



COUNSELING & CAREER NEWS

ISSUE II VOLUME 10

MONTVILLE HIGH SCHOOLS SCHOLARSHIP NEWSLETTER

MAY 16, 2007

WEB PAGE: www.montvilleschools.org/highschool/Guidance/News/index.html - MHS CEEB #: 070599

All information listed in the Counseling & Career News is available in the Career Resource Center – Room 115 at Montville High School.

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- Wed., May 23 Advisory Day
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- Sat., May 26 Senior Prom
- Mon., May 28 NO SCHOOL - Memorial Day
- Thurs., May 31 Underclass Awards - 7 PM GYM
- Mon., June 11 Senior Graduation Rehearsal - 9 - 11:30
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- June 13 - 18 Final EXAMS - Noon Dismissals
- Mon., June 18 MANDATORY GRADUATION REHEARSAL
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CRC VISITATION SCHEDULE

- Mon. 5/21 10:30 AM US Marines
- Thurs. 5/24 10:40 AM US Navy

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MHS Department of School Counseling

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Main Office: ☎ 860-848-9208

School Counseling Office: 860-848-1285

☎ 860-848-8067

MHS CEEB #: 070599

Web Page: www.montvilleschools.org/highschool/

Click on "Newsletters"

Layout & Design of newsletter & Web Page: Deborah Ingaolia

ATTENTION JUNIORS

The Connecticut Association of Schools State Advisory Council of Education (SSACE)

Interested Juniors MUST see Dr. Phillips by May 24

We are invited to nominate a student for service as a member of the State Student Advisory Council on Education (SSACE). The Council gives Connecticut Students a voice in education planning and enables the State Board of Education, The Commissioner of Education, State Department of Education Personnel, the Governor, and state legislators to become familiar with high school students' perspectives on key issues.

SSACE meets regularly with the Commissioner of Education, and on occasion with the Governor, to reflect student opinion in areas of concern in the high schools. The Council meets seven times per year. Member's write position papers on important topics in education, conduct the statewide challenge to Educational Citizenship Awards program, and through their discussions and activities learn from each other about citizenship, leadership, and responsibility.

Meetings take place on school days from 9:30 AM - 12:15 PM at the State Department of Education in Hartford. The student that you nominate, in the addition to being capable of thoughtful expression within a group, needs to be able to miss up to seven school days and provide his/her own transportation to and from Hartford.

Once appointed, students sever until they graduate. Students nominated by you and who are finalists for the two student representatives on the State Board of Education are automatically appointed to the Council. With underclassmen from this year's Council returning, I anticipate about twenty available openings for 2007-2008.

We are invited to nominate one student from our school who is dependable person of good character capable of giving wise counsel to key educational decision-makers.

Interested Juniors MUST see Dr. Phillips by May 24

Connecticut College

New London Scholars Program

See Dr. Phillips as soon as possible

Fall semester classes begin August 30, 2007

The New London Scholars Program was established in 1986 as a gift to the greater New London community from the College on the occasion of its seventy-fifth anniversary.

This program allows two senior honor students from each New London County high school, nominated by their guidance counselor, to take one four-credit class during the fall or spring semester, at no cost to the student or secondary school. The student is, however, responsible for any books or materials required by the instructor.

The Dr. Martin Luther King, Jr. Memorial Scholarship Trust Fund Greater New London County Deadline: June 30, Annually

All Southeastern Connecticut African-American students who are in their junior year of high school are eligible to apply. The students must exemplify Dr. King's spirit by living their lives in pursuit of Dr. King's goals.

The qualifications are: Achievement in the community, Academics, Citizenship, written response to an essay question, and the need for financial assistance.

ESSAY:

Dr. King contributed to American social justice more than any other individual in the Twentieth Century. How did Dr. King's contributions affect your life in terms of the ways in which you will contribute to the realization of his dream?

Questions: Dr. James R. Vest - 860-442-2819

Mail application to:

The Dr. Martin Luther King, Jr. Memorial Scholarship Trust Fund
Greater New London County | P.O. Box 1308, New London, CT 06320

SCHOLARSHIP OPPORTUNITIES

MAY DEADLINES

<http://www.montvilleschools.org/highschool/Guidance/News/May.htm>



CONNECTICUT SUN FOUNDATION \$10,000 BRIGHT HORIZONS SCHOLARSHIP

Deadline: May 31, 2007

Our commitment is to provide a \$10,000 scholarship (\$2,500 annually) to a Connecticut high school senior who will be attending an accredited 4-year college or university in the State of Connecticut. To qualify, you must:

- Demonstrate financial need.
- Be a senior enrolled in a Connecticut high school.
- Attend an accredited 4-year college or university in the State of Connecticut beginning in the fall term of 2007.
- Have a minimum 1010 SAT (Math & Verbal) or 21 ACT score.
- Have a weighted cumulative G.P.A. of 3.0 or above on a 4.0 scale.
- Provide information detailing your extracurricular school activities and honors.
- Secure a letter of recommendation referencing academic and community status.
- Write a 500 word essay describing your "Commitment to the Community".
- Additionally, the scholarship winner will be required to perform 10 hours of community service per semester.

Links:

CT Sun Foundation: www.wnba.com/sun/community/ctsunfoundation.html

Application: www.wnba.com/media/sun/scholarapplicationctsf.pdf

JUNE DEADLINES

www.montvilleschools.org/highschool/Guidance/News/June.htm

The Milton Fisher Scholarship for Innovative & Creativity

**Managed by: The Community Foundation for Greater New Haven
Deadline: June 1, 2007**

This scholarship is not a traditional scholarship focused on rewarding academic achievement and financial need. Its specific goal is to reward and encourage innovative and creative problem solving.

We are looking for:

- students who have solved artistic, scientific, or technical problems in new or unusual ways
- students who have come up with distinctive solutions to problems faced by their schools, communities, or families.

The Scholarship aims to honor these students and to help make their higher education goals more accessible.

Eligible applicants to the Milton Fisher Scholarship for Innovation and Creativity must satisfy these two conditions:

- Applicant must be a high school junior, or
- a high school senior, or
- any person entering an undergraduate degree program* in the fall after the application deadline or the following spring, or
- a student in the first year of an undergraduate degree program*.

And applicant must be

- a Connecticut resident (who can choose an institution of higher education either in Connecticut or elsewhere), or
- a student currently attending or planning to attend a Connecticut educational institution

Web site: <http://www.rbffoundation.org/milton-fisher-scholarship>

*The scholarship can be applied to any "undergraduate degree program," which is defined as any post-secondary, undergraduate degree program at an accredited college, university, vocational school, or technical school.

The Thomas P. Quinn Scholarship Fund

Deadline: Must be postmarked by: June 15, 2007

Awards can be in the range of \$2,000 - \$4,000.

Please don't hesitate to apply.

- Awards are made to any resident of New London County who will be attending a four-year college in the next academic year.
- Along with a completed application, please include:
- high school transcript
 - if you are at a higher level, please have an official college transcript sent to the Trustee.
 - Each application will be reviewed on the basis of academics, recommendations and extra-curricular activities.
 - A personal statement expressing your personal and professional goals and your assessment of the ways in which your high school, college, and community experience have played or will play a role in achieving those goals.
 - Four written references are required only with the initial application; none required for repeat applications.

University of Connecticut - Delta Gamma Chapter of Tau Kappa Epsilon International Fraternity Triangle Achievement Awards

Deadline: June 29, 2007

The Delta Gamma Chapter of Tau Kappa Epsilon International Fraternity proudly announces its second annual Triangle Achievement Awards. Tau Kappa Epsilon, founded in 1899, is the largest and most successful International Social Fraternity. Tau Kappa Epsilon at the University of Connecticut is one of the fastest growing fraternities on campus.

There will be scholarships awarded to male high school seniors who plan to attend The University of Connecticut-Storrs in the Fall of 2007. The awards include five \$300 scholarships.

Tau Kappa Epsilon will judge entries without regard to race, creed, or national origin. The Triangle Achievement candidates will be evaluated upon three criteria: academic success, extracurricular involvement, and leadership. These areas make up the foundation of our fraternity's tradition.

Our chapter will hold its Triangle Achievement Banquet in early September for the finalists. The Triangle Achievement Award winners will be notified by September 2006. In addition, the winners will incur no obligation to our organization.

The application and 350 word essay describing your initial reaction to UCONN and why you chose to attend UCONN, must be postmarked no later than June 29, 2007.

Mail completed applications to: Tau Kappa Epsilon, Attn: Todd Sullivan, 2110 Hillside Road, Unit 3008F, Storrs, CT 06269

If you have any questions or need further information, please do not hesitate to contact us at tkescholarship@gmail.com | <http://www.uconnke.org>

NOVEMBER 2007 DEADLINES

<http://www.montvilleschools.org/highschool/Guidance/News/November.htm>

Montville Memorial Post # 10060

**Veterans of Foreign Wars and its Ladies Auxiliary
PATRIOT'S PEN SCHOLARSHIP**

2007-2008 Theme: "Why I Am An American Patriot"

Entry Deadline: Nov. 1, Annually

Student Information:

Students can enter directly by submitting the required entry form, along with their essay and recording to a local VFW Post. To find a post in your area, visit: http://www.vfwkc.org/post_location/state.asp or look in the white pages of your local phone directory. You may also call the VFW National Programs office during normal business hours at 816-968-1117.

Patriot's Pen, a youth-essay writing contest endorsed by the National Association of Secondary School Principals (<http://www.nassp.org/>), is a nationwide competition that gives students in grades 6, 7 and 8 the opportunity to write essays expressing their views on democracy. This year, more than 116,000 students participated in the annual contest.

Contestants write a 300-400 word essay based on an annual patriotic theme. The first-place winner receives a \$10,000 savings bond and an all-expense-paid trip to Washington D.C. The top national winners each receive a savings bond anywhere from \$1,000 to \$10,000.

For more information, contact: VFW Headquarters swilson@vfw.org | local VFW Post: www.vfwkc.org/post_location/Department.asp

COLLEGE / INTERNSHIPS / VOLUNTEER & SUMMER PROGRAMS

montvilleschools.org/highschool/Guidance/News/College_Internship_Volunteer_Summer_Programs.htm

The American Legion

The Department of Connecticut State &
The Connecticut State Police Youth Week
Sunday, July 22 - Friday, July 27, 2007
State Police Training Academy in Storrs, CT
Deadline: May 29, 2007

Jointly sponsored by The American Legion Department of Connecticut and the State of Connecticut Department of Public Safety, Division of State Police, the program is a law enforcement symposium for high school students completing their junior year in 2007 and who are interested in pursuing a career in Law Enforcement.

In addition to providing insight into the expectations, duties and training required of police officers, the program teaches life-skills such as how to establish and attain realistic goals and how to make good decisions.

This week at the academy is a rigorous one with many physical demands. Students need to be in good physical condition to participate in this program.

If you have any questions please contact: Local post of The American Legion, or the Department Treasurer,
PO Box 290167, Wethersfield, CT 06129-0167 - Phone: 860-296-0719

Applications are available in the Career Resource Center.
There is a \$125.00 Registration fee due no later than May 29, 2007.

Youth Power Camp

Central Connecticut State University
July 31 – August 3, 2007

Registration postmarked by: June 18, 2007

Sponsored by:

Mothers Against Drunk Driving & The Department of Transportation Traffic Safety Section, Office of Policy and Management, Connecticut Coalition to Stop Underage Drinking, Stop & Shop supermarket Co.

Every summer MADD conducts Youth Leadership Power Camps to help young people learn the skills necessary to affect true environmental changes in their communities. From addressing public policy options, to joining efforts with law enforcement, to using the media as a tool, youth will learn ways to change attitudes that condone underage drinking and overlook drug use.

Throughout the camp, teams of alcohol and drug-free student leaders will be trained about alcohol and drug abuse and how to work within your communities to reduce these problems. Participants will spend time with hundreds of other student leaders sharing ideas, building friendships and absorbing valuable information.

Trained staffers guide camp participants through an exciting journey where they learn to: share ideas and problems in small family groups and team times; participate in fun games and events with other students; and build teams through the informational, skill-building and idea-sharing workshops offered each day. Youth will gain leadership skills that will make them contributing members of society.

Why should you attend Youth Power Camp?

- To learn how to become a leader in your school and community;
 - To get the facts on the physical and psychological effects of alcohol and drugs from experts in the field;
 - To learn about successful school alcohol and drug prevention programs and create a plan to help reduce alcohol and drug use in your school or community;
 - To learn how to affect change in your community's environment through advancing laws and to learn how to use the media in accomplishing your goals;
 - To be inspired by dynamic motivational speakers;
- AND MUCH MORE!

For more information, contact at: 203-234-6521

Robin Cullen, Camp Director, email: robin.cullen@madd.org
Johanna Krebs, Youth/Camp Cord, email: maddyouthct@sbcglobal.net

UNIVERSITY PROGRAMS

montvilleschools.org/highschool/Guidance/News/College_University_Programs.htm

**Three Rivers Community College, Norwich, Conn.
High School Partnership Scholarships
2007 Recruitment & Registration Information
Deadline: May 18, 2007 (For Fall Sessions)
All Interested Students MUST see Dr. Phillips**

If you are a senior, you can get a head start on college by applying for a High School Partnership Scholarship at Three Rivers Community College.

Twenty scholarships will be available for eligible candidates each semester. Both Juniors & Seniors are encouraged to apply. However, priority will be given to seniors who have never participated in the Partnership Program.

Each Partnership participant can take one (1) course per semester under the scholarship program.

Partnership students can select courses at any campus site. We offer classes at the Mohegan and Thames campuses in Norwich, and Ella Grasso Tech in Groton.

Seniors & Juniors maintaining a B average or higher may participate in the High School Partnership Program.

A maximum of four (4) students from each school will be offered scholarships. However, additional students will be considered on a space available basis.

Students offered a scholarship are required to take a placement test and must attend orientation & Registration. Dates and times for testing and Orientation & Registration will be sent home to each applicants parents/guardians.

The Schedule of Classes is posted on our web site at www.trcc.commnet.edu.

Registration for eligible students is on a space available basis for courses. I encourage Partnership students to discuss and select alternate courses with you in the event their first choices are unavailable. Student must complete prerequisites to be eligible to register for a course. Course descriptions with prerequisite requirements are listed on our web site at www.trcc.commnet.edu.

Please feel free to call Joanna Doherty, Educational Assistant in the Admissions office at 860-383-5217 if you have any questions about the program.

**Three Rivers Community College
Honors Program**

The Three Rivers Community College Honors Program is designed to provide academically talented and motivated students an opportunity to develop their intellectual skills through challenging work that emphasized critical and analytical thinking.

Program Requirements:

Any student who meets the acceptance criteria may participate in the program, however those who intend to graduate from the program must:

- Complete the requirements for an Associates degree with a minimum 3.5 GPA
- Complete 4 Honors Contracts (minimum of 12 credits) with grade of B+ or higher (at least one course must be at the 200 level)

For more information, contact: Professor William Hare at 860-383-5216 or by email: whare@trcc.commnet.edu

ATTN SENIORS

**Massachusetts College of Liberal Arts (MCLA)
Summer Seminar – June 30-July 28, 2007**

- Do you want to attend an excellent four-year college this fall?
 - Do you want a head start on your academic career?
 - Do you want to spend July in the Berkshires, Earning College Credit?
- Designed to support students with academic potential, the I.E. Summer Seminar enables students to ease their individual adjustment into college life while providing them with an opportunity to meet faculty, collegiate staff, and other new students before the new academic year begins. The intensive seminar runs for four weeks, and helps students to begin college with a strong GPA, college credits, a support network, and superior study skills.

Office of Admissions | 375 Church Street | North Adams, MA 01247 |
www.mcla.edu/iesummer | 800-969-MCLA

Saint Thomas More School, Oakdale, CT Summer Academic Camp

Five-Week Camp – July 1 - August 3, 2007

The Summer Academic Camp – (boys grades 7-12) offers academics for enrichment or make-up credit as well as summer fun. With an average size class of five, we offer a wide range of classes. Students take three classes in the morning Monday – Saturday. Rolling admission policy so student applications will be accepted right up to the start of the program

Contact: Rim Riordan, Director of Admission & Financial Aid
45 Cottage Road, Oakdale, CT, 860-823-3861
<http://www.stthomasmoreschool.com/summer.htm>

OPEN HOUSE / COLLEGE FAIRS

montvilleschools.org/highschool/Guidance/News/Open_House_College_Fairs.htm

Choate Rosemary Hall, Wallingford, CT Summer Programs

The Choate Rosemary hall Summer Programs cordially invites you to attend its annual Summer Programs College Fair on Wednesday, July 11, 2007, between 3:00 and 4:30 PM in the Hill House Dining Hall. We encourage students to browse as well as seek out representatives of schools in which they already have a definite interest. As in the past, over 100 colleges and universities from across the country are expected to participate.

See the daily updated listing of attending colleges:
www.choate.edu/summerprograms (see News and Announcements)
Summer Programs Office: 203-697-2365

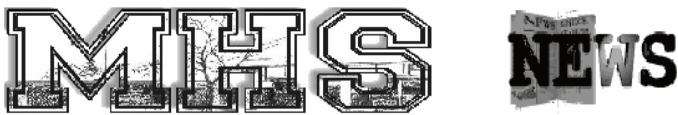
Bay Path College, Longmeadow, MA INNOVATION & ENTREPRENEURSHIP It's My Business!™ Summer Program Monday, July 30 – Friday, August 3, 2007 8:15 AM – 4:30 PM Daily

This creative one week program is nonresidential, and is exclusively for young women who are entering their junior or senior year in high school. Through this program the young women will master the theory and practice of entrepreneurship, and will learn what it takes to launch their own business. For details and on-line registration information, visit their web site at www.baypath.edu, call 413-565-1193 or lway@baypath.edu



Sign-up today to receive the
**MHS Counseling & Career
Scholarship Newsletter** by E-mail!!!!
Send an E-mail to:
dingoglia@montvilleschools.org
& type CCNews in the subject line.

Check out the New Web page off the
Montville High School web site:



<http://www.montvilleschools.org/highschool/guidance/MHS%20News/Index.htm>

**FOR QUICK LINKS TO ALL YOUR CHILD'S HIGH SCHOOL
ACTIVITIES & RESOURCES.**

NEW Web Page: AFTER HIGH SCHOOL

[www.montvilleschools.org/highschool/Guidance/News/
After_High_School.htm](http://www.montvilleschools.org/highschool/Guidance/News/After_High_School.htm)

This web page will list
**INFORMATION - RESOURCES - SCHOLARSHIPS
& PROGRAMS** available for HS GRADUATES



College Planning

DO YOU MAKE GOOD USE OF COMPUTER TIME?

Your computer use can either be a good thing or a drain on your time and abilities. Just like anything else, balance of work and play is important.

Having computer skills is a plus for any student. Good keyboarding skills and the ability to research topics on the Internet are useful in college.

The computer can also be a good way to relax during your downtime. And it's a great tool to use to help yourself grow in knowledge and skills, such as using it for school research or even learning software that might be of use in college or a career. The most important thing to look at is how you are spending your time — and to ask yourself if you could use that time more productively.

Computer use and other factors can affect your success. Are you motivated? Do you spend enough time doing homework? Do you keep TV watching and videogame playing to a minimum? Do you read outside of class? Are you exploring other interests or developing other talents, such as participating in sports, playing a musical instrument, or enjoying a hobby? There are many worthwhile things that you can do outside of schoolwork that will contribute to a well-rounded life.

TOP 10 COLLEGE PLANNING TIPS

If you're looking for a little advice about planning for college and a career, check out the top 10 tips from current and former student writers for ACT:

- Work hard the entire four years of high school so you will be more appealing to colleges and have a better chance at earning scholarships.
- Pursue college regardless of what your peers or even your parents say. Don't let anyone talk you out of achieving your goals.
- Treat your college entrance exam like a regular test, without all the pressure of thinking it will determine your college future. Colleges also consider your GPA and other factors.
- Check out early outreach and summer programs at nearby colleges to expose yourself to college life and career areas of interest. This is especially important if your parents didn't go to college.
- When you make a college visit, set up a meeting with a student or graduate. You can ask questions you are too scared to ask in a group.
- Keep your options open and apply to more than one or two colleges, both public and private schools.
- When you choose your college major or career, begin by asking what really interests you. Many teens overlook this.
- Talk to people working in careers that reflect your interests and find out from them what the "real world" is like. What do they like and dislike about their jobs?
- Make sure you like the people you'll be going to school with—including students, professors, administrators—because they're the ones who are going to be influencing and shaping you for the next four years.
- Once in college, stay connected to the key elements of your identity—family, friends, interests—yet open yourself to new ideas, activities and social situations.

COLLEGE TESTING PROGRAMS

www.montvilleschools.org/highschool/Guidance/News/College_Testing_Programs.html

ACT 2007–2008 Test Dates

<http://www.actstudent.org/regist/nextdates.html>

Test Date	Registration Deadline	(Late Fee Required)
June 9, 2007	May 4, 2007	May 5–18, 2007
Sept 15, 2007	Aug 10, 2007	Aug 11–24, 2007
Oct 27, 2007	Sept 21, 2007	Sept 22–Oct 5, 2007
Dec 8, 2007	Nov 2, 2007	Nov 3–15, 2007
Feb 9, 2008	Jan 4, 2008	Jan 5–18, 2008
April 12, 2008	March 7, 2008	March 8–21, 2008
June 14, 2008	May 9, 2008	May 10–23, 2008

Test Centers:

Code	Test Center	Dates
222540	East Lyme High School	09-JUN-07
157090	Griswold Jr - Sr High School	09-JUN-07
212490	Norwich Free Academy	09-JUN-07
222570	Windham High School	09-JUN-07

Fees: <http://www.actstudent.org/regist/actfees.html>

Basic registration fee	\$29.00
Late fee	+ \$19.00
Test date change	+ \$20.00
Writing Test	+\$14.00

The \$14.00 Writing Test fee is refundable if you are absent on test day or you remove the Writing Test option before you begin testing.

SAT 2007-2008

Test Dates & Deadlines

www.collegeboard.com/student/testing/sat/calenefees/calenefees2.html

2007-08 Test Dates	Test	Registration Deadlines	
		Regular	Late (a fee applies)
June 2, 2007	SAT & Subject Tests	Apr. 27, 2007	May 9, 2007
Oct 6, 2007	SAT & Subject Tests	Sept 10, 2007	Sep 14, 2007
Nov 3, 2007	SAT & Subject Tests	Oct 2, 2007	Oct 11, 2007
Dec 1, 2007	SAT & Subject Tests	Oct 30, 2007	Nov 8, 2007
Jan 26, 2008	SAT & Subject Tests	Dec 26, 2007	Jan 4, 2008
March 1, 2008	SAT only	Jan 29, 2008	Feb 7, 2008
May 3, 2008	SAT & Subject Tests	April 1, 2008	April 10, 2008
June 7, 2008	SAT & Subject Tests	May 6, 2008	May 15, 2008

Fees: www.collegeboard.com/student/testing/sat/calenefees/fees.html

Test	Fees
SAT Reasoning Test	\$41.50
SAT Subject Tests	\$18.00
Basic registration fee	add \$19.00
Language Tests with Listening	add \$8.00
All other Subject Tests	
Registration Services (add to total test fees)	
Late registration fee	\$21.50
Re-registration by telephone	\$10.00

Most SAT-related fees are transferable but not refundable. The only refundable fees are for services you ordered on your Registration Form for a test date that you later missed.

- additional score reports that you ordered on your Registration Form for a test date that you later missed.

Payment must be made in U.S. dollars.



Quick Reference Guide for High School Students

Information about Financial Aid:

FAFSA (Free App. for Federal Student Aid) www.fafsa.ed.gov
 Federal PIN www.pin.ed.gov
 Federal Student Aid on the Web studentaid.ed.gov
 FinAid www.finaid.org
 Project Scholarship Scam www.ftc.gov/scholarshipscams
 Taxes for Students www.irs.gov/individuals/students/index.html
 U.S. Department of Education www.ed.gov

Sources of Aid:

FastWeb Scholarship Search www.fastweb.com
 Federal Direct Loans www.ed.gov/DirectLoan
 JobCorps www.jobcorps.dol.gov
 AmeriCorps www.americorps.org
 City Year www.cityyear.org
 Resources by State www.finaid.org/otheraid/state.phtml

Calculators:

College Cost Projector www.finaid.org/calculators
 Loan Calculators www.finaid.org/calculators
 Savings Calculators www.finaid.org/calculators
 EFC Calculator www.finaid.org/calculators

Choosing a Major/Career

Career Planning www.fastweb.com
 Monster Job Search www.monster.com
 America's Career Infonet www.acinet.org
 Bureau of Labor Statistics stats.bls.gov
 Occupational Outlook Handbook www.bls.gov/oco

College Admissions/Testing

FastWeb College Search www.fastweb.com
 ACT www.act.org
 SAT www.sat.org

HELP WANTED

www.montvilleschools.org/highschool/Guidance/News/Summer_Jobs_for_Students.htm

General Dynamics – Electric Boat

Visit our website at www.gdeb.com

Draftsman-Electrical/Mechanical/Pipe/Structural

There is presently a need for entry-level draftsmen and drafting trainees in all disciplines of design.



Careers

THE TOP WORK SKILLS EMPLOYERS WANT

When you finish your education and begin looking for work, make sure you hit the pavement with some job skills.

Job success today requires many abilities—and some of them aren't taught in school. Abilities such as flexibility, taking initiative, making decisions and continually learning to keep up with workplace demands are important to employers.

Here are some of the top skills you need to succeed, according to business owners and managers:

Speaking and writing skills

Ability to locate information

Ability to read for information (recognizing the important facts)

Ability to use math in the "real world"

Teamwork



Student Bulletin

Feb/Mar 2007
High School Edition

Visit www.fastweb.com to search over \$3 billion in scholarships!

Alternative Loan Guide

Consider an alternative loan* only if you've maxed out on free aid (scholarships and grants) and low-interest government loans. While alternative loans might be the difference between attending college or not, use them only as a last resort.

What is an alternative loan?

An alternative (aka: private) loan is a loan through a commercial lender (e.g., a bank). Unlike most government aid, eligibility is based on your credit history and not financial need.

When would I use one?

Many families use alternative loans to bridge the gap between government, college, work-study or scholarship aid they are already eligible to receive and the cost of attendance.

How much should I borrow?

Avoid borrowing more than your anticipated first-year salary after college. If you think your salary will start at \$40K/yr, don't borrow more than \$10K/yr.

Why you might want an alternative loan...

Variable interest rates: Because private loan providers offer variable rates, you may find a more competitive rate between other providers. If interest rates are low, a variable rate might be preferred. If interest rates rise, you may be better off with a fixed-rate loan.

Cost: While the cost of private loans generally won't be able to compete with a fixed-rate government loan, their cost is generally cheaper than credit cards or even the rate of a personal loan that would be offered by your local bank.

Credit-based, not need-based: You qualify for alternative loans based on credit history and credit score (a measure of creditworthiness), not financial need. Generally speaking, the better your credit history, the lower your interest rate.

Higher loan limits: You may be able to borrow more through an alternative loan vs. a federally-funded student loan.

In-school deferment: Many private education loans allow you to defer the repayment obligation until after graduation, but the catch is that the interest is capitalized—that is, the interest becomes part of the principal loan balance, which means a bigger loan and more to repay.

Pay for more: Use an alternative loan to pay for ineligible federal loan expenses, such as a laptop, study abroad, etc. Federal student loans can only be used for educational expenses (tuition, fees, room and board, etc.).

Deductible interest: Deduct up to \$2,500 on your federal tax return. This benefit covers both alternative and government education loans.

Student obligation: Alternative loans are consumer loans, meaning you must repay (however, a parent co-signer would be come liable if you can't pay). Shared responsibility may be more appealing than the Parent Loan for Undergraduate Students (PLUS), where only the parent pays.

...and why you might not.

More expensive: Government loan interest rates are so low, private loan providers might not be able to offer a competitive rate. Alternative loans also charge fees that government loans do not, further increasing the cost of borrowing.

Tougher terms: While you can defer payment on an alternative loan until after graduation, you must still pay the interest. If the interest is capitalized (see above), you may end up paying even more. Subsidized government loans cover the cost of interest while you're in school.

Hard to compare offers: All things being equal, which is a better offer, the 7% interest loan with 4% fees, or the 6% interest loan with 6% fees? (Answer: the second one costs less.) Understanding the relationship between interest, fees, number of years and discount rates can be confusing. (Check www.collegegold.com/tools for info on how to analyze these numbers!)

Good credit is key: The advertised rates are generally for customers with excellent credit records. If you or your family's credit history is poor, the interest and fees you pay could be more than the advertised rate.

* Source: FastWeb College Gold (www.collegegold.com)