

PREPARE FOR LIFE AFTER HIGH SCHOOL

ARE YOU READY?

**SOME PEOPLE KNOW FROM AN
EARLY AGE EXACTLY WHAT THEY
WANT TO DO WHEN THEY ARE
ADULTS; OTHERS DO NOT!**

Do you know what you want to do?

What are your career goals?

What is important to you?

- ✓ **Family/friends**
- ✓ **Money**
- ✓ **Community Status**
- ✓ **Success**
- ✓ **Job Satisfaction**
- ✓ **other**

HOW CAN I AFFORD COLLEGE?

- Financial aid refers to money that can help you pay for college.
- There are many types of financial aid
 - Federal & local scholarships/grants
 - Work-study programs
 - Federal Loans
- In order to qualify for many of these programs, you **must** complete the FAFSA (Free Application for Federal Student Aid).
- The FAFSA can be completed as early as January 1st of your senior year in high school.



don't forget that most students
qualify for financial aid

WWW.FAFSA.ED.GOV



fafsa.com

A screenshot of the FAFSA website homepage. The page features the FAFSA logo, navigation links, a search bar, and a main banner with the text 'Get help paying for college' and 'Submit a Free Application for Federal Student Aid (FAFSA)'. Below the banner, there are two columns: 'New to the FAFSA?' with a 'Start A New FAFSA' button, and 'Returning User?' with a list of options and a 'Login' button.

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION
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FAFSA™
Free Application for Federal Student Aid

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SEARCH

English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

Quiz

The Truth.

LOOK FOR SCHOLARSHIPS NOW.

- ✓ There's a scholarship for just about anything...
- ✓ Sophomores and juniors may apply for scholarships as well!
- ✓ It's also important for freshman to search what's out there.

PLACES TO LOOK

- ✓ Community Foundation for Washington County
 - <http://www.cfwcmd.org/scholarships/>
- ✓ Maryland Higher Education Commission (MHEC)
- ✓ Collegeboard.com
- ✓ Finaid.org

<http://www.hagerstowncc.edu/financial-aid/tv>

SCHOLARSHIPS

SCHOLARSHIPS YOU PROBABLY DIDN'T KNOW EXISTED

- ✓ **Asparagus Club Scholarship:** This scholarship, named for the organization giving the money (so no, you do not have to be in the Asparagus Club) is devoted to students preparing for careers in the grocery industry. Every year, the Asparagus Club provides up to 10 scholarships to rising full-time college juniors, seniors or graduate students pursuing a degree in business, food management or another course of study leading to the grocery industry. Scholarships total \$2,000 per semester, and are given for a maximum of four semesters. Aspiring grocers must maintain a 2.5 GPA and full-time standing in order to be eligible to continue receiving the money.
- ✓ **The Paintball Scholarship Fund:** Created “to encourage higher education in today’s paintball youth,” this scholarship is open to all high school senior paintball players. Students must have a minimum 3.0 GPA, proof of acceptance in a two or four year accredited college, letters of recommendation – including, crucially, one from their local paintball field owner – as well as “confirmation of involvement in promoting paintball in the applicant’s community.”

SCHOLARSHIPS

- ✓ **The Gene Kelly Legacy Scholarship:** While scholarships named in honor of famous people abound – see: the John Lennon Scholarship for aspiring songwriters and composers, the Jimi Hendrix Scholarship at the Berklee College of Music, or the Alec Baldwin Drama Scholarship at NYU, to name a few – the Gene Kelly Legacy Scholarship is one of the few devoted exclusively to hoofers. Applicants are judged on talent, technical skill, creativity, interdisciplinary dance expression, and potential as a choreographer, and are eligible to receive as much as \$10,000 towards an accredited or nationally-recognized dance school or institution in the United States.
- ✓ **The Secret Mean Stinks Scholarship** is a \$10,000 award for school expenses open to students interested in ending girl-to-girl bullying. To apply, just write a 500-word essay explaining an act of kindness you committed and how you encouraged other people to do the same.
- ✓ **The Doodle 4 Google Scholarship:** If the thought of seeing your own artwork on Google's homepage doesn't tempt you, their \$30,000 scholarship might. This is open to students in kindergarten through 12th grade who submit a doodle that incorporates the word "Google." The only requirement is creativity.

SCHOLARSHIPS

- ✓ **The Gallery Collection Create A Greeting Card Scholarship** is your chance to win \$10,000 for school and see your greeting card on store shelves. Applicants must be 14 or older and submit original artwork or photos to qualify. Channel your inner artist and see what you can dream up for your chance to win.
- ✓ **Duck Brand Duct Tape Stuck at Prom Contest:** This contest is open to students age 14 years or older who are attending a high school prom in the spring and are U.S. citizens. Entrants must enter as a couple (two individuals) and attend a high school prom wearing complete attire or accessories made from duct tape and include a color photograph of their duct tape attire in their entry. The winning couple will be selected based on a variety of criteria, including originality, workmanship, quantity of Duck Tape used, use of colors, and creative use of accessories.
- ✓ **Vegetarian Resource Group Association:** The Vegetarian Resource Group (VRG) offers scholarships each year to graduating U.S. high school seniors who have promoted vegetarianism in their schools and communities. The application requires an essay about how the applicant promoted vegetarianism in their high school or community.

SCHOLARSHIPS

- ✓ A grant is a type of “gift aid” that does not need to be paid back.
- ✓ The amount awarded is usually based on financial need and is generally provided by the government or the college you plan to attend.
- ✓ Many grant programs have deadlines.
- ✓ Be sure to complete your FAFSA as soon as possible after January 1 of your senior year in high school (but not before then).

GRANTS

- ✓ **Federal Work-Study is a need-based financial aid program that allows you to work part-time to help pay for college.**
- ✓ **A Federal Work-Study job is different from other jobs for the following two reasons:**
 - (1) The hours are flexible to ensure that you have enough time to study, and**
 - (2) When you apply for financial aid the following year, the money you earned through this program isn't used to determine your financial need.**

FEDERAL WORK-STUDY

- ✓ Loans can be awarded based on financial need (subsidized loans) or not on financial need (unsubsidized loans).
- ✓ Your loan eligibility will be determined after your grant, scholarship and Federal Work-Study program eligibility have been considered.

STUDENT LOANS

OTHER THINGS TO CONSIDER

- ✓ Most financial aid is based on need, not on grades.
- ✓ Applying early maximizes your eligibility.
- ✓ Citizens and *eligible* non-citizens can apply.

**NOW IS THE TIME TO START
THINKING ABOUT HOW YOU
WILL PAY FOR COLLEGE.**

**DON'T WAIT UNTIL COLLEGE
IS ABOUT TO START. YOU CAN
GO TO COLLEGE; YOU JUST
NEED TO PLAN AHEAD.**

CALCULATING GPA

What does GPA stand for?

What does GPA show?

Why is GPA important?

SAMPLE

| Name of Class | MP1 | MP2 | MP3 Interim | S1 Fin or Average | Grade | Points |
|----------------|-----|-----|-------------|-------------------|-------|--------|
| English 9 | 90 | 95 | 92 | | | |
| Algebra 1 | 90 | 85 | 73 | | | |
| Social Studies | 85 | 65 | 70 | | | |
| Science | 65 | 60 | 55 | | | |
| Art | 75 | 70 | | | | |
| Gym | 80 | 88 | | | | |

Total Points _____ / Total number of classes _____ = _____

| | |
|---|-----|
| A | 4.0 |
| B | 3.0 |
| C | 2.0 |
| D | 1.0 |
| F | 0 |

SAMPLE

| Name of Class | MP1 | MP2 | MP3 Interim | S1 Fin or Average | Grade | Points |
|----------------|-----|-----|-------------|-------------------|-------|--------|
| English 9 | 90 | 95 | 92 | 92 | A | 4.0 |
| Algebra 1 | 90 | 85 | 73 | 82 | B | 3.0 |
| Social Studies | 85 | 65 | 70 | 73 | C | 2.0 |
| Science | 65 | 60 | 55 | 60 | D | 1.0 |
| Art | 75 | 70 | | 73 | C | 2.0 |
| Gym | 80 | 88 | | 84 | B | 3.0 |

Total Points **15** / Total number of classes **6** = **2.5**

| | |
|---|-----|
| A | 4.0 |
| B | 3.0 |
| C | 2.0 |
| D | 1.0 |
| F | 0 |

YOUR TURN

Use your given grade report to determine your potential GPA for this year.

First, average your marking period 1, 2 and 3 (interim) grades. Use this as your overall grade for question number 4.

Answer questions 5 and 6.