



St. Charles High School


Home of the Spartans



December 2022

Scholarships & Financial Aid Information

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



SCHOLARSHIP FAIR

Please join Charles County Public Schools and CSM at our annual scholarship fair. High School juniors and seniors and their parents are invited to come learn about scholarship and financial aid opportunities. Representatives will be present to assist with FAFSA applications.

Thursday, December 1, 2022
6-8 p.m.
College of Southern Maryland-BI Building
8730 Mitchell Road
La Plata



Charles County Public Schools

**JUNIORS & SENIORS
and parents/guardians!!!**

**Mark your calendar for
the annual**

SCHOLARSHIP FAIR!!!

Thursday, December 1, 2022

6:00 PM to 8:00 PM

**at the
College of Southern Maryland**

Did you miss the VIRTUAL FINANCIAL AID NIGHT PRESENTATION?

The Virtual Financial Aid Night presentation provided information about the financial aid process, FAFSA, FSA ID, Scholarships, Grants, Loans, and MORE!!!
FINANCIAL AID is for ALL students planning to attend ANY type of post-secondary education!!!

If you were not able to attend the presentation on Monday, November 14, 2022, you may **watch the recording** using one of the following links:

Virtual Financial Aid Night 2022 OR CCPS Virtual Financial Aid Night 2022.mp4



SCHOLARSHIPS

SCHOLARSHIPS

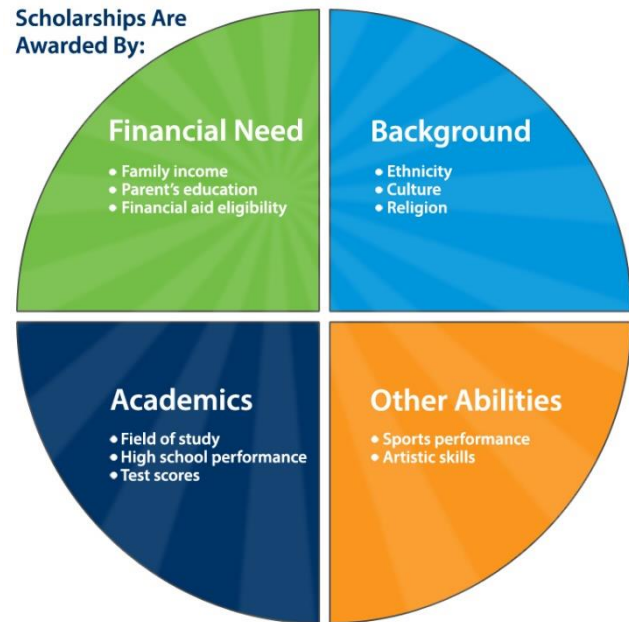


Each year there are hundreds of scholarships available for students transitioning to higher education. Individuals, corporations and foundations, colleges, universities, as well as state and federal government offer scholarships and grants.

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!!!

Scholarships Are Awarded By:



December Deadline:

Burger King Scholarship

Eligible: Senior

Criteria: Plan to enroll full time and attend a 2- or 4-year college or trade school; demonstrate strength in activities, U.S. citizen

Award: \$up to 50,000

Deadline: 12/15 or first 50,000 applications; <https://bk-scholars.com/>

Charles County Arts Alliance Scholarship (*Representatives were at the Scholarship Fair.*)

Eligible: Seniors

Criteria: 3.0+GPA, pursuing an arts-related major at a four-year college/university, resume, essay, letters of recommendation, transcript

Award: \$1,500 (**One student from EACH high school in Charles County will be selected to receive this scholarship!!!**)

Deadline: 12/21 (**By 12:00 PM**); www.charlescountyarts.org/program/scholarships/

College Raptor Scholarship

Eligible: Seniors

Criteria: Essay

Award: \$2,500

Deadline: 12/31; www.CollegeRaptor.com/2500Scholarship

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/

Equitable Excellence Scholarship

Eligible: Senior

Criteria: Plan to enroll full time and attend a 2- or 4-year college; demonstrate strength in managing challenges and share wisdom with others, U.S. citizen or legal resident

Award: \$2,500 - \$5,000

Deadline: 12/16; <https://equitable.com/foundation/equitable-excellence-scholarship>

Foot Locker Athlete Scholarship

Eligible: Seniors

Criteria: Be currently involved in high school sports, intramural sports or community-based sports; U.S. Citizen or permanent resident, plan to enroll in four-year college or university, 3.0+ Unweighted GPA, essay

Award: \$20,000

SCHOLARSHIP APPLICATION OPENS DECEMBER 5, 2022. Deadline TBD:

<https://www.footlockerscholarathletes.com/>

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:

Amazon Future Engineer Scholarship

Eligible: Seniors

Criteria: Need-based, plan to major in computer science or engineering. 2.3+ GPA,

Award: \$40,000

Deadline: 1/20; <https://scholarshipamerica.org/amazonfutureengineer/>

Distinguished Young Women (DYW) Scholarship Program

Eligible: Junior females – CLASS OF 2023, 3.0+GPA

Criteria: GPA 3.0+; FIVE categories in the selection process: Scholastic, Interview, Talent, Physical Fitness, Self-Expression

Award: \$2,000

Deadline: 1/13; <https://distinguishedyw.org/apply-now/>; Questions? Email southernMD@DistinguishedYW.org
Information and forms available on the *Career Center webpage* of the St. Charles High School website under “SCHOLARSHIPS”.

**Please see the DYW flyer at the end of the list of scholarships.*

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>

GE-Reagan Foundation Scholarship

Eligible: Seniors

Criteria: Leadership, Drive, Integrity, Citizenship, GPA 3.0+ on 4.0 scale, plan to enroll in four-year college or university

Award: \$10,000-\$40,000

Deadline: 1/5; apply online at: <https://www.reaganfoundation.org/education/scholarship-programs/ge-reagan-foundation-scholarship-program>. For more information: www.reaganfoundation.org/scholarships

Hamilton Relay Scholarship

Eligible: Seniors who are deaf, hard of hearing, DeafBlind, or has difficulty speaking

Criteria: Must be deaf, hard of hearing, DeafBlind, or has difficulty speaking; essay; letter of recommendation

Award: \$500

Deadline: 1/31; <https://hamiltonrelay.com/high-school-scholarships.html>

Jackie Robinson Foundation Scholarship

Eligible: Minority Senior

Criteria: leadership, academic excellence, community service, financial need, SAT & ACT scores not required, attending a 4-year college/university, letter of recommendation, essays

Award: varies- up to \$30,000 over four years

Deadline: 1/11; www.jackierobinson.org/apply/, www.jackierobinson.org

Maryland Mensa Scholarship

Eligible: Seniors

Criteria: Essay explaining career, academic, and/or vocational goals

Award: Up to \$1,000

Deadline: 1/15; www.mensafoundation.org/what-we-do/scholarships

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

National DAR - American Indians Scholarships

National DAR – American Indians Committee

Eligible: Native American Students

Criteria: Proof of American Indian, financial need, GPA 3.25+

Award: \$4,000

Deadline: 1/31; <http://www.dar.org/national-society/scholarships/american-indian>

The Patuxent Partnership (TPP) Pathways Scholarship

Eligible: Seniors

Criteria: Plan on attending the College of Southern Maryland (CSM) and majoring in engineering to support STEM workforce development at NAWCAD, GPA 3.0+, apply to the Southern Maryland Pathways Program in Engineering, majoring in Electrical or Mechanical Engineering.

Award: Full scholarship to cover tuition, fees, and books for up to two years.

Deadline: 1/31; <https://csmd.academicworks.com/opportunities/3953>

Princeton Prize in Race Relations

Eligible: 9-12th graders

Criteria: Students who have had a significant positive effect on race relations in their schools or communities through volunteer efforts.

Award: \$1,000

Deadline: 1/31; <https://pprize.princeton.edu/>

The Ron Brown Scholar Program (RBSP)

Eligible: Black/African American High School Seniors

Criteria: honors the legacy of Ronald H. Brown through a selective scholarship program that advances higher education for community-minded and intellectually gifted African Americans. High school senior applicants must excel academically, exhibit exceptional leadership potential, participate in community service activities, and demonstrate financial need.

Award: RBSP competitively awards Ron Brown Scholars four-year \$40,000 scholarships (\$10,000 each year).

Deadline: 1/9; <https://ronbrown.org/apply/ron-brown-scholarship/>

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>

USDA 1890 National Scholars Program Scholarship

Eligible students must be U.S. citizens, have a cumulative GPA of 3.0 or better, have been accepted at one of the 1890 **HBCUs**, study agriculture, food, natural resource sciences or other related academic disciplines, demonstrate leadership and community service. Please visit the USDA 1890 National Scholars Program website for more information

Award: Full Scholarship

DEADLINE: 1/31; More information and an application can be found at: www.usda.gov/partnerships/1890NationalScholars

Washington Crossing Foundation Scholarships

Eligible: Seniors

Criteria: Plan to pursue a career in government service, essay, letter of recommendation, transcript

Award: \$500 to \$5,000

Deadline: 1/15 (***POSTMARKED BY**); <https://www.gwcf.org/scholarship>

February Deadline:

Elks National Legacy Scholarship

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>

Coolidge Scholarship

Eligible: Juniors

Criteria: Academic excellence, Interest in public policy and appreciation for Coolidge values, displays a sense of service and care for the well-being of others, leadership credentials in high school.

Award: Full-ride, presidential scholarship that covers 4 years undergraduate study tuition, room, board, and expenses

Deadline: 2/23; <https://coolidgescholars.org/>

HBCU WEEK X CAPITAL ONE SCHOLARSHIP

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

Criteria: Provide most recent, verifiable high school transcript (Subject to authentication); Provide proof of acceptance at an Historically Black College or University (HBCU); US citizen or legal permanent resident of the United States; GPA 3.0+ on a 4.0 scale (unweighted); entering freshman year of college and attending a Historically Black College or University (HBCU) for the entirety of their college education; financial need

Award: Varies

DEADLINE: 2/15; <https://www.hbcuweek.org/capitalone>

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/

HBCU WEEK X LEXISNEXIS® RISK SOLUTIONS GROUP SCHOLARSHIP

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; For information and application - <https://www.hbcuweek.org/lexisnexisrisksolutionsgroup/>

Jimmy Rane Foundation Scholarship

Eligible: Senior

Criteria: 3.0+, U.S. Citizen or permanent resident, academic achievement, leadership, community involvement, financial need

Award: \$500-\$5,000

Deadline: 2/6; www.jimmyranefoundation.org

Penguin Random House Creative Writing Awards

Michelle Obama Award for Memoir

Eligible: Senior

Criteria: Plan to enroll in a 2- or 4-Year school or vocational-technical school, literary writing

Award: 5 - \$10,000 scholarships

Deadline: 2/1; <https://learnmore.scholarsapply.org/penguinrandomhouse/>

March Deadline:

American Legion Auxiliary Scholarships

• **Children of Warriors National Presidents' Scholarship:** Scholarships for high school students who are direct descendants, stepchildren, step-grandchildren of U.S. wartime veterans. Application available at: <https://www.legion-aux.org/Scholarships/Children-of-Warriors>

• **Spirit of Youth Scholarship for Junior Member:** Scholarships awarded to Junior Members of the American Legion Auxiliary. Application available at: <https://www.legion-aux.org/Scholarships/Spirit-of-Youth>

Award: Various - \$2,500-\$5,000

Deadline: 3/1; For more information visit: www.ALAforVeterans.org

American Welding Society District Scholarship

Eligible: Seniors

Criteria: Students seeking an undergraduate degree in welding engineering, welding technology, or a welding related field, must be accepted into a welding related educational or training program

Award: \$1,000 and up, renewable

Deadline: 3/1; www.aws.org/foundation/page/district-scholarships

Automotive Scholarship Gateway

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

Carter Marohn-Johnson Memorial Scholarship *(Representative was at the Scholarship Fair.)*

Eligible: Graduating High School Seniors in Charles County, MD who are pursuing their career, trade school, or college dreams

Criteria: Narrative essay, video submission, or a visual portfolio of no more than \$1,000 words (essay) or no longer than four minutes (video) sharing what you plan to do after high school and how the scholarship would help make those post-graduation dreams a reality.

Award: Two to Five individual scholarships - \$500 - \$1,500 each

Deadline: 3/15; www.cartermjscholarship.com

Colonial Farm Credit (Financial Institution) - Colonial Agricultural Educational Foundation, Inc.

Eligible: Student who resides in one of the counties served by Colonial Farm Credit, which includes Charles County

Criteria: Varied but includes scholastic ability, leadership, financial need & educational goals

Award: Varies

Deadline: 3/1; <https://www.colonialfarmcredit.com/scholarships>, www.colonialfarmcredit.com

Create-A-Holiday-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>

FEEA Federal employee Education & Assistance Fund

Eligible: Seniors who are children of Federal Employees or postal workers

Criteria: Academic Record, Community Service

Award: \$1,000-\$5,000

Deadline: 3/16 by 3:00pm; www.feea.org/scholarships

Hispanic Scholarship Fund Scholar

Eligible: Seniors

Criteria: 3.0+ unweighted GPA, low income (will need to submit FAFSA)

Award: varies

Deadline: 3/15; <https://www.hsf.net/scholarship>

Look Back Give Back Foundation, Inc. – 3 Scholarship Opportunities!!! – OPENS DECEMBER

Albert Burks, Jr. Presidential Scholarship (\$5,000)

Robert Faulk Basley Memorial Scholarship (\$2,500)

Give Back Book Scholarship (\$1,500)

Eligible: Black or African American Seniors

Criteria: Unweighted GPA 2.0+, Maryland resident, financial need, community service and/or extracurricular activity involvement, attending a 2- or 4- year college/university, letter of recommendation, essay

Award: \$1,500-\$5,000

Deadline: 3/31; <https://lookbackgivebackfoundation.com/>

Maryland Higher Education Commission (MHEC) – State funded Grants & Scholarships

Eligible: Seniors

Criteria: Complete the FAFSA by March 1st to be considered for these opportunities

Award: Varies – **Create a MDCAPS account to accept and process STATE Financial Aid, go to:**

<https://mdcaps.mhec.state.md.us>

Deadline: 3/1; <https://mhec.maryland.gov/preparing/pages/financialaid/descriptions.aspx>

April Deadline:

American Foreign Service – National High School Essay Contest

Eligible: 9th-12th grade students, parents CANNOT be members of the Foreign Service

Criteria: Essay, US Citizen

Award: \$1,250 - \$2,500

Deadline: 4/3; <http://www.afsa.org/essay-contest>

ASBC Foundation Scholarships

Sponsored by Alfred Street Baptist Church (ASBC)

Eligible: Senior

Criteria: US Citizen, admitted and attending four-year institution, community service, GPA 2.5+, financial need

Award: \$1,000 - \$30,000

Deadline: 4/30; <https://www.alfredstreet.org/stewardship/asbc-foundation/>

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

Delegate Debra Davis – DELEGATE SCHOLARSHIP

Eligible: Seniors

Criteria: Students planning to attend an accredited 2- or 4-year college, community college, or certificate/licensure private career schools. Complete the FAFSA by March 1, 2023; copy of Student Aid Report (SAR) from the FAFSA; resume; unofficial transcript; statement on career and academic goals

Award: Varies

Deadline: 4/1; https://docs.google.com/forms/d/e/1FAIpQLSczQnCW4pkpK-CV5XOlajFJl5JnQ_Qxd0IIWSsWX1UhGn7k6Q/viewform

Southern Maryland Electric Cooperative (SMECO) Scholarship *(Representative was at the Scholarship Fair.)*

Eligible: Seniors

Criteria: Parents/Guardians are SMECO customers, GPA 3.0+, Copy of SAR from FAFSA, Transcripts, Based on Scholastic Achievement (30%); Financial Need (30%); Interview (20%), Community Involvement & School Involvement (20%)

***PARENTS – A copy of pages 1 and 2 of your 2021 tax forms is needed for this scholarship application.**

Award: \$2,500

Deadline: 4/6; <https://smeco.coop/scholarships>

Washington Regional Transplant Community

Leslie A. Ebert Legacy of Life Scholarship

Eligible: Seniors

Criteria: Write a persuasive essay (not to exceed 1,000-words) and/or produce a video (not to exceed 90 seconds) that educates, then motivates, an audience to become registered organ, eye, and tissue donors!

Award: \$1,000-\$5,000

Deadline: 4/14; <https://www.beadonor.org/scholarship/>

May Deadline:

B. Davis Scholarship

Eligible: Juniors and Seniors

Criteria: 1000-word essay

Award: \$1000

Deadline: 5/21; www.studentawardsearch.com/scholarships.htm

Port Tobacco Players Memorial Scholarship

Eligible: Graduating high school senior

Criteria: GPA 3.0+, have participated in the performing arts in some capacity, have been involved in community service in some capacity.

Award: \$1,000

Deadline: 5/1; www.ptplayers.com/ptp-memorial-scholarship-award.html

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

Build Your Future Scholarships

Eligible: senior, planning to attend a **technical school** or **approved craft training program** in any discipline of construction

Criteria: GPA 2.0+

Award: \$500

Deadline: **VARIOUS DEADLINE DATES – CHECK WEBSITE FOR MORE INFORMATION**, <http://www.byf.org/get-involved/scholarships/>

scholarships leadership life skills

**\$1 BILLION IN SCHOLARSHIPS
AVAILABLE & FREE TO ENTER!**



Girls in the Class of 2024, this program is for YOU!

Distinguished Young Women of Southern Maryland (Calvert, Charles and St. Mary's)

is part of a national program that empowers young women to reach their full potential by providing scholarships, life skills workshops (like interview), and a positive peer network.

PLUS showcase your abilities and what makes you, **uniquely YOU!**

Sign up TODAY!

DistinguishedYW.org

Deadline: Jan 13, 2023



CLASS of 2024

**Distinguished
Young Women
of
Southern
Maryland
Scholarship**

**Deadline
to sign up:
January 13,
2024**

Sign up TODAY!!!

www.DistinguishedYW.org

APPLY at:

<https://distinguishedyw.org/apply-now/>

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*

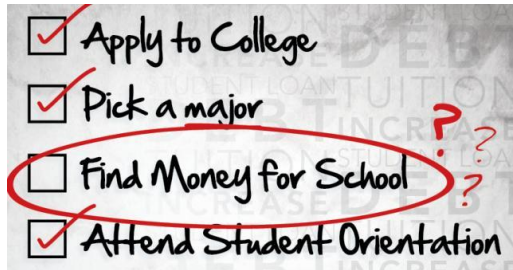
It is available for students who plan to attend CSM in the FALL!

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

Visit www.csmd.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.

Individual College or University Scholarships

Students should look at every college/university website for information about scholarship opportunities that are available. To be eligible for scholarships offered by individual schools, the student must apply and be planning to attend that particular college/university. Students should check with the Financial Aid Office **EVERY** year they are in school to see if there are scholarship opportunities available for them!!!

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/departments/student-services/student-support/college-scholarshipsfinancial-aid

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 with various deadlines.**

<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>

Frostburg State University – MUSIC SCHOLARSHIPS

Music Scholarship Audition days are Saturday, January 21, 2023, and Thursday, February 16, 2023. For more information and the Music and Marching Band Scholarship Applications, please visit: www.frostburg.edu/academics/colleges-and-departments/music/admissions/scholarships.php

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

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>



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.



Types of Financial Aid

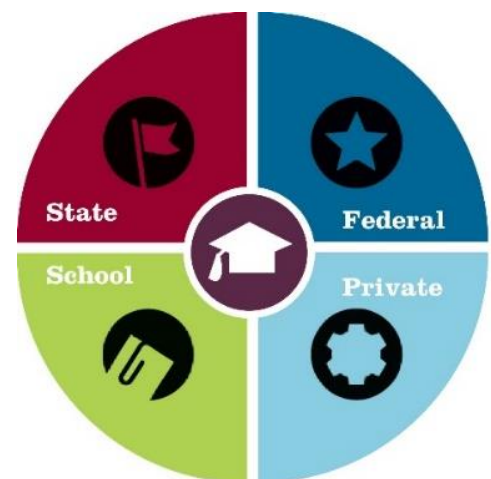
Learn more about the Federal Student Aid at:

<https://studentaid.gov/understand-aid/types#scholarships>

Sources of Financial Aid

Learn more about the Federal Student Aid at:

<https://studentaid.gov>



Federal Student Aid also has a list of **RESOURCES**

you can view and download: <https://studentaid.gov/resources>

FAFSA Information and Resources

FAFSA IS OPEN NOW FOR THE CLASS OF 2023!!!



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>
4. **CSM will help parents complete the FAFSA**. If you need assistance, contact the CSM Financial Aid Office for an appointment at FinAid@csmd.edu or 301-934-7531.

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. **Helpful FAFSA Handouts**
<https://financialaidtoolkit.ed.gov/tk/resources/all.jsp>
4. **FAFSA Preview Presentation** – See screenshots of each part of the FAFSA.
<https://fsapartners.ed.gov/sites/default/files/2022-08/Revised2324FAFSAPreviewPresentation.pdf>
5. 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. The Student Aid Report (SAR) is a document that gives you some basic information about your eligibility for federal student aid. It also includes your answers to the questions on the Free Application for Federal Student Aid (FAFSA) form and summarizes the information you provided on your form. The schools(s) listed on the FAFSA form will use your information to determine your eligibility for federal – and possibly nonfederal – financial aid.

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 Need and Expected Family Contribution (EFC)

Your eligibility for federal student aid depends on your Expected Family Contribution (EFC), your year in school, your enrollment status, and the cost of attendance at the school you will be attending. The financial aid office at your college or career school will determine how much financial aid you are eligible to receive.

- The financial aid staff starts by deciding upon your cost of attendance (COA) at that school.
- They then consider your Expected Family Contribution (EFC).
- They subtract your EFC from your COA to determine the amount of your financial need and therefore how much need-based aid you can get.

- To determine how much non-need-based aid you can get, the school takes your cost of attendance and subtracts any financial aid you've already been awarded.

What does Cost of Attendance (COA) mean?

Your COA is the amount it will cost you to go to school. Most two-year and four-year colleges will calculate your COA to show your total cost for the school year (for instance, for the fall semester plus the spring semester). Schools with programs that last a different period of time (for instance, an 18-month certificate program) might give you a COA that covers a time period other than a year.

If you're attending at least half-time, your COA is the estimate of

- tuition and fees;
- the cost of room and board (or living expenses for students who do not contract with the school for room and board);
- the cost of books, supplies, transportation, loan fees, and miscellaneous expenses (including a reasonable amount for the documented cost of a personal computer);
- an allowance for childcare or other dependent care;
- costs related to a disability; and/or
- reasonable costs for eligible study-abroad programs.

What's the Expected Family Contribution (EFC)?

Your **Expected Family Contribution (EFC)** is an index number used to determine your eligibility for federal student financial aid. The information you report on your **Free Application for Federal Student Aid (FAFSA)** form is used to calculate your EFC. The college financial aid staff use your EFC to determine how much financial aid you would receive if you were to attend their school.

You EFC is reported to you on your **Student Aid Report (SAR)**. You can view your SAR by logging in to your FAFSA form and selecting "**View SAR**" from the **My FAFSA page**.

Your EFC is calculated according to a formula established by law and considers your family's taxed and untaxed income, assets, and benefits (such as, unemployment or Social Security). Also considered are your family size and the number of family members who will attend college or career school during the year. The EFC Formula Guide show exactly how an EFC is calculated - <https://fsapartners.ed.gov/sites/default/files/2021-08/2223EFCFormulaGuide.pdf>

Schools use the EFC to determine your federal aid eligibility and financial aid award. It is understood that there may be gaps in the amount of aid you need. Students should try talking to your school, applying for more scholarships, or consider other options if you didn't get enough financial aid. Here is an article from Federal Student Aid about other options: <https://studentaid.gov/articles/financial-aid-not-enough/>

Your EFC is NOT the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate how much financial aid you are eligible to receive.

Calculating Your Financial Need

Your college or career school determines how much non-need-based aid you can get by using this formula:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Expected Family Contribution (EFC)} \\ \hline = \text{Financial Need} \end{array}$$

Need-based aid is financial aid that you can receive if you have financial need and meet other eligibility criteria. Need-based federal student aid programs include Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Direct Subsidized Loan, and Federal Work-Study. You can't receive more need-based aid than the amount of your financial need.

Calculating Your Non-need-based Aid

Your college or career school determines whether you have financial need by using this simple formula:

$$\begin{array}{r} \text{Cost of Attendance (COA)} \\ - \text{Financial Aid Awarded So Far*} \\ \hline = \text{Eligibility for Non-need-based Aid} \end{array}$$

****Includes aid from ALL sources, such as the school, private scholarships providers, etc.***

Non-need-based aid is financial aid that is not based on your EFC. What matters is your COA and how much other assistance you've been awarded so far. Non-need-based federal aid programs include Direct Unsubsidized Loan, Federal Plus Loan, TEACH Grant.

The college or university uses federal grants and other financial aid to meet your financial need. Because the EFC formula must be applied to each family's information, we cannot tell you whether you will be eligible for federal student aid or estimate how much aid you might receive.

After you receive your SAR, you will also receive financial aid award letters from the school(s) listed on your FAFSA that offer you admission. Contact the financial aid office at the school(s) that sent you an award letter if you have questions about your student financial aid award.

For more information about how the amount of federal student aid is determined, please go to:
<https://studentaid.gov/complete-aid-process/how-calculated>



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 at: 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).