

# Caper Notes

LOWER CAPE MAY REGIONAL HIGH SCHOOL

For Seniors and Senior Parents

## Guidance Department Newsletter

*EACH CAPER NOTES CONTAINS NEW SCHOLARSHIP INFORMATION*

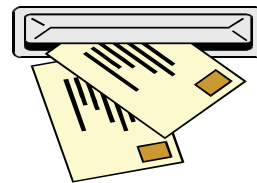


*As you receive letters of acceptance and scholarship awards either from the colleges or other sources please bring a copy of the letter to the Guidance Office.*

### **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!!**



### **OH THE PLACES YOU'LL GO...**

Want to know where your fellow classmates are going next year? Check out the SENIOR page on the LCMR web site. Do you want your picture and name on the video also? Then come down to Guidance and let your counselor know what you are planning to do after graduation.

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 to 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>
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.

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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

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.

## SENIOR AWARDS NIGHT INFORMATION

As soon as you receive notification of awards, financial aid and/or scholarships, it is important for you to bring a copy of this information to the Guidance Office. The information will be kept on file for recognition at the annual LCMRHS Senior Awards Day Program on **May 28, 2008**.

## MILITARY TESTING

There are opportunities available to young men and women who can qualify for today's ARMED FORCES. Each branch of the military offers programs of training and technical schooling as well as an excellent college scholarship program.

Representatives from the various branches will be at the school throughout the year to talk to students.

## 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.

## FINANCIAL AID



### THE NUTS AND BOLTS OF FINANCIAL AID

Let's start with some definitions:

- 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.)

### 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.

### 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).

### Financial Aid Hints

- List New Jersey colleges first on the list of schools to get the FAFSA report so that state programs will be included in the Financial Aid review.
- Scholarships will not lower a student's financial aid eligibility, but no Financial Aid Package can exceed the actual cost of attendance.
- While grants are awarded, it is almost impossible to get through college with no loans.
- If the family financial situation changes, such as a parent losing a job, contact the college immediately so adjustments can be made.

*-Atlantic City Press*

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.

## 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.



### 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.

### 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

### 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.

### 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.



### PLACES TO CONTACT FOR SCHOLARSHIP MONEY

1. The primary and best source is the College/Financial Aid Officer, at the university, college or vocational/technical school the student is considering attending. **PLEASE CONTACT THE FINANCIAL OFFICE AT THE INSTITUTION EARLY. THIS PERSON CONTROLS ABOUT 90% OF ALL FINANCIAL AID AVAILABLE.**
2. **Institutional Scholarships** – Various departments at a college (Art, English, etc.) may offer scholarships to students who enroll in specific majors.
3. **Community Organizations** – Many offer scholarships, loans, etc. These are primarily the kinds of scholarships that are announced through the guidance center.
4. **Business firms/unions/ex-military** – Especially large companies have scholarships, grants and awards for dependents of their employees, or in some cases for anybody. Have your parents check with their employers.
5. **Foundations** – Some community foundations offer scholarships to specific minority groups.

*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

Remember, you cannot be awarded a scholarship **IF YOU DO NOT APPLY!**

**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 have affected the community?"  
**Deadline is: February 1, 2008.**

**Ladies Ancient Order of Hibernians Awards:** Essay contest for grades 9-12. There is also a Scholarship program for seniors. Applications and information available in the Guidance Office.  
**Deadline is February 8, 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.  
**Deadline is February 15, 2008.**

**New Jersey Schoolwomen's Club Scholarship:** \$1000 and \$500 award to female students who intend to pursue a career in the field of education. A minimum SAT score of 1420 and a C+ GPA is required.  
**Deadline is February 18, 2008.**

**Kingdome of Lucerne Scholarship:** \$500 awarded to a senior with a grade of A or B in history, English, math, and science and who has been accepted to a college or university. Essay required.  
**Deadline is February 22, 2008.**

**The New Jersey District Key Club Scholarship:** Several scholarships are available to Key Club members who have exemplified incomparable dedication to serving the children of our world, demonstrating an outstanding capacity in academics, and upholding the objects of Key Club International during their high school years.  
**Deadline is February 22, 2008.**

**Kiwanis of Cape May Scholarship:** Selection of winners will be based on community service, essay content, SAT scores, and school transcript. The application must be filled out completely to be considered. Return completed application directly to guidance.  
**Deadline is February 28, 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.**

**New Jersey Burglar & Fire Alarm Association:** NJBFAA/ NBFAA Youth Scholarships: \$1500 and \$1000 awards for a student whose parent or natural guardian is a full time paid member of the police or sheriff's department or fire department.  
**Deadline is March 7, 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.**

**Fred Baker Scholarship:** \$2000 award for a student who is pursuing a career in either Law Enforcement or Fire/ Rescue fields with a GPA of 3.0 or higher. Essay required.  
**Deadline is March 17, 2008.**

**WISS Edward W. O'Connell Memorial Scholarship:** \$2000 to a high school senior, majoring in accounting, who has been accepted and plans to attend a New Jersey college or university. Applicant must have been a resident of New Jersey for at least two years.  
**Deadline is March 20, 2008.**

**The New Jersey Utilities Association Scholarship:** two \$1500 awards to residents of New Jersey planning to attend a college or university full time. Student must be a female, disabled, and/or a minority group member. Overall academics and financial situation are considered.  
**Deadline is March 20, 2008.**

**National Association of Water Companies New Jersey Chapter:** Two \$2500 scholarships for students interested in the water utility industry or any related field, such as natural resource management, environmental sciences, biology, chemistry, engineering, communication, computer science, business administration, human resources, consumer affairs, law, accounting, finance, etc. The student must have been a resident of New Jersey for at least 5 years, planning to attend a two or four year college or university and maintain a GPA of at least 3.0 on a 4.0 grading scale.  
**Deadline is March 20, 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.**

**Polish-American Association of South Jersey Scholarships:** One application for both awards.

**Monsignor Leon S. Winowicz Memorial Scholarship:**

\$1000 award to a student of Polish Ancestry.

**Monsignor Edward H. Bucia Memorial Scholarship:**

\$500 award to a student of Polish ancestry.

**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.**

**The Cape May County Bar Foundation Jeffrey K. Israelow and R. Robert Fleming Scholarship:** \$500 each year for four years to students who foster the ideals of scholarship, public service, and assistance to the community.

**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.**

**Optimist Club of Lower Township "Friends of Youth" Scholarship:**

Awarded to a member of this year's graduating class at LCMRHS.

**Deadline is April 4, 2008.**

**New Jersey Chronic Fatigue Syndrome Association Scholarship:**

\$1000 Scholarship awarded to a senior who has Chronic Fatigue Syndrome.

Applications can be downloaded at <http://njcsfa.org>.

**Deadline is April 11, 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.**

**John and Irene Papines Scholarship:** Awarded to a senior of Greek Heritage.

**Deadline is April 25, 2008.**

**The William C. & Mabel D. Hunt Memorial Scholarship:**

Available to students with a strong financial need.

**Deadline is April 25, 2008.**

**Epilepsy Foundation of New Jersey:** \$1000 scholarship for a high school senior with epilepsy who plans to attend a college or university.

**Deadline is May 9, 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.

## **FAFSA Checklist**

### **Mike Pugh**

It's time to fill out the mother of all financial aid forms: the FAFSA. Don't worry, it's easier than you think. But before you sit down to complete the form, make sure you have all the necessary materials. You'll need:

- Your Social Security card and driver's license, and/or alien registration card if you are not a US citizen.
- Your income tax returns, W-2 forms and 1040 forms for the previous year. If you're married, you'll also need your spouse's documents.
- Your parents' income tax returns, W-2 forms and 1040 forms for the previous year (if you are dependent).
- Records and documentation of other untaxed income received such as welfare benefits, Social Security income, veteran's benefits, AFDC, or military or clergy allowances.
- Current bank statements, and records of stocks, bonds, mutual funds and other investments.
- Current mortgage information.
- Business or farm records (if applicable).
- Records relating to any unusual family financial circumstances, such as unusually high child care costs, death, divorce and loss of unemployment. (These aren't required, but they could influence the amount of aid received.)
- Title IV Institution Codes for each school you are applying to. You can get this code from the school, or you can use FinAid's Title IV School Code Database.

Once you've assembled all the necessary materials, filling out the FAFSA should be a fairly simple task. Remember to make copies of all documents and keep them with your copy of your completed FAFSA.