

GLENELG HIGH SCHOOL COUNSELING CENTER SCHOLARSHIP ALERT

DECEMBER 2009

The American Legion “Need A Lift?” College Financial Aid Handbook is now available on-line at www.legion.org/needalift Get money for college, scholarships and financial aid information.

Mount St. Mary’s University will be holding the **Mount St. Mary’s University Founder’s Scholarship Essay Competition** for outstanding high school seniors on Saturday, January 23, 2010 and Saturday, January 30, 2010. The Founder’s Scholarship is a four year, full tuition scholarship, with an expected cumulative total value of over \$100,000. Three students in the Mount’s incoming freshman class will each be awarded a Founder’s Scholarship. The criteria for participation include SAT scores of at least 1200 on critical reading (verbal) and math, an ACT score of at least 27 and a minimum cumulative grade point average of 3.25. Students who meet the qualifications are invited to come to campus on one of these two Saturdays for the scholarship examination. In addition to the exam, there will be informational programs for both students and their parents. If you need additional information or registration forms call the Admission Office at 1-800-448-4347. Registration may be completed online by going to www.msmary.edu/foundersessay

Juniata College in Huntingdon, PA offers an array of scholarships and need-based financing options. For more information go to financialplanning@juniata.edu

The University of Dayton in Dayton, Ohio is offering a \$10,000 (\$2,500 per year for four years) Leadership in Service scholarship to a senior graduating from Glenelg High School who has been accepted for admission into the University of Dayton. The student should be an upstanding citizen who is committed to academic achievement and involved in service activities supporting his or her church, school and/or community. If you plan to attend University of Dayton and fit the qualifications for this scholarship see your counselor for a nomination. Nominations must be made by February 15, 2010.

The Baltimore Community Foundation (BCF) offers several scholarships for students in Howard County and surrounding counties.

Christa McAuliffe Scholarship – (\$1,000 renewable) Designated for aspiring teachers planning to attend a college in Maryland and pursue a teaching career in Maryland

Al Sanders Foundation for Music Studies – (\$1,500 renewable) Students planning to seek a degree in music from an accredited four-year college or university

WJZ-TV Jerry Turner Broadcast Scholarship – Designated for students who intend to major in broadcast journalism at an accredited college or university or a career in broadcast journalism after graduation.

2010 BCF Applications must be downloaded at www.bcf.org/scholarships and must be postmarked by February 15, 2010 for early application or April 1, 2010 for standard application.

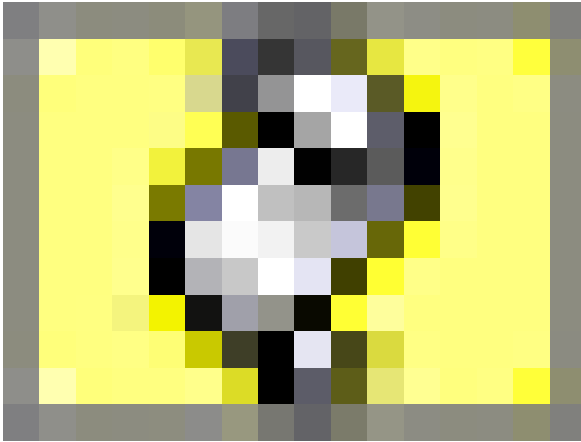
The National Commission for Cooperative Education is pleased to announce the National Co-op Scholarship Program. To qualify for a merit co-op scholarship, students must complete all required admissions materials, have a high school GPA of 3.5 or better on a 4.0 scale, and be accepted for the 2010-2011 academic year at one of the National Commission Partner Institutions. The application includes a typed one-page essay (500 words) describing why you have chosen to pursue a college cooperative education program. The NCCE Partner Colleges and Universities include Drexel University, Johnson & Wales University, Kettering University, Pace University, Rochester Institute of Technology, University of Cincinnati, University of Toledo, and Wentworth Institute of Technology. Information about this year's scholarship program and a complete application on-line are available at www.co-op.edu The application must be postmarked by February 15, 2010.

Entries are open for the **23rd Annual "Champions of Courage" Black History Month Essay Competition**, presented by FOX 45, The CW Baltimore and M & T Bank. The competition is open to all students, grades 6 through 12. "Champions of Courage" is a showcase for students to honor those who have shared the teachings of Dr. Martin Luther King, Jr. with young people. The competition challenges students to salute their personal heroes...positive role models who have inspired them to dream, to overcome, and to achieve. Students can enter by writing a brief essay saluting their "Champion of Courage". Each semi-finalist will receive a \$100 Savings Bond at a gala awards luncheon, February 20 at the Hyatt Regency Inner Harbor. Dr. Benjamin Carson will be the keynote speaker. The three top finalists will be announced at the luncheon and will be presented with \$500, \$200, and \$100 U.S. Saving bonds respectively. Prizes of \$1000, \$650, and \$350 will be awarded to the schools of the first, second and third-place finalists. The cash prizes are presented to the schools to share the lesson that when an individual achieves, his community benefits. Twenty-eight essays will be selected as winners. The winners will present their salutes to their "Champions of Courage" on FOX 45 and CW Baltimore during February. The deadline for entries is January 14, 2010. Competition rules and guidelines may be found on the station website FOXbaltimore.com

Columbia Alumnae Chapter of Delta Sigma Theta Sorority, Inc. is offering five scholarships to African-American high school seniors who have excelled academically and plan to pursue a college degree. Qualifying students must have a cumulative GPA of 2.5 or higher, have provided service to the school or community through involvement in organizations, volunteer groups, or extracurricular activities and demonstrated leadership abilities. These awards include Future Educator Scholarship, Dr. Betty Shabazz Scholarship, Gilda Lewis Public Service Award, Celonia B. Walden Award for the Performing Arts and Book Money Award. Additional information and applications are available in the counseling center or by calling June Alexander at 410-730-9553. Application deadline: February 27, 2010.

Making College Dreams Possible: New, Improved Pell Grant

By DAWN PAPANDREA



(Dec. 1) - It's the old Catch 22: You know a degree will help you start a career that can earn you a solid paycheck, but you don't have the money to pursue the degree. For years, Charlene Tillotson had put off going back to school for that very reason -- she didn't think she could afford it. A stay-at-home mom with three children and a husband in the Navy, Tillotson had resigned herself to the idea that getting a degree was a distant dream.

That was until her sister, Julie Parrish, sat her down, helped her do some number crunching -- and told her about the federal Pell Grant, now helping more American students than ever meet their expenses on higher education, both for traditional colleges and online degree programs. Thanks to the Recovery and Reinvestment Act of 2009 (the stimulus bill), the maximum award is at an all-time high of \$5,350 for 2009-10, up from \$4,731 the previous school year. And for many, that boost puts an advanced degree within reach.

"This is the largest dollar increase in the history of the Pell Grant program," says Mark Kantrowitz, publisher of online financial-aid sites, Finaid.org and Fastweb.com. "It makes up for four years of no increases during the Bush administration. The increase in the Pell Grant makes it easier for low-income students to pay for college."

The problem is that many aspiring students assume that they won't qualify for a grant -- or that if they do qualify, the grant won't make a dent in their tuition payment. But as long as you can show financial need based on your income and assets, there's a good chance you can qualify for a Pell award.

[HYPERLINK "fc://@fc.hcpss.org,%2318476110/Glenelg%20High/_blank/degrees.classesusa.com/schools/?sourceid=lmb-18347-36565"](http://fc.hcpss.org,%2318476110/Glenelg%20High/_blank/degrees.classesusa.com/schools/?sourceid=lmb-18347-36565)

And don't assume that federal financial aid is only for traditional students taking traditional college courses. Even adults pursuing online degree programs can cash in on the Pell. The key is to be sure you're applying to attend an accredited institution. The other issue is the perceived high cost of such higher-education programs. But get this: It costs an average of \$2,544 to attend a public two-year college and \$7,020 to attend a public four-year college, according to the College Board. So depending on the school you choose, getting a significant Pell Grant could cover an entire tuition bill. For Tillotson, qualifying for the Pell Grant made all the difference. She enrolled this year at Everett Community College in Everett, Washington. "The Pell is covering \$5,000 of my tuition this year," she says.

While there's no income limit for qualifying for a Pell Grant, keep in mind that nearly 98 percent of students who receive one have an adjusted gross income of \$50,000 or less. But more than 7 million students are expected to qualify for the next academic year.

More Money on the Horizon

In September, the U.S. House of Representatives passed the Student Aid and Fiscal Responsibility Act of 2009. If it passes in the Senate, SAFRA will increase the maximum Pell Grant in 2010-11 by an additional \$200, to \$5,550, and will index the maximum Pell Grant to inflation plus 1% after that, Kantrowitz says. "This is a step in the right direction," he says. "It would provide low-income families with the assurance that the Pell Grant program will be there to help them pay for college."

That assurance is helping Risharri Faison pursue a degree in a dental-assistant program through the Kaplan Career Institute's Dearborn campus, outside Detroit. "The Pell Grant helped me a lot, because I was unemployed," says Faison, a single mother of three. "It covered about 75% of my obligations."

Faison says she was assisted by her financial-aid representative at Kaplan, who made sure that she applied for any grant for which she might qualify. When she finishes the program next April, she'll have the ability to start a job with an income that can better support her family.

"The [financial aid] process was not as scary as I first thought," Faison says. "I encourage anyone thinking about going back to school to do it, because financial aid is out there for everyone. All you have to do is apply."

If you haven't been through the financial aid process, it can seem daunting. But many students find that their schools of choice can greatly assist in applying for federal funding, offering free help from financial-aid advisors who are accessible for in-person appointments or by email and phone. And if you choose to attend school online, you can take advantage of virtual financial-aid assistance.

The fact is, applying for aid is not as difficult as it seems. Charlene Tillotson notes that as long as you have your tax return handy, you can fill out the Free Application for Federal Student Aid. "I've told a lot of my friends to try to get a Pell Grant," she says.

"Three of my friends are going back to school."

Dawn Papandrea writes frequently about education, parenting, careers, beauty, and fashion.

Federal Pell Grant Program – (Program Description) The Federal Pell Grant Program provides need-based grants to low-income undergraduate and certain post-baccalaureate students to promote access to postsecondary education. Students may use their grants at any one of approximately 5,400 participating postsecondary institutions. Grant amounts are dependent on: the student's expected family contribution (EFC); the cost of attendance (as determined by the institution); the student's enrollment status (full-time or part-time); and whether the student attends for a full academic year or less. Students may not receive Federal Pell Grant funds from more than one school at a time. Financial need is determined by the U.S. Department of Education using a standard formula, established by Congress, to evaluate the financial information reported on the *Free Application for Federal Student Aid* (FAFSA) and to determine the family EFC. The fundamental elements in this standard formula are the student's income (and assets

if the student is independent), the parents' income and assets (if the student is dependent), the family's household size, and the number of family members (excluding parents) attending postsecondary institutions. The EFC is the sum of: (1) a percentage of net income (remaining income after subtracting allowances for basic living expenses and taxes) and (2) a percentage of net assets (assets remaining after subtracting an asset protection allowance). Different assessment rates and allowances are used for dependent students, independent students without dependents, and independent students with dependents. After filing a FAFSA, the student receives a Student Aid Report (SAR), or the institution receives an *Institutional Student Information Record* (ISIR), which notifies the student if he or she is eligible for a Federal Pell Grant and provides the student's EFC.

The Region 8 Community Action Program (CAP) of the International Union, United Automobile, Aerospace and Agricultural Implement workers of America (UAW) is offering an essay scholarship contest program. It is open to all students scheduled to graduate from high school and planning to attend an accredited college or university as a full-time student in the fall term 2010. Winners: 1st Place-\$2,000, 2nd Place-\$1,500, 3rd Place-\$1,000, 4th Place-\$500. You may choose from six essay topics. Essay topics and guidelines are available in the Counseling Center. The deadline for submission is March 31, 2010.

Hampden-Sydney College in Virginia is accepting nominations from guidance counselors for the Davis Fellowship Program. This program covers the costs for tuition, fees, room, board, a stipend for books and supplies, and a special stipend for study abroad or summer internship. The Davis Fellowship is designed to strike the spark that will ignite untapped potential. It seeks young men and women who possess the “right stuff” for success, but whose records suggest they have not lived up to full potential. More details are available in the counseling center. Nomination must be sent by your counselor no later than December 15, 2009, so you must see your counselor as soon as possible if you are interested in being nominated.

Phi Beta Sigma Fraternity, Inc. Zeta Alpha Sigma Chapter, Inc Scholarship Program
The Zeta Alpha Sigma Chapter, Inc. of Phi Beta Sigma Fraternity, Incorporated will provide scholarships in 2009-2010 academic school year to deserving high school graduating seniors who demonstrate academic excellence. The scholarships are merit based.

The Zeta Alpha Sigma Chapter, Inc. Scholarship Committee select scholarship award recipients based on academic excellence, extra-curricular and community involvement, essay evaluation and attendance at a Historically Black College or University (HBCU). Interested students must complete the scholarship application along with a 500 work essay, two letters of recommendation, and an official transcript. The application can be found on the Zeta Alpha Sigma Chapter, Inc. website: www.columbiamdsigmas.org Materials must be postmarked by April 15, 2010.

Washington and Lee University is offering the Johnson Scholarship Program. This program focuses on developing young leaders, and offers full financial support to students who demonstrate exceptional personal promise, regardless to their ability to afford tuition and other expenses. More details are available at www.wlu.edu