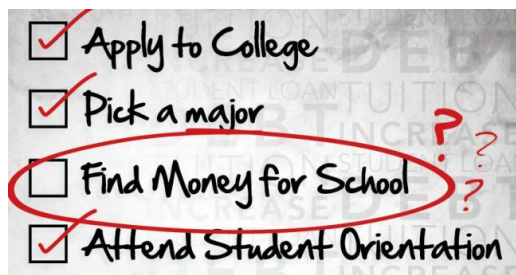
It is available for students who plan to attend CSM in the FALL!

It's Online! It's EASY! It's FREE! Check it out!

Visit www.csm.edu/scholarshipfinder for the most up-to-date information and eligibility requirements.

Remember to apply early for best consideration! Contact the CSM Financial Assistance Department at (301) 934-7531 for additional information.

SCHOLARSHIPS from SPECIFIC SCHOOLS or ORGANIZATIONS



Here are some scholarship opportunities offered by specific schools or organizations.

ALWAYS, ALWAYS, ALWAYS
go to the college's website to check for more scholarship opportunities!!!

To be eligible for scholarships offered by individual schools, the student must apply and be planning to attend that particular college or university.

Local Scholarships!!!

Applying for local scholarships through civic organizations, like the Rotary Club, religious affiliations, or local companies is an excellent way to increase your chances of being selected for an award. Local scholarships are not as competitive as those scholarships offered at the national level through many internet database searches. Click on the link below and read each description for qualifications. Pay attention to the various deadlines.

www.ccboe.com/ss/local-scholarship-organizations

Build Your Future Scholarships

Scholarships available for seniors planning to attend a technical school or approved craft training program in any discipline of the construction industry. Multiple scholarship opportunities. <http://byf.org/all-resources/scholarships/>

“Call Me MISTER” Program (Mentors Instructing Students Toward Effective Role Models)

This initiative is to increase the pool of available teachers from a broader more diverse background. The program is contributing to the talent pool of excellent teachers by identifying and supporting them. The project provides:

- *Tuition assistance through Loan Forgiveness programs for admitted students pursuing approved programs of study in teacher education at participating colleges.*
- *An academic support system to help assure their success.*
- *A cohort system for social and cultural support.*
- *Assistance with job placement.*

Clemson University sponsors the “CALL ME MISTER” program which is offered at several Two Year Colleges and Four Year Colleges/Universities. For a list of the participating schools and for more information about this program, go to: www.clemson.edu/education/programs/programs/call-me-mister.html

Child Care Career and Professional Development Fund

MSDE tuition assistance program for childcare providers to obtain a college education at participating colleges/universities in Maryland. Funding is available in the following areas: Early Childhood Education, Child Development, Elementary Education, and Special Education. For additional information: **Region 10 – Southern Maryland Office (Calvert, Charles and St Mary’s Counties)** 41670 Courthouse Dr., Leonardtown, MD 20650, (301) 475-3770, (800) 874-6797 <https://earlychildhood.marylandpublicschools.org/child-care-providers/office-child-care/credentialing-branch/child-care-career-and-professional>

Harvard College – Harvard University

Offering free tuition to families if their income is less than \$75,000 per year. For more information, visit <https://college.harvard.edu/admissions/why-harvard/affordability>

Horatio Alger Scholarship Programs – AVAILABLE STARTING DECEMBER 1ST

One of the nation’s largest need-based college scholarship programs that assist high school students who have faced and overcome great obstacles in their lives. Seeks students who have exhibited determination, integrity, and perseverance in overcoming adversity, as well as have critical financial need. For more information about their scholarship programs and the deadlines, visit: <https://scholars.horatioalger.org/scholarships>

McDaniel College, Educator’s Legacy Scholarship

Seniors with at least a 2.5 GPA and who are children of current K-12 educators who have at least four years of continuous full-time employment in a school setting are eligible to receive a scholarship valued at up to \$30,000 per year (\$120,000 over 4 years) to help fund your college education at McDaniel College. (Any service in a K-12 school qualifies – teachers, counselors, nurses, support staff, administrator.) www.mcdaniel.edu/admissions-cost/cost-financial-aid/types-financial-aid/mcdaniel-scholarships/educators-legacy

Medical Condition Scholarships

This is a listing of scholarships that are offered for students with specific medical conditions. There are also some for students who have a parent or a family member with a specific diagnosis. Most can be used at any school. Some cover one specific condition, while others cover whole types of diagnoses (such as all types of cancers) or even all chronic diseases. Most have some type of eligibility requirements, usually financial ones.

How to Search for Scholarships:

The scholarships are sorted several ways:

- [By Medical Condition/Diagnosis](#) (specific conditions such as brain cancer or general categories like cancer)
- [By Non-Medical Condition](#) (social, emotional, psychological or educational issues and disabilities. This includes such categories as bereavement, bullying victims, family issues and children whose family has or is in the Armed Forces).
- [By All Conditions](#)
- [By Residency of Applicant](#)
- [By Scholarship Name](#)

Visit: <http://www.needy meds.org/scholarships.taf>



National YoungArts Foundation

Are you an artist between the ages of 15 and 18 or grades 10 to 12? Let YoungArts change your life!!! YoungArts has recognized more than 20,000 young artists and facilitated more than \$60 million in scholarships in the past two years. Applications accepted in ***Cinematic Arts, Dance, Design Arts, Jazz, Music, Photography, Theater, Visual Arts, Voice, Writing, and Spoken Word.***

DEADLINE: 10/14/22; www.youngarts.org/apply

United Negro College Fund (UNCF) Scholarships – MULTIPLE SCHOLARSHIP OPPORTUNITIES

UNCF manages various scholarship programs and each program has its own eligibility criteria, open/close dates and required documentation. To apply for a UNCF scholarship, you must apply through the on-line application process.

For more information about deadlines and the award amounts, go to: <https://scholarships.uncf.org/>

Washington College (MD)

National Honor Society

Eligible: High school senior who is a member of the National Honor Society.

Award: \$12,500- \$50,000

Deadline: For more information, call 800-422-1782x7700.

Williamson College of the Trades (PA)

Private 3-year technical college for men, residential campus, need-based financial aid available for full-time students, 8 varsity sports in the Junior Athletic Association. Go to: www.williamson.edu



SCHOLARSHIP and COLLEGE Information Online



There is plenty of **FREE information and help; **do not pay** for scholarships, scholarship searches, or help with completing the FAFSA (Free Application for Federal Student Aid) application.**

<https://mhec.maryland.gov>

www.fastweb.com

<https://studentaid.gov/>

www.studentscholarships.org

www.cappex.com

<http://www.chegg.com/scholarships>

www.goodcall.com/scholarships

www.central-scholarship.org

www.act.org/content/act/en/products-and-services/act-profile/financial-aid.html

www.college-scholarships.com/free-scholarship-searches/

www.careeronestop.org/scholarships

www.blackscholarships.org

www.niche.com/colleges/scholarships/

www.scholarships.com

<https://scholarships.uncf.org/>

<https://bigfuture.collegeboard.org/pay-for-college>

www.finaid.org

<https://www.petersons.com/scholarship-search.aspx>

College Affordability and Transparency Center

This website by the U.S. Department of Education helps students find information about how much it costs to attend different colleges. Below is a list of links available:

- **College Scorecard** - Helps you search for a college that is a good fit.
- **College Navigator** - Helps you search for and compare colleges based on all sorts of criteria (costs, majors offered, size of school, campus safety, graduation rates, admission, retention, and financial aid).
- **Net Price Calculator Center** – Allows you to find links to colleges' net price calculators. Net price calculators help you estimate how much colleges cost after scholarships and grants.
- **College Affordability and Transparency List** – You can find information about tuition and net prices at postsecondary institutions.

VISIT: www.collegecost.ed.gov

Bold.org

Students at any education level, field of study, and GPA can search and apply for scholarships. Create a **FREE** account and profile at: www.bold.org/

Cappex.com/Scholarships

This is a multi-million-dollar scholarship database. Create a **FREE** account to find personalized scholarship matches: <https://www.cappex.com/scholarships/>

Career One Stop

Search more than 7,500 scholarships, fellowships, loans, and other financial aid opportunities: www.careeronestop.org/Toolkit/Training/find-scholarships.aspx

Central Scholarship Bureau

Seniors planning to attend college full time in the fall who meet other eligibility requirements may apply for scholarships and loans through this Maryland agency. Applications begin Jan 1. Visit: www.central-scholarship.org

Free-to-Apply Scholarships on NICHE

Compare free-to-apply scholarships to help fund your education. Create a **FREE** account on NICHE to get matched to college scholarships. You can also read millions of college reviews, see college rankings and search for colleges!!! www.niche.com/colleges/scholarships/

Free Scholarship Searches

More than 70 no-cost scholarship websites, information which includes an instant GPA calculator, contact info for every college in the U.S., a list of colleges which offer comprehensive programs for students with learning disabilities, lists of Christian, Catholic, and woman's colleges, a list of HBCU's, and links to more than 2,500 career schools, online degree programs, and colleges. www.college-scholarships.com

Going Merry scholarship

Scholarship applications made simple, one place for all your scholarships, free and secure platform, saves you time and makes it simple to win more scholarships, www.goingmerry.com

GI Transferability Bill

Post 9/11 GI Bill family transfer option allows service members to shift their benefits to their families. For more information, visit www.benefits.va.gov/gibill/handouts_forms.asp.

Mometrix

Top 175 Scholarships for College - <https://www.mometrix.com/blog/scholarships-for-college/>

Scholarships.com

Search over 3.7 million scholarships and grants; get matched to scholarships, **FREE SEARCH**
*****Recommended by College Representatives!!!** www.scholarships.com

Student Scholarships.org

Maryland scholarship database, quality & depth information, huge time saver, free newsletter option, privacy policy www.studentscholarships.org

Scholarships360.org

A scholarship website dedicated to helping students find great scholarships. Many leading colleges and universities recommend Scholarships360. <https://scholarships360.org/>



Where Can You Find Financial Aid?

It is important to start thinking about Financial Aid for College early; and it is never too early to start! Students should be stopping in the Career Center to find out what new scholarship opportunities are available. ALL STUDENTS.... **ESPECIALLY SENIORS**...should also be looking at the **MONTHLY** List of **Scholarships & Financial Aid Information, Scholarship Search Engines**, and other **Financial Aid** information on the Career Center webpage of the SCHS website. This is **NOT** the only place you should be looking! Other places to look for scholarships include the local newspaper, clubs and organizations in the community in which you or your parents are involved, and places where you and your parents work.

Remember to be alert for scams! If you are not sure if it is a scam, bring it to your College & Career Advisor.

Here are a few **red flags** that a scholarship is possibly a scam:

- They ask you on the application for your social security number.
- You have to pay to apply.
- It says they guarantee that everyone who applies will receive a scholarship.

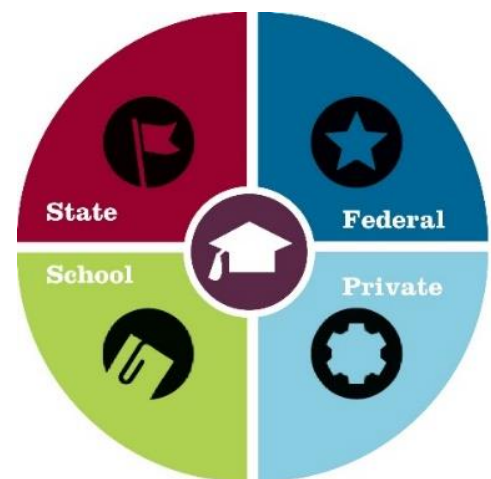


Sources of Financial Aid

Learn more about the Federal Student Aid at:
<https://studentaid.gov>

Types of Financial Aid

Learn more about the Federal Student Aid at:
<https://studentaid.gov/understand-aid/types#scholarships>



Federal Student Aid also has a list of **RESOURCES** you can view and download:
<https://studentaid.gov/resources>

FAFSA OPENS OCTOBER 1st !!!



The FAFSA (Free Application for Federal Student Aid) for the Class of 2023 is now OPEN!!!

Seniors who are planning to attend any type of post-secondary educational program (4-Year College/University, 2-Year College/Community College, Vocational/Trade/Private Career school) need to complete the FAFSA.

The FAFSA is the foundation for most financial aid (including some merit aid). The **FAFSA** determines a student's **eligibility** to receive:

- **Federal Aid** (grants, work study, and loans),
- **State Aid** (grants and scholarships), and
- **College Aid** (grants and scholarships).



It is important that seniors (and juniors who are graduating early) **complete** the FAFSA as soon as possible as different schools have **different deadlines** for the completion of the FAFSA.

What Information Do I Need When I Fill Out The FAFSA?

The FAFSA asks for information about you (your name, date of birth, address, etc.) and about your financial situation. Depending on your circumstances (for instance, whether you're a U.S. citizen or what tax form you used), you might need the following information or documents as you fill out the FAFSA:

- Your Social Security number (it's important that you enter it correctly on the FAFSA!)
- Your parents' Social Security numbers if you are a dependent student
- Your driver's license number if you have one
- Your Alien Registration number if you are not a U.S. citizen
- Federal tax information* or tax returns including IRS W-2 information, for you (and your spouse, if you are married), and for your parents if you are a dependent student:
 - IRS 1040, 1040A, 1040EZ
 - Foreign tax return and/or
 - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau
- Records of your untaxed income, such as child support received, interest income, and veterans non-education benefits, for you, and for your parents if you are a dependent student
- Information on cash; savings and checking account balances; investments, including stocks and bonds and real estate but not including the home in which you live; and business and farm assets for you, and for your parents if you are a dependent student

***For the 2023-2024 FAFSA, you will need 2021 tax information.**

Keep these records! You may need them again.

****You will also need an FSA ID....be sure to set that up first!!!**

How to complete the FAFSA

- **Create you Federal Student Aid (FSA) ID (Username and Password)** at <https://studentaid.gov/fsa-id/create-account/launch> **"CLICK GET STARTED"**
 1. The FSA ID allows students and parents to **sign** the FAFSA electronically.
 2. Both the student and one parent of a dependent student will need to create a **separate** FSA ID.
 3. The student and parent must create **separate accounts** using different emails, phone numbers, and Social Security Number (SSN).
- **Complete your FAFSA (Free Application for Federal Student Aid)** at www.FAFSA.gov
 1. Students **must** complete the FAFSA **each** year they are in school to receive financial aid.
 2. The FAFSA **opens** every year on October 1st. Always complete your FAFSA as soon as possible after October 1st!
 3. Filling out the FAFSA form info.: <https://studentaid.gov/apply-for-aid/fafsa/filling-out>
 4. Start your application at: www.FAFSA.gov
 5. For step-by-step assistance with completing the FAFSA, please visit: <https://fsapartners.ed.gov/sites/default/files/2022-08/Revised2324FAFSAPreviewPresentation.pdf>

PLEASE NOTE:

1. Students **MUST** list an **in-state college** on their **FAFSA** to be considered for **Maryland State Aid**.
2. Students who are applying to the **College of Southern Maryland (CSM)** **MUST** list the College of Southern Maryland on their **FAFSA** to be considered for the **Maryland Community College Promise Scholarship**. For more information about the Maryland Community College Promise Scholarship, please visit: <https://www.csmd.edu/costs-aid/scholarships-financial-aid/scholarships/promise.html>
3. For more **information** about the **FAFSA** and **how financial aid works**, go to: <https://studentaid.gov/h/understand-aid/how-aid-works>

RESOURCES for the FAFSA and FEDERAL STUDENT AID:

1. Need **HELP** completing the **FAFSA**?
<https://studentaid.gov/apply-for-aid/fafsa/filling-out/help>
2. Students/Parents can **Contact Federal Student Aid** at:
<https://studentaid.gov/help-center/contact>
3. **Questions about Federal Student Aid????**

The Federal Student Aid website discusses key steps in preparing for college or career school and provides resources that can help you along the way!!! Go to: <https://studentaid.gov>

4. **ESTIMATE YOUR FEDERAL STUDENT AID!!!** The *Federal Student Aid Estimator* can help you understand your options to pay for **college or career school** by providing an early estimate of your Expected Family Contribution (EFC) and eligibility for federal student aid before you complete the FAFSA form. The *Federal Student Aid Estimator* is available for students and parents/guardians at: <https://studentaid.gov/aid-estimator>.

What happens after you complete and submit your FAFSA?

Students can expect to receive your Student Aid Report (SAR) within 3 days (if you complete your FAFSA online). Review your FAFSA for accuracy. Make any corrections or updates.

CSS Profile – Do you need to complete it?

The **CSS Profile** is an online application used by **SOME** colleges and scholarship programs to award non-federal institutional aid. Check your colleges' website/information to determine whether they require the CSS Profile. For more information about the CSS Profile and how to apply, please visit:

<https://cssprofile.collegeboard.org/>



FINANCIAL AID INFORMATION



There are FOUR main types of Financial Assistance:

Scholarships – A scholarship is financial support awarded to a student based on academic achievement or other criteria that may include financial need, for the purpose of schooling. There are various types of scholarships – the two most common are **merit-based** and **need-based**. The person or organization funding the scholarship sets the criteria for how they will select the recipient and specifically defines how the money is to be applied. The funds are used to defray the costs of tuition, books, room, board, and other expenses directly tied to a student's educational cost through the college/university/school. Scholarships may come from the Colleges, State or Federal Government, private parties, corporations, clubs, organizations, etc. **There are scholarships out there for students in all grade levels!!!** Some of the criteria used to select the recipient of a scholarship includes GPA, Volunteer/Community Service, Extra-Curricular Activities, Academic Record, Letters of Recommendation, Essays, etc.

Grants – Are usually awarded based on financial need but may also have other criteria. Grants may come from the State or Federal Government, private parties, corporations, clubs and organizations.

Loans – Must be repaid.

Subsidized student loans – do not require the borrowers to pay interest while in school (the Federal government pays the interest while the student is in school.)

Unsubsidized student loans – requires the borrowers to pay interest while in school or have it capitalized.

Students must complete the Free Application for Federal Student Aid (FAFSA) in order to apply for student loans.

Work-Study – A federal program that provides funds to students through jobs arranged by the college. Students work and earn money however these earnings do not affect the FAFSA results. You will apply for Work-Study on the FAFSA.

Have questions about Financial Aid? Check out *Financial Aid TV!*

Click to watch



Financial Aid TV

Or go to: <http://csmd.financialaidtv.com/>



Want to
COMPARE Financial Aid Award Letters
from your schools???



College Board – Provides a chart where you can do a side-by-side comparison of the Financial Aid Award Letters you receive in the financial aid packages from your schools.

Go to: <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator>

Consumer Financial Protection Bureau (CFPB) – Provides tools and resources to help compare financial aid offers, college costs, understand student loan options, and more.

Go to: www.consumerfinance.gov/paying-for-college

Federal Student Aid – <https://studentaid.gov/complete-aid-process/comparing-aid-offers>

Net Price Calculator - **Net Price Calculators** are available on a college's website or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account. Click below to search for a schools' calculator:

Go to: <https://collegecost.ed.gov/net-price>

WAYS TO PAY FOR COLLEGE



What career path lies ahead for you? There are countless great jobs out there, but for many of them you will need a college degree, and the cost of higher education can cause sticker shock. So how do you plan to pay your college bills?

Join host Mario Armstrong as he guides you through the many twists and turns of finding money for college. Meet financial pros and watch several student success stories as you consider careers and schools that are right for you. What fits your budget? Do the financial aid numbers add up? Can you avoid going into debt with student loans?

There are billions of dollars available that you can apply for if you know what to do and where to look. Find out how to fill out the Free Application for Federal Student Aid - the FAFSA - and hear from financial aid counselors as they explain government and private aid, from grants to scholarships and loans.

WATCH the presentation by clicking on:
www.mpt.org/programs/waystopayforcollege

*These programs and scholarships are provided as a courtesy.
Charles County Public Schools and St. Charles High School do not rate the quality or value of any of these.
For more information on items in this newsletter, please see Mrs. Malherek in the Career Center.*

Nondiscrimination statement – July 1, 2022

The Charles County public school system does not discriminate on the basis of race, color, religion, national origin, sex, sexual orientation, gender identity, age or disability in its programs, activities or employment practices. For inquiries, please contact Kathy Kiessling, Title IX/ADA/Section 504 Coordinator (students) or Nikial M. Majors, Title IX/ADA/Section 504 Coordinator (employees/adults), at Charles County Public Schools, Jesse L. Starkey Administration Building, P.O. Box 2770, La Plata, MD 20646; 301-932-6610/301-870-3814. For special accommodations call 301-934-7230 or TDD 1-800-735-2258 two weeks prior to the event.

CCPS provides nondiscriminatory equal access to school facilities in accordance with its Use of Facilities rules to designated youth groups (including, but not limited to, the Boy Scouts).