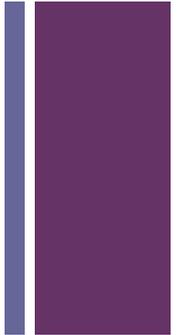


# Money Madness

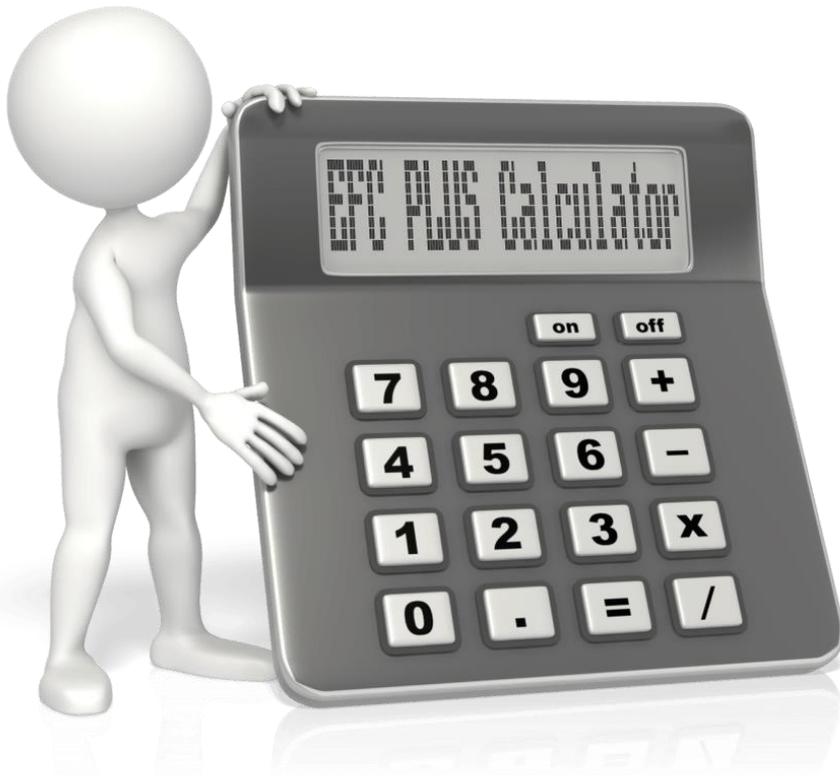
CHS Counseling Department



# How Much Will College Cost for Me?

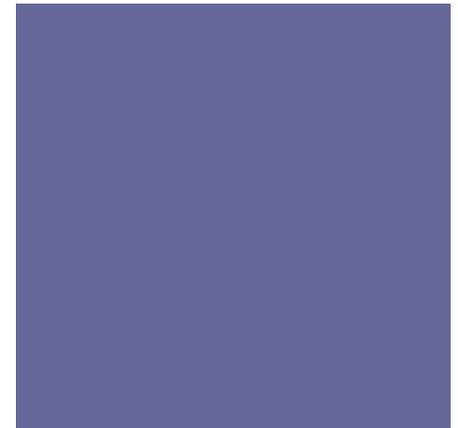


- <https://nces.ed.gov/collegenavigator/>





# What is Financial Aid?



Financial Aid is any **grant** or **scholarship**, **loan**, or **paid employment** offered to help a student meet his/her college expenses. Such aid is usually provided by various sources such as *federal and state agencies, colleges, high schools, foundations, and corporations.*



# Scholarships, Loans, Work Study & Grants

## GRANTS

- Gift-Aid
- Do **not** have to be repaid
- State or federal money
- Predominantly need-based

## SCHOLARSHIPS

- Do **not** have to be repaid
  - Merit
  - Athletics
  - Community Service
  - Family income (need based)

## WORK STUDY

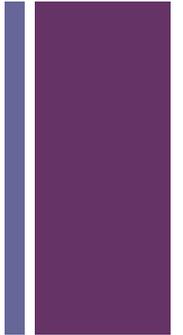
- Money you earn while working
  - On campus
  - Designated places of work from the school
- Does **not** have to be repaid
- Primarily need-based

## LOANS

- **Must** be repaid with interest
- Government money



# FAFSA

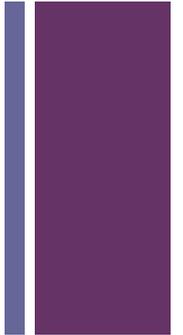


- Federal Student Aid: fill out **Free Application for Federal Student Aid (FAFSA)** at [fafsa.gov](https://fafsa.gov)
- Government money
- Get a PIN Number
- Gather all documents
- **\*EVERYONE\*** must fill out the FAFSA – priority deadline ***March 15***
- Check for your confirmation page upon submission





# FAFSA



## What do you need to complete FAFSA?

- Yours and/or Parents' Tax return → you can use previous years' tax return
- Social Security Number
- Drivers license
- W-2 form
- Double check EVERYTHING before submitting!!



# What are the HOPE & Zell Miller Scholarships?

## HOPE

- Funding depends on the school with award limits
  - Private vs. Public
  - DOES NOT COVER 100%
- 3.0 GPA in core classes
- Fill out the FAFSA
- Received Credit for 4 classes that meet the HOPE (& Zell) rigor requirement

## Zell Miller

- Award limits
  - Public = full tuition
  - Private = tuition assistance
- 3.7 GPA in core classes
- SAT score of 1200 combined (no super score) or ACT of 26 or valedictorian or salutatorian
- Rigor of high school (9-12) courses
  - [https://apps.gsfc.org/main/publishing/pdf/2012/Course\\_List.pdf](https://apps.gsfc.org/main/publishing/pdf/2012/Course_List.pdf)

# + Tech School Opportunities

## HOPE Grant

- Minimum GPA: none, **but** must maintain a 2.0 at postsecondary school during certain checkpoints
  - Certificate or Diploma (non-degree programs)

## Strategic Industries Workforce Development Grant (SIWDG)

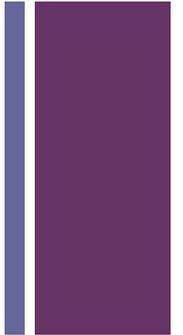
- Certified Engineer Assistant
- Commercial Truck Driving
- Computer Programming
- Computer Technology
- Diesel Equipment Technology
- Early Childhood Care and Education
- Health Science
- Industrial Maintenance
- Movie Production/ Set Design
- Practical Nursing
- Precision Manufacturing
- Welding and Joining Technology

# + Scholarship Quest

- There are scholarships for everyone!
- The Five W's Worksheet
- <http://college.usatoday.com/2013/12/16/the-15-question-scholarship-checklist/>



# + Where do you apply?



## Colleges and Universities

- Departments within the school
- Sororities and fraternities

## Scholarship & Education Websites

- GCIS
- Unigo
- Fast Web
- College Board

## Community

- PTSA
- Rotary Clubs
- Boys and Girls Club

## Large and small businesses

- Corporations
- Law firms
- Fast food restaurants

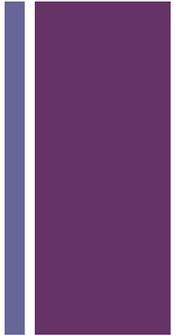




Let's find  
+  
some money!



# 10 Steps to Apply for Scholarships



1. Identify your scholarship strengths
2. Prioritize to find the right scholarship
3. Start Early
4. Work with other Scholarship Seekers
5. Focus on the Sponsor's Goals (Selection Criteria)
6. Follow Instructions (word limit, topic, etc)
7. Stand Out
8. Engaging Essay
9. Be Formal
10. Check and double check spelling, punctuation, grammar, etc.

# + 250 words or less?!?!

"What's the biggest challenge facing college students today, and how can it be addressed?"

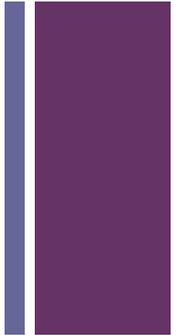


## Lovely J.

Chocowinity, NC

It is the ruler of all monsters. Reckless and cruel it carries the pain of a thousand knives. With the skills of a professional assassin, it consumes its favorite snack, me, selfishly feeding off my darkness. The mystery monster goes by the name stress. In reality, stress does not sound that scary; however, stress is a relentless battle that college students have to face on a daily basis. When most people first start college, they fall into a whirlpool of debt, loads of homework, a never ending list of deadlines, and complicated personal relationships. As students are distracted by everyday life, stress is able to sneak up on its prey and do what it does best...destroy.

So how do college students fight back and slay stress? Simple! Go out and have fun. Learn to successfully take time out for yourself while managing to maintain good grades and spending your money wisely. Watch an action packed movie with a friend or read a mushy gushy romantic book while relaxing at the park. Basically, find time to laugh. You laugh once. The beast is weakened but still strong. You laugh again. The monster has fallen to its knees. You laugh some more. It is weak and begging for mercy. You laugh one final time. You have finally beaten the monster...yes, you beat stress.



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