



### **SENIOR TASKS (12)**

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It is time to consider financial aid issues. As always deadlines are important. See Mr. Grady or Mrs. Dixon with your questions.

- You and your parents should plan on attending the financial aid meeting on January 18.
- Apply now for a PIN at **www.pin.edu.gov**. Both the student and a parent need to have a PIN to file the FAFSA over the web.
- Print a pre-application worksheet for the FAFSA at **www.fafsa.edu.gov**.
- Review the time line and financial aid information you were given at the beginning of the year. See Mr. Grady or Mrs. Dixon if you have misplaced this document.
- Review financial aid terms listed in a following article.
- Keep your counselor informed regarding the status of your applications. Some institutions are very good in keeping the counselor informed regarding your application. Others rely on the student to inform the counselor.
- In the words of Ford Prefect, "Don't panic!" If you have not yet applied, there is still time. If you have a letter from a college that you need clarified, see your counselor. If your plans have changed and you don't know how to proceed, see your counselor.

### **FINANCIAL AID MEETING (11,12)**

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Mr. Lawrence Matthews, Director of Financial Aid at Bluffton University, will present college financial aid information for parents and students at Shelby High School on Wednesday, January 18 at 7:00 PM in the Little Theater. The first part of his program deals with general financial aid issues. The second part of the program deals specifically with the FAFSA form. While the program is of particular interest to seniors and their parents, the information presented in the first part of the program can be helpful to anyone approaching this issue.

### **POSTSECONDARY ENROLLMENT OPTION PROGRAM MEETING (9,10,11)**

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Students interested in participating in the post secondary enrollment option at any university next year, must attend this meeting along with a parent. The meeting will be Monday, March 6 at 7 pm in the Little Theater. A representative from Ohio State and North Central State will be present. This meeting will last no longer than 30 minutes.

### **FINANCIAL AID TERMS (Reprinted with permission from ACT) (12)**

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Following are some key financial aid terms.

*Federal Direct Loans* – Loans made by the federal government directly to qualifying students and parents through participating colleges.

*Federal Pell Grant* – Financial assistance awarded by the federal government on the basis of need and designed to provide the "base" of an aid package for postsecondary education. The grant may be used toward tuition, room and board, books, or other educational costs, and requires no repayment.

*Federal Perkins Loan Program* – Loans funded by the federal government and awarded by the institution. The loans feature low interest rates and are repayable over an extended period of time.

*Federal PLUS (Parent Loans for Undergraduate Students) Program* – Provides low-interest federal loans to credit-approved parents of eligible undergraduate students. Repayment begins 60 days after loan funds are disbursed. Loans are available from participating banks, lending institutions, and participating Direct Lending schools.



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*Federal Subsidized Stafford Loan Program* – Provides low-interest federal loans to eligible students through banks, lending institutions, and participating Direct Loan schools. The loans are based on need, and the interest is paid by the federal government for qualifying students while they are enrolled at least half time. Repayment begins after the student leaves school.

*Federal Unsubsidized Stafford Loan Program* – Provides low-interest federal loans which are not based on need, and the student must pay the interest while in school. Repayment begins after the student leaves school.

*Federal Work-Study* – A government-supported financial aid program coordinated through financial aid offices whereby an eligible student (based on need) may work part time while attending class, generally in career-related jobs.

### **DISCOVER CARD TRIBUTE AWARD SCHOLARSHIP PROGRAM (11)**

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Here is a scholarship for this year's juniors. Juniors with a minimum 2.75 GPA for the 9th and 10th grades who take the lead, have experienced a significant obstacle(s) and who are giving back to their communities should apply. Go to [www.discovercard.com/tribute.htm](http://www.discovercard.com/tribute.htm) for information, to apply online, to download an application, and for FAQs. Deadline is January 31, 2006.

### **AAA TRAVEL HIGH SCHOOL CHALLENGE (9,10,11,12)**

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AAA is offering students in grades 9-12, ages 13 and up, an opportunity to put their knowledge of geography and travel to the test for a chance to win \$1,000, \$10,000, even \$25,000 in scholarship prizes plus a trip for two to Universal Orlando, Florida. Beginning Monday, January 9, 2006 through Tuesday, January 17, 2006, participating students will compete in the multiple-choice test online through the AAA web site at [www.aaa.com/travelchallenge](http://www.aaa.com/travelchallenge). The top five scorers in each state will advance to the state competition. In addition to the national awards, students will also compete for local prizes that will be awarded to the top participants within AAA Ohio Auto Club's 38 county service areas.

### **SCHOLARSHIP UPDATE (12)**

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#### **MONSANTO COMMITMENT TO AGRICULTURE SCHOLARSHIPS**

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Established in 1999, Monsanto has awarded farm youth pursuing an education and career in agriculture with over \$1 million. This year, in partnership with the National Association of Farm Broadcasters, we are once again awarding 100 high school seniors with \$1,500 scholarships. Application deadline is February 15, 2006. Program details and an application form are posted at [www.monsanto.com](http://www.monsanto.com).

#### **US JCI SENATE FOUNDATION SCHOLARSHIP PROGRAM**

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The US JCI Senate is made up of the life members of the US Junior Chamber of Commerce (Jaycees). At least sixteen \$1,000 scholarships will be awarded in two categories: academic based and need based. Applications are available in the guidance office. Deadline is January 12, 2006.

#### **THE WINNERS CLUB SCHOLARSHIP FUND**

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This scholarship was established by the Winners Club for a student who is pursuing a degree in the field of education. The scholarship is for one year, is non-renewable, and is awarded on the basis of financial need, academic merit, as well as extracurricular activities. Applications are available at <http://winnersclubscholarship.visioncomm.net>. Applications are to be submitted between February 1 and April 15, 2006.



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### **AMERICAN MUNICIPAL POWER-OHIO SCHOLARSHIPS**

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Students who receive their electric service from the city of Shelby or who have parents employed by the city of Shelby are eligible to be the Shelby High School nominee for this scholarship. Students interested in being nominated must see Mr. Grady by January 12, 2006.

### **PHI DELTA KAPPA PROSPECTIVE EDUCATOR SCHOLARSHIP PROGRAM**

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Applicants must be high school seniors intending to pursue an education career. Two reference letters and an essay are required. The number and amount of the awards varies each year, ranging from \$500 to renewable awards totaling \$5,000 over four years. Further information and applications are available in the guidance office. Deadline is February 1, 2006.

### **NORTH CENTRAL CHAPTER OF THE OHIO CREDIT UNION LEAGUE**

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The North Central Chapter of Credit Unions will award two scholarships in the amount of \$500. Applicants must be seniors in high school and plan to participate in post-secondary studies, including professional, vocational and academic studies that are not limited to colleges and universities. Applications are available in the guidance office. Deadline is March 1, 2006.

### **AAA SCHOOL SAFETY PATROL GRANT AWARD PROGRAM**

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Ten \$1,000 scholarships will be awarded to high school seniors who once served as a member of a School Safety Patrol team. This scholarship is open to students from a limited number of counties in Ohio (including Richland and Crawford). Information and applications are available in the guidance office. Deadline is March 10, 2006.

### **JUNIOR ACHIEVEMENT SCHOLARSHIPS**

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Numerous JA scholarships are available to graduating seniors. Go to **[www.ja.org](http://www.ja.org)**.

**NEXT GUIDANCE UPDATE January 20,2006**

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