



Financial Aid Award Offers 101 by Denise Sparacino

The Award Offer

Once your *Free Application for Federal Student Aid* (FAFSA) has been verified as “complete” by the Financial Aid Office at each school you sent your FAFSA, they will work up a financial aid package. Note: You must be accepted at the college and have completed financial aid verification if selected before award packages are compiled. Check with the financial aid office to determine if your financial aid is “complete” at least two weeks after submitting your FAFSA. The package will be based on your Expected Family Contribution (EFC), PROFILE results or Institutional Aid forms if applicable. Schools determine your financial aid based on the Cost of Attendance (COA) minus the EFC to equal the financial need. You will be notified of your financial aid in the form of an award letter either electronically or through the mail. The award letters vary in format, but the content is usually the same. Most award letters contain the following:

- ◆ Your COA (The total expenses of tuition, fees, and miscellaneous expenses for one year of education. The COA is established by each school, based on federal guidelines.)
- ◆ Your EFC (The amount a student’s family is expected to be able to contribute toward the student’s COA, determined by FAFSA results). The amount of actual out-of-pocket cost may differ per school based on financial resources available.
- ◆ Financial need. (The COA minus the EFC equals the financial need.
- ◆ A complete listing of each aid source and the dollar amount.
- ◆ A date to return the letter.
- ◆ Appeal process.

Making sense of the Award Letter

Financial aid may include: federal or state grants; scholarships; federal student or parent loans; work-study, institutional aid, or loans. Grants and scholarships do not require repayment; however, some scholarships require repayment if the terms of the scholarship are not met. Students earn money working for the work-study program. Loans need to be repaid back.

Award letters will show the COA, EFC and financial aid with dollar amount. Most award letters will also show the unmet need (COA less the total of EFC and total aid amount).

Award letters will provide a student an opportunity to accept or decline each source of financial aid. Before you decline any type of financial aid, you should talk to a financial aid officer. Some financial aid, like the Perkins Loan, may not be available if needed after a student declines the aid.

Most award offers will also provide directions on applying for loans and/or other financial aid sources or additional paperwork necessary to process the financial aid package.

Comparing Award Offers

If you receive award letters from different colleges, you will need to compare them to help you make a decision on which college to choose. Consider the following before making a final decision:

- ◆ Wait until you receive the award letters from each college you applied before making a final decision. Watch for deadlines., for missing a deadline may mean you lose your chances to receive all or part of the financial aid package. If you need more time, con-

tact the financial aid office to request a deadline extension.

- ◆ If the financial aid package does not meet your needs from your favorite school, then contact the financial aid office to determine if there is any other aid can be applied to your financial aid package.
- ◆ Do not make your final decision based on the lowest unmet need; you need to look at the total aid package and type of aid offered. If the lowest unmet need includes a package with a lot of loans versus a higher unmet need with more scholarships, grants and work-study, then the lowest unmet need may not be a savings.
- ◆ Do not just look at the school’s sticker prices (COA). Determine your out-of-pocket cost, and the amount and type of aid. The school with the lowest COA may not be the best bargain.
- ◆ Compare loans. What are the repayment terms, fees, interest rates, and interest compound methods?
- ◆ Special conditions. Will outside scholarships affect your aid package? Will scholarships require a maintenance of a specific GPA? Can a student attend part-time?
- ◆ Availability of the same aid package over time. Will you have access to the same package next year?
- ◆ Any special requirements? Do you need to maintain a minimum GPA or maintain enrollment into a specific program?

Comparing Colleges

If you cannot make a decision after comparing cost alone, then compare colleges. Consider the following:

- ◆ Graduate school. Will attending a less expense school make a difference into getting into a graduate program later on? Is it wise to save money on a undergraduate degree in order to spend more on graduate school? Can you save on your undergraduate degree and in graduate school?
- ◆ Can you save money attending a lower cost two-year college, then transferring to a four-year college?
- ◆ Attending a local college can save money on dorm or off-campus housing expenses. **Note: Trumbull KSU waives the application fee for Tech Prep students enrolled at TCTC, just mark on the application that you are a Tech Prep student at TCTC.**
- ◆ If you choose the higher cost college, will you be able to pay your student loans back with the entry-level money you make from your chosen profession? Your financial aid office has access to tools to help you determine your final loan cost and estimate monthly repayment amounts.
- ◆ Other expenses. The distance of colleges. How much is transportation daily to college, back home, and parking fees? Dorm costs? Living in off-campus housing costs?

The Final Decision

Pay attention to deadlines. It is very important to make your award decision on time. Once you make the final decision, you need to inform the other schools that you are declining their offer.

You must sign the award letter and return it by the deadline. You can accept all or only a portion of your financial aid package. Follow the instructions provided with the award offer on how to accept/reject the aid. Once you accept the award offer, you may need to complete further paperwork. Contact the financial aid office if you have any questions or need advice.

Previous Scholarships Available

6. Seven Seventeen Credit Union Scholarship Program Eight scholarships of \$1500 awarded to graduating high school seniors that are members of Seven Seventeen or are a legal dependent of Seven Seventeen member. Four scholarships are available to students attending one of three colleges: University of Akron, Youngstown State University and Kent State University. Four scholarships are available to members of either Seven Seventeen *cha-ching or edge club*. Must have a 3.0 GPA or higher. Applications available in guidance. Apr 1

8. Ohio War Orphans Scholarships Full tuition at public colleges or comparable amounts at private colleges to Ohio residents who are children of deceased or disabled veterans with wartime service (death or disability need not be a result of/or related to military service) For more information: <http://regents.ohio.gov/>

9. Ohio Bureau of Vocational Rehabilitation Provides awards for tuition, fees and books to students with a physical or mental impairment which constitutes or results in a substantial impediment to employment. Contact 330-373-1937.

10. AmeriCorps Program that provides educational awards in return for community service. Contact: Corporation for National Service, 1201 New York Ave. NW, Washington, DC 20525. 1-800-942-2677 www.americorps.org

12. College Answer Scholarship Sweepstakes A free scholarship search with a monthly drawing for \$1000. www.collegeanswer.com Parents, enter to win a \$10,000 scholarship at www.collegeanswer.com/parent

13. The Christian Connector Inc, Scholarship Drawing The scholarship recipient must be enrolling for the first time as a full-time student at a Christ-centered Christian college or Bible college within 16 months of being notified by The Christian Connector, Inc. that he/she has won the drawing. \$2500. Apply online at www.christianconnector.com. May also do a Christian college scholarship search with \$150 million in scholarship money available.

17. Pittsburgh Technical Institute Scholarships Scholarship money available for students who are active members of organizations. Deadlines: DECA—Jan 29; FCCCLA—Jan 29; BPA—Jan 29; FBLA—Feb 12; SkillsUSA—Mar 5; TSA—Mar 5; HOSA—Mar 5; Ohio Governor's—Mar 5; and JROTC—Mar 5. Applications

31. Imagine America Scholarship Open to TCTC students who are enrolled in sponsored colleges and technical schools. See Ms. Sparacino in guidance for eligibility requirements.

34. Global Automotive Aftermarket Symposium Scholarship Awards available for students pursuing studies as automotive technicians, as well as in sales, distribution, marketing, engineering and manufacturing. When students complete a GAAS application at www.automotivescholarships.com, the Symposium's affiliation with other industry groups puts students in consideration for nearly ten different scholarships. Mar 31

35. Schwallie Family Scholarship The organization for Autism Research will award \$3000 to qualified persons with autism or Asperger syndrome. Three categories: four-year undergraduate school, two-year undergraduate school, and trade, technical or vocational school. Apply at www.researchautism.org/news/otherevents/scholarship.asp Apr 30

Exceptional Nurse Scholarship Several scholarships for nursing students with disabilities; most awards are for \$500. Applicants must be students with a documented disability who have applied to or already been admitted to a college program on a full-time basis. Apply at www.exceptionalnurse.com Jun 1

37. Latino College Dollars: Scholarships for America's Latino Students A booklet on scholarships for America's Latino students is available online at www.latinocollegedollars.org

41. The Youngstown Chapter of the Links, Inc. One \$1000 and one \$500 scholarship available for students who graduate from a Mahoning Valley high school. Must have at least one parent of African American origin, must be enrolled in an accredited college seeking a bachelors degree, and have a 2.8 GPA. Applications available in guidance. Mar 1

43. Science, Technology, Engineering, and Mathematics (STEM) Check with the financial aid department of your college choice to see if they award grants or scholarships to students majoring in a science, technology, engineering or mathematic degrees. Most schools award money to students majoring in these degrees. You will probably need to apply by a separate application. Make sure you do not miss the deadline for application.

44. Youth Survivor College Scholarship Opportunity Assistance in pursuing higher education from an accredited school. As cancer survivors and role models, scholarship recipients may be invited to serve as American Society volunteers, to train as mentors for future scholarship recipients, and to represent the American Cancer Society on campus and in their communities. Applicants must all of the following criteria: Resident of Ohio; US Citizen; diagnosed with cancer before age 21; under 25 at the time of application; and plan to attend an accredited university or community college in the US. Applications available at www.cancer.org/ohiogrants or 1-888-227-6446 ext 8405 or 8409 Feb 27

45. Gen and Kelly Tanabe Scholarship Applicants must be 9-12th grade high school student, and must attend a US college. Must complete an essay. \$1000. Apply online at <http://www.gkscholarship.com/> Jul 31

46. The Ohio Association of Career Colleges and Schools Scholarships More than 275 scholarships available for students attending 27 Ohio career college or school including three local schools (Trumbull Business College, ITT Technical Institute, ETI Technical College). Students must have a "C" or better to apply, must be nominated by a current member of the Ohio Legislature, and must start school in the fall 2010. Applications available in guidance. Apr 1

47. Richard T. Naples, Sr. Education Foundation Inc. Scholarship Available to all graduating seniors in Trumbull, Mahoning and Stark Counties. 25 awards of \$800 each for students attending colleges, universities, institutes for fine and performing arts and trade, and vocational school. Must have a 2.5 GPA or higher. Applications available in guidance. Mar 31

48. TCTC General Scholarship Open to TCTC seniors who plan on attending college or technical school next year. Scholarship type and amount varies, but special scholarship available for AJROTC students and Auto Service students. Must have a 2.0 or higher GPA. Applications available in TCTC guidance. Must attach an acceptance letter from the college or technical school you plan to attend to the application, along with transcripts. Seniors must donate blood to be eligible for the Red Cross scholarship, but not for the other scholarships. Teacher recommendation required - form provided. Mar 26

49. Trumbull County General Scholarship Students can apply to six different scholarships by completing one application— available in guidance. **Loren Hunter** for Warren City seniors only. **Marie Ohl** several scholarships are available. Financial need is a factor. \$1000, non-renewable. **Rotary Club of Warren Two** \$1000 scholarships. Applicants must be have a verified learning disability or physical disability and show financial need. May be renewed. **Stanley L. and Grace A. Woofler Two** \$1500 scholarships; may be renewable. Applicants must have a verified learning or physical disability, demonstrated scholarship, achievement, participation in activities and financial need. **Trumbull County Eight to ten** non-renewable scholarships, amount varies. Preference will be given to deserving students of the Trumbull County Children's Services first, and then to students demonstrating scholarship and participation in activities. **First Place Bank of Warren** Must demonstrate a philosophy of superior performance and commitment to school and community involvement. Twenty-three \$2000 scholarships awarded. **One \$1500 scholarship to a TCTC student.** Must have a 3.0 GPA. After meeting the minimum GPA, all applicants will be evaluated based on their participation in school and community activities. **The application requires a high school transcript and other documents attached; therefore, you need to see your TCTC counselor at least a week before the deadline.** Mar 19

50. Trumbull County Wolves Scholarship Must be a high school senior attending school in Trumbull County and must display financial need. Applicants must display academic proficiency and the ability to successfully perform college work. Amount and number of scholarship varies. Applications available in TCTC guidance. Mar 19

51. Trumbull County ACIM/Wolves Scholarship Open to Italian American high school seniors attending school in Trumbull County. Must have a 2.5 GPA. Applications available in TCTC guidance. Mar 19

53. Ohio Newspapers Foundation 2010 Minority Scholarship Must be a graduating senior at an Ohio high school and attending an Ohio college or university in the fall. Must have a 2.5 GPA or higher. Applicants must be African American, Hispanic, Asian American or American Indian. Must provide an autobiography of 750–1000 words. One \$1500 scholarship will be awarded. Applications available in guidance. Mar 31

64. TCTCEA Senior Scholarship Available to TCTC seniors only. Applications available in guidance. Deadline: Mar 26

65. Scholar Athlete Milk Mustache of the Year (SAMMY) 2009 Award The Sammy award program recognizes outstanding scholar athletes in grade 12 from high schools throughout the USA. 25 winners will receive a \$7500 scholarship, an invitation for winners, parents and/or guardians to attend a weekend in June at the Disney World Complex in Orlando, Florida and an opportunity to be pictured in a special congratulatory Milk Mustache ad. Applications available online at bodybymilk.com until Mar 5

66. Kent College Tech Prep Consortium Business and Industry Scholarship

Must be a senior tech prep student attending TCTC with a minimum 2.75 GPA. An official high school transcript must be provided which reflects courses approved by the home district that count toward the cumulative 7 semester GPA. One scholarship will be awarded per program provided eligible applications are received and student participated in bowl-a-thon fundraiser. Applications available in guidance. Apr 9

58. Ancient Order of Hibernians one or more \$1000 scholarship for Trumbull County high school seniors. Write a 500 word essay on *Why do so many people want to be Irish on Saint Patrick's day*. Applications available in guidance. Feb 23

New Scholarships Available

59. AEMP Foundation Scholarship \$500 per semester for four semesters available to students who have 2.0 GPA throughout high school and who plans on attending a college or vocational program that offers diesel technology. Applications available in guidance, see Ms. Sparacino May 1

60. The Bentley Trust Scholarship Residents of Trumbull County whose family circumstances are such that they cannot afford to attend college, technical or trade school without assistance are eligible. Considerable weight will be given to estimates of potential success in a chosen field rather than to GPA or class rank. Preference given first to orphans, next to students from foster homes, then to broken homes, then to needy students. Scholarships up to \$3000, and generally renewable for three years. Applications available in guidance. Mar 31

61. The Goodrick Family Foundation Scholarship Two \$1000 scholarships available to seniors who plan on attending a college or university majoring in music or medicine (including veterinary medicine). Applicants must be graduating from a Mercer County Pennsylvania or Trumbull County Ohio. Consideration will be given to leadership/service, character/integrity, school activities, noteworthy achievements, awards and recognition, work history, special talents, community and personal activities, financial need, GPA, ACT/SAT scores, and class rank. Applications available in guidance. Apr 15

62. Edward J. DeBartolo Memorial Scholarship Rewards high school seniors for their hard work, community and high school involvement. Amount and number of scholarship varies. Last year's awards were \$6,000 each to eight area students. Applications available in TCTC guidance. Apr 16

63. New Castle School of Trades Scholarship Program Seniors can compete for scholarship money on NCST scholarship day on March 6. Students must register before March 2 to be eligible to compete. Call 1-800-837-8299 to register.

64. The Trumbull New Theatre (TNT) Scholarship Students must have shown an interest in community theatre. To qualify a student must have a member of their family who is an active member at TNT, must complete at least 20 hours of volunteer service to TNT and must submit an essay. Applications available in guidance. Apr 1

65. Youth Survivor College Scholarship Opportunity Assistance in pursuing higher education from an accredited school. As cancer survivors and role models, scholarship recipients may be invited to serve as American Society volunteers, to train as mentors for future scholarship recipients and to represent the American Cancer Society on campus and in their communities. Applicants must meet all of the following criteria: Resident of Ohio, US Citizen, diagnosed with cancer before age 21, under 25 at the time of application, and plan to attend an accredited university or community college in the US. Applications available at http://www.cancer.org/docroot/COM/content/div_OH/COM_6_1x_Grants_and_Scholarships.asp or 1-888-227-6446 ext. 8405 or 8409 Feb 26

66. National Italian American Foundation Scholarships and grants awarded to high school seniors on the basis of academic merit for use during the following academic year. Scholarships range from \$2500 to \$10,000. Each award covers tuition and university-provided room and board. **General Category I** Italian American students who demonstrate outstanding potential and high academic achievements. May be applied to any area of study. **General Category II** Students from any ethnic background majoring or minoring in Italian language, Italian studies, Italian-American studies, or a related field who demonstrate outstanding potential and high academic achievements. Applications available online only at www.niaf.org/scholarships/index.asp Mar 5

67. Minority Journalism Scholarship The Ohio Newspapers Foundation is offering a \$1500 scholarship to a minority, Ohio high school senior who plans to pursue a newspaper journalism career at an Ohio college or university during the 2009-2010 year. Must have a 2.5 GPA; must be African American, Hispanic, Asian American or American Indian. Applications available online at www.ohionews.org. Mar 31

68. American Chemical Society (ACS) Scholars Program The American Chemical Society awards renewable scholarships to underrepresented minority students who want to enter the fields of chemistry or chemistry-related fields. Awards of up to \$5,000 are given to qualified applicants based on academic standing, financial need, career objective, leadership skills, and involvement in school activities and community service. Apply on-line at www.acs.org/scholars Mar 1

68. CHS Foundation High School Scholarship Must be a high school senior and plan on pursuing an agricultural-related degree from a two or four-year college. 50 scholarships available for \$1000 each. Apply online at www.chsfoundation.org Apr 1

69. Highway Worker Memorial Scholarship Provides financial assistance to the children of highway workers killed or permanently disabled on the job. Must have a 2.5 GPA. Application available online at <http://www.artba.org/article/foundation-accepting-applications-for-2010-highway-worker-memorial-scholarship/> Mar 19

* Scholarships listed in burgundy are local scholarships or available for TCTC students only

Hiram College Summer Academics

Hiram College is offering a series of summer academic experiences available to students who will be seniors in the fall.

- ◆ The Emerging Writers Workshop in Creative Non-Fiction
- ◆ The Hiram Genomics Academy
- ◆ The High School Leadership Conference
- ◆ The Institute of Theatre

See Ms. Sparacino in guidance to sign up by May 14. Seating is limited, so sign up early.



330-847-0503
or

1-866-737-6925 (toll free)

Mrs. Cindy Goff, Secretary
Phone Extension 1005

Counselors:

Ms. Maria Len
Phone Extension 1007

Home Schools:

Brookfield
Girard
Hubbard
Liberty
McDonald
Mineral Ridge
Warren (A-L)

Ms. Tina Hentosh
Phone Extension 1006

Home Schools:

Champion
LaBrae
Lordstown
Newton Falls
Niles
Southington

Ms. Denise Sparacino
Phone Extension 1010

Home Schools:

Badger
Bloomfield
Bristol
Lakeview
Maplewood
Mathews
Warren (M-Z)

www.tctchome.com

Editors: Neal Neuberger
Maplewood
Graphic Communications
Alan Frederick
Girard
Interactive Multimedia

TCTC Important Days

March 26
End of 3rd Nine Weeks

April 2-5
Spring Break

May 25
Senior Completion Ceremony

May 28
Last Day for Students

College and Financial Timeline for Seniors

- ☑ Complete admission applications. **Check deadlines for applying for admissions and scholarships. With many colleges, if you miss their application deadline, you may not be eligible for financial, scholarship and grant opportunities.** Do not forget to send high school transcripts with admissions applications, which you will need to order from your **home school** guidance office. Keep records of everything you submit in a file for easy access. Confirm that colleges have received your admission application and all necessary materials needed for admissions.
- ☑ Research scholarship opportunities, write for applications or apply online. Make sure you include all requested materials when submitting the application. Check scholarship opportunities available at colleges you plan on attending. Check the Guidance Newsletters from TCTC and your homeschool for scholarship opportunities. **Check deadlines and procedures for applying. Tell your TCTC and home school counselor if you receive a scholarship.**
- ☑ Request teacher, counselor, or employer recommendations, if needed for admissions or scholarship applications, at least two weeks before due. Supply relevant information regarding achievements, GPA, community service, hobbies and extracurricular activities.
- ☑ Complete the FAFSA online at www.fafsa.ed.gov, and any other institutional aid forms for all colleges you applied. Keep copies of all forms you submit and copies of income tax forms. **Be aware of the deadline dates!** Failure to adhere to deadlines may result in the loss of much needed financial aid.
- ☑ Take or retake the ACT or SAT **NOW!** ACT applications are available in guidance. Your admission process is not complete without ACT or SAT scores. There are only two more chances this year to take the test. Review your financial aid award letter from each college you applied to determine which college you will attend; use the front of this newsletter to help you navigate this process. Make sure you sign and return the letter by the deadline. You can call the financial aid office if you need additional time.
- ☑ Continue to work hard all year; do not succumb to senioritis. Grades can affect scholarship eligibility and admissions even after you are accepted. Your final senior transcript will reflect your progress your senior year, so do not miss school!

College and Financial Timeline for Juniors

- ☑ Search the internet for scholarships now. Most outside private scholarships are offered for high school juniors. Check the Guidance Newsletter for scholarships for those that will allow high school juniors to apply. **Make sure you meet the deadlines.**
- ☑ Begin researching colleges that you are considering attending. Start arranging college visits. Make sure you meet with an admissions and financial aid representative during your college visit. If you cannot visit in person, do a virtual visit online at eCampusTour.com.
- ☑ **Take the ACT and/or the PSAT in your junior year.** Taking the test in your junior year will help you to decide if you need to take additional classes summer/senior year in low test areas. Taking the test now will allow colleges to contact you and provide you with more opportunities to retest. You need the test scores to apply for college next year. If you wait until your senior year, you may miss many college financial aid and institutional opportunities. Applications are available in the TCTC guidance office. **Let your TCTC know your score when you receive it.**
- ☑ Start or continue community service involvement. Many college admissions and/or scholarship applications take notice when students succeed academically while being active in clubs, participating in sports and volunteering in the community. Take leadership roles in activities and clubs.
- ☑ Begin developing portfolios, audition tapes, and resume. Keep records or articles of successes.
- ☑ Strive for high grades. Do not miss school!

TCTC Red Cross Blood Drive

TCTC will receive \$250 scholarship awards from the American Red Cross for every 50 productive units of blood collected. The scholarship money will be available for TCTC seniors only. By donating blood you will not only have the opportunity to help others in our community, but you will also raise scholarship money for TCTC seniors. TCTC seniors, you must donate blood to be eligible for this scholarship. More information will be provided in informational sessions to be held during your English class before the blood drive.

The TCTC program that has the highest percentage of students donating blood will win a pizza party!

