

# Caper Notes

LOWER CAPE MAY REGIONAL HIGH SCHOOL

For Seniors and Senior Parents

## Guidance Department Newsletter

*EACH CAPER NOTES CONTAINS NEW SCHOLARSHIP INFORMATION*



*Seniors should be completing the college application process because it is now time to begin applying for local scholarships.*

### **Important Notice**

Financial Aid Forms available at [fafsa.ed.gov](http://fafsa.ed.gov)

It is now time to file your financial aid application. Forms are available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). The preferred, easiest and quickest method of application is on the web. **DO NOT DELAY. FILE EARLY!!**



### **Also Important!**

As you receive acceptance letters and scholarship awards either from the colleges or other sources please bring a copy of the letter to the Guidance Office.

As always students and parents are invited to visit with the Guidance Counselors:

Senior assignment as follows:

Mr. Courtney	A-Fa
Ms. Markovitz	Fe-Levai
Ms. Last	Loftus-Rose
Ms. Kuhlberg	Roseman-Z

# Important

When you register for the SAT/ACT, you must list our high school code or scores will not be sent LCMRHS and therefore will not be listed on your transcript.

LCMRHS high school code: 310210

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## COLLEGE ADMISSIONS TESTING

Seniors who plan to attend a four-year college and have not taken a college admissions test need to do so very soon. Those who have tested may choose to retake either test in order to try for a higher score. The registration packets for the SAT I, SAT II Subject, and ACT tests are now available in the Guidance Office. You may check the college catalogs or talk with your counselor if you are unsure which test(s) to take. The high school code number for Lower Cape May Regional High School is 310210. Students planning to attend a community college will not need to take the SAT or the ACT.

The testing schedule for the 2007-08 school year is listed below.



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## SAT I & SAT II Subject Tests

<b>Test Date</b>	<b>Registration Deadlines</b>
January 26, 2008 *	December 26, 2007
March 1, 2008	January 29, 2008
May 3, 2008	April 1, 2008
June 7, 2008 *	May 6, 2008

\*Test given at LCMR

The cost of the SAT I is \$43.00; the SAT II Subject Tests vary in price depending on the test. Late registration dates are available for an additional \$22.00.

## MONEY AND INFO on the WEB

- <http://www.amsweb.com> - AMS (Monthly Installment Plan)
- <http://www.ed.gov/directloan/calc.html> - Budget/Repay calculator
- <http://www.mapping-your-future.org> - Entrance/Exit Loan Counseling
- <http://www.fasfa.ed.gov> - FAFSA on the Web
- <http://www.finaid.org> - General Financial Aid Information
- <http://hessa.org> - NJ Higher Education Student Assistance Authority
- <http://www.nasfaa.org> - NASFAA Homepage/Sitemap
- <http://stts.bls.gov/ocohome.htm> - Occupational Outlook Handbook
- <http://www.AmercianScholars.org> - Scholarship Search
- <http://www.collegescholarships.com> - Scholarship Search
- <http://fastweb.com> - Scholarship Search
- <http://tess.tcnj.edu> - T.E.S.S. (The Electronic Student Services Menu)
- <http://www.ed.gov/offices/OPE> - Office of Postsecondary Education
- <http://www.tcnj.edu/~admsys/faframe.html> - OSFA Homepage
- <http://www.nsls.ed.gov> - Personal Borrowing History
- <http://www.pin.ed.gov/> - Pin Number Registration
- <http://www.salliemae.com> - Present Loan Information
- <http://www.nslc.org> - Remember Your Loan
- <http://studyabroad.com> - International Education Information

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## ACT

<b>Test Date</b>	<b>Registration Deadlines</b>
February 9, 2008	January 4, 2008
April 12, 2008	March 7, 2008
June 14, 2008	May 9, 2008

\*Test given at LCMR

The cost of the ACT without the writing component is \$30.00 and with the writing component is \$44.50. Please check the registration packet for test site locations.

## THE NUTS AND BOLTS OF FINANCIAL AID

Let's start with some definitions:



### FINANCIAL AID

#### **THE DEFINITION OF FINANCIAL NEED**

“Financial Need” is the key to establishing eligibility for financial aid. Essentially it's the difference between the cost of a particular college and the family's EFC. If the cost of the college exceeds the EFC, the family has “need” and qualifies for need-based aid. For example: A family whose EFC is \$9,000 considers two colleges: ‘Privy Ivy’ which costs \$20,000 and ‘State U’ which costs \$9,000. At Privy Ivy, the family qualifies for \$11,000 in aid: at State U, it qualifies for no aid at all. In other words, the true cost of college is not the price printed in the glossy brochure: it's the amount the family pays out of its own pocket. In this simplified example, the cost of attending both schools is the same \$9,000.

**FAFSA:** The Free Application for Federal Student Aid is an important part of the college application process if you are interested in receiving grants, loans or scholarships. January 1, 2008 is the earliest the application can be submitted to the Department of Education due to year end financial information that is required. This is the accepted form for most colleges and universities.

**PROFILE:** Many private colleges, universities, graduate and professional schools and scholarship programs use the information collected on the PROFILE to help them award private, nonfederal student aid funds. If one or more of the schools to which you are applying requires the PROFILE you can pick up a form in the Guidance Office or register on line at [www.collegeboard.org](http://www.collegeboard.org).

Note: You will need to collect financial records (both yours and your parents') to complete financial aid forms. Make sure these papers are close at hand: tax returns, W-2 forms, bank statements, records of benefits from the Social Security Administration, Department of Veterans' Affairs, and other agencies.

- Grants and scholarships are gifts. They don't need to be repaid, which makes them the most desirable forms of financial aid.

- Loans must be repaid.

- Work/Study is just that-money students work for (in a job provided by the college) while they study. The money does not need to be repaid.

- Need Analysis is the official income/asset evaluation that determines how much a family must contribute to the cost of college.

- Expected Family Contribution (or EFC) is the result of the need analysis.

- Dependent students are those who depend on their parents for support.

- Independent students do not depend on their parents for support. Only their income and assets, and those of a spouse, are evaluated to determine EFC. (Generally, students must be at least 24 years old by December 31 of the award year to qualify.)

### JUNIOR/COMMUNITY COLLEGES

Junior or community colleges offer two types of programs. One is the transfer program for those students who plan to attend a four year college. The other program is a career preparation program that leads to an associate degree or some type of certification program.

Many students attend a junior college and pursue a degree program that stresses competency in job entry skills. Others attend to complete courses, which will transfer to a four-year institution. Care should be taken to establish whether particular credits would transfer to a particular four-year school.

The junior college also offers programs which provide competency certificates. These programs are sometimes only one year in length. The junior college will provide information regarding Associate of Applied Science Degrees or competency certification.

### ATTENTION SENIOR BOYS

Guys, Something to add to your list of things to do today-you need to register with Selective Service. It is not the Army, it's not the draft, no one's going to your house-it's just one of those things a man's gotta do. If you are 18, you have to register within 30 days of your 18th birthday. It's the law. If you are 17, you can submit registration information and when you're 18, you'll be registered automatically. Registering keeps you eligible for Federal college loans, grants and student aid in most states. You can register on-line at [www.sss.gov](http://www.sss.gov), you can fill out a registration card at any U.S. Post Office or you can send back the registration card you may have received in the mail. If you have any questions, check with your Guidance Counselor.

## Scholarship Information

As scholarship information is received in the Counselors' Office, it will be publicized through the "Caper Notes" and/or announcements. It is important to pay close attention to information on eligibility criteria, deadlines, etc. If you are interested in any of these scholarships, please contact the Counselors' Office for applications and/or additional information.



### SCHOLARSHIP APPLICATIONS

Two of the most important factors in the application process are neatness and promptness. Be sure to read all directions carefully before you start completing the application form. A typed application gives the best appearance. Do not scratch out or mark through words. If a personal statement or autobiography is required, use letter size (8 ½ X 11 inch) white paper: stationary or colored paper should not be used. Pay special attention to the deadline date and to any additional items required (such as letters of recommendation, transcripts, etc.) If the application is being returned to the Counselors' Office for mailing be sure to turn it in three or four days in advance of the deadline. If the application is to be mailed directly to the scholarship committee, try to mail it at least a week in advance.

If the application requests letters of recommendation follow the guidelines given concerning whom should be asked to write your recommendations. If possible, it is a good idea to ask people from different areas instead of only asking teachers. For example, ask one teacher, one employer, one person from your church, etc. Always ask for recommendation letters at least two full weeks in advance three weeks if possible. It is also appropriate to send people a short note of appreciation for writing you a recommendation letter.



### Scholarship Scam Warning Signs



Watch out for the following claims companies will make in an effort to scam you:

**"For a fee, we will provide a comprehensive list of scholarships."**

Don't spend money on a fee-based matching service. The biggest and best scholarship databases are available for free on the Web.

**"Billions of dollars of award monies going unclaimed."**

Statements about funds going unclaimed are simply untrue. If funds are available, students will compete for them.

**"We have a money-back guarantee."** Legitimate scholarships are always competitive. No one can guarantee that you will win a scholarship.

**"We need your credit card or bank account number."** No legitimate scholarship should require your credit card number or bank account numbers.

**"We will do all the work."** To receive a scholarship students must complete the application and essays themselves. No one else can do the work for them.

### It is the Student's responsibility to

- Read this newsletter,
- Obtain the application,
- Fill out the information carefully and completely,
- Attach any requested documents or request in writing that the documentation be attached by the guidance counselor,
- Return the application to guidance prior to the deadline set by the guidance office.

### Scholarships.com

<http://www.scholarshipcoach.com>. A great web site!! Ben Kaplan wrote the book, How to Go to College Almost for Free. Get an insider's look at how the college financing game is played. Learn how to develop a scholarship action plan, locate and research scholarships right for you, construct a compelling and memorable personal narrative, obtain quality recommendation letters, and masterfully complete all of the necessary application paperwork (YES HE IS TRYING TO SELL YOU HIS MATERIALS BUT THERE IS ALSO FREE INFORMATION AT THE WEB SITE.)

### IMPORTANT!!!!!!

Read all scholarship information very carefully. Note all deadlines. If the application requires a transcript please request it from the Guidance Office at least one week before the deadline.



*Most universities offer scholarships for students planning to attend that school. You should contact the financial aid office at each of the schools that you are interested in attending.*

**SENIORS WHO HAVE ACCUMULATED A SIGNIFIGANT NUMBER OF COMMUNITY SERVICE HOURS (BOTH SCHOOL RELATED AND NON-SCHOOL RELATED) SHOULD SEE MRS. LAST IMMEDIATELY.**

# Scholarship Announcements



**Elks National Foundation Legacy Awards:** \$1000 to a child or grandchild of a living Elk member. Applicant must take the SAT or ACT by December 31.

**Deadline is January 11, 2008.**



**The 2007 Sam Walton COMMUNITY Scholarship:** Application is available online until January 12, 2008. \$1000 award for a high school graduating senior. Web address is [www.walmartfoundation.org](http://www.walmartfoundation.org). The access code (SWCS) must be used to access this application process.

**Deadline is January 12, 2008.**



**American Red Cross Blood Services:** \$1000 award. For graduating seniors who reside and attend school in Cape May County. Applicants must include a 500 word essay, the application, and two recommendations.

**Deadline is January 21, 2008.**



**Ronald McDonald House Charities Scholarships:** This scholar program awards \$1000 to college bound high school seniors. You must request a transcript for these scholarships. There are three separate scholarships:

RMHC Scholars: To high school seniors of all backgrounds.

RMHC/Future Achievers: To African American high school seniors.

RMHC/ HACER: To Latino high school seniors.

**Deadline is: January 21, 2008.**



**FYI**

The reason that some of the deadlines printed in the Caper Notes differ from the deadlines on the form is that this office needs time to process the transcripts and other information.



**Phi Delta Kappa International Prospective Educator Scholarship Program:** \$1500 award for students who are in the top 10% of their class and are planning on majoring in education.

**Deadline is: January 25, 2008.**



**New Jersey's Junior Miss Scholarship Program:** This program is for any high school senior interested in being a part of the New Jersey Junior Miss Program in March.

**For more information, see Ms. Markovitz for application materials.**



**Mall Merchants Association Scholarship:** Two \$1000 awards given to a college bound male or female student. Each student must write an essay on the following topic: "How do you feel the Washington Street Mall Merchants has affected the community?"

**Deadline is: February 1, 2008**



**Elizabeth Soeder Scholarship Fund:** for students who are residents of Cape May County. Applicants must have an unweighted GPA of at least a 3.0 and demonstrate financial need. Application must be made online at [www.wachoviascholars.com](http://www.wachoviascholars.com). There are materials that must be mailed no later that February 15.

**Deadline is February 15, 2008.**



**Cape May City Elementary School Education Foundation Scholarship:** For students who attended Cape May City Elementary School at least 2 years and are planning to attend a higher education institution. Student must fill out the application, write a 500 word essay, have 2 letters of recommendation, and submit a high school transcript.

**Deadline is February 29, 2008.**





**American Legion Auxiliary:** This scholarship is available to a student who is the child, grandchild, or great-grandchild of a veteran who served in the Armed Forces during eligibility dates for membership in *The American Legion*. The following scholarships are available:

- American Legion Auxiliary Scholarship
- American Legion Past Presidents Parley Nurses Scholarship
- American Legion Claire Oliphant Memorial Scholarship

**Deadline for above 3 scholarships is March 14, 2008.**



**Eden Institute Foundation Scholarship:** \$1000 for a student who plans to pursue special education or a related field as his/her major field of study in college.

**Deadline is March 24, 2008.**



**Morgan Hand, II Memorial Scholarship:** For students pursuing an undergraduate degree at Rutgers University. Preference is given to students majoring in engineering, however all students planning to attend Rutgers are encouraged to apply.

**Deadline is April 1, 2008**



**New Jersey State Golf Association:** \$2000 to \$8000 to students who have caddied at least two seasons at golf clubs that are members of the Association.

**Deadline is April 1, 2008.**



**New Jersey's Vietnam Veterans' Memorial Scholarship:** two \$2500 scholarships. Student must have visited the Memorial in North Jersey (exit 116 on the Garden State Parkway) and must write an essay.

**Deadline is April 4, 2008.**



**New Jersey School Building and Grounds Association:** An award of \$1000 goes to a high school student seeking admission to a college, university, or vocational college program. Recipients will be chosen based on financial need and application information.

**Deadline is April 4, 2008.**



**New Jersey State Elks Special Children's Scholarship:** Two renewable scholarships, one for a male and one for a female senior with disabilities.

**Deadline is April 4, 2008.**



**Christopher J. Loftus Memorial Scholarship:** A \$1000 scholarship. Write a one page essay about how you personally have been affected by violence and what you have done to turn your life around and what you have done to help bring those experiences to positive action. Ask your guidance counselor to provide a transcript.

**Deadline is April 12, 2008.**




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**PLANNING TO ATTEND  
ATLANTIC CAPE COMMUNITY COLLEGE???**

Pick up an application and register for the:

**ACCC JUMP START PROGRAM**



**FEBRUARY 5, 2008**



**8:30 am at LCMRHS**

**Applications and sign up sheet in Guidance Office.**