



Beyond Graduation

- *Focus* / Purpose for Workshop
 - **Beyond Graduation – Take a future look**

What is your future career interest?

What education is needed beyond a high school diploma?

Identify gifts and talents: _____

- Prep work for students and parents
 - * **12th Grade plans**
Community Service – volunteer work
SAT / ACT prep
Junior and Senior Planning Guides
 - * **College Years -**
Internships
Special scholarships for your major
Career Planning
 - * **Deadlines and timelines**
PSAT – Determines National Merit Scholars
Junior – Discover Card Sch. Deadline January
Senior – Scholarship search starts June prior to graduation
- **How to choose the college?** – Types of colleges (see mapping-your-future.org)
- **If college isn't your choice, what are your options?**
Job Corps – www.jobcorps.org Peace Corps or AmeriCorps
Trade School Retail / Cashier / Service Ind.
Civil Service / Municipal Jobs Army Services

What is the plan? _____



Beyond Graduation

- “SHOW ME THE MONEY” – Resources on Financial Aid and Scholarship Information – Types of Funding

- Resources
- Scholarship Plans or Scholarship Scams?
- How to get started? – Research – Organize – Apply – Follow-up

YOUR ACTION ITEM: Find the 2006 -07 deadlines for the following scholarships (determine 2007 deadlines and put them on your calendar):

www.rmhc.com/mission/scholarships -contact Beaumont Office at 409 838-2002 for more info. (scholarships available for African-American, Hispanic and Asian students) – deadline 2/1/05

www.bestbuy.com / click community relations then scholarship 2/15/05

www.100BlackMen.org / click scholarship – 2/27/05

www.usafunds.org / search for scholarship – 3/15/05

www.dontmesswithtexas.org / check website for deadline

www.myblackinfo.com/minorityscholarship.html - scholarship listing

www.kohls.com / click on corporation then community relations 3/15/05
(this scholarship is open for persons from 6 to 18 years old)

- ***Can we talk?*** - Developing a communication plan / Talking without controlling.
Faith
Friends
Fun
Funds
Future
Family
Final Decisions

Can you let go? What happens when....

- ***Where do we go from here?*** Focus on building a Team Approach
What do you need to get started
- ***Closing Prayer*** – Focus on prayers for each other

Tools to get started

1. Prayer to help you get focused
2. Develop a Plan of Action
3. Computer / Research
4. Calendar
5. Work Box for college info / applications
6. Good attitude about working together
7. Willingness to receive help
8. Follow-through
9. Good essays
10. Reference letters
11. Understanding the overall financial costs
12. Plan B



Beyond Graduation Notes

<u>FOCUS</u>	<u>MONEY</u>
<u>COMMUNICATION</u>	<u>TEAM APPROACH</u>



Resource Sheet

Month	Focus	Scripture
August	Focus / Commitment	Proverbs 3: 5-6
September	Awareness	Psalm 25: 1-5
October	Plans / Purpose	Joshua 1: 8 / 3 John 2
November	Communication	Proverbs 4
December	Guidance / Truth	John 5: 14-15 / 2 Cor. 5:7
January	Finance / Wisdom	Joshua 24: 5
February	Love / Respect	I Corinthians 13
March	Renewal of commitment	Philippians 4: 11, 13,19
April	Decision-making	Ecclesiastes 3: 1-8
May	Praise	Psalm 150 / Ephesians 1: 16-18

Important Websites:

Topic	Website
SAT info / dates	www.collegeboard.com
ACT info / dates	www.act.org
Princeton Review	www.princetonreview.com
Arts / Talent Scholarships	www.artsawards.org
Graduation Info	www.operationgraduation.com
Developing College Plans	www.mapping-your-future.org
Financial Aid Info	www.fafsa.ed.gov www.finaid.org www.studentaid.ed.gov www.collegeview.com
Free Scholarship Search	www.fastweb.com
Great Scholarship Listing	www.aspira.org
Info for Texas Grads	www.collegefortexans.com
Minority Scholarship Sites	www.hsf.net www.ronbrown.org www.hacu.net www.gmsp.org www.lulac.org www.blackexcel.org
Parent Info	www.collegeparents.org
Sallie Mae Scholarships	www.thesalliemaefund.org
Scholarship Info - Twins	www.twinsfoundation.com
Science / Medical Scholarships	www.tylenol.com www.miscinet.org
Special Scholarship	www.dontmesswithtexas.org
UMC Scholarships / Loans	www.gbhem.org
UNCF Scholarships	www.uncf.org

LOOKING FOR STUDENT AID

Federal, State, and Other Sources of Information



SHOULD I PAY SOMEONE TO HELP ME FIND OR APPLY FOR STUDENT FINANCIAL AID?

The quick answer is: Free help is available, whether you're looking for sources of student aid or completing the *Free Application for Federal Student Aid* (FAFSA). If there's a fee involved, be sure you know what you're paying for.

WHERE CAN I GET FREE INFORMATION ABOUT STUDENT AID?

The following sources usually have information about aid from the federal government and your state government; most can tell you about funds from your local community and private sources as well.

- **A college or career school financial aid office.** Talk to the financial aid administrator at the school you plan to attend. Be sure to ask about “institutional aid” – money the school itself awards students. The school’s catalog or Web site is also a good source of information about aid available at the school.
- **A local or college library.** Relevant materials are usually listed under “student aid” or “financial aid.” If you need help, ask the reference librarian.
- **The Internet.** Search using the key words “student aid” or “financial aid.” Remember that many scams operate over the Internet, so if an Internet service charges a fee, research it carefully. Better yet, use one of the many free Internet search services or aid information sites such as ours at www.studentaid.ed.gov
- **A high school counselor’s office.** Many counselors have a large selection of materials, know what recent graduates have received, and can guide you to free online information.

WHAT IF I WANT MORE DETAILED INFORMATION ABOUT FEDERAL STUDENT AID?

The major source of student financial aid is the U.S. Department of Education. Nearly 70% of the student aid that is awarded each year comes from the U.S. Department of Education’s programs (approximately \$61 billion in 2000-01). The Department’s aid includes grants, loans, and work-study.

The most comprehensive source of free information on federal student aid is the Department’s Web site, where you can learn about – and apply for – our programs. The site is at www.studentaid.ed.gov

Free materials available in the financial aid office at your college or career school or the guidance office at your high school include the *Free Application for Federal Student Aid* (FAFSA) as well as *The Student Guide* and *Funding Your Education* (two booklets that provide

detailed information about the U.S. Department of Education's programs). You also may request copies of the FAFSA or either of the two booklets by calling the Federal Student Aid Information Center (FSAIC) toll free at the number shown below. The FSAIC's operators can answer your questions about federal student aid and the application process.

Federal Student Aid Information Center (FSAIC):
1-800-4-FED-AID (1-800-433-3243)
(TTY 1-800-730-8913)

Most federal student aid is awarded based on financial need rather than scholastic achievement. For instance, most grants are targeted to low-income students. However, you do not have to show financial need to receive certain federal student loans.

You may apply for federal student aid at no cost by filing a paper FAFSA or applying electronically with *FAFSA on the Web*, the online application for federal student aid. All you need for *FAFSA on the Web* is a computer that supports a Department-approved browser. *FAFSA on the Web* is at **www.fafsa.ed.gov**

Who Offers Free Help Completing My FAFSA?

There are Web sites at which students can get help filing the FAFSA for a fee. These sites are not affiliated with or endorsed by the U.S. Department of Education. We urge you not to pay these sites for assistance that is provided for free elsewhere. You can get free help from the FSAIC, from the financial aid administrator at your college, from *FAFSA on the Web*'s online help, or from a U.S. Department of Education online guide called *Completing the FAFSA* at **www.studentaid.ed.gov/completefafsa**

What About Aid from Other Government Agencies?

Student aid is also available from other federal agencies, such as the U.S. Department of Health & Human Services and the U.S. Department of Veterans Affairs. For links to such information, visit **www.students.gov**

WHO CAN GIVE ME DETAILED INFORMATION ABOUT STATE STUDENT AID?

Contact your state education agency (usually located in your state capital). Call the FSAIC or visit the Web site listed below to get the telephone number for your state agency; this site also has links to state agencies' Web sites: **www.ed.gov/Programs/bastmp/SHEA.htm**

WHO ELSE AWARDS AID TO STUDENTS?

Student aid may also be available from foundations, community organizations, and organizations related to your field of interest (for example, the American Medical Association or American Bar Association). Contact the organizations directly for detailed information. Check with your parents' employers to see whether they award scholarships or have tuition payment plans. Although funds from these sources make up a small percentage of the total aid awarded each year, it's worth doing the research – you never know what you might find.

CHECKLIST OF FREE SOURCES OF STUDENT FINANCIAL AID INFORMATION

- ✓ the financial aid office at your college or career school
- ✓ a high school counselor
- ✓ the U.S. Department of Education
- ✓ other federal agencies (including the military, if appropriate)
- ✓ your state education agency
- ✓ the reference section of your school or public library
- ✓ the Internet
- ✓ foundations, religious organizations, community organizations, local businesses, and civic groups
- ✓ organizations (including professional associations) related to your field of interest
- ✓ ethnicity-based organizations
- ✓ your employer or your parents' employers
- ✓ free scholarship search services

Check with all of these sources before considering paying for a scholarship search or other financial aid service.

WHAT IF I'M STILL CURIOUS ABOUT SCHOLARSHIP SEARCH SERVICES?

A number of privately operated scholarship search services charge fees that can range from \$50 to well over \$1000. It is important to understand what information scholarship search services can provide. Some can be helpful in identifying sources of aid for students who meet certain criteria, such as academic achievement, religious affiliation, ethnic or racial heritage, artistic talents, athletic ability, career plans, or proposed field of study. *However, bear in mind that funds from these sources are usually limited and not all applicants will receive awards.*

Listed below are some of the services you might reasonably expect from a private scholarship search service.

- Most scholarship search services provide a list of sources of financial assistance you may apply for. After studying the list, you then send a separate application to each source that interests you. The scholarship search service does not apply on your behalf or pay any additional application fees that may be required.
- Many search services offer to refund your fee if you do not receive any award. However, some services require you to provide a rejection letter from every source on the list to claim your refund. You should be aware that many scholarship sources do not routinely send rejection letters. Make sure you get the scholarship search service's refund policy in writing before paying any money.

What are some questionable tactics I should watch out for?

- **Some services will tell you that millions of dollars in student aid go unclaimed every year.** The large figures you may hear or read about usually represent an estimated

national total of employee benefits or member benefits. Usually, such benefits are available only to the employees (and their families) of a specific company, or to the members of a specific union or other organization.

- **Some claim that you can't get the same information anywhere else.** Many services make you pay to get information you could have received for free from a college financial aid office, state education agency, local library, the U.S. Department of Education, or the Internet. Remember that you can find out about student aid without paying a fee to a search service.
- **Others request your credit card or bank account number to hold student financial aid for you.** Search services do not, in most cases, provide any awards directly to applicants, apply on behalf of applicants, or act as a disbursing agent for financial aid providers. You should never give out a credit card or bank account number unless you know the company or organization you are giving it to is legitimate.
- **Others try to get you to send them money by claiming that you are a finalist in a scholarship contest.** Most sources of financial aid have application deadlines and eligibility criteria; they do not, generally, operate like a sweepstakes.
- **Scholarship seminars frequently end with one-on-one meetings in which a salesperson pressures the student to "buy now or lose out on this opportunity."** Legitimate services don't use such pressure tactics.

Each year, the U.S. Department of Education receives numerous complaints from students and parents who did not receive the information they expected from a search service. The Department does not evaluate private scholarship search services. If you decide to use one of these services, you should check its reputation by contacting the Better Business Bureau (www.bbb.com), a school guidance counselor, or a state attorney general's office. Additionally, investigate the organization yourself before making a commitment:

- Ask for names of three or four local families who have used its services recently.
- Ask how many students have used the service and how many of them received scholarships as a result.
- Find out about the service's refund policy.
- Get everything in writing.
- Read all the fine print before signing anything.

The Scholarship Fraud Prevention Act created a fraud-awareness partnership between the U.S. Department of Education and the Federal Trade Commission (FTC). For more information about scholarship scams or to report a scam, call the FTC toll free at 1-877-FTC-HELP (1-877-382-4357) or go to www.ftc.gov/scholarshipscams

Most of the information private scholarship search services provide can be obtained for free elsewhere. Before you pay any company or organization to find student financial aid for you, make sure you're not paying for free information. Also make sure you know what you're getting for your money. Searching for student aid on your own can prevent you from wasting your money. You just need to know where to look.

IMPORTANT SCHOLARSHIP DEADLINES & WEB ADDRESSES 2006-2007

Check website for directions and updates prior to deadlines

DATE	ORGANIZATION	SITE	AMOUNT
OCT 31	COCA COLA SCHOLARS FOUNDATION	www.coca-colascholars.org	\$4,000 / \$20,000
OCT 31	PRUDENTIAL SPIRIT AWARDS	www.prudential.com	\$1,000 / \$5,000
DEC 1	TOYOTA COMMUNITY SCHOLARS PROGRAM	ONE STUDENT NOMINATED PER SCHOOL	\$10,000 / \$20,000
DEC 6	PRINCIPAL LEADERSHIP	www.principals.org	\$1,000
DEC 16 MAY 31	WHO'S WHO IN AMERICAN HIGH SCHOOLS	www.honoring.com	\$1,000
JAN 9	RON BROWN SCHOLARS	www.ronbrown.org	\$40,000
	DISCOVER CARD TRIBUTE SCHOLARSHIPS	www.aasa.org (juniors only)	\$25,000
FEB 1	GATES MILLENNIUM SCHOLARS	www.gmsp.org	VARIES
FEB 1	RONALD MCDONALD HOUSE CHARITIES	www.mcdonalds.com	\$1,000
FEB 1	SAM WALTON COMMUNITY SCHOLARSHIPS	www.walmartfoundation.org	\$1,000
MAR 15	USA FUNDS	www.usafunds.com	\$1,500
APR 1	YOSHIYAMA AWARDS	www.hitachi-fndn.org	\$5,000
APR 1	JACKIE ROBINSON AWARDS	www.jackierobinson.org	VARIES
APR 30	TYLENOL SCHOLARSHIPS	www.tylenol.com	\$1,000 / \$10,000
APR 1 & MAY 1	UMC HIGHER ED MIN	www.gbhem.org	VARIES

“I FORGOT TO CHECK” SCHOLARSHIP OPPORTUNITIES

PLACE	CONTACT	DUE DATE
Parents' jobs	HR Manager	CALL NOW!
Your job	HR Manager	CALL NOW!
Local Chapters of Fraternities, Sororities, National Org. / LINKS, NAACP, NBMBAA, Rotary Clubs, Elks Clubs	Scholarship Chairperson High School Counselors Family Members that belong to the organizations	January thru May
Businesses that have charitable foundations including State Farm, CVS, Walmart, JC Penney's, McDonalds and Black Opal	Check websites under the community outreach or education	Varies
Contests / Competitions Community Events	Counselors / family / friends	Varies / Dec. - June
National College Alumni Chapters	Scholarship Chairpersons Financial Aid Directors	Varies

Basic Info:

- ✓ **Read** info from high school counselor before “your locker and bag” makes it disappear!
- ✓ **Share** info with others through networking / think about other Class of '07 / '08 members
- ✓ Assumptions cause confusion...**GET CLARITY** about qualifications / guidelines
- ✓ **AVOID PROCRASTINATION** on deadlines for classes, applications and scholarships
- ✓ **Participate** in your college process...don't expect your parents to write your essays
- ✓ **Count** the dollars **after** you receive the award letter not before...some won't say yes!
- ✓ **Thank God at all times for He will provide!**

COLLEGE PREP CHECKLIST

Research Phase

Date Completed: _____

- | | |
|---|-----------------------------------|
| _____ Identify (7) schools of interest | _____ Order catalogs |
| _____ Review / Organize info | _____ Select (3) schools |
| _____ Check w/ friends if they need info from non-selected schools | _____ Determine preference |

Application Phase (complete for each application)

- | | |
|---|-------------------------------|
| _____ Review deadlines | _____ Read Application |
| _____ Detail what is needed / from whom / by when | |
| _____ Write essays / personal profile / goal statements | |
| _____ Give info to a proofreader / English teacher / Sponsor | |
| _____ Check timelines | _____ Prepare to mail |

_____ **DATE COPIED & MAILED APPLICATION**

- _____ **Check on receipt of application / additional information**

FINANCIAL AID / SCHOLARSHIPS

- | | |
|--|--------------------------------------|
| _____ Read the requirements | _____ Set timeline |
| _____ Answer questions | _____ Prepare info for refer. |
| _____ Compile packet for certification signatures / mailing / follow-up | |
| _____ Check on receipt of packet | |