



COUNSELING & CAREER NEWS

ISSUE 5 VOLUME 9

MONTVILLE HIGH SCHOOLS SCHOLARSHIP NEWSLETTER

DECEMBER 7, 2006

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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- Academic Competitiveness Grant
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INFORMATION TO SHARE

FINANCIAL AID WORKSHOP

The Financial Aid Workshop for Seniors & their parents will be on **Tuesday, Jan. 9, 2007** 7-9 PM in the MHS cafeteria.

SCHOLARSHIP OPPORTUNITIES

2006

- The National Television Academy Award - 12/11/06
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- Hispanic Scholarship Fund - 12/15 - Annually
- Rider University - Writing Contest - 12/15/06
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- CT Association of Educational Office Professionals - 2/19
- Quill & Scroll Society Scholarships & Contests
- New London Maritime Society - Black History Award - 3/1
- Black Engineering Council of EB Corp Scholarship - 3/5
- Navy-Marine Corps Relief Ed Programs - 3/1 Annually
- Humane Society of the US - Shaw-Worth Memorial - 3/15
- Project Friendship College Scholarship Program - 3/16
- The Ayn Rand Institute Essay Contests 9th & 10th Graders - 3/20
- New England Institute of Technology Book Award - 3/21
- NRG Energy-Montville Operations - Environmental Scholarship - 4/15
- The Ayn Rand Institute Essay contest for 11th & 12th Graders 4/25
- CT Association of Women Police, Inc., 4/30

UNIVERSITY PROGRAMS

- Brown University - In Hawaii - 1/31/07 open to students in 10-12th grade

COLLEGE TESTING PROGRAMS

- SAT - Jan 27, 2007 Register by: 12/26/06 Late: 1/4/07
- ACT - Dec 9, 2006 Register by: 11/3/06 Late: 11/4-16/06

DEPARTMENT OF HIGHER EDUCATION

- Student Financial Aid in Connecticut

Published bi-monthly by the

MHS Department of School Counseling

800 Old Colchester Road, Oakdale, CT 06370

Main Office: ☎ 860-848-9208

School Counseling Office: 860-848-1285

☎ 860-848-8067

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Web Page: www.montvilleschools.org/highschool/

Click on "Newsletters"

Layout & Design of newsletter & Web Page: Deborah Ingoglia

FEDERAL STUDENT AID

ACADEMIC COMPETITIVENESS GRANT

An Academic Competitiveness Grant will provide up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study to full-time students who are U.S. citizens, eligible for a Federal Pell Grant, and who had successfully completed a [rigorous high school program](http://www.ed.gov/admins/finaid/about/ac-smart/state-programs06.html), (http://www.ed.gov/admins/finaid/about/ac-smart/state-programs06.html) as determined by the state or local education agency and recognized by the Secretary of Education. Second year students must also have maintained a cumulative grade point average (GPA) of at least 3.0. The program will be available for the first time for the 2006-07 school year for first year students who graduated from high school after January 1, 2006 and for second year students who graduated from high school after January 1, 2005. The Academic Competitiveness Grant award is in addition to the student's Pell Grant award.

If you can answer YES to all of the following questions, you may potentially be eligible to receive an Academic Competitiveness Grant.

1. Are you a U.S. citizen?
2. Did you graduate from high school after January 1, 2005?
3. Are you eligible to receive a Pell Grant?
4. Will you be enrolled as a full-time first or second year student in a two-year or four-year degree program?

If you could not answer YES to all of the above questions, you do not qualify to receive an Academic Competitiveness Grant. However, you may still qualify to receive other types of federal student financial aid. If you have not completed a FAFSA (Free Application for Federal Student Aid), please go to www.fafsa.ed.gov and apply today.

NATIONAL SMART GRANT

A National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study to full-time students, eligible for a Federal Pell Grant, and majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security. The student must also have maintained a cumulative grade point average (GPA) of at least 3.0 in coursework required for the major. The National SMART Grant award is in addition to the student's Pell Grant award.

SCHOLARSHIP OPPORTUNITIES

Capitol Scholarship Program 2007-2008

Deadline: 2/15 Annually

The Capitol Scholarship Program provides state grants to help talented and needy students pay for college. It is not a merit program; priority is given to those who are least able to contribute to college costs. Students may use the grants at any college or university in Connecticut, and in states, which have reciprocal arrangements with Connecticut (the District of Columbia, Maine, Massachusetts, New Hampshire, Pennsylvania, Rhode Island and Vermont). (<http://www.ctdhe.org/>)

Download Application: www.ctdhe.org/SFA/pdfs/CSPAApplication0708.pdf

Grant Amounts for 2007-2008:

For students attending Connecticut postsecondary institutions:

- 4-year degree & 2-year private \$2,000 - \$3,000
- 2-year public \$500 - \$700
- Students attending colleges out-of-state receive \$500 grants.

Eligibility Requirements: To qualify, you must:

- be a legal resident of Connecticut;
- be a U.S. citizen or a permanent resident alien;
- be a secondary school senior or graduate;
- have a cumulative class rank in the top 20% at the end of the junior year for high school OR have combined scores (math, critical reading, writing) of at least 1800 on any one sitting of the Scholastic Aptitude Test;
- If you are a high school senior who does not rank in the top 20% of your class at the end of your junior year, but you have scored above 1800 on the SAT, you must ask your high school counselor to verify your SAT scores.
- If you are not a high school senior, but have either graduated in the top 20% of your high school class or have SAT scores above 1200, you must ask a high school counselor or a college admissions officer to document this information.

DECEMBER DEADLINES

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

The National Television Academy National Student Television Award of Excellence (NATAS) Deadline: December 11, 2006

The Foundation of The National Academy of Television Arts and Sciences will award one \$40,000 college scholarship to a high school student planning to pursue a career in television or a related field. The John Cannon Memorial Scholarship (PDF)

(<http://www.emmyonline.org/Applications/johncannonapp2006.pdf>) is open to any graduating high school senior planning to major in communications at a four-year college or university. (More Information)

(<http://www.emmyonline.org/emmy/scholar2k4.html>)
Scholarship Committee, National Academy of Television Arts and Sciences
111 West 57 Street, Suite 600 | New York, NY 10019

Quinnipiac University Students in Free Enterprise (SIFE) Deadline: December 11, 2006

Students in Free Enterprise (SIFE) is a student-run business organization on Quinnipiac University's campus. SIFE is community-service oriented and works on various projects throughout the school year to benefit Quinnipiac's student community, as well as the surrounding community.

We are offering a Quinnipiac University Students In Free Enterprise Scholarship to high school seniors interested in going into business in college. To be eligible for the scholarship, students must complete an application and essay, be a senior in high school applying to college, and interested in business. The winner will receive a \$500 scholarship to be put towards their college career. The first and second runner-ups will receive a \$100 and \$50 gift card to Bed, Bath, and Beyond. The application and essay must be received by December 11, 2006.

For any questions or to find out more information on SIFE, please visit www.qusife.org or contact Laura Vander Veer, President of Students in Free Enterprise, at (201) 280-6550.

Hispanic Scholarship Fund Deadline: December 15 Annually

The High School Scholarship Program is designed to assist high school students of Hispanic heritage obtain a college degree. It is available to graduating high school seniors who plan to enroll full-time at a community college or four-year institution during the upcoming academic year. Award amounts range from \$1,000 to \$2,500.

Eligibility Requirements:

- Be a graduating high school senior
- Be of Hispanic heritage
- Be a U.S. Citizen or a legal permanent resident with permanent resident card or passport stamped I-551 (not expired)
- Be enrolled full-time in a degree-seeking program at a U.S. accredited college or university in the U.S., Puerto Rico, U.S. Virgin Islands, or Guam for the upcoming academic year (enrollment is verified in the Fall)
- Have a minimum cumulative weighted GPA of 3.00 on a 4.00 scale (or the equivalent)
- Must apply for federal financial aid

Download Application Now! (www.hsf.net/scholarship/programs/hs.php)
1-877-HSF-INFO (1-877-473-4636) - e-mail: highschool@hsf.net

Rider University | English Department 27th Annual High School Writing Contest Deadline: December 15, 2006

Categories:

Essay: Write a personal essay, labeled Essay, on a topic of your choice of no more than five double-spaced and typed pages.

Fiction: Write a short story, labeled Fiction, of no more than five double-spaced, typed pages.

Poetry: Write a poem of no more than 50 lines.

Rules:

1. Type on the entry: Your name & address, Grade, Teachers Name, School Name & Address
2. Include a letter from a teacher stating that the work is original and by you.

3. Entries must be typed. Handwritten entries will not be read. Stories and essays must be double-spaced. Single-spaced prose will not be read. Please give your story, essay and or poem a title.
4. Only one entry per category will be considered. Choose your best writing and send only one.
5. Mail your entry postmarked not later than December 15, 2006 to:
Dr. Robbie Clipper Sethi, English Department; Rider University,
2083 Lawrenceville Rd, Lawrenceville, NJ 08648

Prizes in each category: 1st \$100; 2nd \$50; 3rd \$25

All finalists will receive a Certificate of Honorable Mention. All winners will be considered for publication in Venture, Rider's literary magazine.

The Anne Ford Scholarship Deadline: 12/31 Annually

The Anne Ford Scholarship is a \$10,000 award given to a high school senior with an identified learning disability (LD) who is pursuing an undergraduate degree.

Eligibility and Selection Criteria

To be eligible for the Anne Ford Scholarship, an applicant must:

- Have an overall grade point average of 3.0 or higher
- Have demonstrated financial need
- Show documentation of an identified learning disability
- Note: ADD/ADHD alone is not considered a learning disability; eligible candidates with ADD/ADHD must also provide documentation of a specific learning disability
- Be a U.S. Citizen
- Be enrolled as a senior in high school with the intention of pursuing an undergraduate degree

Applicants must also submit their high school transcripts, portfolios (if applicable), three (3) letters of recommendation (at least one from a teacher), a financial statement, and SAT/ACT scores.

- Further information: www.nclld.org/content/view/725/508/
- Application forms: www.nclld.org/content/view/871/456074/
- 2006 Application:
www.nclld.org/images/stories/downloads/awards/anne_ford_scholarship_application_2006-07.pdf

VFW Military Family Scholarship Deadline: December 31 - Annually

Since 1899, the Veterans of Foreign Wars has sought ways to help and encourage those veterans in uniform and recently discharged and their families. In recent years, we have received numerous requests from these individuals requesting dollars for education and training. The VFW Military Family Scholarship is our response to those requests.

The VFW's Military Family Scholarship program provides 25 \$3,000 scholarships annually to VFW members who are currently serving in uniform or have been discharged within the 12 months before the December 31 deadline.

The scholarships will be awarded to five members from each branch of service (Army, Navy, Marine Corps, Air Force and Coast Guard) during the first quarter of the year following the deadline.

Download the VFW Military Scholarship Program brochure for additional information. www.vfw.org/index.cfm?fa=cmtv_level&did=3561

Questions regarding this program may be directed by e-mail to Swilson@vfw.org or by calling 816-756-3390, extension 220. For information on this and other VFW scholarship programs, visit the VFW National Website at: www.vfw.org

VFW Military Family Scholarship | VFW National Headquarters
406 West 34th St. | Kansas City, MO 64111



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.

JANUARY DEADLINES

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

United States Junior Chamber International Senate Foundation Scholarship

Deadline: Postmarked by January 5, 2007

Each year, the U.S. JCI Senate Foundation grants \$1,000 scholarships to graduating high school seniors in the United States who plan to continue their education at accredited post-secondary colleges, universities or vocational schools. The number of grants awarded annually is at the discretion of the U.S. JCI Senate Foundation and must be used for educational expenses in the first year of full-time study. Checks awarded will be made out in the name of the recipient and the educational institution of the recipient's choice.

The U.S. JCI Senate Foundation is a fully qualified, IRS approved 501(c)(3) foundation. Our IRS Tax ID Number is 38-2680101. All contributions to the U.S. JCI Senate Foundation are deductible for federal income and estate tax purposes.

Download Application in Microsoft Word by visiting the January Web page of the Counseling & Career Scholarship Web site:
<http://www.montvilleschools.org/highschool/Guidance/News/January.htm>

"Elks Most Valuable Student Scholarships Competition"

New London Lodge No. 360 | Benevolent & Protective Order of Elks

Deadline: January 12, 2007

The Elks National Foundation will award 500 four-year scholarships to the highest-rated boys and girls in the 2007 competition. Any high school senior who is a citizen of the United States is eligible to apply. Applicants need not be related to a member of the Elks. College students are not eligible to apply. Applicants will be judged on financial need, leadership and scholarship.

Applications must advance through local, district and state competition to reach the national competition. (Many local Lodges, districts and state Elks associations award their own scholarships through this program. These scholarships are not to be confused with the 500 Elks National Foundation Most Valuable Student Scholarships.)

To locate an Elks Lodge near you, try your phone book or
<http://www.elks.org/LocalLodges.cfm>.

Ranging from \$1,000 per year to \$15,000 per year, Most Valuable Student scholarships are for students pursuing a four-year degree, on a full-time basis (minimum of 12 semester hours), in a US American college or university. Male and female students compete separately.

Through this Most Valuable Student competition and its two other scholarship programs, the Elks National Foundation annually awards more than \$3 million in scholarships. In addition, many state Elks associations and Lodges offer scholarships. Contact your local Lodge for more information.

New London Lodge No. 360 | Benevolent and Protective Order of Elks
Mr. Robert J. Mark, Chairman | Scholarship Committee, 81 Washington Street, New London, CT 06320-6120 | (860) 442-0325

THE GATES MILLENNIUM SCHOLARS

Deadline: January 12, 2007

The Gates Millennium Scholars 2007 (GMS), funded by a grant from the Bill & Melinda Gates Foundation, was established in 1999 to provide African Americans, American Indians/Alaska Natives, Asian Pacific Americans, and Hispanic Americans with an opportunity to complete a college education, particularly those intending to study mathematics, science, engineering, education or library science.

Web Site: https://www.gmsp.org/GMSP_app/default.aspx

ELIGIBILITY:

Students are eligible to be considered for a GMS scholarship if they:

- Are African American, American Indian/Alaska Native, Asian Pacific Islander American or Hispanic American,
- Are a citizen/legal permanent resident or national of the United States,
- Have attained a cumulative GPA of 3.3 on a 4.00 scale
- Will be entering a U.S. accredited college or university as full-time, degree seeking freshmen in the Fall of 2007,
- Have demonstrated leadership abilities through participation in community service, extracurricular or other activities, and
- Meet the Federal Pell Grant eligibility criteria.

Sam Walton Community Scholarship

Deadline: January 12, 2007

On-Line application available from Nov 1, 2006 – Jan. 12, 2007

This is a non-renewable \$1,000 award for the student's first year of undergraduate study at an approved accredited college or university. To qualify, the student must be a graduating high school senior and may not be a Wal-Mart Stores, Inc. or Sam's Club Associate, or the child or legal dependent of a Wal-Mart Stores, Inc. or Sam's Club Associate.

The scholarship will be available On-Line from Nov. 1, 2006 – Jan. 12, 2007. More information, printable on-line instructions, and link to apply for these and other used Wal-Mart Foundation Programs are found at www.walmartfoundation.org, click on "Education". The access code (SWCS) must be used to access this application process.

Other Wal-Mart Scholarships:

- Higher REACH Scholarship - Up to \$2,000 per year
- Wal-Mart ASSOCIATE Scholarship - \$2,000
- WALTON Family Foundation Scholarship - \$10,000

The Connecticut Sports Writers' Alliance

Bohdan Kolinsky Memorial Journalism Scholarship

Deadline: January 15, 2007

The scholarship honors the memory of Bohdan "Bo" Kolinsky, longtime scholastic sports editor of The Hartford Courant, who died Dec. 14, 2003. He was 49.

The Alliance will award a minimum of \$1,000 to a secondary school senior from Connecticut who is admitted to an accredited four-year college for studies leading to a career in sports journalism in the print media. A winner of the scholarship may apply annually for additional grants for succeeding years of undergraduate study provided he/she meets standards of progress set by the Alliance.

A student applying for the scholarship must submit:

- A completed application form.
- A one-page essay stating why the student wishes to pursue a career in print journalism
- A resume showing good academic standing, involvement in journalism, other extracurricular activities, and awards, if any. Grade transcripts and copies of SAT or ACT scores may be presented as evidence of academic standing.
- Three samples of the applicant's writing published since Sept. 1, 2006. These may have published in a daily or weekly newspaper, a magazine or a school publication. At least two of the samples submitted must be relevant to sports. Applicants are encouraged, but not required, to submit samples of varied types of writing: event coverage, feature story, column, etc.
- For each sample, the writer must include the name and address of the newspaper or magazine and the date the article was published. Clippings, or legible photocopies thereof, are preferred. If an article has been heavily edited or pieced in publication, the applicant may submit a copy of the original version in addition to the clipping, together with an explanation.
- A one-page letter of recommendation from a teacher, a faculty adviser or a print journalist who supervises the applicant.

All seniors at public and private secondary schools in Connecticut who are residents of Connecticut and whose original (freshman-year) classes have not graduated are eligible to apply. Postgraduate or fifth-year students are not eligible.

If you have questions, please feel free to contact Robert Barton, Alliance scholarship chairman, at (860) 677-0087 or by e-mail at rbrtbarton@aol.com.

Grossman's Seafood

Multimedia Presentation Competition

Deadline: January 15, 2007

Students from local high schools will be invited to create a 3 minute multimedia presentation about Grossman's Seafood history products and their favorite seafood. The winner will be judged on originality, creativity and initiative. Prizes will be:

- 1st place \$1000.00 savings bond | 2nd place \$100.00 savings bond

Ground rules:

- Open only to currently enrolled High School students in Connecticut.
- Applications must be submitted by January 15th 2007

- Presentation must be created by individual student and must be completed and submitted on or before March 15th 2007
- All material used will not violate any copyright rules
- All decisions are final.

Your job is to create a marketing multimedia presentation on Microsoft Power Point (version 97 or better) that will be used at our two locations. The winning presentation is to provide our customers with more information about Grossman's Seafood, products and history. We invite you to be creative with the understanding of our customer base.

Additional information: WWW.GROSSMANSSEAFOOD.COM or call Christian Porter at 448-9273 | Grossman's Seafood, Inc. | 479 Gold Star Highway | Groton, CT

Ithaca College

Martin Luther King Jr. Scholar Program

Deadline: January 15, 2006

The MLK Scholar Program at Ithaca College engages students in significant and meaningful activities within a challenging and dynamic academic community. Selected students work closely with distinguished visitors to the College, conduct research, travel domestically and abroad, and take part in service projects. They will also receive up to full tuition each year in both merit-based and need-based aid. This award is renewable annually for up to four years of continued full-time enrollment at Ithaca College.

Students selected to participate in the MLK Scholar Program rank in the top ten percent of their graduating class, and have combined SAT I scores of 1200 and above.

For additional information visit www.ithaca.edu/mlk/ or call 800-429-4274 How to Apply: <http://www.ithaca.edu/mlk/apply.htm>



Discover® Card Tribute Award® Scholarships

Deadline: January 31, 2007

Up to \$1 million in scholarships is available annually to high school juniors nationwide.

Discover Card sponsors the Tribute Award Scholarship Program for high school juniors to applaud exemplary accomplishments and to support continued education and training beyond high school.

Who is Eligible for the Tribute Award?

Any current high school junior who meets the following qualifications is eligible:

- Is enrolled in an accredited public or private high school in the United States
- Has at least 2.75 cumulative grade point average (GPA) on a 4.0 scale for the 9th and 10th grades
- Demonstrates accomplishments in Leadership and Community Service and has faced a significant roadblock or challenge.

How Much Are Scholarships Worth?

- State Scholarships - Up to 300 Awards—\$2,500 each
 - National Scholarships - Up to Ten Awards—\$25,000 each
- State and national scholarships can be used for any type of post-high school education or training—certification, licensing, two or four year trade and technical school, or two or four year college.

Applications & Deadline

The deadline for the 2007 program is a postmark date of January 31, 2007.

To apply online, go to www.scholarshipadministrators.net and use the access key DISC.

You can also download and print a 2007 Tribute Award Application.

<http://www.discoverfinancial.com/data/philanthropy/DFS-06-0849APP.pdf>

For other questions, view the FAQ using access key DISC, visit <http://www.scholarshipadministrators.net/EmailRequestForm.asp> (use access key DISC), or call 866-756-7932.

Simon Youth Foundation

Community Scholarship Program

Deadline: Jan 31, 2007

- **What is the SYF Community Scholarship Program?**
The SYF Community Scholarship Program seeks to meet the financial needs of promising students in communities that host Simon malls.
- Who is eligible?

The SYF Community Scholarship program is available to any high school senior who plans to enroll in a full-time undergraduate course of study at an accredited two- or four-year college, university, or vocational/technical school. Scholarships are awarded in the amount of \$1,200.

Selection procedures include consideration of financial need, past academic performance and future potential, leadership and participation in school and community activities, work experience, statement of career and educational aspirations and goals and outside appraisals.

Additional Information: <http://www.simonyouth.scholarshipamerica.org/>

FEBRUARY DEADLINES

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

BIG Y SCHOLARSHIP

Deadline: 2/1 (Annually)

Who is eligible?

Big Y® Scholarships are available to High School Seniors, Undergraduates, Graduates, Community College and Non-Traditional Students. All Big Y customers and their dependents in the Big Y Market Area and Big Y employees and their dependents, regardless of residence, are eligible. Applications are available in the Career Resource Center.

Mail application and supporting documents together in one envelope to: Scholarship Committee, Big Y Foods Inc., P.O. Box 7840, Springfield, Ma 01102-7840 | 413-504-4047

Governor's Coalition for Youth with Disabilities

Deadline: February 2, 2007

On behalf of the Governor's Coalition for Youth with Disabilities, we are pleased to offer Connecticut's high school seniors with disabilities the opportunity to be recognized for their outstanding accomplishments and provide financial assistance to further their education.

Scholarships of up to \$3,000!

The GCYD offers one-time, non-renewable scholarships of up to \$3,000, renewable scholarships through the Connecticut State University System, and renewable full tuition and fee scholarships through the Connecticut Community Colleges.

Who is Eligible to Apply for the GCYD Scholarship?

Eligible applicants must meet the following core criteria:

- A graduating high school senior who will attend a two- or four-year college, university or any post-secondary school or training program.
- A Connecticut resident (CT residents attending high school outside of the state are also eligible).
- Have a disability as defined by the Individuals with Disabilities Education Act (IDEA) or Section 504 of the Rehabilitation Act of 1973.

EASY APPLICATION PROCESS

The application can be downloaded from the GCYD website at www.gcyd.org. Applications must be certified by the student's guidance counselor and submitted to the GCYD, postmarked no later than February 2, 2007. If you have any questions or need additional information, please contact me by phone at 860-263-6018 or email at Karen.burgess@ct.gov.

National Federation of Independent Business (NFIB)

Free Enterprise Scholars Awards

Apply starting November 12, 2006

Deadline: February 12, 2007

DO YOU KNOW...

- A BUDDING ENTREPRENEUR?
- A SMALL-BUSINESS OWNER?
- SOMEONE WHO DREAMS OF BEING AN ENTREPRENEUR OR SMALL-BUSINESS OWNER?
- SOMEONE WHO:
 - BABYSITS,
 - MOWS LAWNS,
 - WALKS DOGS,
 - TUTORS

THESE ARE ALL ENTREPRENEURS.

If you do know of any student who might be a budding entrepreneur or small-business owner and who will be entering their freshman year of college in fall of 2007, we have an exciting opportunity...

The 2007 NFIB Young Entrepreneur Award \$1,000 scholarships for at least 400 students across the country. Beginning November 12, 2006, students may apply by going to www.NFIB.com/YEF.

Deadline for application submission is February 12, 2007. If there are any questions, please contact the scholarship program manager, Chantel Bartlett at 202-314-2062 or Chantel.Bartlett@NFIB.org.

National Commission for Cooperative Education NATIONAL CO-OP SCHOLARSHIP PROGRAM

Application Deadline: FEBRUARY 15, 2007

National Competition Guidelines & Criteria:

- High school GPA of 3.5 (B+) or better.
- Complete the National Co-op Scholarship Program application including a typed one-page essay describing why you have chosen to pursue a college cooperative education program.
- Please apply online (<http://www.co-op.edu/onlineapp.htm>) or return the mail-in application form and a typed one-page essay describing why you have chosen to pursue a college cooperative education program to:
National Commission for Cooperative Education | 360 Huntington Ave.,
384 CP | Boston, MA 02115-5096
- 2007-2008 Scholarship Brochure - www.co-op.edu/NCCE/assets/FinalScholBrochure.pdf
- Web Site: <http://www.co-op.edu/scholarships.htm>

Ronald McDonald House Charities (RMHC) National Scholarship Program

Deadline: February 15, 2007

The RMHC National Scholarship Program is designed to provide financial assistance to eligible graduating high school seniors who face limited access to educational and career opportunities. Students are selected and awards are distributed based on demonstrated academic achievement, financial need and community involvement.

Eligibility: To apply for the RMHC National Scholarships, students must...

- be a high school senior;
- be eligible to attend a two- or four-year college or university with a full course of study;
- be a legal U.S. resident
- reside in a participating local Chapter's geographic area;
- submit a complete application and all required documentation by the deadline.

Applications can be downloaded by visiting the RMHC web site at:

http://www.rmhc.org/rmhc/index/programs/rmhc_scholarship_program.html

Three Rivers Community College Dominion Nuclear Connecticut Millstone Power Station Engineering Technology Scholarships

Deadline: 2/15 Annually



To be accepted into Three Rivers Community College, students must meet the following admission requirements:

- Graduation from high school or a vocational-technical school. A State or Federal equivalency diploma is acceptable.
- Two units in mathematics (one in algebra and one in geometry, or two in algebra).
- One unit in physical science with a laboratory (preferably chemistry or physics).
- Four units of English.
- Completion of the Scholastic Aptitude Test (SAT) is preferred, but not required.

Dominion Nuclear Connecticut supports promising candidates for primarily *Nuclear*, but also *Mechanical*, *Electrical* and *Environmental Engineering Technology* programs at Three Rivers Community College with up to fifteen two-year scholarship awards, each of which includes: Tuition and fees, Books and Monthly stipend.

Numerous factors are considered when selecting scholarship recipients. Outstanding achievement in a single area does not assure a scholarship award, nor does weakness in some area necessitate rejection. All factors are evaluated to develop a total picture of previous school and job performance to predict probability of success at Three Rivers.

Factors considered include:

- High School grade point average (especially in science and math courses) and class rank, as well as any post-secondary academic work.
- Scholastic Aptitude Test (SAT) scores, especially mathematics.
- Demonstrated skills, aptitudes or experience.

- Extracurricular activities.
- Written essay.
- Personal interview.

Download application at:

<http://www.trcc.comnet.edu/EngTechScholarships.htm>

DOMINION NUCLEAR CONNECTICUT MILLSTONE POWER STATION SUMMER JOB PROGRAM

In order to augment the classroom aspects of the technology programs at Three Rivers with "real world" experience, Millstone Power Station provides summer employment opportunities for its scholarship students.

Summer employees have had temporary positions in areas such as operations, engineering, maintenance, instrumentation and controls, health physics, chemistry, quality assurance, emergency planning and other related disciplines. Summer students have the opportunity to see nuclear utility operations first hand, and to develop significant practical work experience.

Scholarship students between the first and second year of their programs are eligible for employment as summer technicians and currently earn \$480 per week (or higher with related job experience).

TRCC / Dominion Nuclear Connecticut Millstone Power Station CAREER POTENTIAL

Students seeking employment opportunities upon graduation will be qualified for a variety of technical entry level positions in the nuclear power industry in areas similar to those mentioned above. Typical entry level salaries range from \$30,000 to \$48,000 per year. Many of the scholarship graduates have been hired and additional openings are anticipated in the years ahead. Students also have the opportunity to apply for positions at the company.

No scholarship student is obligated in any way to accept employment with Dominion Nuclear Connecticut upon graduation. Graduates are encouraged to seek other employment opportunities or to continue their education on a full-time basis.

For further information contact Three Rivers at

<http://www.trcc.comnet.edu/engtechscholarships.htm>

call Professor James Sherrard at 885-2393 / jsherrard@trcc.comnet.edu

Connecticut Association of Educational Office Professionals (CAEOP) Deadline: 2/19/07

One \$750 scholarship have been established by the Connecticut Association of Educational Office Professionals (CAEOP) to encourage deserving high school seniors to continue their educational careers in the field of business education, preferably as educational secretaries or administrative assistants. The CAEOP Annual Scholarship will be made to the applicant who have meets the criteria established by the committee as determined by the panel of judges.

Guidelines:

- Two letters of recommendations must accompany applications from persons other than members of your family.
- A letter (typed or handwritten in ink) from you stating why you should be awarded this scholarship including your interests, career goals, and what you hope to be doing ten years from now should be attached to the application.
- Applicants must provide an official high school transcript and activity resume.
- The completed application form must be clearly legible (committee's inability to read application my result in disqualification) and all required material must be returned by: Monday, February 19, 2007 to:
Mrs. Heather A. Fries, Vice-President and Scholarship Chairperson,
5 Kenwood Road, Meriden, CT 06450
- The winner and guidance director will be notified by Friday, 4/13/07.
- A check in the name of the winning candidates will be sent directly to the college or accredited school of his or her choice, upon the committee's receipt of the Registrar's of official enrollment for the candidate.

Criteria:

1. Intention to pursue a business and/or secretarial career
2. Financial need
3. Scholastic ability
4. Extracurricular activity
5. Leadership
6. Civic involvement



Quill and Scroll Society Scholarships & Contests

Scholarships for student newshounds. You can win money for college by working for your high school newspaper.

Each year, the Quill and Scroll Society, an international honorary society for high school journalists, recognizes exemplary journalistic efforts with its International Writing and Photo contest. Any high school student can enter, and winners receive a Gold Key award. Winning seniors are also eligible to apply for \$500 and \$1,500 *Edward J. Nell Memorial Scholarships in Journalism*. To qualify, entries must have been recently published in a school or professional newspaper. The contest consists of 12 divisions, including news stories, in-depth reports, sports coverage, and editorial cartoons. Each school is limited to four entries per division. The fee is \$2 per entry, and applications are due in early February.

For more information, write to the Quill and Scroll Society, University of Iowa, School of Journalism and Mass Communication, 100 Adler Journalism Bldg., Room E346, Iowa City, Iowa 52242; call (319) 335-3457; or visit their website at:

<http://www.uiowa.edu/~quill-sc/index.html>

Contests: <http://www.uiowa.edu/~quill-sc/Contests/contests.html>

- WRITING CONTESTS – 2/5/07
- YEARBOOK CONTEST – 11/1/06

Scholarships: <http://www.uiowa.edu/~quill-sc/Scholarships/index.html>

- Edward J. Nell Memorial Scholarships in Journalism – 5/10/07
- Lester G. Benz Memorial Scholarship for College Journalism – 4/15/07

MARCH DEADLINES

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

Custom House Maritime Museum New London Maritime Society, Inc. Reid MacCluggage Black History Award Deadline: March 1, 2007

Write an essay, short story, poem, play, movie script or Novella about the African-American experience in the maritime world for the chance to win a \$1,000 scholarship!

Eligibility: You must be a senior in good standing at one of the following high schools to qualify: East Lyme, Grasso Tech., Fisher's Island, Fitch, Griswold, Ledyard, Lyme-Old Lyme, Montville, New London, NFA, Norwich Regional Tech., St. Bernard's, Williams School, Waterford and Wheeler.

Format: You may enter an original essay, short story, novella, play, movie script or poem based on the theme: The African-American experience in the maritime world. There are no restrictions on the length or scope of your piece, but all entries must be typed and include a complete list of all primary and secondary research sources. Additionally, each entry must be accompanied by a cover page, stating the student's name, address and telephone number, as well as, the name of the high school he or she attends, and a brief abstract describing the intent/concept of the piece.

Due Date: All entries must be received at the Custom House Maritime Museum, 150 Bank Street, New London, CT 06320, by 5:00 PM on March 1, 2007. If you mail your entry, it must be postmarked no later than February 28, 2007.

Contact: If you have any questions, please contact Cassie Blondel-Libardi at 860-447-2501. E-mail: nl.maritime.society@snet.net

Black Engineering Council of Electric Boat Corporation Scholarship Deadline: 3/5/07

The Black Engineering Council (BEC) of Electric Boat will be awarding scholarships to qualified African-American students based on scholastic ability, letters of recommendation and a written essay.

The applicants are not required to demonstrate a financial need to specify other sources of financial aid. Proof of enrollment must be received no later than October 1, 2007, to maintain eligibility of award.

Applicants must meet the following eligibility requirements:

- Must be an African-American New London County High School Graduating Senior
- Must attend any college or university in the Fall of 2007
- Must have a minimum GPA of 2.5 (based on 4.0 scale)
- SAT must be taken (no minimum score required)

ESSAY: write an essay of 250 words or more explaining

"My chosen field of study/career is."

- The essay must answer the following questions:
- Why did you select this field of study?
- Why do you think you're a good match for this field?
- What impact do you want to make in this field?

Letters of Recommendation: Submit two letters of recommendation written by someone who is familiar with your academic abilities and/or community involvement.

All completed applications should be mailed to:

Mr. Darrell Comena, D472, Station D05-6, Electric Boat Corporation, 75 Eastern Point Road, Groton, CT 06340-7989 | 860-443-4371

Navy-Marine Corps Relief Society | Education Programs Deadline 3/1 (Annually)

The Navy-Marine Corps Relief Society's Education Programs help eligible Navy and Marine Corps families pursue their academic goals by providing a source of financing for post-secondary education.

Dependent Children of:

- Active Duty Service members | Retired Service members
- Service members who died while on active duty or in retired status
- Spouses of Active Duty Service members
- Active Duty Service members enrolled in commissioning or college degree programs,
- Children and Spouses of Reservists on extended active duty only.

All the Society's education programs require that students be accepted or enrolled at a post-secondary institution approved by the U.S. Department of Education, and have a minimum cumulative Grade Point Average (GPA) of 2.0.

All educational assistance is provided solely on the basis of the applicant's financial need.

The Society's Education Programs are:

- **Vice Admiral E. P. Travers Scholarship and Loan Program** (<http://www.nmcrs.org/travers.html>) provides grants and interest-free loans for dependent children of active duty and retired service members, as well as spouses of active duty service members, enrolled as undergraduate students.
- **Children of Deceased Service members** (<http://www.nmcrs.org/child-dec.html>) is for children of service members who died while on active duty or in a retired status. Expected availability: February 2002
- **USS Tennessee Scholarship Fund:** This program is limited to dependent children of active duty personnel assigned to or previously assigned to duty aboard USS Tennessee. Children of retired former crew members of Tennessee are also eligible.

Applicants for this program are also eligible for assistance under the VADM Travers Program. For additional information visit: Navy-Marine Corps Relief Society Education Programs or contact the Navy-Marine Corps Relief Society, US Naval Base, Groton, CT; 860-694-3285 or visit their website at: <http://www.nmcrs.org/spec-prgm.html>

Humane Society Of The United States Shaw-Worth Memorial Scholarship Deadline: 3/15 Annually

Each year the scholarship is awarded to a New England high school senior who has made a meaningful contribution to animal protection over a significant period of time. The award consists of tuition assistance in the amount of \$2,000.00, which is payable to the college of the recipient's choice. Eligible applicants are sought from New England public, private, parochial, and vocational schools.

Actions meriting the award may include long-term, direct work on behalf of animals; inspiring leadership in animal protection organizations; papers, speeches, or presentations on humane topics; or heroic rescues of animals in danger. A humane attitude, understanding of humane ethics and past performance on behalf of animals are essential. A passive liking for animals or the mere desire to enter an animal care field does not justify the award. High scholastic standing is not a requisite for this scholarship; please do not include academic transcript in the application. Financial need is also not a consideration.

Applications may be submitted by any Class of 2007 high school senior to The Humane Society of the United States, New England Regional Office, PO Box 619, Jacksonville, Vermont 05342, postmarked by March 15, 2007. There is no standardized application form to complete.

Applications should be written in letter form and should include a narrative of the student's achievements in animal protection, as well as a discussion of his or her attitude toward animals. Documentation of the

activities cited, recommendations from at least three people, and a description of future plans for humane work are required. Supporting letters from teachers, mentors, supervisor, peers and other observers are also helpful. In addition, applications should include the student's home address and phone number.

Project Friendship College Scholarship Program

Deadline: March 16, 2007

The scholarship committee of Friendship Dairies, Inc. will award approximately \$20,000 of scholarship grants in the year 2007 to eligible Connecticut High School Seniors who plan to attend an accredited college or university. Friendship Dairies would like to reward students who realize the importance of friendship and community service and have demonstrated a commitment to those ideals. The awards will range from \$1,000 to \$3,000 each, with two winners declared in each county state wide. Winners will be notified by telephone.

Eligibility Requirements:

- The applicant must be a graduating high school senior residing in CT entering college in the fall of 2007.
- The criteria for selecting the finalists will be based on academic achievement and a demonstration of leadership in school and/or community volunteer work that promotes a safe and friendly environment. Academic achievement means a good scholastic record with a grade point average of 3.0 or higher.

Include with application:

- Letters of reference - one from a teacher who is familiar with your academic ability and one from a community leader (not from your school) you have worked with or who is familiar with community work you have done.
- An essay explaining how you have made your high school a friendlier place and/or how you plan to use your education to make the world a friendlier place. Please be detailed and precise. No more than 1,000 words.

To learn more about Project Friendship call 516-719-4000, ext. #233

Visit: www.friendshipdairies.com ~ Email: myfriends@friendshipdairies.com

The Ayn Rand Institute

14th Annual Essay Contest on Ayn Rand's Novelette "Anthem"
Deadline: March 20, 2007 - for 9th and 10th Graders

&

21st Annual Essay Contest on Ayn Rand's Novel "The Fountainhead"
Deadline: April 25, 2007 for 11th and 12th Graders

JUDGING

- Essays will be judged on both style and content. Winning essays must demonstrate an outstanding grasp of the philosophic meaning of Anthem.

ANTHEM—RULES

Entrant must be in the ninth or tenth grade.

- Essay must be no fewer than 600 and no more than 1,200 words in length, and must be typewritten and double-spaced.

ANTHEM—TO ENTER

- Submit your essay online (www.aynrand2.org/contests/ecos_form.html)
- Or mail your essay with stapled cover sheet to:

Anthem Essay Contest, Dept. W | The Ayn Rand Institute | P.O. Box 57044 | Irvine, CA 92619-7044 | www.aynrand.org/site/PageServer?pagename=education_contests_anthem

THE FOUNTAINHEAD--RULES

Entrant must be in the eleventh or twelfth grade.

- Essay must be no fewer than 800 and no more than 1,600 words in length, and must be typewritten and double-spaced.

THE FOUNTAINHEAD--TO ENTER

- Submit your essay online www.aynrand2.org/contests/ecos_form.html
- Or mail your essay with stapled cover sheet to:

The Fountainhead Essay Contest, Dept. W | The Ayn Rand Institute | P.O. Box 57044 | Irvine, CA 92619-7044 | e-mail essay@aynrand.org
www.aynrand.org/site/PageServer?pagename=education_contests_ff

New England Institute of Technology Book Award 2007

Deadline: March 21, 2007

New England Institute of Technology (NEIT) recognizes it's responsibility to encourage the preparation of sophisticated technicians

essential to the economic development of the region. To encourage high school students to consider technical education at the college level, New England Institute of Technology believes special recognition should be given to seniors who demonstrate interest in the technical areas.

The New England Institute of Technology "Book Award" is awarded to those high school seniors who have been identified by a high school educator or administrator to be a worthy recipient. All Book Award winners receive a gift book from NEIT. All award winners who elect to attend NEIT will receive a scholarship of up to \$1,800.00.

Suggested General Criteria for Determining Book Award Winners:

- Career Potential
- Student's Motivation
- Teacher/Counselor Recommendation

The NEIT Book award will be presented in the following fields:

- Automotive Technology
- Automotive Collision Repair Technology
- Architectural Building and Engineering Technology
- Building Construction / Cabinet Making Technology
- Business Management Technology
- Clinical Medical Assistant Technology
- Electrical Technology
- Electronics Engineering Technology
- Heating Technology
- Interior Design Technology
- Marine Technology
- Mechanical Engineering Technology
- Multimedia and Web Design Technology
- Network Engineering & Computer Servicing Technology
- Occupational Therapy Assistant Technology
- Plumbing Technology
- Refrigeration / Air Conditioning Technology
- Surgical Technology
- Video & Radio Production Technology

MHS is invited to recommend one student in each area of concentration. The student must be a graduating senior. The student will be notified in writing of the award after April 1, 2005.

APRIL DEADLINES

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

NRG Energy-Montville Operations, Inc. Environmental Scholarship Deadline: April 15, 2007



As part of the econrg initiative we at NRG Energy-Montville Station are pleased to offer an environmental scholarship for a graduating senior from Montville High School. The environmental scholarship will be a monetary scholarship, to be applied toward educational expenses at an accredited college or university. The monetary value of the scholarship will be \$2000.00. The scholarship will be awarded to one graduating senior from Montville High School. The recipient will have displayed not only environmental stewardship, but also scholastic excellence in a science based course(s). Preference will be given to those students who will be enrolling in a science or engineering based degree program at their prospective college or university.

The following parameters will be used to determine the recipient of the scholarship:

- Scholarship applicant should have shown academic excellence in science based curriculum, and a true zeal and interest for the environment.
- Scholarship applicant should have actively lead, organized, or participated in environmental outreach/stewardship programs at a local or national level which lead to education or improvements (clean-up, care-taking, remediation, or restoration) of the environment.
- In addition, the scholarship applicant must write an essay about any one or a combination of the following topics listed below. The essay should be between 2-5 pages.
- **All essays should be sent to the address above by April 15, 2007.**
 1. What environmental programs have you participated in, what was your role in those programs, and what was achieved by those programs? How can you apply this experience to your further education?
 2. What the environment or environmental stewardship means to you?

Include your name, address, phone number, and prospective college/university you will be attending in the Fall of 2007.
Mail Essays to:
 NRG Montville Operations, Inc. | 74 Lathrop Road | Uncasville, CT 06382
 Attn: Timothy R. Sisk | Phone: 860. 848.9284 | Fax: 860.848.6006

Connecticut Association of Women Police, Inc.
Deadline: April 30, 2007

The Connecticut Association of Women Police (CAWP) is pleased to announce that it is offering Scholarship Awards to be used by students to pursue a degree in Criminal Justice. All candidates will be evaluated based on their achievements in relation to the entire pool of applicants. The scholarship will be awarded by June 1, 2007.

To be eligible, applicants must meet the following guidelines and criteria:

- Applicants must be graduating from an accredited high school in 2007.
- Applicants (male or female) must be applying to a Criminal Justice Program.
- The CAWP Scholarship Applicant must be completed on (both sides) and returned to CAWP and include the following information: High school Transcript
- One letter of recommendation from a teacher or guidance counselor
- A personal essay of 200-250 words telling why the candidate should be selected for this scholarship
- A copy of a completed Free Application for Federal Student Aid (FAFSA) Form for the 2006-2007 school year.

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

Brown University – In Hawaii
A Science and Culture Program for High School Students
Deadline: Jan 31, 2007
Session one: April 6-13, 2007 | Session two: April 15-22, 2007

The Brown University Environmental leadership Lab in Hawaii offers outstanding high school students (in grades 10-12) an opportunity to study marine science, volcanology, and culture in one of the earth's most incredible places: the living laboratory of Hawaii's Big Island. The Big Island contains eleven of the world's thirteen climate zones in just over 4,000 square miles of terrain, including dry coastal desert, some of the wettest spots on earth, snow-capped mountains, and coral reef systems.

Students interested in this program should submit applications immediately. Enrollment is limited. Visit www.brown.edu/summer | (http://brown.edu/Administration/Continuing_Studies/pc/hawaii/index.php) or email: hawaii@brown.edu



Quick Reference Guide for High School Students 2006-07

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/scholarshipcams
- 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
- 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

- ACT www.act.org
- SAT www.sat.org

COLLEGE TESTING PROGRAMS
www.montvilleschools.org/highschool/Guidance/News/College_Testing_Programs.html

ACT 2006–2007 Registration Dates
<http://www.actstudent.org/regist/currentdates.html>

Test Date	Registration Deadline	Late Fee
Feb10, 2007	Jan 5, 2007	Jan 6–19, 2007
April 14, 2007*	March 9, 2007	March 10–23, 2007
June 9, 2007*	May 4, 2007	May 5–18, 2007

* Norwich Free Academy Test Dates. | Test Center Code: 212490

\$29.00 Basic registration fee Includes reports for you, your high school, and up to four colleges requested at registration.
www.actstudent.org/regist/actfees.html

Online registration and test date information is available at www.actstudent.org/regist/index.html. If you choose to register online, register early to avoid heavy Web traffic and delays.

SAT 2006-2007 Test Dates & Deadlines
<http://www.collegeboard.com/student/testing/sat/calenefees.html>

Test Dates	Test	Registration Deadlines *	
		U.S. Regular	U.S. Late (fee applies)
Jan 27, 2007	SAT & Subject Tests	Dec. 26, 2006	Jan. 4, 2007
March 10, 2007	SAT only	Feb. 2, 2007	Feb. 14, 2007
May 5, 2007	SAT & Subject Tests	Apr. 3, 2007	Apr. 11, 2007
June 2, 2007	SAT & Subject Tests	Apr. 27, 2007	May 9, 2007

Test & Fees: SAT Reasoning Test: \$41.50 | SAT Subject Tests: \$18.00

Board of Governors for Higher Education
Department of Higher Education
State of Connecticut
<http://www.ctdhe.org/SFA/sfa.htm>

STUDENT FINANCIAL AID IN CONNECTICUT

Most Connecticut student financial aid is administered by the financial aid office at [Connecticut's institutions of higher education](http://Connecticut's_institutions_of_higher_education). Connecticut residents who wish to apply for financial aid should contact individual college financial aid offices. Below is a summary of [state and federal student aid programs](http://state_and_federal_student_aid_programs) available to Connecticut residents. Additional information on financial aid can be found by visiting the sites on our list of [student financial aid resources](http://student_financial_aid_resources).

The 3 Basic Facts of Student Aid

1. Students receive financial aid from a remarkable array of sources. You may apply for assistance from the federal or state government, local banks, civic or church groups, your parents' employer or union, and colleges themselves.
2. The beginning of your senior year in high school is the best time to start inquiring about financial aid. Your best sources of information are the financial aid officers at the colleges you wish to attend.
3. As you request catalogues from colleges, also ask for a financial aid application and any related information. Apply even if you think you will not qualify. Most important, apply on time and complete forms accurately. College funds are limited; a late inquiry or error could lessen your chances.

The 3 Basic Types of Student Aid

1. **Grants and scholarships:** outright gifts of money that don't have to be repaid
2. **Loans:** borrowed funds that usually must be repaid with interest
3. **Part-time jobs:** opportunities provided by colleges to work and earn money

Student aid often is a combination of all three, known as a financial aid "package." The amount of your package depends on your financial need. Most federal and state aid is awarded based on financial need rather than academic merit; your financial need is determined by the information contained on your FAFSA.

Student aid often is a combination of all three, known as a financial aid "package." The amount of your package depends on your financial need. Most federal and state aid is awarded based on financial need rather than academic merit; your financial need is determined by the information contained on your FAFSA.

The federal government also assists college students through the HOPE Scholarship and Lifetime Learning Credit — federal tax credit programs (not scholarship programs) for which you and your family may apply when completing your federal tax return.

Facts about the FAFSA

All colleges will ask you to file a FAFSA, and most students do so online at www.fafsa.ed.gov.

FAFSA stands for the Free Application For Federal Student Aid. You must complete a FAFSA to apply for state and federal financial aid. The information contained in this application is used to determine your eligibility.

File or send your completed FAFSA to the needs analysis service as soon as possible after your family's federal income tax return is completed, or by the college's financial aid deadline — whichever is earlier.

The needs analysis service will review your FAFSA. Based on this analysis, you will be assigned an "Expected Family Contribution" (EFC) which is the amount you and your family will be expected to pay toward college costs. The EFC is used to determine your need for financial aid.

Defining your Financial Need

The needs analysis considers your parents' income, your earnings and your family's net assets (cash, bank accounts, trusts, investments) to determine your EFC. Home equity is no longer considered in the needs analysis calculation for federal and state aid. Home equity may, however, be considered by the college in determining your eligibility for institutional aid.

The needs analysis also takes into account family expenses. These include income taxes paid, housing, clothing and food costs, number of family members, number of household members in college or vocational school, and your parents' need to save for retirement.

The colleges to which you apply will review the results of the needs analysis to make a final determination on how much you and your family are expected to contribute toward your educational costs. Your financial need is determined by subtracting your expected EFC from the annual cost of your education.

To meet your determined financial need, the college may combine various types of aid into a financial aid package. This package may include grants, scholarships, a part-time job and loans. If your award includes a Stafford Loan from the Federal Family Education Loan Program (FFELP), you will need to complete a separate application.

Some colleges require you to complete forms in addition to the FAFSA, some of which carry a fee. Usually these colleges provide large amounts of institutional aid. They need added information for a more accurate picture of your family's financial circumstances.

Within four weeks (two weeks if you file online) after mailing your FAFSA, you will receive a Student Aid Report (SAR). This report gives information on your eligibility for a Pell Grant. Read it carefully. The college will use the information on the SAR in deciding whether to include a Pell Grant in your financial aid award, if you are eligible.

FACTS about Loans

If you intend to borrow from a federal student loan program to finance your education, consult with your college aid officer to determine the application procedure at that particular college.

The most attractive educational loans are those targeted to financially needy students. These loans — Stafford Loans and Perkins Loans — require no interest or repayment while the borrower is in school.

Students who do not qualify for need-based aid also have a borrowing opportunity available in the federal Unsubsidized Stafford Loan Program.

Loans to families of college students are available from the Connecticut Higher Education Supplemental Loan Authority. Parents also may borrow through the federal PLUS Loan Program and a variety of supplemental educational loan programs which your college aid officer can tell you about.

As with any loan, make sure you fully understand the interest rates, repayment terms and tax implications. Find out whether interest charges are variable or fixed, whether the loan has forgiveness or deferment provisions, whether you can consolidate the loan with other loans, and whether it carries prepayment penalties. Borrow only what you need. Remember that loans must be repaid even if you do not finish college.

7 Facts to Remember

Fact 1: The amount of financial aid for which you will qualify is determined by your financial need. Though your estimated family contribution will usually remain the same from college to college, your financial need will increase or decrease depending upon the costs of the college.

Fact 2: Your need for financial aid will be more at a higher cost college than at a lower cost school. However, this does not necessarily mean that either the higher cost college or the lower cost college will be able to provide you with financial aid that is sufficient to meet your financial need.

Fact 3: Colleges handle "outside scholarships" differently. In some cases, an outside scholarship will not impact your college aid package; some colleges will reduce your loan portion of the package by the amount of the outside scholarship and others will withdraw institutional grant aid by the amount of the scholarship.

Fact 4: You must apply for aid each year. Your family's federal income tax return should be completed early, allowing you to complete your FAFSA as accurately as possible.

Fact 5: If your family's tax return cannot be completed early, this information must be estimated on your FAFSA. If you must estimate, do so carefully. You may be required to submit an actual copy of your completed tax information later. If your estimate is off-base, you may have to correct the information on your application — possibly delaying your financial aid award.

Fact 6: Contact all colleges to which you are applying to learn about financial aid deadlines.

Fact 7: College is a substantial investment, but it's the most important one you can make in your future. Take time to learn all of your financial aid options before you make any college decision. College financial aid officers can help you find ways to pay for your education.

National Information Sources

The following websites also provide information about student financial aid:

- **CT Department of Higher Education**
Student Financial Aid Page – www.ctdhe.org/SFA/default.htm
direct links to the Capitol and Robert C. Byrd Scholarship applications and other programs. Spanish language translation available.
- **FastWeb** – www.fastweb.monster.com
a highly popular, customized financial aid search listing with more than 3,000 references
- **Financial Aid Information Page** – www.FinAid.org
click on \$Scholarships to access a selection of scholarship search databases including the College Board's Fund Finder
- **Sallie Mae** – www.salliema.com ... student loan information
- **National Association of Student Financial Aid Administrators** – www.NASFAA.org
financial aid tips for students, parents and counselors
- **U.S. Department of Education** – www.ed.gov/index.jhtml
information about the popular Student Guide to Financial Aid, how to apply online to federal programs, federal tax credits for college, and loan consolidation and default information

Connecticut Information Sources

- [Education & Employment Information Center](http://www.ctdhe.org/SFA/default.htm) (800) 842-0229
- [CT Higher Education Supplemental Loan Authority](http://www.ctdhe.org/SFA/default.htm) (800) 252-FELP
- [CT Talent Assistance Cooperative/Educational Opportunity Center](http://www.ctdhe.org/SFA/default.htm)
(203) 634-7669
- [CT Higher Education Trust](http://www.ctdhe.org/SFA/default.htm) (888) 799-CHET
- [CT Student Loan Foundation](http://www.ctdhe.org/SFA/default.htm) (800) 237-9721, x259
- [Federal Student Aid Information Center](http://www.ctdhe.org/SFA/default.htm) | (800) 433-3243



SAT / ACT PREPARATION COURSE

\$275

Norwich Free Academy

For the May 5, 2007 SAT Option A

Test 1	Sat	24-Feb	9am-12pm
Class 1	Sat	3-Mar	9am-12pm
Class 2	Sat	17-Mar	9am-12pm
Class 3	Sat	24-Mar	9am-12pm
Class 4	Sat	31-Mar	9am-12pm
Class 5	Tue	10-Apr	6-9pm
Test 2	Sat	28-Apr	9am-12pm
Class 6	Tue	1-May	6-9pm

For the May 5, 2007 SAT Option B

Test 1	Mon	5-Mar	2:30-6:30pm
Class 1	Mon	12-Mar	2:30-5:30pm
Class 2	Mon	19-Mar	2:30-5:30pm
Class 3	Mon	26-Mar	2:30-5:30pm
Class 4	Mon	2-Apr	2:30-5:30pm
Test 2	Mon	9-Apr	2:30-6:30pm
Class 5	Mon	23-Apr	2:30-5:30pm
Class 6	Mon	30-Apr	2:30-5:30pm

For the June 9, 2007 ACT Option A

Test 1	Sat	3-Mar	9am-1pm
Class 1	Sat	10-Mar	9am-12pm
Class 2	Sat	17-Mar	9am-12pm
Class 3	Sat	24-Mar	9am-12pm
Class 4	Sat	31-Mar	9am-12pm
Test 2	Sat	28-Apr	9am-1pm
Class 5	Sat	12-May	9am-12pm
Class 6	Sat	19-May	9am-12pm

For the June 9, 2007 ACT Option B

Test 1	Mon	2-Apr	2:30-6:30pm
Class 1	Mon	9-Apr	2:30-5:30pm
Class 2	Mon	23-Apr	2:30-5:30pm
Class 3	Mon	30-Apr	2:30-5:30pm
Class 4	Mon	7-May	2:30-5:30pm
Test 2	Mon	14-May	2:30-6:30pm
Class 5	Mon	21-May	2:30-5:30pm
Class 6	Mon	4-Jun	2:30-5:30pm

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