



FIGIORELLLO H. LAGUARDIA HIGH SCHOOL

OF MUSIC & ART AND PERFORMING ARTS

100 Amsterdam Ave
New York NY 10023 (212) 496-0700

Dr. Lisa Mars, Principal
Justin Mackey, Assistant Principal, Administration
Christine J. Scott, College Specialist
cscott@laguardiahs.org

From Christine J. Scott

Date September 5, 2017 7:06 PM

Subject Newsletter No. 1- welcome back

Hello Class of 2018!

As you begin the senior year we wanted to remind you of a few things that you should be working on before school opens to make the application process less stressful!

- Make sure you have logged onto Naviance recently, updated your email to your home (persona email) and reminded your parent to set up a different account for notices from the school counselors re: college.
- Add colleges to the "Colleges I'm *THINKING ABOUT*" section – add as many as you wish. You will only receive notices of colleges visiting the school if they are listed in this section.
- If you are 90% certain you are applying to a particular institution, list it in "*Colleges I am Applying to*" in Naviance.
- If **you think** you may apply Early Action or Early Decision, please indicate this on Naviance ASAP – you do this in the "Colleges I'm Applying To" section
- Create a Common App Account- be sure to use the same email you updated in Naviance because you will link the 2 accounts later this term. You cannot link your school email. Best to create a Gmail account just for college information.
- Work on your Common App Essay and return to school with a rough draft completed
- Complete/Update you "All About Me" survey!!
- Have your parents complete a "Parent Rave" – copies can be found in the Document Library on Naviance and is attached to this email.

The newsletter and parent rave sheet are attached. We look forward to greeting you Thursday.

Erica Blum, Lauren D'Annunzio, Kadisha Gordon, Shenea Hunt, Suzette Persaud, Beth Rosenstein, Karla Casado Sanchez, Robyn Scherz Reich, Christine J. Scott, Sunny Park Suh, and Justin Mackey

Parents who would like to meet with their child and Ms. Scott should email her directly at: cscott@laguardiahs.org. Your child must be present! Students may not miss class; the meeting must be scheduled during an unassigned period or lunch. Ms. Scott is in available Tuesdays from 9:10 AM - 3:15 PM.

Attachments:

[RAVE SHEET PARENT.doc](#)

[01 welcome back 09 05 2017revc.pdf](#)

Christine J. Scott

College Specialist

cscott@laguardiahs.org

212-496-0700x4323



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From Christine J. Scott

Date September 12, 2017 10:26 PM

Subject Newsletter No.2

Greetings Seniors and families,

We hope you find this information useful.

Please forward to others who may not have logged onto Naviance.

Thank you,

Erica Blum, Lauren D'Annunzio, Kadisha Gordon, Shenea Hunt, Suzette Persaud, Beth Rosenstein, Karla Casado Sanchez, Robyn Scherz Reich, Christine J. Scott, Sunny Park Suh, and Justin Mackey

Families who would like to meet with Ms. Scott, the college specialist, should email her directly at cscott@laguardiahs.org.

Attachments:

[02 arts degree 09 12 2017.pdf](#)

Christine J. Scott

College Specialist
cscott@laguardiahs.org
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From Margaret Marte

Date September 19, 2017 9:16 AM

Subject College visits

	DATE	PERIOD	SCHOOL	ROOM
1.	9/20	4 th period	The Cooper Union	Room 235
2.	9/20	6 th period	Brandeis University	Room 235
3.	9/25	4 th period	Hunter College	Room 235
4.	9/25	6 th period	Skidmore College	Room 235
5.	9/25	7 th period	Mount Holyoke College	Room 235
6.	9/25	8 th period	MIT	Room 235
7.	9/26	4 th period	Berkeley College	Room 235
8.	9/26	6 th period	DePauw University	Room 235
9.	9/27	5 th period	Columbia College	Room 235
10.	9/27	7 th period	University of Toronto	Room 235
11.	9/28	4 th period	Columbia College Chicago	Room 235
12.	10/2	6 th period	Yale University	Room 235
13.	10/2	7 th period	UCLA	Room 235
14.	10/3	5 th period	USC	Room 235
15.	10/3	8 th period	UMass Amherst	Room 235
16.	10/4	4 th period	Northwestern University	Room 235
17.	10/4	6 th period	Harvey Mudd College	Room 235
18.	10/10	4 th period	MICA	Room 235
19.	10/12	7 th period	Carnegie Mellon	Room 235
20.	10/16	8 th period	Goucher College	Room 235
21.	10/20	4 th period	Cleveland Institute of Music	Room 235
22.	10/25	4 th period	SUNY University at Buffalo	Room 235
23.	10/26	5 th period	SUNY Fredonia	Room 235
24.	11/1	5 th period	Denison University	Room 235
25.	11/6	8 th period	William & Mary	Room 235
26.	11/13	7 th period	Cleveland Institute of Art	Room 235



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From Christine J. Scott

Date September 19, 2017 7:20 PM

Subject College Newsletter No. 3

Greetings Seniors and families

We hope you find this information useful.

Please send all nitty-gritty/detailed oriented questions in to Dr. Suh. We will be working with the Guidance Team to develop a rolling FAQ that will appear at the end of the newsletter each week. sparksuh@schools.nyc.gov

Thank you,

Erica Blum, Lauren D'Annunzio, Kadisha Gordon, Shenea Hunt, Suzette Persaud, Beth Rosenstein, Karla Casado Sanchez, Robyn Scherz Reich, Christine J. Scott, Sunny Park Suh, and Justin Mackey

Families who would like to meet with Ms. Scott, the college specialist, should email her directly at cscott@laguardiahs.org. She is available during the lunch periods on Tuesday.

Attachments:

[03 countdown for seniors 09 19 2017.pdf](#)

Christine J. Scott

College Specialist
cscott@laguardiahs.org
212-496-0700x4323



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Dr. Lisa Mars, Principal
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From Christine J. Scott

Date September 20, 2017 9:52 AM

Subject Interested in European Universities?

This just in:

This coming Sunday, September 24th, the European Universities Consortium will be hosting an NYC information session here at Loyola School; the program will be held from 4:00 p.m. until 6:00 p.m. Parker Siddall of Universita Bocconi asked if I could help spread the word. Would you be able to distribute the attached flyer and following link to your seniors, juniors, and their families?

http://forms.unibocconi.it/index.php?rif_quest=748

Loyola School
980 Park Avenue – New York, New York

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Loyola School
980 Park Avenue – New York, New York
Direct: [646.346.8139](tel:646.346.8139)
Assistant: [646.346.8130](tel:646.346.8130)
thanley@loyolanyc.org



Dr. Lisa Mars, Principal
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COLLEGE NEWSLETTER No. 4

Special focus- Financial Aid

September 25, 2017

SCHOOL NEWS

Monday, September 25 **Financial Aid Night.** 6:00 PM in the Concert Hall
Monday, October 2. Early Application requests due in Naviance.

The **FUTURE MUSIC MOGULS** program at The Clive Davis Institute of Recorded Music is an intensive 14-week workshop designed to introduce talented high school, sophomores, and juniors to all aspects of the contemporary music business, with a special focus on developing entrepreneurial skills. FREE to participants, the program is held at the institute's state-of-the-art facilities on 14 selected Saturdays from February to May. Applicants to the workshop hail from high schools in the five boroughs of New York City, as well as from Westchester County, Long Island, New Jersey, Connecticut, and Pennsylvania. Approximately 18 students will be selected to attend the workshop.

COLLEGE FAIR

The New York City **National Performing and Visual Arts College Fair** will be held at The Jacob Javits Convention Center (655 W. 34th Street), on Wednesday, September 27, 2017 from 6:00- 9:00 PM. NACAC's 2017 *Performing and Visual Arts College Fairs* kick off in September. [Learn more and register now.](http://www.nacacnet.org/college-fairs/PVA-College-Fairs/Pages/default.aspx) <http://www.nacacnet.org/college-fairs/PVA-College-Fairs/Pages/default.aspx>

COLLEGE PROGRAMS

We invite members of your school community to attend our **Yale** annual Multicultural Open House. Juniors and seniors who are already on our mailing list will also receive an email directly from our office. Multicultural Open House, **Saturday, October 14, 2017**, 8:30 AM - 5:00 PM. Yale University, [Event Registration](#) Explore Campus, connect with current students, and learn more about Yale's academic programs and diverse student communities. You and your family are welcome to attend for all or some of the day.

SEE YOUR SCHOOL COUNSELOR- We invite you to nominate rising seniors to attend [Journey to Bucknell](#), an overnight program designed to expose high-achieving, traditionally underrepresented (African-American, Asian-American, biracial/multiracial, Latino/a, Native American, Native Hawaiian or Pacific Islander) high school seniors to Bucknell University. Both U.S. and international students are eligible to apply. The program

will allow students to engage closely with faculty, staff and current students, learn about Bucknell and the Lewisburg community and attend our general open house.

Journey to Bucknell is free for students who are chosen to attend (all travel expenses are covered, including flights and shuttles to and from campus, overnight accommodations with a current student and all meals while on campus). **Eligibility**

Students must be rising seniors who are enrolled in an academically rigorous program of study with a minimum unweighted grade point average of 3.3 and must have taken the ACT, PSAT or SAT. See our [Class of 2021 Profile](#) to get a clearer picture of the students we enroll.

Case Western is accepting applications for their diversity overnight program November 12 and 13. Spend Sunday making connections with prospective and current students and exploring campus. Join the Fall Open House Monday to meet with faculty, learn about financial aid and admission, discover student research and study abroad opportunities, and get a taste of student life.

<https://go.case.edu/register/diversityovernight>

Queens College. There is no better way to explore our dynamic community, and hear about our outstanding academic programs, campus facilities, clubs, student life and more.

Our Open House is an excellent opportunity for students to explore all that Queens College has to offer, and to meet our dynamic students, award-winning faculty and friendly staff.

Fall Open House- Sunday, November 5, 2017 Queens College Dining Hall • 12 noon

DEADLINES!!

Please note that admission and financial aid offices may have more than one deadline. This notice from Purdue **is just ONE example of a college with multiple deadlines!** Be sure to visit websites and when in doubt, call admission offices AND financial aid offices at the campus.

Students can apply to **Purdue** using The Common Application or the Coalition Application. We do not have a preference, but of course students should only submit one application to Purdue. **We recommend all students apply by our Nov. 1 Early Action deadline.** Meeting this deadline ensures they will have a decision on our Jan. 15 Early Action release date and that they will be automatically considered for merit scholarships. **Nov. 1 is also the priority deadline for students applying to computer science, flight and nursing and the firm deadline for veterinary technology.** Priority means that we may continue accepting applications after the deadline if space allows.

The application deadline for Honors College consideration is also Nov. 1. More about applying to Honors College below. *JANUARY 1 REGULAR DECISION DEADLINE*

SCHOLARSHIPS AND FINANCIAL AID AT PURDUE- To ensure maximum consideration for all Purdue scholarships, students must do three things:

- 1. Apply by Nov. 1**
- 2. Submit Purdue's supplemental scholarship application by Jan. 1** – Some (not all) Purdue colleges use the supplemental application to award scholarships with very specific criteria. These colleges include Agriculture, Health and Human Sciences, Liberal Arts, Management and Polytechnic Institute.

3. **Submit a Free Application for Federal Student Aid (FAFSA) by Jan. 1** – Purdue colleges that award academic-department-specific scholarships that are based on financial need must have a **FAFSA on file by Jan. 1**, which allows time for committee review and selection within the colleges.

Purdue's priority FAFSA deadline is March 1. All students who meet this deadline will be considered for university-wide institutional grants and scholarships *that are based on financial need.*

UNIVERSITY OF MICHIGAN-Application deadlines will remain the same: Early Action is Nov. 1, and Regular Decision is Feb. 1. **Please note: The School of Music, Theatre & Dance has a unique application deadline of Dec. 1.**

COALITION AND COMMON APPLICATION

As a prospective student of **UNIVERSITY OF MICHIGAN**, you have the option of submitting either the [Common Application](#) or the [Coalition Application](#) at many colleges. Please keep the following guidelines and tips in mind as you choose which application to complete:

- You should only complete one application (Coalition Application or Common Application). We will only consider the first application submitted to us. You should select the application that works best for you, which could be based on what other colleges you are applying to or what your high school counseling office recommends.
- Neither application type will give you an edge in admissions.
- Regardless of which application you choose, we will read the information holistically. We look at each student as a whole package with a combination of talents, interests, passions, and skills to recruit the most dynamic group of students possible.

Connecticut College has a tradition of innovation in education. As part of our commitment to college access for all families, we:

- **waive the application fee for all students**
- offer merit scholarships to students demonstrating achievement and promise
- withdrew from the Coalition Application; we will remain Common App-exclusive
- offer deadline flexibility for students who experience a complication in applying, whether born out of a personal challenge or a natural disaster.
- *host Explore Weekend every November; talented students passionate about issues related to diversity and social justice are invited to visit campus and learn more about Connecticut College.*

COLLEGE NEWS

Roger Williams University- In an effort to streamline the process for students, we have moved from two different early action decision plans to one [Early Action Deadline of November 15th](#). Students whose applications are complete by the deadline will begin receiving admission decisions mid-December. This is also our **priority Honors Program application deadline**, and students may apply for the Honors Program through their Common Application.

RWU is now FAFSA only - we no longer require the CSS Profile. Students who wish to apply for need-based and institutional aid only need to submit a FAFSA by February 1. Students whose financial aid applications are complete at the time of their admission decision will receive a financial aid package within a week of their acceptance letter.

Just a few short weeks ago we welcomed an enthusiastic first-year class to **Smith**. The class of 2021 is composed of bright, talented and engaged young women who have much to contribute to our community. With that in mind, I hope you will take a few minutes to look over "[Smith College at a Glance](#)", our fact sheet for high school counselors and agency directors. The fact sheet provides a statistical breakdown of our first-year class as well as general information about Smith.

Given that parents and many students don't know how to make sense of all these **rankings**, here is our blog post on the subject, helping parents understand that the U.S. News rankings are just one among many such rankings, and not necessarily the best. And that in the end, students are best served by looking at fit rather than rank. <https://www.lifelaunchr.com/make-sense-college-rankings/>

University of Florida - Greetings from the UF Office of Admissions! Please see the attached Gatortales newsletter for important information and updates from our office. You may also view online at <http://www.admissions.ufl.edu/pdf/Gatortales%20September%202017.pdf>.

Remember in applying to **Tulane** - you don't apply to a major, you apply to the School - i.e. a music major has to be able to be competitive in math, English, etc. and will be in classes with students from across the university.

The undergraduate business school at **Cornell** was established to grow a rigorous program unlike any others in the Ivies except for Wharton. the University found it important enough to make the decision that would reduce the separate identity of its renowned undergraduate hospitality program. Admittance to the small cohort at **Dyson** was indeed always more challenging than for the College of Agriculture and Life Sciences, at least along the parameters more closely read by business programs.

Special College Offerings - AP Italian

Coming soon, a new College Board approved online AP® Italian Language and Culture course! Experience how languages are taught at Wellesley College. [Join our mailing list](#) so that in a few weeks you will receive a communication with information about dates and the sign-up process. **For Students (two options)**

If you want to be part of an online live course and be prepared for an AP Italian exam:

- [Join our mailing list](#) to receive an email when registration opens.
- Register for the live, online course, conveniently offered in the evenings and/or Saturdays.
- Receive a certificate from Wellesley College with a letter grade at the end of the course.

If you want to prepare on your own for the AP Italian exam:

- [Join our mailing list](#) to receive an email when registration opens.
- Register for free to access course materials.
- Work independently and not be part of a class.

SCHOLARSHIPS

University of Michigan Financial aid: Scholarships, Net Price Calculator, and student timeline - Financial aid: Scholarships, Net Price Calculator, and student timeline. Students and parents of prospective students, even those a couple of years away from going to college, can estimate their costs to attend U-M by using our [Net Price Calculator](#). Remember that our Early Action deadline is Nov. 1!

FINANCIAL AID- College notices

For your students who may be considering **Brown**, I want to assure you of our continuing commitment to access and opportunity for all students, regardless of their families' financial circumstances. [Financial aid](#) is one of our highest priorities. We have spent the past several years being absolutely certain that we focus our resources on those institutional priorities which most clearly represent our values and aspirations. We continue to provide a world-class education and faculty to our students; there are no higher priorities for us and there is nothing we value more.

Cornell- For the 2017-2018 academic year admissions process, we will be reviewing EOP/HEOP applications during Early Decision. This is a change for us and is possible with the recent federal policy change for the use of “prior/prior” tax returns. If you have students that are committed to Cornell University and would qualify for EOP/HEOP, we will be able to review them this year.

Another change for this upcoming cycle for us will be a universal approach to sharing information about our programs here at Cornell. We will be hosting virtual information sessions for students and families about EOP/HEOP throughout the fall semester. A list of these dates will be posted on our website under “prospective students” and will be recorded for students to go back and visit if they cannot attend. We encourage you to share this resource with your students so we can connect with them so they can learn more about EOP/HEOP and Cornell.

FAFSA

Dear Parents and Students,

October 1 is the first day that anyone expecting to apply for financial aid can access, complete, and submit the FAFSA and CSS/PROFILE. Here's what you need to know about these forms and their deadlines:

- All institutions require submission of the FAFSA for financial aid consideration. For current high school seniors expecting to attend college next year, the 2018-2019 FAFSA can be accessed and submitted at <https://fafsa.ed.gov/> beginning October 1, 2017.
- About 250 colleges and universities also require submission of the CSS/PROFILE. This can be accessed and submitted at <https://cssprofile.collegeboard.org/> beginning October 1, 2017.
- The deadline to submit these forms varies college to college. It is necessary to check each college's website or financial aid office to know the final deadline for each. Missing these deadlines will seriously impact your child's eligibility for financial aid.
- A growing number of colleges now have a November 1 or November 15 financial aid deadline for Early Decision and Early Action applicants.

Here's what you need to know to correctly begin the FAFSA:

- The FAFSA belongs to the student, although many parents complete this form on their child's behalf. To begin the FAFSA, the student must first create their own FSA ID (Federal Student Aid identification number). This ID is like an electronic fingerprint, and each person wanting to access a student's FAFSA will need their own. Here are step-by-step instructions on how to do this:
- <https://ifap.ed.gov/eannouncements/attachments/050415FSAIDReplaceHowToCreateFSAIDGuideATTACH.pdf>
- Parents wanting to complete the FAFSA on their child's behalf will need their own FSA ID.

Here's who should file the FAFSA and/or the CSS/PROFILE:

- Anyone wanting to receive need-based aid who believes they might qualify
- Anyone who thinks they may require financial aid at any point during their child's undergraduate career. Many colleges will not consider a financial aid application from a current student admitted as a full-pay freshman if they did not submit the FAFSA.
- Anyone who expects to have two or more children in college at the same time, which significantly lowers the threshold for need-based eligibility
- Anyone applying for merit aid at institutions that require either the FAFSA or PROFILE for consideration for such awards

If you have any questions about whether you should or should not file, please contact any college you plan to apply to directly during the next couple of weeks.

Special Segment- Financial Aid 101 (repeated from the spring bulletin)

One important fact for college students to remember is that there is no shortage of federal student loans for eligible applicants, (free and reduced lunch eligible students). Students looking to supplement college costs with loans should always seek out opportunities like scholarships, grants and federal loans before applying for a private loan. Private loans carry higher interest rates and less room for forgiveness.

Of course, the first step to finding out about available federal financial aid is filling out the Free Application for Federal Student Aid (FAFSA), but many students and families may still have more questions once they receive their aid status.

"Always ask the financial aid office if you're unsure of whether or not an award is a loan and what type of loan," said a representative from the Institute for College Access and Success.

According to the representative, Congress and the Department of Education are pursuing ways to standardize the structure of award letters and enhance comprehension of the documents. **Currently the award letters are not standardized, but many contain variations on the following components:**

- **Cost of attendance (COA):** a figure based on tuition and fees, room and board, books and supplies, health insurance/fees, transportation, and personal expenses.
- **Expected family contribution (EFC):** This number is generated from information you fill out on the FAFSA. It should remain generally consistent from school to school. Loans and work-study earnings are also a contribution from the family.
- **Financial Aid:** This number consists of both gift aid and self-help aid (need based and non-need based federal loans, work-study employment, and private non-need based loans).

A senior consultant at Murray and Associates and the National Center for College Costs, said that students should seek out financial aid offices even before they are aware of their aid award. “We strongly suggest, long before the student fills out the FAFSA, to contact the financial aid office.”

One reason to contact the school quickly is to determine the actual award money available. “Just because the federal form gives the family an estimated family contribution, that doesn’t mean every college can honor that calculation and fully fund their financial need.”

The **expected family contribution** (EFC) consists of the available amount to be paid by the family’s income and assets, the amount the student can contribute and any scholarship funds. Open communication with a financial aid office allows students to learn the details of their particular institution. Since all schools have different aid capacities and rules and regulations, the student should never assume anything until contact is made with the office. Especially in this economic climate, Hall said, because colleges are making tougher decisions about where to inject funding: into new programs or into the aid office.

Even if a student has a firm grasp of the information contained in the award letter, there could still be more information to obtain. For instance, most letters do not include information on future aid packages, like renewability and possible changes in the proportion of grants vs. loans in subsequent years.

A representative at UCLA, said in addition to contacting the financial aid office early on, students should feel comfortable contacting the office via email, but should never send confidential information electronically.

Students should also notify the office of any changes to their financial status. And if the student is making an appeal for additional aid, documentation that outlines the additional need is always necessary.

Colleges **DO NOT have to meet need** (even if they are need blind) and can also change their aid amounts from year to year, so be sure to follow up with the office annually.

If a financial award letter arrives with a lower number than expected, students still have additional funding resources. The student still has the opportunity to finance college with unsubsidized and Plus loans to fill the gap. **Work-study programs** also allow the student to pay for college with valuable on-campus employment experiences.

The Financial Aid Package—Describes the total amount of aid that a student receives. A package generally consists of several parts: grants/scholarships, loans and jobs. Grants and scholarships are considered “gift aid.”

Loans and jobs (work study) are considered “self-help” and are part of the package!

Part II. Types of Financial Aid

Grants and Scholarships—Money given to a student that carries no stipulation of repayment is known as a scholarship or a grant. Scholarships and grants can originate from the federal or state government, private sources or the college itself. Grant eligibility tends to be based on need; when need is high, the grant aid tends to be high as well. Scholarship eligibility is often based on financial need, academic achievement, particular talents or skills, or a combination of one or more of these factors. In some cases, the terms “grant” and “scholarship” are used interchangeably.

Loans—Any program described as a loan requires repayment, usually with interest, to the source of the funding. Loans often come from the institution or private lender. Generally, the greater the financial need, the larger the loan. A variety of repayment options are usually available, and sometimes permit payment to be deferred while the borrower is enrolled in school. The time frame for loan repayment can be as little as two to three years, or as long as twenty years. Many banks and lending institutions now make special loan programs available to help parents finance their student's education. These loans are not based on financial need, but can help stretch the family's budget over the years of schooling. Loans may be referred to as "self-help" aid.

Jobs—On- and/or off-campus employment for hourly wages during the academic year. In some cases, the jobs are designed to complement the student's field of study. Jobs may also be called "self-help" aid.

Part III. Federal Student Aid Programs

Eligibility for federal student aid programs, except the Federal PLUS loan and unsubsidized Federal Stafford Loan, which we'll describe later, is primarily based on financial need. Families demonstrate need for federal student aid by completing and filing the Free Application for Federal Student Aid (FAFSA), available from colleges, high school guidance counselors, public libraries, and/or the Internet.

Federal Pell Grant—The largest single aid program. Grants are awarded to students demonstrating high financial need and are not required to be repaid. Using FAFSA data, financial need is determined according to the Federal Methodology, a formula established by Congress to assess the family's ability to contribute to the student's educational costs. For each eligible student, the Department of Education forwards funds to the school, which are then delivered to the student's account at the school, or are paid directly to the student. The maximum award varies annually, according to the level of federal funding.

Federal Perkins Loan (formerly National Direct Student Loan)—A federally funded campus-based loan that is administered by the college aid office. Students do not apply separately for the Federal Perkins Loan—it is awarded to eligible students as part of an aid package at the college. A fixed five percent interest rate is charged annually after completion of studies, and a grace period is specified in the promissory note. The average Perkins Loan for the 2005-2006 school year (the most recent information available at this printing) was \$2,166. Please check with your counselor or the college financial aid officer for updated information on interest rates and loan amounts, which are subject to change pending the finalization of legislation before Congress.

Federal Supplemental Educational Opportunity Grant (FSEOG)—A federal campus-based grant awarded to students who demonstrate significant financial need. Like Federal Perkins Loan, students do not apply separately for FSEOG—it is awarded to eligible students as part of the aid package at the college.

Federal Work-Study (FWS)—A part-time work program awarding on- or off-campus jobs to students who demonstrate financial need. FWS positions are primarily funded by the government, but are also

partially funded by the institution. FWS is awarded to eligible students by the college as part of the student's financial aid package. The maximum FWS award is based on the student's financial need, the number of hours the student is able to work, and the amount of FWS funding available at the institution.

Federal Family Education Loan Program—This term encompasses two separate loan programs: a student loan known as the Federal Stafford Loan; and a parent loan known as a Federal PLUS Loan. A FAFSA must be filed for Federal Stafford Loan consideration. Please check with your counselor or college financial aid officer for updated information on interest rates and loan amounts, which are subject to change pending the finalization of legislation before Congress.

Federal Stafford Loan—A long-term, low interest rate loan administered by the Department of Education through private commercial lending agencies (banks, credit unions, etc.). The maximum amount a dependent, undergraduate borrower can receive is \$3,500 for the first year of study; \$4,500 for the second year of study; and \$5,500 for third year and beyond, with a limit of \$23,000 for an undergraduate education. The interest rate to first-time borrowers on loans originated after July 1, 2006 is fixed at 6.8 percent. Students can borrow Federal Stafford Loan funds regardless of financial need. However, if financial need is demonstrated, the federal government may subsidize (i.e., pay to the lender) part or all of the interest while the student is in—school and during grace and deferment periods. If the student does not demonstrate financial need, part or all of the loan will be unsubsidized—that is, the student, rather than the federal government, is responsible for the interest during in-school, grace and deferment periods. The interest rate on subsidized Stafford loans will be reduced to 6 percent on July 1, 2008, decreasing annually until it reaches 3.4 percent on July 1, 2011. An additional cost of borrowing is an origination fee, which will be standardized and phased down between now and 2010. It will be reduced from 3 to 2% this year, and reduce by .5 percent annually until it is eliminated in 2010. Please check with your counselor or college financial aid officer for updated information on interest rates and loan amounts, which are subject to change pending the finalization of legislation before Congress.

Federal PLUS Loan—A long-term, variable interest rate federal loan that is capped currently at 8.5 percent and is available to the parents of dependent students. Like Federal Stafford Loans, Federal PLUS loans are administered by the Department of Education through private commercial lending agencies. There is no set limit on the amount of Federal PLUS funds that a parent may borrow; however, the maximum loan cannot exceed the student's portion of the cost of education minus any other aid the student receives. Federal PLUS loans are not subsidized, and eligibility is not based on financial need. Repayment usually begins immediately after the entire loan is disbursed. Federal PLUS Loans, like Federal Stafford Loans, have a phased-down origination fee that will reduce by .5% annually until it is eliminated in 2010. Please check with your counselor or college financial aid officer for updated information on interest rates and loan amounts, which are subject to change pending the finalization of legislation before Congress.

William D. Ford Federal Direct Loan Program—A program almost identical to the Federal Family Education Loan Program, except that the federal government is the lender and the funds are delivered directly to the school. If the college the student plans to attend participates in the Federal Direct Loan Programs, he or she will apply for a Federal Direct Stafford Loan and/or a Federal Direct

PLUS Loan, rather than a Federal Stafford or Federal PLUS Loan. Federal Direct Stafford Loan applicants must file a FAFSA, and if eligible, must complete a promissory note provided by the college. Federal Direct PLUS Loan applicants must complete an application available at the college. Please check with your counselor or college financial aid officer for updated information on interest rates and loan amounts, which are subject to change pending the finalization of legislation before Congress.

Part V. Institutional Aid

Institutional Scholarships and Grants—Non-federal gift aid programs administered by the college. Institutional grants are generally based on financial need. Institutional scholarships are often awarded based on particular abilities or skills in areas such as athletics, music or academic achievement. These scholarships are often renewable for each college year, usually contingent on the student continuing to engage in the activity that prompted the award, or, in the case of academic achievement, maintaining a certain grade point average. Unfortunately, there are relatively few scholarship awards available through institutions. In many instances, it is the college that controls the scholarship process, inviting only certain students to become candidates.

Institutional Loans—Non-federal loan programs administered by the college. These loans usually bear low-interest rates and have favorable repayment terms. In many cases, loan payments are deferred while the student is enrolled in school. Colleges have individual application requirements for institutional loans. Applicants should contact the college to learn the types of loans that are available, the criteria that must be met to qualify, and the terms and conditions of the available loans.

Institutional Student Employment—On- or off-campus employment programs, similar to the Federal Work-Study program. These positions may be awarded based on financial need, the student's job qualifications or a combination of the two. In some cases, these positions may be related to the student's field of study. The financial aid office should be contacted to learn what types of student employment are available through the school.

Part IV. State Aid Programs

Various states have different financial aid programs for residents of their own states. NY has EOP!

Part V. Private Aid Sources

Private Scholarships—Non-federal scholarships that originate outside of the college, and generally require the student to file a separate application. Although academic standing or financial need may be conditions for some private scholarships, these funds may also be awarded based on such qualifiers as field of study, religious affiliation, ethnic background, leadership skills, place of residence, or other criteria. Because these scholarships are from private funding sources, the criteria can reflect whatever qualities their benefactors wish to reward or encourage. You should seek out and apply for as many of these awards as you can. High schools, Dollars for Scholars, churches,

local businesses, and civic service organizations frequently have scholarship programs. So, may the company where a parent works. Information about private awards, including how to apply for these funds, is usually available at the high school or local library.

Private Loans—Like private scholarships, private loans originate outside of the college and usually require a separate application. Some private loans are awarded based on the same factors as private scholarships. Others, particularly those offered through commercial lenders, are approved according to the family's ability to repay the loan. Non-federal loans through commercial lenders are often available only to the student's parents. Amounts, interest rates and repayment terms, and application procedures vary according to the individual loan program. Before considering a private loan, students should be certain they understand their rights and responsibilities under the loan program, including how interest is assessed, when repayment begins, and what repayment options are available.

Comparing the Net Cost of Attendance

After months of anticipation, your child's college admissions decisions have arrived. Congratulations! But before making the final college choice, many families still have one more very important thing to do: compare the financial aid offers from all of the colleges to which their student has been admitted and decide which option is best for their family. Your family should receive financial aid and scholarship offers from all of your child's colleges by April 1. If you have not received a financial aid offer from a college to which your child has been admitted by the first week in April, call the financial aid office immediately. Once you have received all of your child's financial aid letters, the following three-step process can help your family compare the offers accurately and make a smart decision about which college to attend

Step 1: Determine your total cost of attendance for each college: In their estimates of "cost of attendance," colleges usually include tuition, room, board, fees and a rough estimate for the average student's additional costs such as books, personal expenses and travel. However, the college's rough estimate may not be your family's real cost. For example, some majors have additional expenses such as lab or studio fees and special equipment.

Step 2: Compare your family's out-of-pocket costs for each college: Every college expects each family to contribute something to their student's education.

Expected Family Contribution (EFC): This is the dollar amount the college expects your family to contribute out of income and savings. Your EFC may include both a parent contribution and a student contribution. The student contribution shown on many financial aid offers is typically what the college expects the student to earn from a summer job.

Student Loans: Most financial aid offers from colleges will include student loans. You may choose to turn down loans, or only accept part of the loan amount offered, but if you do so, your family will need to make up the difference in some other way.

Parent Loans: To help American parents pay their expected share of college expenses, the Federal government also offers loans for parents called PLUS loans. Parent PLUS loans, if used wisely, can help cover your family EFC if you don't have savings or income to pay the full EFC. But, keep in mind that interest and monthly payments begin as soon as you sign for a PLUS loan.

Federal Work Study: To help students pay for personal expenses and books, many colleges include a work study amount in their financial aid offers. Federal Work Study is an on-campus job that allows the student to earn up to the amount of the Work Study award.

Step 3: Consider the “free” money in each financial aid offer After you’ve carefully compared your family’s out of pocket costs –EFC, loans, and work study –turn your attention to the “free” money each college is offering. This includes grants and merit scholarships. Grants are like a discount on the total cost of attendance; they do not have to be paid back or earned.

Courtesy of: Strategies for College, Inc., 12 E. South Street, Hanover NH 03755, USA

9 Mistakes that will ruin your students’ chances for more financial aid

Money recently published 9 mistakes that can hurt students’ chances for more financial aid. Here is a summary of those mistakes:

- 1: **Getting the name of the college wrong:** Seriously this isn’t a joke. Many students don’t proofread what they send. This is a must.
- 2: **Sending their deposit too soon:** Once your students had sent in their deposit, the school knows they are committed to attend, so it won’t be as motivated to raise an award.
- 3: **Acting like a jerk:** The parents should not feel entitled or act rude to the financial aid staff. This isn’t a smart strategy!
- 4: **Just asking for “more”:** Be as specific when they can when asking for an award or grant.
- 5: **Requesting the wrong kind of aid:** Before appealing for more aid from a college, your student and their parents should spend some time on its website researching its aid policies
- 6: **Asking for aid you can’t prove you need:** Most colleges require appealers to provide recent tax forms and other documentation showing a drop-in income or rise in expenses that wasn’t reflected in their aid application.
- 7: **Expecting a free ride:** They should show the college that this is a partnership that they want to be a part of.
- 8: **Asking the wrong office:** At many colleges, the financial aid office only awards the money that is based on the family’s financial situation. The admissions office or various department heads are in charge of awarding other kinds of grants or scholarships.
- 9: **Giving up too soon:** If a college rejects a request to match a competing offer, or to increase need-based aid, ask about other possibilities.

Here is a link to the original article:

<http://time.com/money/4224810/college-financial-aid-appeals-mistakes/>