

Financial Aid

2007



**Beatrice Senior High
Guidance Department**

Grants

Loans

Scholarships

**PLAN FOR THE
FUTURE NOW!**

This handbook carefully developed by the Student Services Office at the Beatrice Senior High School is a service we are pleased to offer our district patrons. We encourage all students who plan to attend a post secondary institution to read this handbook and apply for any scholarships and/or financial aid for which they may be eligible.

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PREFACE

This handbook has been carefully developed over a number of years to help the students (and parents) of Beatrice High School in their securing monies for higher education. This is a service we are pleased to offer our district patrons. As you will see, this manual contains a wealth of information. Much of it is available through other sources; however, we have attempted to condense and focus this information to meet the needs of our students. We hope that you find the handbook informative and helpful.

We encourage all students who plan to attend a post secondary institution to read this handbook and apply for any scholarships and/or financial aid for which they may be eligible. Please remember that financial aid is precisely what it means, AID. It is not intended to replace family and student contributions. Some students will be eligible for more aid than others and some will qualify because of their talents, effort, and abilities for scholarships and grants. The simple fact is, however, if you don't apply--you are guaranteed not to receive. So take your time, do a good job of filling out the applications neatly and accurately, and best wishes on your search for financial assistance to help pay for further education.

Carla Meyer
BHS Counselor
Tracy Post
BHS Counselor

FINANCIAL ASSISTANCE FOR HIGHER EDUCATION

Many parents and students ask about financial aid for advanced education. Vocational schools and colleges are cooperating with the various governmental agencies to help provide that aid but students and their parents need to understand that the primary responsibility to pay for higher education rests with the family.

Inquiries about financial aid should be directed to the Office of Financial Aid in care of the vocational school or college that the student plans to attend.

Principles of Need Analysis_____

- Parents & students have primary responsibility to pay for higher education
- The family should be considered in its present financial condition
- Need analysis must evaluate all families in an equitable and consistent manner

Sources of Aid _____

- Institutional
- Private
- State
- Federal

Read the catalogs of schools that interest you and select the ones that seem most appropriate to your interest and needs. Write to the Admissions Office for an application for admissions. Also request current information and a financial aid application from the Director of Financial Aid.

Because few financial aids are extended without application or request, the student needs to take the initiative. Those who receive full scholarships are rare and likewise, fortunate. ***START TO APPLY EARLY.***

IMPORTANT -- Financial aid deadlines are much earlier than admission deadlines so consult the catalog of the college you plan to attend.

Many types of financial assistance are available to students planning to attend school. The amount available to a student varies with the type of assistance; the amount a student may receive is usually based upon financial need, family income and resources, as well as the scholastic standing of the student. The types of assistance include scholarships, grants, loans, and campus employment.

FINANCIAL AID

There are two general types of financial aid--academic scholarships and need based scholarships, grants, and loans.

For academic scholarships, ask yourself these questions:

Are you eligible for an academic scholarship?

1. Do you have a strong "B" average?
2. Do your test scores indicate an aptitude for college work?
3. Have you taken a rigorous academic program in high school?

Categories of Student

Financial Aid _____

- Merit-based aid
- Need-based aid

Many scholarships are not based on merit alone. Many donors consider those with high scholarship and in need of financial aid to be the first to benefit. Many scholarships require involvement in school and community activities. Most schools are eligible for federal funds--including vocational technical and business schools.

Definition of Need _____

Cost of Attendance

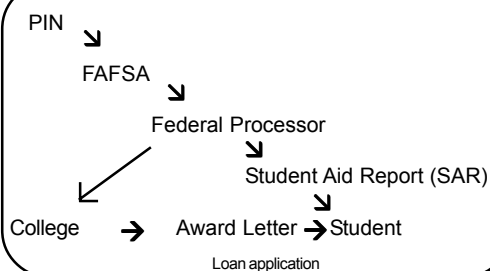
-- Expected Family Contribution (EFC)

Financial Need

There is one basic form that is used to apply for need based financial aid. It is called the **Free Application for Federal Student Aid (FAFSA)**. Some colleges may require supplemental information and ask that the student complete a student profile. In Nebraska it's doubtful that the supplemental forms will be required. There is a fee required for completing a supplemental form; students are encouraged to contact the college or university they plan to attend if doubt arises about which forms are needed.

After submitting the FAFSA to the central processor, students will receive a **Student Aid Report (SAR)**. Since money cannot be disbursed to the student without an original SAR, it is advisable for students to retain the original copy until a final decision has been made about which school to attend.

Federal Application Process _____



Students must have a social security number to apply for financial aid. Be certain you have one.

Students who file the FAFSA electronically will need a pin to use as a signature. Obtain a pin by completing the information at www.pin.ed.gov.

Many colleges are deciding to award aid on a first come, first served basis rather than holding money and notifying students at one time. It will be to your advantage this year to apply early and submit all required forms early.

If you have questions about any loan/grant programs, consult your local lender or contact the nearest Educational Planning Center. For Beatrice students, that's 1300 "O" Street, Lincoln, Nebraska. Phone: 1-800-303-3745 or 1-402-475-5222.

Education Quest Foundation is open Monday through Friday 8:30 a.m. - 5:00 p.m. Call to schedule an appointment. All services there are free. The hotline is 1-800-666-3721 and the Web Site is www.educationquest.org

Title IV Programs _____

- Federal Pell Grant
- Campus-Based Programs
- Federal Family Education Loan Program
- Federal Direct Loans
- State Financial Aid Programs

FEDERAL AID

The U.S. Office of Education and the State of Nebraska support grant, loan, and work study programs to assist students unable to pay for a college education. Those programs will be outlined here under four categories: Federal Grant Program, Federal Family of Educational Loans, Campus Based Aid, State Financial Aid Programs, and other resources.

A FEDERAL GRANT PROGRAM

Federal Pell Grant _____

- Maximum \$4,050
- Minimum \$400
- EFC must be \$3850 or below

The ***Federal Pell Grant Program*** makes funds available to eligible students attending approved colleges, community junior colleges, vocational schools, technical institutes, schools of nursing and other post-secondary institutions. In 2007-2008 the maximum Pell Grant will be \$4,050. The formula for determining the actual Pell Grant award will be the maximum Pell Grant (\$4,050) minus the expected family contribution (as determined by the FAFSA--Free Application for Federal Student Aid).

To apply for federal grants, the student and parents must complete the appropriate form (FAFSA) available in the high school counselor offices by mid-December and return the form to the central processor as soon after January 1st as possible. Electronic applications are much preferred since the processing time is much faster.

Pell Grant Formula _____	
Maximum Pell Award	\$4,050
-- Family Contribution	-- 1000
Pell Award	\$3,050

B. FEDERAL FAMILY OF EDUCATIONAL LOANS

Federal Family Education Loan Programs _____
<ul style="list-style-type: none"> • Federal Stafford Loan • Unsubsidized Federal Stafford Loan (non-need based) • Federal PLUS Loan (non-need based)

1. The **Federal Stafford Loan** (formerly the Guaranteed Student Loan or GSL) is based on need. It enables students to borrow directly from a bank, credit union, savings and loan association, or other participating lender who is willing to make the loan to you. You may apply for a loan if you are enrolled or have been accepted for enrollment at least half-time in an approved post-secondary institution. Some institutions (colleges) are now direct lenders themselves.

Unsubsidized Stafford Loan
<ul style="list-style-type: none"> • Non-need-based • Same terms as subsidized Stafford • Borrower pays all interest • \$3,500 maximum for first-year students (subsidized + unsubsidized)

The loans are insured by the federal government and the interest accrued while the student is in college and during the six month grace period after graduating or leaving school is paid by the federal government. There is a ten year repayment period. The maximum amount college freshmen may borrow is \$3,500. For first time borrowers, the rate of interest will be a fixed rate of 6.8%. Up to 4% in fees may be assessed.

Applicants should first find a participating lending institution. The family's bank or savings and loan association is the most usual source though some colleges have now become direct lenders. Ask the school you plan to attend. **All applicants must complete the federally insured student loan application form available from participating institutions and financial aid offices.** The student should then take the form to the school they will attend for certification of admissions status and entry of the cost of attendance figures. The federal government will pay interest on the loan while the student is still in school for those who demonstrate need. A loan origination fee of three percent of the principal amount must be paid by the student. A guarantee fee not to exceed one percent on the amount disbursed is collected from the borrower or deducted from the proceeds of the loan by the lender. This premium is paid only once but is deducted from the amount of the loan. Minimum payment is \$50 per month.

2. The **Unsubsidized Federal Stafford Loan** is similar to the Federal Stafford Loan in amount, places to borrow, and repayment period. However, this loan is not based on financial need. It was created for middle income families. The student is responsible for paying the interest that accrues while he/she is in school and during the grace period following. The lender may require the student to make quarterly interest payments or may allow the interest to accrue and capitalize on a quarterly basis.

Unsubsidized Federal Stafford Loan _____

- Same terms as Stafford
- Borrower pays all interest
- \$3,500 maximum of Sub. + Unsub.
- Non-need based loan

All terms and fees on this loan are the same as the Stafford loan. The total loan for both the subsidized and unsubsidized Federal Stafford loans may not exceed \$3,500 per year.

Be aware that some lenders participate in a NEBHELP Rate Saver program with the Stafford loan. By making payments on time, interest on the loan rate can drop as much as 2%. Most colleges in Nebraska participate. College Financial aid offices will have more information.

3. The **Federal PLUS Loan** is a parent loan for undergraduate students. It is not based on financial need and enables parents to borrow an amount equal to the cost of education minus other aid. It has a ten year repayment period with interest accruing during the entire loan period and repayment beginning 60 days after the loan is made. The interest rate is a fixed interest rate of 8.5% is charged for FFELP and

PLUS Loan

- Parent borrows for dependent student
- Must be creditworthy
- Cost of education minus offer aid
- 8.5% fixed interest rate (FFELP)
- 7.9% fixed interest rate (Direct)
- Up to 4% in fees
- 10-year repayment begins while student is enrolled

7.9% for the direct loan payment. There is a guarantee fee of no more than 1% and an origination fee of 3% that will be deducted from the loan. The lender will do a credit check on the parent.

FEDERAL DIRECT STUDENT LOAN PROGRAM

Some colleges and universities will be participating in the **Federal Direct Student Loan Program** beginning July 1, 1994. At these schools, the school itself acts as the lender. All loan terms are the same as stated above except instead of borrowing from your financial institution, the school administers the loan. Several schools in Nebraska now offer direct lending. Un-L is one. Some are private technical schools.

Contact the financial aid office at your choice of school for more details.

Federal Direct Student Loan Program _____

- Federal Direct Stafford Loan
- Federal Direct Unsubsidized Stafford Loan
- Federal Direct PLUS Loan

All loan applications are available from the EducationalQuest Center or your lending institution.

C. CAMPUS BASED AID

Campus-Based Programs _____

- Federal Perkins Loan
- Federal Work Study
- Federal SEOG

Federal Perkins Loan _____

- borrow from your college
- 5% interest rate
- 9 month grace period
- 10 year repayment

1. The **Federal Perkins Loan** (formerly NDSL) allows eligible students to borrow up to \$4,000 per year as an undergraduate. It is based on financial need. The interest rate is 5%. Repayment begins nine months after the student graduates or leaves school. There is a ten year repayment period. The interest accrued during the time the student is in school is paid by the federal government. Apply through the financial aid office of the college you plan to attend.

2. The **Federal Supplemental Educational Opportunity Grant (FSEOG) Program** is based on exceptional financial need. Priority is given to Pell Grant recipients. Although the maximum amount is \$4,000, most Nebraska colleges receive limited funding and have a \$100-\$500 maximum amount. Apply through the financial aid office of the college you plan to attend.

Federal Supplemental Educational Opportunity Grant (SEOG) _____

- Priority to Pell Grant recipients
- \$100 minimum award
- \$4,000 maximum award

Federal Work Study _____

- on or off campus
- at least minimum wage
- average 12 hours per week
- community service emphasis

3. The **Federal Work Study Program** (sometimes referred to as College Work Study) provides part-time employment on or off campus for students who must earn a part of their educational expenses. The work schedule is flexible, averaging 12 hours per week at minimum wage or above. Income earned in this program does not count as earned income on the following year's financial aid application. Apply through the financial aid office of the college you plan to attend.

D. STATE FINANCIAL AID PROGRAMS

The **Nebraska State Grant** is based on substantial financial need. The college the student attends determines the criteria since Nebraska does not have a state agency to disburse this aid. Pell Grant recipients are given first priority. Students are automatically considered when applying for aid at colleges.

The Nebraska State Scholars Initiative recognizes the completion of a rigorous program of college-preparatory education. At the present time only five high schools in Nebraska participate in this program. The minimum high school course work includes four years of English, Algebra I and II, geometry, biology, chemistry, physics, three years of social studies and one year of foreign language. Completion of two AP or IB courses with above average test scores are also recommended to meet the "rigor" criterion. Colleges will contact you if your application indicates you meet the criteria.

State Financial Aid Programs _____

- institution determines the criteria
- no minimum award
- must be PELL eligible

E. NEW FEDERAL PROGRAMS

The Higher Education Reconciliation Act of 2005 created two new grant programs: Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent Grant (national SMART).

ACG eligibility requirements._____

- U.S. Citizen
- Federal Pell Grant recipient
- First or second-year student in a two or four-year degree program
- Full-time enrollment
- No specific major required

1. The Academic Competitiveness grant is intended for the first or second year in a two year or four year degree program. Students must have completed high school after January 1, 2006 and must have completed a rigorous secondary school program of study (four years of English, three years of math beginning with Algebra I, three years of science - biology,

chemistry, physics, 3 years of social studies, 1 year of foreign language, at least two Advanced Placement courses with a passing test score of 3.)

The student completes the FAFSA and, if potential ACG eligibility is determined. The student is presented with questions on high school curriculum, date high school curriculum completed, state where high school curriculum completed, AP course/test completion question and listed high school courses question. Federal Student Aid notifies the schools listed on the FAFSA of potential eligibility and the school confirms it. Conversely, the college may identify an eligible ACG student, and document eligibility for the PELL grant. Currently this is a fully funded entitlement grant.

SMART Grant eligibility requirements

- U.S. Citizen
- Federal Pell Grant recipient for the same payment period
- Third or fourth-year student in a four-year degree program
- Full-time enrollment in an eligible major
- Cumulative 3.0 GPA on a 4.0 scale
- No rigorous high school program required.

2. The SMART grant also requires a student be a federal PELL grant recipient. It is for third and fourth year students in a degree program who have a cumulative 3.0 grade point average. The maximum grant for each of the student's third and fourth year of academic study is \$4,000.

No rigorous high school program is required but only certain fields of study qualify; computer science, engineering, technology, life sciences, mathematics, physical sciences, designated foreign

languages.

Students may not receive ACG or SMART grants concurrently from more than one school. These grants must be received from the same school from which the Federal PELL grant is received.

F. OTHER RESOURCES

1. The Department of Interior administers all **BIA Grants**. Student who qualify may contact the tribal council.

2. **Nebraska National Guard.** Any individual who is a member of the Nebraska National Guard and enrolls in any Nebraska state supported university, college, or vocational technical training school can obtain a credit of seventy-five percent (75%) of the tuition charges of such school. Some loans are also repaid by the National Guard. Check with the financial aid office to see which apply.

- Bureau of Indian Affairs (BIA Grants)
- Military Service Scholarships
- Vocational Rehabilitation

3. The RESERVE OFFICERS TRAINING CORPS (R.O.T.C.) offers an opportunity for students to earn money while in school. They can compete for the scholarship program and perhaps receive full tuition, books, fees, and \$100 per month. Check with the college you plan to attend to see if R.O.T.C. is available at that school.

4. Students who work with vocational rehabilitation services often qualify for tuition assistance. Contact the vocational rehabilitation with whom you are working.

G. NEBRASKA COLLEGE SAVINGS PLAN

The Nebraska College Savings Program began January 1, 2001. It is identified by the IRS as a 529 program. It is a true savings program for college. An account is established for a particular student who can use the funds to go to any college or university in the country that is PELL grant eligible. The parent or grandparent who contributes to the account will receive a dollar per dollar tax deduction up to \$1,000 per year per couple with a maximum contribution of \$10,000 per year. The account grows tax deferred until money is withdrawn and is then taxed at the child's federal tax rate. There is no state tax ever. Money in these accounts is not included in the contributor's estate.

Specifics: A person can contribute \$300 - \$10,000 per year to an account. The account must be open by the time the student is age 18 and must close by age 30. The account can roll over to a brother or sister and is refundable if the child dies. The account can be used for graduate or undergraduate education. There are no residency requirements or income restrictions, but one may not contribute to an Education IRA and to this account in the same year. If the account is used for any reason other than college expenses, the contributor will incur a 10% penalty and will be taxed at his/her earning rate. The contributor and not the student always retains ownership of the account. Each child can have many accounts since relatives other than the parent can each contribute.

APPLICATION PROCEDURES FOR FEDERAL AID

There is one basic form that is used to apply for need based financial aid. It is called the **Free Application for Federal Student Aid (FAFSA)**. Some colleges may require supplemental information and ask that the student complete a student profile. In Nebraska it's doubtful that the supplemental forms will be required. There is a fee required for completing a supplemental form; students are encouraged to contact the college or university they plan to attend if doubt arises about which forms are needed.

After submitting the FAFSA to the central processor, students will receive a Student Aid Report (SAR). Duplicate copies can be obtained if the student wants to be considered for financial aid at more than one school. Since money cannot be disbursed to the student without an original SAR, it is advisable for students to retain the original copy until a final decision has been made about which school to attend.

Students must have a social security number to apply for financial aid. Be certain you have one.

Free Application for Federal Student Aid (FAFSA)_____

- universal form
- application for federal student aid
- processed free of charge to students

Many colleges are deciding to award aid on a first come, first served basis rather than holding money and notifying students at one time. It will be to your advantage this year to apply early and submit all required forms early.

If you have questions about any loan/grant programs, consult your local lender or contact the nearest EducationalQuest. For Beatrice students, that's 1300 "O" Street, Lincoln, Nebraska. Phone: 1-800-833-3745 or 402-475-5222.

FREE APPLICATION FOR FEDERAL STUDENT AID 2007-2008 SCHOOL YEAR

A few notes on the FAFSA and determination of eligibility for financial aid:

- The student must have a social security number.
- The FAFSA is only for students who are applying for aid for the first time. Students must reapply every year in college. A renewal form will be sent to you after the first year.
- If you file a 1040A or 1040EZ you may be eligible for a simplified needs test. Contact the Education Quest Center, 1300 "O" Street, Lincoln, Nebraska 68508, (800) 303-3745, or the Financial Aid office at the schools you apply to for more information on this subject. Basically, those who qualify for a simplified

formula are those whose parents did not file a 1040 and whose income is less than \$12,000, and parents and students who are not required to file a 1040 and whose parents' Adjusted Gross Income is less than \$50,000.

- It may be a great **DISADVANTAGE** to the student to attempt obtaining independent study status.
- Use black, dark ink or a #2 soft lead pencil to fill out the application, and print in block letters

<p>Independent Student Definition</p> <ul style="list-style-type: none"> • Age 24 as of 12/31 of the award year • Under age 24 and any of the following <ul style="list-style-type: none"> •veteran •graduate or professional student •married •orphan or ward of the court •has legal dependents •can document unusual circumstances
--

- Students who wish to apply online must first apply for an electronic pin number for student and parent use in place of a signature. Apply at www.pin.ed.gov
- Do not submit the form before January 1st, and no later than March 1 to be considered for aid. Application received after March 1 may not be considered.

THE FEDERAL AID PROCESS

Be Sure to keep a photocpy of your completed FAFSA!

Electronic Processing of the FAFSA saves two to four weeks of time. The Education Quest will submit your FAFSA electronically if you wish. Take your completed paper form with you. The signature page can also be sent electronically if you have a PIN number. To obtain a PIN number, apply at www.pin.ed.gov. Both student and parent will need a number. Apply 2-3 weeks before you need to use it. You may also obtain a FAFSA on the web. The address is <http://www.fafsa.ed.gov>

Within two to six weeks after you mail your FAFSA, you should receive in the mail a Student Aid Report (SAR) OR ON LINE IF YOU FILE ELECTRONICALLY AND PROVIDE AN E-MAIL ADDRESS. Included with this report will be an Information Summary, an Information Request Form, and a Student Aid Report. It is important that you look over this information very carefully to verify that it is correct and accurate. If there are errors, or you estimated on the FAFSA, you will need to make corrections on the Information Request Form. Follow all directions carefully. Errors or false statements may cause a review and verification of your SAR and/or delay any award to which you may be entitled. If the college to whom you send

your SAR asks for a verification, don't panic. Colleges are required to randomly verify a certain percentage of the SAR's they receive. Cooperate with and supply any/all information requested by your financial aid officer.

ONLINE ADDRESSES FOR SCHOLARSHIP/FINANCIAL AID INFORMATION

The following addresses may be helpful as you search the web for financial assistance. If you do not have an internet connection at home, you may use a computer in the guidance office, in the library, or in the computer lab at school.

Nebraska Scholarship Search www.ne-epc.com. This one is sponsored by the Educational Planning Center.

National Scholarship Sites

- www.educationquest.org
- www.neasfaa.org
- www.studentaid.ed.gov
- www.fastweb.com
- www.fastaid.com
- www.collegeboard.com
- www.act.org
- www.srnexpress.com

SPECIALIZED SITES

United Negro College Fund www.uncf.org/programs

MOLIS (Minority On-Line Information Services) www.fie.com/molis/scholar.htm

Hispanic Fund <http://HispanicFund.org/scholar.html>

††Links to sites www.finaid.org

TESTS

Some scholarships require that you take a test before applying, either the Scholastic Aptitude Test (S.A.T.) or the American College Test (A.C.T.) Usually the scholarship programs that require you to take a test, want you to take the test on the EARLIEST testing date in your senior year. Many juniors elect to take the ACT in April or June.

The Preliminary Scholastic Aptitude Test/National Merit Test is given for juniors, usually in October. This test is used for awarding National Merit scholarships. The test results are used as another tool by some colleges to help decide the qualifications of possible scholarship recipients.

SCHOLARSHIPS

There are two general types of scholarships--academic and need based. For academic scholarships, ask yourself these questions:

Are you eligible for an academic scholarship?

1. Do you have a strong "B" average?
2. Do your test scores indicate an aptitude for college work?
3. Do you have a sincere interest in and desire for higher education?

Many scholarships are not based on merit alone. Many donors consider those with high scholarship and in need of financial aid to be the first to benefit. Many scholarships require involvement in school and community activities. Most schools are eligible for federal funds--including vocational technical and business schools.

IMPORTANT CONSIDERATIONS

- Be sure to meet deadlines.
- Fill in forms accurately. Errors cause delay.
- Do not omit items; record zeros rather than N/A for not applicable.
- Be sure to retain copies of your application, student aid reports, etcetera.
- Many schools will require verification of financial status by your submitting a copy of your and/or your parents income tax return.
- You can send in your F.A.F.S.A. anytime AFTER January 1, 2007.
- All processors now use data key entry. Fill out forms legibly in dark ink. Even better: submit the FAFSA electronically. Use the website www.fafsa.ed.gov or work with the Educational Quest Center in Lincoln. They will file for you if you prefer.
- Nebraska schools would like the State Information completed on the F.A.F.S.A.

SOME TIPS ON APPLYING FOR SCHOLARSHIPS

1. **START NOW!** If you haven't already started picking up applications, do so this week.
2. Check the scholarship listing weekly. Make this a part of your weekly routine. Pick up an application for any scholarship that you feel may apply to you. If you fill out applications one at a time over several weeks, you will avoid having a pile to rush through the night before a major deadline.

3. Start a scholarship file. This file should include any information you may need to complete scholarship applications. Being organized can really make this process easier for you. Some suggestions of things for your file include:

- √ Class Rank
- √ Most current grade point average (GPA)
- √ Photocopies of completed applications
- √ A prepared essay to serve as a model for applications
- √ A list of people who have consented to write recommendations
- √ A list of all school and community activities grades 9-12

In this handbook you will find a **Financial Aid Checklist** and a **College Admission and Financial Aid Log**. You may wish to make photocopies, particularly of the log sheet, for each school to which you are applying. These can serve as a cover sheet for that school file to help you better organize your search for financial aid.

4. A well written essay is a must! Many scholarship applications require an essay. Prepare an essay now and have it proofread by someone who can help you edit it. Once you have this essay written you may be able to use it many times with only slight revision. A typical question is:

Please discuss how school and community activities and intellectual interests have contributed to your decision to pursue further education. Why have you selected the field of study you intend to enter, and what do you see yourself doing five years from now?

See the end of this handbook for some examples of essays. Please note, however, that your essay must be your own original work.

5. Letters of Recommendation are another very important consideration. Do not rely only on teachers for letters. It is to your advantage to give the people you ask to write letters for you a couple of weeks to get the letter written and typed. Be specific about what needs to be addressed in the letter. Supply the name and address of the person/organization to whom the letter is to be sent. Do not expect a copy of the letter to be given to you. If you do receive a copy DO NOT MAKE PHOTOCOPIES to send on with other applications. All letters of recommendation should be originals written expressly for that scholarship application.

6. Type all applications, essays, and letters. You are more likely to receive favorable consideration if your applications, etc. are neat, organized, and error free.

7. Always submit the scholarship application before the deadline. Set a personal deadline to have materials completed. Give yourself a cushion!

8. Read, understand, and closely adhere to the Scholarship Application Ethics for Students elsewhere in this handbook!

PERSONAL CONTRIBUTIONS:

The simple fact of the matter is that most individuals will need to cover some of the cost of their education by themselves. This is something that you and your family must discuss. There are many things to think about. Is your family going to be able to help you out? Are you going to have to work while you are going to school? Do you have some money in savings to fall back on?

Whatever the answers to these and other questions you may come up with, planning now is going to save you a good deal of frustration, anxiety, and time later on. Money can be a big concern that interferes with your experiences as a student. Be thinking and dealing with these issues now and your life at college can be much easier.

Remember: You will need to reapply for scholarships, loans and grants every year. Unless you are one of the fortunate few who receive a renewable 4 year scholarship, expect to complete a new application every year. Since some scholarships are designated for college freshmen only, you may need to review folders/books at the financial aid office and/or find upperclass aid from sources on-line. If the award letter you receive does not indicate the award can be renewed, it will end at the completion of the first year. Renewable scholarships usually have a minimum grade point average to be maintained at the college level and often require you to contact the donor with proof of same. Be certain you know what your award letter means. Contact the college or other donor if you are not sure.

INSTRUCTIONS FOR COMPLETING THE APPLICATION FOR LOCAL SCHOLARSHIPS BEATRICE SENIOR HIGH SCHOOL

It is absolutely imperative that your scholarship application be filled out correctly, legibly, and truthfully. Please type or carefully PRINT your application in black ink. If the answers you supply are illegible or incomplete, your application may not be given favorable consideration. (We're talking about losing "BUCKS" because you hand in a sloppy application). Remember: It may take two hours to carefully complete this application, but if you should be awarded \$500.00, for example, your efforts have netted you \$250.00 per hour. When is the last time you made that kind of money?

A sample application has been provided to help you see how a completed application should look.

PAGE ONE: PERSONAL DATA.

Supply your full legal first name, middle initial, and last name.

Date of Birth: This information will be used to help us verify your school information. Please supply month/day/year of birth.

Address: Please supply street address and/or P.O. box number, city, state, and zip code.

Name of Parent/Guardian: Please list mother and father, both guardians, etc, whatever is appropriate. This information may be listed at commencement or supplied to the donor of the grant or scholarship.

Scholastic Information:

This information is available from your counselor or Mrs. Morris, the Registrar. All information in this section will be verified with permanent school records. Please be accurate! If you have not taken the ACT and/or SAT answer NA (not applicable) in the space provided for a score.

College Information:

- 1, List your first choice
2. List your first choice ☐

APPLICATION FOR LOCAL SCHOLARSHIPS

BEATRICE SENIOR HIGH SCHOOL

**PLEASE CHECK THOSE FOR
WHICH YOU ARE ELIGIBLE:**

- ☐ American Legion Auxiliary
- ☐ Beatrice Medical Center
- ☐ Doane College Coop.
- ☐ Eagles
- ☐ Eastern Star
- ☐ German Club 2002
- ☐ Kiwanis Early Risers
- ☐ Masonic Lodge
- ☐ Peru State College
- ☐ Rotary Club
- ☐ Student Council
- ☐ Teacher Appreciation
- ☐ Ken Zimmerman Health Care

PERSONAL DATA

NAME: _____

DATE OF BIRTH: ____/____/____
MO. DAY YEAR

Address: _____

Name of Parent/Guardian: _____

SCHOLASTIC INFORMATION

1. Class Rank at end of 7 semesters: ____/____
Rank # in Class
2. Cumulative Grade Point Average (7 sem.) _____
3. Enhanced ACT Composite: _____
Test Date: ____/____
Mo. Year
4. SAT (verbal + math): _____
Test Date: ____/____
Mo. Year

COLLEGE INFORMATION

1. Choice of college, university, technical school: _____

2. Intended major: _____

PAGE TWO: POST SECONDARY PLANS

This section is to help the scholarship committee and/or donor better understand your intentions after high school.

By completing this section you can establish the fact that you are serious about your intentions and that you have set some goals.

Question #1:

Please indicate your first and second choice of institutions you wish to attend. Be sure to indicate admission status for each institution.

Question #2:

Please indicate your intended major and minor course of study. If you have not made a decision at this time, be honest, indicate by filling these blanks “undecided”.

Question #3:

Number of years anticipated to complete educational goal. This may vary. Typically an Associates degree takes two years to complete, a certificate program twelve-eighteen months (one to one and one-half years), a baccalaureate program four to five years based on major. Check the catalog from your choice of schools.

Question #4:

This may be an important question, particularly in light of the answers you’ve already given. Be sure you’ve thought this out carefully and other college plans are somewhat consistent with your career goals. If you don’t know, that’s okay, answer “undecided”.

Question #5:

THE WORKSHEET PROVIDED AT THE BOTTOM OF THE PAGE WILL HELP YOU DETERMINE AN ESTIMATED COST FOR ONE academic year of college, technical school, etc. This should be filled out based on information from the first choice of post-secondary institutions you are considering attending. The Total Estimated Costs from the worksheet should be entered in the space provided for Question #5.

POST SECONDARY PLANS

1. Choice of college, university, technical school, etc.

a) _____

Admission Status: _____ Applied _____ Accepted _____ Not Applied

b) _____

Admission Status: _____ Applied _____ Accepted _____ Not Applied

2. Intended Major: _____

3. Number of years anticipated to complete educational goal? _____

4. Career Goal: _____

5. Estimated college costs for 1st Academic year (see \$ _____ .00 Worksheet below).

a. *COST OF TUITION*

Tuition/academic hour \$ _____

No. hours plan to enroll x _____

Cost for a Semester \$ _____

Semesters (x 2)

Total Tuition \$ _____

b. *FEES/SEMESTER* \$ _____

Semesters (x 2)

Total Fees \$ _____

c. *ROOM & BOARD/SEMESTER* \$ _____

Semesters (x 2)

Total Room & Board \$ _____

d. *BOOKS & SUPPLIES/SEMESTER* \$ _____

Semesters (x 2)

Total Books/Supplies \$ _____

Total Tuition \$ _____ (a)

Total Fees + _____ (b)

Total Room & Board + _____ (c)

Total Books/Supplies + _____ (d)

TOTAL ESTIMATED COSTS (Enter this figure for Item #5 above) \$ _____

Financial Information

This information will be used for Need Based considerations only. It is, therefore, Optional. However, if not completed you may not be considered for Need Based Awards.

BOTH PARENT AND STUDENT INFORMATION MUST BE COMPLETED.

1. For Tax Year _____.
2. For the person(s) with whom you lived during 2005:
 - a. Where does your father work?
 - b. What, specifically, is his job?
 - c. Where does your mother work?
 - d. What, specifically, is her job?
3. List your Adjusted Gross Income for 2006: \$ _____ parent \$ _____ student
(include step parent if living in the household)
4. If your family did not and will not file a tax form for 2005, indicate your gross monthly income from all sources: \$ _____.
5. Other assets: :
 Amount of trusts: \$ _____ parent \$ _____ student
 savings accounts: \$ _____ parent \$ _____ student
 other assets: \$ _____ parent \$ _____ student
 (see pp. 22 and 24)
6. Have you already or do you intend to submit a FAFSA? _____ Yes _____ No
7. Have you already applied, or do you intend to apply for student loans?
 ____ Yes ____ No
8.
 - a. On a separate sheet list any financial awards for which you have applied and/or received. Include: Name of award and amount received. If the award is for more than one year, indicate the amount you will receive the first year only.
 - b. Enter total amount of Awards you have received: \$ _____ .00
9. Are there any members of your immediate family who are presently attending or who will be attending college next year? _____ How many? _____
10. If there are extraordinary circumstances which may affect family contributions to school related expenses, please attach a typewritten statement.

SCHOLARSHIP ELIGIBILITY

1. Are you and/or your parents members of or affiliated with: (Y or N)
Masons/DeMoley _____ Eastern Star/Jobs Daughters _____
2. Are you the first member of your immediate family (parents and/or children) to attend college?

SCHOOL/COMMUNITY ACTIVITIES

Please **attach** a resume of not more than 1 page summarizing significant school and community activities in which you've participated.

ESSAY

Please **attach** an essay which addresses the following:

- a) What factors have influenced your decision to continue your education?
- b) What have you selected as your intended field of study and why have you selected this field?
- c) Briefly describe your long-term goal(s) and how continuing your education will contribute to attainment of these goals.

Limit your essay to 2 pages. Essay **must** be **typewritten** and **double spaced**. Please sign the essay.

I certify that the statements made by me in this application are true, complete, and correct to the best of my knowledge and belief and are made in good faith.

Signature _____ Date _____

PAGE THREE: FINANCIAL INFORMATION

The information in this section is OPTIONAL. However, if you do not complete this section, you MAY NOT BE CONSIDERED for any financial award that is based on NEED.

This may be the most difficult and time consuming portion of the application to complete. In order to complete this section you should have available:

1. Your 2006 tax return; Form 1030, 1040A, or 1040EZ.
2. Your parent's 2006 tax return; Form 1040, 1040A or 1040EZ.
3. You and your parent's checking account, savings account, investment account balance(s).
4. Liquid asset value of investments, livestock, certificates of deposit, etc.
5. If you have already completed a FAFSA, it would be helpful to have that on hand as well.

All information must be completed for both the parents and the student.

Question #1:

Please indicate the tax year upon which all answers are based.

Question #2:

Note this involves the parents with whom you lived, not necessarily those who claimed you on taxes.

Question #3:

Include for all parents living in the household.

Question #4:

If your parents are disabled or if you have social services or social security income, for example.

Question #5: Other Assets

Do Not Include:

- a home, if the principal place of residence
- a family farm, if the principle place of residence and you claimed on Schedule F of the tax return you "materially participated in the farm's operation"
- the value of retirement plans (pension funds, annuities, IRA'S, Keogh Plans, etc.), or student financial aid
- cash, savings, and checking accounts if you (and your spouse) do not have access to the money because the state declared a bank emergency due to the insolvency of a private deposit insurance fund

Do Include: (*other assets*)

- cash, savings, and checking accounts
- trust funds for college
- any available liquid assets
- other real estate and investment value (you and/or spouse). Include rental property, and, and/or summer homes or other investments. Add in how much they are worth today. **Investments include money market funds, mutual funds, certificates of deposit, stocks, bonds, other securities, installment and land contracts (including mortgages held), commodities, precious and strategic metals, etc.)**

Answer questions 6-10, if applicable.

PAGE FOUR

Scholarship Eligibility:

These questions are important to help the scholarship committee determine if you are eligible to be considered for scholarships that have specific qualifying requirements. If you wish to be considered for such scholarships/grants, answer all questions completely. ***If you fail to answer these questions you may not be considered for those scholarships requiring this information.***

Certification Signature:

By signing and dating this line, you are making a binding statement that all of your answers are complete and true. If this space is left blank your application will not be considered. ***If it is discovered that you have knowingly given inaccurate or misleading information your application will be removed from consideration and/or you may be asked to return monies awarded based on such information!***

STEPS TO FINANCIAL AID FOR HIGHER EDUCATION

- Take tests such as PSAT/NMSQT (optional-junior year); S.A.T., A.C.T. (early in senior year, or end of junior year).
- Start with three important questions:
 - (1) *How much will my family and I be expected to contribute to college costs?*
(Use the Education Quest Estimator or other federal need analysis estimator forms on line), available in the Guidance Office)
 - (2) *What are the annual costs of the school(s) of my choice?*
(Use school/college catalogs)
 - (3) *What is the difference between (1) and (2)? How much need do I have?*
- Check with financial aid office of post-secondary institution/college you are considering. Use catalog, write to them, and/or personal contact.
 - (1) Submit application for admission
 - (2) Submit college/school application for financial aid
 - (3) Submit need analysis forms required (F.A.F.S.A., C.S.S. Profile)
- Check books, materials available in the guidance office:
 - (1) Guides which list scholarship
 - (2) Pamphlets, booklets from government/college services
 - (3) School bulletin announcements-bulletin board in main hallway
 - (4) SRN scholarship search available from Education Quest
- Attend Educational Planning Night; especially session on financial aid
- Visit the Educational Quest Center, 1300 "O" Street, Lincoln, NE
- Check local scholarship booklet (available from guidance office in December)
- Check with your parent's employer and your employer
- Check with unions, clubs, church, or any other organization to which your parents or you belong
- If either parent is deceased, disabled, or retired, contact the social security administration regarding educational benefits
- Check with the Veterans Administration or American Legion (see "*Need a Lift*" booklet) for financial aid possibilities
- Consider these other possibilities:

Tuition deferred plans	Savings
Time-shortened degree programs	Nebraska College Savings Account
Cooperative education plans	R.O.T.C.
Section 529 Plans	National Guard/Reserve enlistment
Part-time jobs/summer employment	"rich uncle"

**TO RECEIVE AID, YOU MUST APPLY AND YOU MUST BE ADMITTED
TO A VOCATIONAL SCHOOL/COLLEGE.
PLAN AHEAD; APPLY EARLY.**

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SCHOLARSHIP APPLICATION ETHICS FOR STUDENTS

1. Complete scholarship applications yourself. It is your responsibility. Scholarship committees are not impressed with reading your mother's handwriting.
2. Type the application (or use a word processor) if possible—the whole application, not just the essay. (Take the staple out.)
3. Keep a current information sheet to give people who write recommendations for you. Include name, grade point average, class rank, activities (school, church, community), indicate positions of leadership, where you plan to attend school, and your intended major.
4. Choose the scholarships for which you wish to be considered and request the appropriate forms. Some students feel they should be able to ask the guidance office to hand them whatever scholarships counselors feel they should apply for, but it's time for you to do some searching. Read the descriptions in the local scholarship booklet, listen to the daily bulletin (or read the printed one outside the main office), read the scholarship list on the bulletin board in the Student Services Office, check out scholarship booklets from the guidance office. Ask your church, your parent's business, organizations you or your parents belong to if they offer scholarships. And then request the specific application forms. There's nothing wrong with asking your counselor how to begin or what to do next, but please don't walk in and demand we just hand you a packet of applications.
5. Ask teachers (or anyone else) to mail letters of recommendation directly whenever possible. Often the guidance office is the clearinghouse and recommendations should be turned in there, but students should not have access to them. Teachers may choose to show you a copy of what they have written, but you should never have the original letter.
6. All letters of recommendation should be originals. Do not photocopy them and reuse in another application.
7. Though it may be convenient, it is unethical to ask people for generic letters of recommendation that you may use at will.
8. Ask only for those recommendations you plan to use. It is unethical to ask five people to write letters for you and select the best two or three. (This isn't possible when letters are mailed directly.)

9. Use the letters as they are printed. It is highly unethical to request a letter of recommendation from one person for a specific scholarship, white out the name of the scholarship being applied for, insert a different scholarship name, and photocopy to use at your convenience.
10. Allow people a minimum of one week to write a letter of recommendation for you. It's unfair to burden them with "*I need it today*" to cover your neglect.

POINTS TO CONSIDER IN WRITING A SCHOLARSHIP APPLICATION

1. When an application asks you to list the names of people willing to serve as references for you, remember to ASK THE PERMISSION of each person you list BEFORE you send in the application blank. You are asking the person's permission to list his name as one who feels he has enough information about you, your goals and interests to write a recommendation that would be valuable to you. Anyone has the option of refusing to write the recommendation for you or of saying (on the form sent by the college or other organization to which you are applying if you give him no other option) he feels you would be a poor candidate.

Asking the permission of those you wish to recommend you is good insurance for you. It assures you that the people you have contacted feel you are worthy of the scholarship you seek; it also allows them to ask you any questions they wish about your specific goals and plans and to refresh their thinking about your in- and out-of-school activities in order that they will remember to give you full credit for your accomplishments.

Several local scholarships ask that you submit letters of recommendation from one or more people. It is very important that you contact these people well in advance of the scholarship deadline. When you ask someone for a letter of recommendation and tell them it's due the next day, you'll not likely get (nor do you deserve) his/her best efforts on your behalf.

2. Give careful consideration to the context of your application. Remember that you are writing an essay and not answering the "points to be included" as though each were a separate question. Always write a rough draft of the essay section on a separate sheet of paper before recopying the final essay on the application form. What you say about yourself, your plans, and your accomplishments is often a major factor in distinguishing between the qualified and the deserving candidate. Pay particular attention to your writing style, word choice, spelling, punctuation, and sentence structure. You are attempting to convince someone that you are a good student and deserve to receive an award (usually monetary); therefore, it "pays" to be very conscientious. The application essay is as important as any you will ever write for a class and should be the result of diligent effort on your part.
3. The following are common essay traps. Eliminate them from your writing:
 - (a) Run-on sentences resulting from using a comma instead of a semicolon between independent clauses of a compound or compound complex sentence. Example: "My parents provided money for my brother to attend college, they will also provide it for me." "Since my parents provided money for my brother to attend college, they will also provide it for me, however, I still need a scholarship."

CORRECTION: “My parents provided money for my brother to attend college; they will also provide it for me.” “Since my parents provided money for my brother to attend college, they will also provide it for me; however, I still need a scholarship.”

(b) Shift in person. “I want to work with high school students because that’s where you begin to mature.”

CORRECTION: “I want to work with high school students because that’s the age when young people begin to mature.”

(c) Stilted, pretentious style. “My intellectual interest found foreign language both challenging and rewarding.” “I am obsessed with education.” “My decision to procure a degree in math has been stimulated by my interest in algebra.”

CORRECTION: “I have found foreign language classes both challenging and rewarding.” “I really like school.” “My decision to work toward a degree in math began with an interest in algebra.”

(d) Word choice. Avoid using “alot”, “etc.” and overuse of the word “I”. Use “ineligible”, not “uneligible”. “letter of recommendation” not “letter of reference”.

(e) Pronoun-antecedent agreement. “I hope to be someone who has a job that they love.”

CORRECTION: “I hope to be someone who has a job that she loves.”

(f) Abbreviations and improper capitalizations. “The High School courses I have most enjoyed were Home Ec., Dr. Ed., Phys. Ed., Art and Biology.”

CORRECTION: “The high school courses I have most enjoyed were home economics, driver’s education, physical education, art and biology.”

4. Be conscious of the little things. A typed application is generally more impressive than a handwritten one. If you must hand write the essay, always use ink and always use unlined paper. Use of a pencil and lined paper lends a juvenile atmosphere to the application. Vary the sentence structure to give variety and clarity to your essay. For example, the use of an introductory participial phrase is helpful occasionally. Adapt your comments to the specific requirements of the particular scholarship you are addressing. Consider each application uniquely important. Committee members reviewing dozens of essays do not take into consideration that you may have had little time to write the essay or that you worked late and were tired. Find time to complete each application when you are alert and prepared to do your best.

Revise the rough draft as many times as necessary to make it your best piece of writing. Carefully copy the essay on the form to be used; then PROOFREAD your work. Correct any errors, including those of a typographical nature.

POINTS TO CONSIDER WHEN ACCEPTING A SCHOLARSHIP

1. We are hearing more and more complaints from scholarship donors that students who receive their awards are failing to thank them for the scholarship. Please remember to write a thank you note or letter to the organization who sponsored your award.
2. As you progress with your career plans, remember to again contact your sponsoring organization and let them know how school is going; if you have received a renewable scholarship, remember to send a renewed thank you note.
3. Renewable scholarships are not granted automatically. YOU MUST RE-APPLY. Get the proper forms and mail them early.
4. When you are on your own and established financially, it is proper to contact the organization and offer to repay your scholarship or offer some financial assistance to others. At the very least; it would be kind to tell the donor where you are and what you are doing. Sponsoring organizations are going out of their way to help you. Let them know you appreciate their assistance.

GOOD LUCK

THE FOLLOWING MATERIALS ARE AVAILABLE IN MANY LIBRARIES AND GUIDANCE OFFICES:

American Legion, NEED A LIFT, Guidance Office

Cassidy, Daniel, The Scholarship Book.

The College Majors Handbook

College Almost for Free

College Entrance Examination Board, THE COLLEGE HANDBOOK, New York, New York, Guidance Office 2006.

College Board College Costs and Financial Aid Handbook

Education Quest. 2006-2007 College Prep Handbook

Kaplan, Scholarships

Kantrowitz, Mark, College Gold; The Step-by-Step Guide to Paying for College. 2006

NATIONAL ASSOCIATION OF TRADE AND TECHNICAL SCHOOLS, Directory, Guidance Office

National Scholarship Research Service. The Scholarship Book

Nebraska Career Information System. SCHOLARSHIP AND FINANCIAL AID

Peterson's College Money Handbook .

U. S. Department of Health, Education, and Welfare, Funding Your Education 2006-2007

U.S. Department of Defense. "Class of '07 ROTC Scholarships."

USEFUL WEB SITES FOR CAREERS, COLLEGES AND AID

General sources (many parts):

College Board: <http://www.collegeboard.org>

American College Testing: www.act.org

College Information:

www.campustours.com

www.c3apply.org

www.ets.org/collinks.html

www.CollegeEdge.com

www.Collegequest-online.com

Career Information:

America's Job Bank: www.ajb.dni.us

Jobs for the Future: www.jff.org

Education Quest: www.educationquest.org

Health Occupations: www.hosa.org

Occupational Information Network: www.doleta.gov/programs/onet

Nebraska Labor Trends: <http://ne.jobsearch.org>

Beat Paying Nebraska Occupations: <http://www.dol.state.ne.us>

Occupational Outlook Handbook: <http://stats.bls.gov/oco>

Bureau of Labor Statistics: www.bls.gov/bls/home.htm

Scholarships and Financial Aid:

www.fastweb.com

www.collegeboard.org/fundfinder/bin/fundfind01.p1

www.finaid.org

Scholarship Scams: <http://www.ftc.gov/bcp/online/edscams/scholarship/index.html>

Scholarship Indexing service: www.scholaraid.com

www.pin.ed.gov

www.educationquest.org

www.fafsa.ed.gov

Additional resources - handouts seniors have received - may be accessed on line.

www.beatricepublicschools.org

click on high school and student services

LOCAL SCHOLARSHIPS

The Guidance Department acts as a clearinghouse for applications for many local scholarships. A scholarship committee makes recommendations to some organizations, and makes the final decisions on other local scholarships. Many applications for local scholarships are available in the Student Services Office in December. Awards and scholarships are announced at the Scholastic Achievement Banquet in May. Some organizations publicize the winners earlier. Listed below are local scholarships for which applications are available in the Student Services Office. Most application deadlines are February 15, but the due dates may vary. Be sure you know when each form you have is due. Check to see which scholarships you are eligible for before applying.

1. ALPHA DELTA KAPPA

Application Deadline: March 15

Area school graduating seniors in the top half of their class can apply for a \$350 scholarship. Must plan to be a teacher and attend a four year college. Applications in the Student Services Office and also available on the web-site: www.beatricepublicschools.org

2. AMERICAN LEGION POST 27 SCHOLARSHIP

Application Deadline: March 15

- a. A \$400 scholarship is available to a Beatrice graduating senior, one male and one female who plan to further their education at any accredited four year institution of higher learning. Also available on the web-site: www.beatricepublicschools.org
- b. A \$400 Lee Donovan scholarship is available to a Beatrice graduating senior, one male and one female who plan to further their education at any accredited vocational trade school. Also available on the web-site: www.beatricepublicschools.org

3. AMERICAN LEGION AUXILIARY UNIT 27 SCHOLARSHIP..LOCAL APPLICATION

Application Deadline: February 15

A \$500 scholarship is available to a Beatrice female senior who plans to attend any accredited school of higher learning. Financial need will be a major consideration. Applications available in the Student Services Office and available on the web-site: www.beatricepublicschools.org

4. AMVETS POST 11 SCHOLARSHIP

Application Deadline: March 15

Two AmVets Post 11 scholarships are made available in the amount of \$125.00 each. The scholarship will be awarded to individuals wanting to attend Southeast Community College-Beatrice, Lincoln or Milford Campus.

Applications are available in the Student Services Office and also available on the web-site: www.beatricepublicschools.org. AmVets scholarship committee will make selection of the candidate.

5. MERLYN ANDERSON MEMORIAL SCHOLARSHIP

Application Deadline: March 15

The Merlyn Anderson 4-H Memorial Scholarship will be awarded to 6-9 students from Gage and Jefferson County Schools. The award amounts will vary from \$750 to \$2,000. The scholarships are available to all colleges, universities, technical schools, community colleges or trade schools for students in agricultural studies. Preference is given to students who have been involved in 4-H. Applications are available at the Student Services Office or from the University of Nebraska Extension Office in Beatrice.

6. STUDENT ART ASSOCIATION**Application Deadline: April 15**

The Student Art Association plans to offer a scholarship to an outstanding art student to further his/her study in art. The amount and availability of this scholarship depends upon the money available in the club's treasury. Apply through the Art Association. Visit with the art teacher for more details.

7. MAYME AND STEVE SEVERA AND IRENE M. AND ROBERT D. BAUMFALK SCHOLARSHIP**Application Deadline: January 15**

Beatrice graduates who attended either St. Joseph Catholic School or Paddock Lane Elementary and are enrolled at any campus of the University of Nebraska may apply for this scholarship. Apply through the university.

8. BEATRICE AREA RETIRED TEACHERS ASSOCIATION SCHOLARSHIP**Application Deadline: March 15**

One scholarship is available for those interested in teaching. The amount is approximately \$300; however, "this amount may vary dependent on current interest rates." Make application through the Student Services Office and also available on the web-site: www.beatricepublicschools.org

9. BEATRICE OPTIMIST CLUB SCHOLARSHIP-SCC CAMPUS**Application Deadline: March 1**

One \$500 scholarship to a high school senior planning to attend SCC-Beatrice Campus. Recommended top half of class and ACT score of 18 (composite). Consideration given to school activities, community involvement, leadership qualities and financial need.

10. BPO DOES #10 BERNICE SHACKELFORD SCHOLARSHIP**Application Deadline: March 1**

The Scholarship Committee of Beatrice Drove #10 Benevolent Patriotic Order of Does administers the awarding of a scholarship annually to students from the Beatrice area, excluding the schools that are benefiting from her other scholarship funds. This is known as the BPO DOES Bernice Shackelford Scholarship. The monies from this scholarship shall be sent directly to the school in which the designated student is enrolled. The award requires the capacity to complete a four year collegiate program or a two year degree program with a two year college or a trade school. Scholarship is for one year and in an amount determined by the scholarship committee of the BPO Does.

11. BEATRICE EDUCATION ASSOCIATION SCHOLARSHIP**Application Deadline: March 15**

The Beatrice Education Association will award one \$500 scholarship for a senior to attend any accredited institution of higher learning. Must be in the upper one-fourth of the class. Also available on the web-site: www.beatricepublicschools.org

12. BEATRICE EDUCATION ASSOCIATION—SOUTHEAST COMMUNITY COLLEGE SCHOLARSHIP**Application Deadline: March 15**

The Beatrice Education Association will award one \$250 scholarship to a senior who plans to attend Southeast Community College—Beatrice Campus, full time. Criteria for selection will be based on need and academic achievement. Also available on the web-site: www.beatricepublicschools.org

This scholarship is made available through the earnings of the Dr. Carlson Scholarship Fund. Basically, a student who has demonstrated incentive and desires to take full advantage of his/her opportunity. Not necessarily the top student, but yet not eliminated because they are a top student. The scholarship is to be considered as a token or a reward for work well done and is not dependent upon financial need. Apply through the Student Services Office. Amount of the scholarship is \$300-\$500.

20. Centenary United Methodist Church Scholarships – two different applications

a. The Opal Shum Memorial Scholarship was established for Beatrice High School students who are members of the Beatrice United Methodist, Presbyterian or Baptist churches. Two scholarships of \$3,000 each will be awarded for students attending any college or technical school. Scholarship criteria are as follows:

- Students must have graduated in the upper 50% of their class.
- Include resume of activities including school, community and church and a detailed description of your involvement in each.
- One page essay describing your faith journey, what impact your church has had on that journey and how you hope to maintain a relationship with God while attending college.
- A signed reference from your pastor or church leader (youth, Sunday School teacher, etc.) regarding your membership and involvement in the church.
- Application deadline is March 15th.

b. Other Centenary scholarships are available. The amount varies from year to year; these scholarships may not be available every year. Applicants must be active members of Centenary United Methodist Church.

- Edward G. Smith Scholarship will be given to a graduating senior in the top one-fourth of the class.
- The Jones Memorial Scholarship was established by the Jones children in memory of their parents, Willis and Marian, and their brother, Eric. One scholarship will be given to a graduating senior who is in the top one-fourth of the class.
- Other scholarships are available to graduating seniors planning to attend any form of higher education.
- Application deadline is March 15th.

Contact the Centenary United Methodist Church office for applications at 608 Elk Street, Beatrice, Nebraska 68310 or (402) 223-3424.

21. COOPER, DALE J. AND COOPER, ZELLA B., SCHOLARSHIP

Application Deadline: April 1

A scholarship for students graduating from high school in the Beatrice area. Scholarship funds shall be awarded based on the following qualifications: need, citizenship, and scholarship, in that order. Applications are available from Pinnacle Bank, Trust Department, or the Student Services Office. Dollar amount will vary depending on trust income and may be for one, two, three, or four years, as the Trustee may determine.

22. CORNELIUS, DIANE, SCHOLARSHIP

**Educational Foundation Application
Application Deadline: March 1**

One \$500 scholarship is available to a graduating senior from Beatrice High School. The scholarship shall be awarded to a student who participated in music at Beatrice High School. The student must be active in both school and community service activities with a grade point average in the top 50% of their graduating class. The scholarship is for students wishing to pursue a career in a music-related field. Also available on the web-site:

www.beatricepublicschools.org

23. COSGROVE MUSIC SCHOLARSHIP**Application Deadline: March 15**

The Cosgrove Music Club will offer a \$400 scholarship to a Beatrice area graduating senior who plans to major in music. Applicants will be expected to audition in their particular area of expertise. The application deadline is March 15. Apply through the Student Services Office or music teacher.

24. DANCE TEAM SCHOLARSHIP**Application Deadline: March 15**

A \$200 scholarship awarded by the Beatrice High School Dance Team. Must be a senior member of Dance Team, have demonstrated industry and diligence in activities the student has participated in, has the desire to achieve the goals she is capable of doing, and received no failing grades for any quarter during the senior year. Applications available in the Student Services Office.

25. DAUB FAMILY SCHOLARSHIP**Application Deadline: January 15**

One scholarship is awarded to a student planning to attend UN-L who has German lineage on their father's side of the family and who live within a twenty-five mile radius of Plymouth, Nebraska. Not available every year. Apply through the university.

26. DEER CREEK SODBUSTERS SCHOLARSHIP**Application Deadline: April 10**

One scholarship in the amount of \$250 awarded to a senior graduating from a southeast Nebraska high school who plans to pursue an agriculturally related degree.

27. DEITEMEYER, HAROLD R., SCHOLARSHIP
Educational Foundation Application
Application Deadline: March 1

One \$500 scholarship is available to a graduating senior of Beatrice High School. Qualifications include a cumulative grade point average of 3.0 or higher, a student who will attend the University of Nebraska at any of the campuses, and one who has demonstrated a sense of a positive commitment to both his/her high school community and to the larger Beatrice community as well, through active participation in school, community, and volunteer activities. Also available on the web-site: www.beatricepublicschools.org

28. DELTA KAPPA GAMMA**Application Deadline: March 15**

Delta Kappa Gamma Society offers a \$250 scholarship to a Gage County student who plans to enter the teaching field. Conditions: graduating from a Gage County high school (must be a resident of Gage County); demonstrated satisfactory scholastic achievement; plans to attend college and intentions are to enter the teaching profession. Applications will be available in the Student Services Office.

29. DOANE COLLEGE COOPERATING SCHOOL SCHOLARSHIP...LOCAL APPLICATION**Application Deadline: February 15**

Scholarships are made available to the schools participating in the student-teacher program. Must rank in upper 25% of the class and plan to attend Doane College. Not available every year. Apply through the Student Services Office. Also available on the web-site: www.beatricepublicschools.org

30. KLAUS DUECK SCHOLARSHIP

Educational Foundation Application
Application Deadline: March 1

Two \$2,500 scholarships are available to Beatrice High School students wishing to study in a foreign country. This scholarship is available to both high school and college bound students. Selection will be based upon academic achievement, good citizenship and involvement in school and community activities. One of the two scholarships will be based upon financial need. Students who are attending an educational institution for more than one year can reapply annually for this scholarship, up to a maximum of four years.

The scholarship can be used for travel expenses to and from the country in which the student is going, tuition and any other education expenses (such as books). Proof of enrollment and receipts must be provided before funds are provided.

The priority order for countries will be Germany, European countries, and then other foreign countries. High school students will be considered first. Also available on the web-site: www.beatricepublicschools.org

31. EAGLES SCHOLARSHIP...LOCAL APPLICATION

Application Deadline: February 15

Two \$500 scholarships are available each year to either a boy or girl. Qualifications: designed for deserving seniors. Apply to the local committee through the Student Services Office. Also available on the web-site: www.beatricepublicschools.org

32. EASTERN STAR, VESPER CHAPTER, SCHOLARSHIP...LOCAL APPLICATION

Application Deadline: February 15

A scholarship of \$250 will be awarded to the high school senior who best exemplifies good citizenship and high moral character, without regard to scholastic standing or parental finances. This scholarship may not be available every year. Also available on the web-site: www.beatricepublicschools.org

33. FITZWATER HONORS SCHOLARSHIP

Educational Foundation Application
Application Deadline: March 1

One \$2,000 scholarship is available to a graduating senior of Beatrice High School. The scholarship will be awarded on the basis of students completing a minimum of 40 credit hours of science, who will pursue a health and/or science field of study, and must obtain a written recommendation from the BHS Science Department Committee and a written recommendation from a BHS science teacher of the student's choice. Selection will also be based upon academic achievement, ACT/SAT scores, good citizenship, moral character and involvement in extra-curricular and community activities. Also available on the web-site: www.beatricepublicschools.org

34. FIRST CHRISTIAN CHURCH FOUNDATION, INC. SCHOLARSHIPS

Application Deadline: April 1

Ira and Nettie Marie Wright Memorial Scholarships for up to \$1,000 per semester for the first academic year of college or technical school will be awarded to any graduating senior who is a participating member of First Christian Church with at least one parent or guardian also an active member. Scholarships will be awarded upon written application and at the sole discretion of the Foundation. Applications are to be submitted by April 1 to First Christian Church Foundation, P.O. Box 571, Beatrice, Nebraska.

35. FIRST PRESBYTERIAN CHURCH SCHOLARSHIP (IDELLA WHITMER)**Application Deadline: April 15**

Idella Whitmer Scholarships are available each year. Qualifications: member of the church, must be a full time student in a college or institution of higher education. Must make application through the local church office.

36. FISCHER, EVA, SCHOLARSHIP**Application Deadline: April 1**

The earnings from a trust fund set up by Eva M. Fischer are available to students who graduate from Beatrice High School. The trustee of this fund has the authority to award as many scholarships as he deems advisable from the earnings. Recipients may apply for a RENEWAL of the original scholarship. Applications are available in the Student Services Office. Apply by April 1 for initial application, RENEWAL APPLICATIONS are due March 1. **Recipients are encouraged to repay the scholarship when they are able, so additional scholarships may be granted.**

37. GAGE COUNTY AGRICULTURAL SOCIETY SCHOLARSHIP**Application Deadline: March 15**

Four \$250 scholarships will be awarded to graduating seniors who plan to continue their education at a two or four year college or its equivalent. All applicants must have participated in events sponsored by the Gage County Agriculture Society (i.e. exhibiting, volunteering, working and/or other community service for the benefit of the Gage County Ag Society); hold a 2.0 grade point average on a 4.0 scale; attend either a two or four year college or its equivalent, in the judgment of the committee; and have demonstrated support in their community/school. Economic need shall not be considered in the selection of students.

38. GERMAN CLUB... LOCAL APPLICATION**Application Deadline: February 15**

One \$200 scholarship will be awarded annually to a Beatrice High School senior who plans to major in foreign language, foreign studies, or a related area. Also available on the web-site: www.beatricepublicschools.org

39. GOLDBERG, JOSEPH AND RUTH, MEMORIAL SCHOLARSHIP**Application Deadline: April 1**

Individual must be advancing in a medical profession which would include medical students, nursing, dental, physical therapy or other related fields. Must be in top one-fourth of the class. High school seniors are eligible to apply. Amount is subject to trust income and possibly more than one scholarship will be available. Applications available at Pinnacle Bank Trust Department, or in the Student Services Office.

40. GRIMES, LEATHA A., SCHOLARSHIP FUND**Educational Foundation Application****Application Deadline: March 1**

One \$100 scholarship is available to a graduating senior from Beatrice High School. The scholarship shall be awarded to a student who plans to pursue a career in Nursing. The scholarship will be awarded on the basis of scholastic ability and financial need. A copy of the Student Aid Report (SAR) from FAFSA is required to complete the application process. Also available on the web-site: www.beatricepublicschools.org

41. JEPSEN, PETER W., SCHOLARSHIPS

Educational Foundation Application
Application Deadline: March 1

Three \$1,500 scholarships available to seniors graduating from Beatrice High School. Scholarships will be awarded to students who plan to attend any type of higher education including vocational school. Awards are based upon a combined consideration of scholarship, activities, character and need. Applications are available in Student Services. A copy of the Student Aid Report (SAR) from FAFSA is required if the student wishes to have financial need used as one of the considerations. Also available on the web-site: www.beatricepublicschools.org

42. JOSEPH'S COLLEGE OF BEAUTY, 618 COURT STREET, BEATRICE

Scholarships are available for both cosmetology students and barbering students. Applications will be available in the Student Services Office.

43. KEY CLUB GRANT

Application Deadline: April 1

The Beatrice Senior High Key Club will award one or more grants to its members. The amount varies (\$50 - \$250.00) depending on the monies available at the end of the school year.

44. KIWANIS HOMESTEAD EARLY RISERS SCHOLARSHIP...LOCAL APPLICATION

Application Deadline: February 15

A \$250 scholarship will be available for someone who is furthering their education in an accredited institution. Applications available in the Student Services Office. Also available on the web-site: www.beatricepublicschools.org

45. LINCOLN SCHOOL P.T.O. SCHOLARSHIP

Application Deadline: April 1

A \$400 scholarship is available for use in the first year at an accredited institution of higher learning. Applicants must have completed the fifth grade at Lincoln Elementary School and must have attended a minimum of two years at Lincoln prior to the end of fifth grade to be eligible for the award.

46. LINN, DON SCHOLARSHIP

Educational Foundation Application
Application Deadline: March 1

One \$700 scholarship is available to a graduating senior of Beatrice High School. The scholarship will be awarded on the basis of scholastic ability and financial need, preferably, but not necessarily, to students who might otherwise be unable to continue their education. A copy of the Student Aid Report (SAR) from FAFSA is required if the student wishes to have financial need used as one of the considerations. Also available on the web-site: www.beatricepublicschools.org

47. LIONS CLUB SCHOLARSHIP

Application Deadline: March 15

a. One \$400 scholarship will be given, in the name of Bernice Shackelford, to any graduating senior furthering their education in the teaching related field. Also available on the web-site: www.beatricepublicschools.org

b. One \$300 scholarship will be given to a graduating senior to further his/her education to attend SCC Beatrice. Also available on the web-site: www.beatricepublicschools.org

48. MASONIC SCHOLARSHIP...LOCAL APPLICATION**Application Deadline: February 15**

A local scholarship of \$200 is available to a graduating senior of Beatrice High School. It is based on good citizenship and high moral character. There is no requirement for scholastic standing or financial need. It is to be used at any accredited institution of higher learning. Preference will be given to Jobs Daughters, Demoley or son/daughter of a Mason. Also available on the web-site: www.beatricepublicschools.org

49. MUENSTER, THEODORE R. AND MARCELENE R. MEMORIAL SCHOLARSHIP...**Application Deadline: January 1**

This scholarship is available for a student who will attend the University of Nebraska-Lincoln. Preference is given to a student with financial need and is the first member of his/her family to attend college. Amount varies based on interest. Apply through the university.

50. NATIONAL COSMETOLOGY ASSOCIATION, AFFILIATE #23, SCHOLARSHIP**Educational Foundation Application****Application Deadline: March 1**

One \$200 scholarship (payable over two sessions) is available to a graduating senior from Beatrice High School. The scholarship shall be awarded to a student who is active in both school and community activities with a grade point average in the top 50% of their graduating class. The scholarship is for students wishing to attend a cosmetology school in Nebraska. Also available on the web-site: www.beatricepublicschools.org

51. NATIONAL WILD TURKEY FEDERATION ACADEMIC SCHOLARSHIP**Application Deadline: February 1**

One \$250 scholarship will be awarded a graduating senior. Students must be pursuing a degree at an accredited institution of higher education. Must have a 3.0 grade point average, must support the preservation of the hunting tradition, involved in school and community, and submit an essay, an autobiography, and three letters of recommendation.

52. PADDOCK LANE P.T.O. SCHOLARSHIP**Application Deadline: March 15**

The Paddock Lane P.T.O. will award two \$400 scholarships. This award will be given to a Beatrice High School senior for the freshman year at an accredited institution of higher learning. To be eligible to apply, the student must have finished the 5th grade at Paddock Lane Elementary School. Applications are available at the Student Services Office.

53. PERU STATE COLLEGE SCHOLARSHIP...LOCAL APPLICATION**Application deadline: February 15**

Must rank in upper one-half of the class and attend Peru State College. Scholarship will cover one-half tuition. Apply through the Student Services Office. Not available every year. Also available on the web-site: www.beatricepublicschools.org

54. QUACKENBUSH, JACK, AGRICULTURAL SCHOLARSHIP**Application Deadline: April 15**

The \$500 scholarship will be used to support a student enrolled in the UN-L College of Agriculture or a Nebraska vocational/technical school. Student must rank in upper one-half of his/her class. Applications available in the Student Services Office.

55. REED, FRANCES V. FELLWOCK, SCHOLARSHIP**Educational Foundation Application****Deadline: March 1**

Two \$10,000 scholarships (payable over four years) available to seniors graduating from Beatrice High School. The scholarships are awarded on different criteria; one award is given on scholastic ability and the other is awarded based on financial need. The scholarships are available to be applied toward tuition, books and other expenses incidental to enrollment in a baccalaureate program. Both awards require high moral character and the capacity to complete a four or more year collegiate program. A copy of the Student Aid Report (SAR) from FAFSA is required if the student wishes to have financial need used as one of the considerations. Also available on the web-site: www.beatricepublicschools.org

56. REED, KEN; SCHOLARSHIP**Application Deadline: March 15**

The Ken Reed Scholarship (\$500) is available for graduating high school seniors who plan to attend UN-L College of Agriculture Sciences and Natural Resources or Nebraska College of Technical Agriculture at Curtis. Students must have at least a 2.0 high school grade point average. Applications are available at the University of Nebraska Cooperative Extension Office or the Student Services Office.

57. RIVER CITIES SCHOLARSHIP**Application Deadline: April 1**

Awarded to one boy and one girl from each conference school. This scholarship money should be used for tuition to the college of your choice. The selections will be based on involvement in your school activities, grade point average, leadership and financial need. Also available on the web-site: www.beatricepublicschools.org

58. REILLY, LUCILE V.; SCHOLARSHIP**Application Deadline: February 15**

Presented by Student Council. Criteria for selection: leadership, service, involvement in school activities, scholarship. Amount is \$500. Applications are available in the Student Services Office.

59. ROTARY CLUB SCHOLARSHIP...LOCAL APPLICATION**Application Deadline: February 15**

Four \$500 scholarships are available. Priority given to students who best exemplify the ideals of Rotary International (promotion of humanitarian service, high ethical standards, goodwill and peace in the world). Children of Rotary members are not eligible. Also available on the web-site: www.beatricepublicschools.org

60. SCHERLING, ANDREA M. SCHOLARSHIP**Application Deadline February 15**

One \$400 scholarship is available to an area school graduating senior. The applicant must plan on attending any accredited four year post-secondary institution. The scholarship is not need based. Selection consideration given to community service, public speaking and leadership qualities.

61. SCHUSTER, DAWN, SCHOLARSHIP**Application Deadline: April 1**

A \$300 scholarship will be awarded to one or two graduating seniors who plan to continue their education at an institution of higher learning. Selection criteria for these scholarships will include: in the top 50% of their graduat-

ing class, show energy and love of life, family, and friends as exhibited through their commitment and stewardship to those around them. Candidates should be active participant in extracurricular activities. Applicants must also show some evidence of commitment through time and energy to other school, church, and community activities. The family of Dawn is involved in choosing the recipients.

62. SERTOMA CLUB SCHOLARSHIP

Application Deadline: March 15

A \$1,000 scholarship will be available to a senior who plans to further his/her education. Priority will be given to someone with a speech or hearing problem or someone planning to specialize in that area. However, this is not a requirement.

63. SIEFKES, ERNIE, SCHOLARSHIP

Application Deadline: March 15

The Ernie Siefkes family will award a \$250 scholarship to a graduating senior who plans to continue his/her education in the field of agriculture or animal husbandry. Must have exhibited at the county fair within the last four years.

64. STODDARD P.T.O. SCHOLARSHIP

Application Deadline: April 1

A \$300 scholarship will be awarded for use in attending an accredited institution of higher learning. Must have attended Stoddard School. Applications available in the Student Services Office.

65. STUDENT COUNCIL SCHOLARSHIP...LOCAL SCHOLARSHIP

Application Deadline: February 15

Two \$400 scholarships are available to graduating seniors of Beatrice High School enrolled in an accredited institution of higher education. School and/or community activities will be considered as well as leadership qualifications. Also available on the web-site: www.beatricepublicschools.org

66. SUNRISE SERTOMA SCHOLARSHIP

Application Deadline: February 15

A \$500 scholarship is available. Requires an essay based on "*What American Freedom Means to Me*" as well as a list of activities, awards, and honors in high school. The winner will be announced in late February. Applications in the Student Services Office.

67. ROBERT TAYLOR SCHOLARSHIP

Educational Foundation Application

Deadline: March 1

One \$2,500 scholarship is available to seniors graduating from Beatrice High School. The scholarship will be awarded to a student who plans on attending an institution of higher learning. Priority will be given to those students wishing to pursue a career in fine arts, communications, language arts, journalism, music and theatre. Secondary priorities include those interested in an education degree followed by those pursuing careers in health care and medicine. Students must rank among the top fifty percent (50%) of the graduating class. School and community activities and good citizenship will be considered in the selection of this award. Also available on the web-site: www.beatricepublicschools.org

68. TEACHER APPRECIATION SCHOLARSHIP...LOCAL APPLICATION**Application Deadline: February 15**

Designed for seniors who want to pursue a teaching career. Must apply to the committee through the Student Services Office. Amount of this scholarship varies each year. Also available on the web-site: www.beatricepublicschools.org

69. TONKA LANES SCHOLARSHIP**APPLICATION DEADLINE: Check with Tonka Lanes**

Tonka Lanes in co-operation with the Blue Valley Shrine offers scholarships for the benefit of the Tonka Lanes youth league bowlers. These scholarships are offered to the high school age bowlers based on a drawing for youth bowlers with perfect attendance. Additional scholarships are available for the benefit of Tonka Lanes youth through bowling activities.

70. VETTE, FRED AND VIRGINIA V., SCHOLARSHIPS**Educational Foundation Application:
Application Deadline: March 1**

Five \$6,000 scholarships (payable over four years - eight semesters) available to seniors graduating from Beatrice High School. Preference shall be given to an applicant who plans to attend the University of Nebraska at Lincoln in the award of one of the five annual scholarships and preference shall be given to an applicant who demonstrates financial need in the award of one of the five annual scholarships. The scholarships are available to be applied toward tuition, books, room and board and fees in a baccalaureate program. Applications are available in the Student Services Office. A copy of the Student Aid Report (SAR) from FAFSA is required if the student wishes to have financial need used as one of the considerations. Also available on the web-site: www.beatricepublicschools.org

71. V.F.W. POST #1077 AUXILIARY SCHOLARSHIP**APPLICATION DEADLINE: MARCH 15**

One \$100 scholarship is available to a graduating senior who plans to further his/her education. Priority will be given to someone who has a family member who has served or is serving in one of the military services. However, this is not a requirement. The scholarship maybe used at any accredited institution of higher learning. Also available on the web-site: www.beatricepublicschools.org

**72. WHEELER, AGNES AND TRUDY MOON
MEMORIAL SCHOLARSHIP****APPLICATION DEADLINE: APRIL 1**

Applicants must have attended Cedar Elementary School and completed 5th grade there. Applicants must plan to attend an accredited school/institution of higher learning. Applications are available in the Student Services Office. Up to two \$200 scholarships are available.

73. KEN ZIMMERMAN HEALTH CARE SCHOLARSHIP...**Local Application
Deadline February 15**

One \$500 scholarship payable over two semesters (\$250 each semester) is available to a BHS graduating senior planning to enter the health care services. The student may attend any appropriate institution of higher education. The scholarship is not need based. Also available on the web-site: www.beatricepublicschools.org

FINANCIAL AID GLOSSARY OF TERMS AND ABBREVIATIONS

Academic Credit: The unit of measurement an institution gives to a student when he/she fulfills course or subject requirement(s) as determined by the institution.

Academic Year: A period of time in which a full-time student is expected to complete (a) the equivalent of at least two semesters, two trimesters, or three quarters at an institution using credit hours and terms; (b) at least 24 semester hours or 36 quarter hours at an institution using credit hours but not terms; or (c) at least 900 clock hours at an institution using clock hours.

Acceptance Form: The written acknowledgment by the student of receipt of the award letter. The form usually provides for acceptance of offered aid, possible declination of all or part of the package, and some means of requesting an appeal, if that is desired, to modify the award.

Adjusted Gross Income (AGI): All taxable income. Taken from the U.S. tax return.

American College Testing Program (ACT): A Multiple Data Entry servicer that provides students the means to apply for federal, state and/or institutional aid.

Amnesty Applicant: An illegal alien who applied for temporary (and eventually, permanent) resident status under provisions of the Immigration Reform and Control Act of 1986.

Assets: Cash on hand in checking and savings accounts; trusts, stocks, bonds, other securities; real estate, income-producing property, business equipment, and business inventory. Considered in determining expected family contribution.

Assistantship: A type of student employment; usually refers to teaching assistant positions which are available to students.

Award Letter: A means of notifying successful financial aid applicants of the assistance being offered. The award letter usually provides information on the types and amounts of aid offered, as well as specific program information, student responsibilities, and the conditions which govern the award. Generally provides students with the opportunity to accept or decline the aid offered.

Award Year: The period of time between July 1 of one year and June 30 of the following year.

Bachelor's Degree: The decree given for successful completion of the undergraduate curriculum at a four year college or a university. Also termed baccalaureate degree.

Base Year: For students and parents, the 12-month period ending on the December 31 preceding the beginning of the student application period.

Budget: The estimated cost of attendance for an institution; usually includes tuition, fees, books, supplies, room, board, personal expenses, and transportation. Other expenses may be included. (See Cost of Attendance).

Bureau of Indian Affairs (BIA) Grants: A grant program for students who are one-quarter or more Indian, Eskimo, or Aleut and are enrolled in accredited institutions in pursuit of an undergraduate or graduate degree. Financial need must be demonstrated, as determined by the institution the student will attend.

Business Assets: Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights. Considered in determining a family's expected contribution.

Byrd Scholarship: A federally sponsored, merit-based scholarship for outstanding high school students.

Campus-based Programs: The term commonly applied to those federal student aid programs administered by institutions of postsecondary education; includes: Federal Perkins Loans, Federal Supplemental Educational Opportunity Grant (SEOG), and Federal Work-Study (FW-S).

Cancellation of Loan: The condition that exists when Perkins Loan (NDSL) borrower has fulfilled requirements to permit cancellation of or "writing off" of a designated portion of the principal and interest.

Central Processing System (CPS): The system to which the student need analysis data is transmitted by the federal processor or an MDE servicer. The CPS calculates the official Expected Family Contribution (EFC).

Citizen: A person who owes allegiance to the United States. Most state and federal financial aid programs are considered domestic assistance programs and are available only to citizens, nationals, or permanent residents of the U.S., permanent residents of the Trust Territories of the Pacific Islands (Palau), or those who are in this country for other than a temporary purpose. Citizens of the Marshall Islands and the Federated States of Micronesia are eligible for Pell Grant, SEOG and FW-S only.

Collection Agency: A business organization that accepts, from lenders, loan accounts that have become delinquent or are in default, and attempts to collect on those accounts. A fee is charged for the service.

College Scholarship Service (CSS): A Multiple Data Entry servicer that provides students the means to apply for federal, state and/or institutional aid.

Commercial Lender: A commercial bank, savings and loan association, credit union, stock savings bank, trust company, or mutual savings bank.

Commuter Student: A student who is not a resident student; typically, "commuter" refers to a student living at home with his or her parents.

Congressional Methodology: A standard method for determining ability to pay, contained in statute, which was used to determine need for the campus-based and Stafford Loan programs beginning with the 1988-89 and through the 1992-93 academic year.

Cost of Attendance: Generally, this includes the tuition and fees normally assessed a student, together with the institution's estimate of the cost of room and board, transportation and commuting costs, books and supplies, and miscellaneous personal expenses. In addition, dependent care and/or costs related to a disability may be included when appropriate. Also referred to as "cost of education" or "budget".

Defaulted (Perkins Loan): (a) A loan for which the borrower failed to make an installment payment when due and such failure persisted (not cured either by payment or other appropriate arrangements) for 120 days for a loan repayable in monthly installments, or for 180 days in the case of a loan repayable in less frequent installments. (b) Notwithstanding item "(a)," if the institution reasonably concludes from written contacts with the borrower that he/she intends to repay the loan, the borrower is not considered in default. (c) The Secretary of Education considers a loan discharged in bankruptcy not to be in default.

Default (Stafford, Supplemental or PLUS Loans): The failure of a borrower to make an installment payment when due, or to meet other terms of the promissory note under circumstances where the Secretary of Education or the pertinent guarantee agency finds it reasonable to conclude that the borrower no longer intends to honor the obligation to repay, provided that this failure persists for (a) 180 days for a loan repayable in monthly installments, or (b) 240 days for a loan repayable in less frequent installments.

Deferment of Loan: A condition during which payments of principal are not required, and for Perkins and Stafford Loans, interest does not accrue. The repayment period is extended by the length of the deferment period.

Departmental Scholarship: An award of gift assistance that is specifically designated for a recipient in a particular department within the institution.

Dependent Student: A student who does not qualify as an independent student. (See Independent Student.)

Disbursement: The process by which financial aid funds are made available to students for use in meeting educational and related living expenses.

Disclosure Statement: Statement of disclosure regarding certain conditions of loans. Such disclosures must be made each time a loan commitment is made.

Dislocated Worker: Person who has been terminated or laid-off, or has been laid-off as a result of permanent closure of a plant or other facility, or who was self-employed (including farmers) but is now unemployed because of poor economic conditions in the community or a natural disaster. Responsibility for designating dislocated worker status rests with appropriate state agencies.

Displaced Homemaker: Person who meets **all** of the following descriptions: (a) has not worked full-time in the labor force for a substantial number of years (e.g., approximately five years or more) but has during those years, worked in the home providing unpaid services for family members; **and** (b) has been dependent on public assistance or on the income of another family member but is no longer receiving that income, or is receiving public assistance because of dependent children in the home; **and** (c) is unemployed or underemployed and is experiencing difficulty in obtaining or upgrading employment.

Educational Benefits: Funds, primarily federal, awarded to certain categories of students (veterans, children of deceased veterans or other deceased wage earners, and students with physical disabilities) to help finance their postsecondary education regardless of their ability to demonstrate need in the traditional sense.

Educational Expenses: See Cost of Attendance.

Eligible Institution: An institution of higher education, a vocational school, or a postsecondary vocational institution, or a proprietary institution of higher education which meets all criteria for participation in the federal student aid programs.

Eligible Program: A program of education or training which complies with the procedures established in regulations governing the Title IV programs. The eligibility of a program determines whether a student in that program can receive federal financial assistance.

Employment Expense Allowance: An allowance to meet expenses relating to employment when both parents are employed or when one parent qualifies as a surviving spouse or as head of a household under Section 2 of the Internal Revenue Code.

Enrolled: The completion of registration requirements (other than the payment of tuition and fees) at the institution the student is or will be attending; a correspondence school student must be accepted for admission and complete and submit one lesson to be considered enrolled.

Enrollment Status: At those institutions using semesters, trimesters, quarters, or other academic terms and measuring progress by credit hours, enrollment status equals a student's credit hour workload categorized as either full-time, three-quarter-time, or half-time.

Entitlement Program: Program which is not dependent upon institutional allocations, and which is funded sufficiently to ensure that all eligible applicants will receive awards. As long as the student applicant meets all the eligibility requirements and is enrolled in an eligible program at an eligible institution, he/she will receive the award for which eligibility has been established.

Exceptional Financial Need: An eligibility criterion in the SEOG and Perkins Loan (NDSL) Programs. Exceptional financial need for SEOG is defined in statute as the lowest expected family contributions at an institution. The law does not define the term in the Perkins Loan Program.

Exceptional Financial Need Scholarship: Scholarship program for students in health professions schools.

Expected Family Contribution (EFC): The amount a student and his/her spouse and/or family are expected to pay toward his/her cost of attendance.

Federal Family Education Loan Programs (FFELP): The collective name for the Stafford, SLS, and PLUS loan programs.

Federal Need Analysis System (FNAS): The standard method for determining ability to pay contained in statute, which is used to determine need for the Title IV programs beginning with the 1993-94 academic year.

Federal Perkins Loans: One of the campus-based programs; a long term, low interest loan program for both undergraduate and graduate students at a current interest rate of 5%. Formerly known as the National Direct Student Loan Program. Also may be called the Carl D. Perkins National Direct Student Loan Program.

Federal PLUS Loans: Long-term loans made available to parents of dependent undergraduate or graduate students. Interest rates are linked to 52-week Treasury bill rates, but may not exceed 10%. May be used to replace EFC.

Federal Stafford Loan Program: Long term, low interest loans administered by the Department of Education through private guarantee agencies. Formerly known as Guaranteed Student Loans (GSLs). Variable interest rate, not to exceed 9%.

Federal Supplemental Educational Opportunity Grant (SEOG): One of the campus-based programs; grants to undergraduate students of exceptional financial need who have not completed their first baccalaureate degree and who are financially in need of this grant to enable them to pursue their education. Priority for SEOG awards must be given to Pell Grant recipients.

Federal Supplemental Loans for Students (SLS): Long-term loans available to graduate/professional students and to independent undergraduates. Interest rates are linked to 52-week Treasury bill rates, but may not exceed 11%. May be used to replace EFC.

Federal Work-Study Program (FW-S): One of the campus-based programs; a part-time employment program which provides jobs for undergraduate and graduate students who are in need of such earnings to meet a portion of their educational expenses.

Fellowship: A grant of money for postgraduate study which may require teaching or research.

Financial Aid Administrator: An individual who is responsible for preparing and communicating information pertaining to student loans, grants or scholarships, and employment programs, and for advising, awarding, reporting, counseling, and supervising office functions related to student financial aid. He/she is accountable to the various publics which are involved, is a manager or administrator who interprets and implements federal, state, and institutional policies and regulations, and is capable of analyzing student and employee needs and making changes where necessary.

Financial Aid Award: An offer of financial or in-kind assistance to a student attending a postsecondary educational institution. This award may be in the form of one or more of the following types of financial aid: repayable loan, a non-repayable grant and/or scholarship, and/or student employment.

Financial Aid Form: The original input document (aid application) in the College Scholarship Service's system of need analysis used to determine a student's eligibility for state and/or institutional aid.

Financial Aid Package: A financial aid award to a student comprised of a combination of forms of financial aid (loans, grants and/or scholarships, employment).

Financial Aid Transcript: A form used by postsecondary institutions to collect data about any financial aid awards that a student received at other educational institutions.

Financial Need: The difference between the institution's cost of attendance and the family's ability to pay (i.e., expected family contribution).

Forbearance: Permitting the temporary cessation of repayments of loans, allowing an extension of time for making loan payments, or accepting smaller loan payments than were previously scheduled.

Foreign Student: A student belonging to or owing allegiance to another country. Foreign students are not eligible for the basic federal programs, although there are categories of non-U.S. citizens who owe permanent allegiance to the United States and are eligible for student aid.

Free Application for Federal Student Aid (FAFSA): The original input document (aid application) of the Department of Education's need analysis system.

Full-time Student: Generally, one who is taking a minimum of 12 semester or quarter hours per academic term in institutions with standard academic terms, or 24 clock hours per week in institutions which measure progress in terms of clock hours.

GI Bill Benefits: Special assistance provided by the federal government to eligible veterans for the purpose of financing education or training programs.

Gift Aid: That form of financial aid which does not require repayment or require that work be performed.

Grace Period: The period of time that begins when a loan recipient ceases to be at least half-time and ends when the repayment period starts. Loan principal need not be paid and interest does not accrue during this period.

Graduate or Professional Student: A student enrolled in an academic program of study above the baccalaureate level at an institution of higher education.

Grant: A type of financial aid that does not have to be repaid; usually awarded on the basis of need, possibly combined with some skills or characteristics the student possesses.

Guaranteed Student Loan (GSL) Programs: Previous collective name used for the Federal Family Education Loan Programs.

Guaranty Agency: A state agency or private, nonprofit institution or organization which administers a student loan insurance program.

Half-time Student: An enrolled student who is carrying a half-time academic work load as determined by the institution, in general equaling or exceeding the following minimum requirements: (a) six semester hours or six quarter hours per academic term; (b) 12 clock hours per week for institutions which utilize clock hours to measure progress; or (c) a student enrolled solely in an eligible correspondence school is considered a half-time student if taking a workload of at least 12 hours of preparation per week. A correspondence student is never considered more than half-time.

Health Education Assistance Loan (HEAL) Program: A federal loan program, not primarily administered by the institution, although the school may be the lender; designed to assist students in certain health profession programs.

Health Professions Student Loan (HPSL) Program: A long term, low interest loan program designed to assist students in specific health profession fields.

Income Protection Allowance: An allowance against income for the basic costs of maintaining family members in the home. The allowance is based upon consumption and other cost estimates of the Bureau of Labor Statistics for a family at the low standard of living.

Independent Student: A student who has attained age 24, or who has not attained age 24 but:

- (a) is an orphan;
- (b) is a ward of the court;
- (c) is a veteran,
- (d) is married or is a graduate or professional student;
- (e) has legal dependents other than a spouse; or
- (f) presents documentation of other unusual circumstances demonstrating independence to the student financial aid administrator.

Legal Dependent (of Applicant): A natural or adopted child, or a person for whom the applicant has been appointed legal guardian and for whom the applicant provides more than half support. In addition, a person who lives with and receives at least half support from the applicant and will continue to receive that support during the award year. A student who has a legal dependent is considered to be independent. For purposes of determining dependency status, a spouse is not considered a legal dependent.

Legal Guardian: An individual appointed by a court to be a legal guardian of a person and who is specifically required by the court to use his/her own financial resources to support that person.

Loan: An advance of funds which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.

Military Scholarships: Reserve Officer Training Corps (ROTC) scholarships available for the Army, Navy, and Air Force at many colleges and universities throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance.

Multiple Data Entry (MDE): The procedure which allows for the incorporation and transmission of FAFSA data elements so that applicants can apply for Pell Grants and other financial assistance by completing one form. The need analysis service transmits the FAFSA data to the Central Processing System and students receive their eligibility notification directly from that agency.

Multiple Data Entry (MDE) Servicer: An organization contracted by the Department of Education to provide the means for a student to apply for federal student aid; also provides services to schools and state agencies.

National Direct Student Loan (NDSL): Former name of the Perkins Loan Program.

National Health Service Corps (NHSC) Scholarships: Scholarship program for students who pursue full-time courses of study in health professions schools. Scholarships for tuition and fees are limited to students who participated in the Exceptional Financial Need Scholarships for first-year students.

National of the United States: A citizen of the United States or a noncitizen who owes permanent allegiance to the United States.

National Science Scholars Program (NSSP): Science scholarship available to undergraduate students.

Need Analysis: A system used to estimate a student applicant's need for financial assistance to help meet his/her educational expenses. Need analysis consists of two primary components: (a) determination of an estimate of the applicant's and/or family's ability to contribute to educational expenses, and (b) determination of an accurate estimate of the educational expenses themselves.

Need Analysis Document: The original input form (FAFSA) completed by an applicant and family. The document is the foundation for all need analysis computations performed by the agency implementing a need analysis system.

Nontaxable Income: All income received that is not reported to the Internal Revenue Service or is reported but excluded from taxation. Such income would include but not be limited to any untaxed portion of Social Security benefits, welfare payments, untaxed capital gains, interest on tax-free bonds, dividend exclusion, and military and other subsistence and quarters allowances.

Nursing Student Loans (NSL): Loans available to nursing students attending approved nursing schools offering a diploma, associate degree, baccalaureate, or graduate degree in nursing.

Overpayment: Any amount paid to a student which is in excess of the amount he/she was entitled or eligible to receive.

Packaging: See Financial Aid Package.

Parent: The student's mother, father, or legal guardian; an adoptive parent is considered to be the student's mother or father.

Parent Loans: See PLUS.

Parents' Contribution: A quantitative estimate of the parents' ability to contribute to postsecondary educational expenses.

Part-time Student: One who attends an institution on less than a full-time basis as defined by the institution.

Paul Douglas Teacher Scholarship: A scholarship program administered by the states to enable and encourage outstanding high school graduates who demonstrate an interest in teaching to pursue teaching careers at the elementary and secondary levels.

Pell Grant: An entitlement program for undergraduate students who have not yet completed a first baccalaureate course of study.

Pennsylvania Higher Education Assistance Agency (PHEAA): A Multiple Data Entry Servicer that provides students the means to apply for federal, state and/or institutional aid.

Postsecondary School: Technically, this term refers to any educational institution providing educational services beyond the level of high school. In daily usage the term is often used to refer to non-higher educational institutions such as proprietary schools, trade and technical schools, and a range of nontraditional educational facilities as well as colleges and universities.

Presidential Access Scholarships: Scholarships available to undergraduate students who are Pell eligible and demonstrate academic achievement.

Privacy Acts: Those collective statutes that serve to protect an individual from the release of specified data without the individual's prior written consent.

Professional Student: See Graduate Student.

Promissory Note: The legal document which binds a borrower to the repayment obligations and other terms and conditions which govern a loan program.

Reauthorization: A congressional review process intended to refine authorized federal programs to insure they meet the needs of the populations they are intended to serve.

Refund: The amount due a student who withdraws or fails to pursue his/her course of study when funds have been paid to the institution. When an institution determines that a student is due a refund, if that student has received financial aid funds, a portion of the refund must be allocated to the program(s) from which the student received aid.

Regular Student: A person who is enrolled or accepted for enrollment at an institution of higher education for the purpose of obtaining a degree or certificate.

Repayment Schedule: A plan, which should be attached to the promissory note at the time a borrower ceases at least half-time study, which sets forth the principal and interest due on each installment and the number of payments required to pay the loan in full. Additionally, it should include the interest rate, the due date of the first payment, and the frequency of payments.

Resident Student: A student who does not live at home (with parents or guardian) during the academic year. An off-campus resident student is one who does not live in the institutionally-provided housing. An on-campus resident student is one who lives in housing facilities owned and/or maintained by the institution.

Resources: Resources include, but are not limited to, any: (a) funds the student is entitled to receive from a Pell Grant, regardless of whether the student applies for it; (b) Stafford (GSL) Loans; (c) waiver of tuition and fees; (d) grants, including SEOG and ROTC subsistence allowances; (e) scholarships, including athletic and ROTC scholarships; (f) fellowships or assistantships; (g) insurance programs for the student's education, (h) long term loans, including Perkins and Direct Loans, made by the institution; (i) net earnings from need-based employment ("net earnings" equal gross earnings minus taxes and job-related costs); (j) veterans benefits; and (k) any portion of other long term loans, including SLS. PLUS, state-sponsored, or private loans, not used as a substitute for the EFC.

Satisfactory Academic Progress: The progress required of a financial aid recipient in acceptable studies or other activities to fulfill a specified educational objective.

Scholarship: A form of financial assistance which does not require repayment or employment and is made to a student who demonstrates or shows potential for distinction, usually in academic performance, at the institution.

Scholarships for Disadvantaged Students (SDS): A federal scholarship program designed to assist disadvantaged students enrolled in health profession institutions.

Scholarships for the Undergraduate Education of Professional Nurses (SUEPN) Grant: Scholarship program for students in professional nursing schools; service obligation required.

School Year: A period of time, generally not less than eight months, in which a full-time student would normally be expected to complete the equivalent of two semesters, two trimesters, three quarters, or 900 clock hours.

Self-help Assistance: Funds provided through the work and effort of the student, including savings from past earnings, income from present earnings, or a loan to be repaid from future earnings.

Self-help Expectation: The assumption that a student has an obligation to help pay for a portion of his/her education. See Student Contribution.

Self-help Need: The need for funds from work and loan sources.

Simplified Needs Test: An alternate method of calculating the expected family contribution for families with adjusted gross incomes of less than \$50,000, who have filed an IRS Form 1040A or 1040EZ, or are not required to file. Excludes assets from consideration.

Statement of Educational Purpose: Formerly known as the "Affidavit of Educational Purpose," this document is signed by the student financial aid recipient indicating his/her agreement to use the financial aid funds awarded for educational or educationally-related purposes only.

Statement of Selective Service Registration: A document students must sign for federal, need-based assistance in which student notes that they have, if required to do so, registered with the Selective Service.

State Student Incentive Grant (SSIG): State scholarship/grant assistance for postsecondary students with substantial financial need.

Student Aid Report (SAR): The official notification sent to a student of the results of processing the student's FAFSA. The report shows the expected family contribution and must be submitted to the financial aid office at the institution at which the student enrolls in order for the student to receive payment under the Pell Grant Program.

Student Contribution: A quantitative estimate of the student's ability to contribute to postsecondary expenses.

Student Budget: See Cost of Attendance.

Student Financial Aid: Funds awarded to a student to help meet postsecondary educational expenses. These funds are generally awarded on the basis of financial need and include scholarships, grants, loans, and employment.

Supplemental Information Sheet: The portion of the FAFSA which students must complete if the student doesn't qualify for the simplified needs test, or if the student wants a determination of state aid eligibility.

Taxable Income: Income earned from wages, salaries, and tips, as well as interest income, dividend income, business or farm profits, and rental or property income.

Temporarily Totally Disabled: With regard to a student loan borrower, this means an injury or illness which prevents an individual from attending an eligible institution or to be gainfully employed for an extended period of time. With regard to the borrower's spouse or dependent, this means an injury or illness, established by an affidavit of a qualified physician, that requires the borrower to provide care such as continuous nursing (or other similar service) thus preventing the borrower from obtaining gainful employment.

Three-quarter-time Student: A student who is carrying at least a three-quarter time academic workload as determined by the institution at which the student is enrolled, and which amounts to at least three-quarters of the workload of a full-time student.

Title IV Programs: Those federal student aid programs authorized under title IV of the Higher Education Act of 1965. They include, among others, Pell Grant, Stafford Loan/SLS/PLUS, SSIG, and the campus-based programs.

Totally and Permanently Disabled: Unable to engage in any substantial gainful activity because of a medically determinable impairment that is expected to continue for a long and indefinite period of time or to result in death.

Truth-in-Lending Statement: The document provided to loan recipients that delineates the interest rate and other information relative to the loan the student has received. The use of the statement is required by the Consumer Credit Act. The Title IV loan programs are exempt from compliance with Truth-in-Lending.

Undergraduate Student: A student who has not achieved the educational level of a baccalaureate or first professional degree.

Unmet Need: The difference between a specific student's total available resources and the total cost for the student's attendance at a specific institution.

Verification: The process of verifying information submitted on student aid applications through the comparison of specified documents to the data on the Student Aid Report (SAR) or other applications for student aid.

Veteran: A person who has served on active duty in the Army, Navy, Air Force, Marines or Coast Guard, and who was discharged other than dishonorably. Veterans are considered to be independent. There is no minimum length of service requirement.

Veterans Educational Benefits: Assistance programs for veterans and service persons for education or training.

Vocational Rehabilitation: Programs administered by state departments of vocational rehabilitation services to assist individuals who have a physical or mental disability which is a substantial handicap to employment.

Ward of the Court: A person who is under the care of the court.

ABBREVIATIONS COMMONLY USED IN FINANCIAL AID ADMINISTRATION

ACT:	American College Testing Program
ADC:	Aid to Dependent Children
AFDC:	Aid to Families with Dependent Children
AY:	Academic Year
BIA:	Bureau of Indian Affairs
CFAR:	Comprehensive Financial Aid Report (ACT)
CSS:	College Scholarship Service
ED:	Department of Education
EFC:	Expected Family Contribution (also FC. Family Contribution)
EFN:	Exceptional Financial Need Scholarships
FAF:	Financial Aid Form (CSS)
FAFNAR:	Financial Aid Form Need Analysis Report (CSS)
FAFSA:	Free Application for Federal Student Aid
FAT:	Financial Aid Transcript
FFELP:	Federal Family Education Loan Programs
FW-S:	Federal Work-Study (also, FWSP)
GPA:	Grade Point Average
HEAL:	Health Education Assistance Loan
HHS:	Department of Health and Human Services
HPSL:	Health Professions Student Loan
INS:	Immigration and Naturalization Service
IRS:	Internal Revenue Service
MDE:	Multiple Data Entry
NDSL:	National Defense/Direct Student Loan (now known as Perkins Loan)
NHSC:	National Health Service Corps
NSL:	Nursing Student Loan
NSSP:	National Science Scholars Program
OSFA:	Office of Student Financial Assistance
PC:	Parental Contribution
PHEAA:	Pennsylvania Higher Education Assistance Agency
PLUS:	Parent Loans
SAR:	Student Aid Report
SC:	Student Contribution
SDS:	Scholarships for Disadvantaged Students
SEOG:	Supplemental Educational Opportunity Grant
SLS:	Supplemental Loans for Students
SSIG:	State Student Incentive Grant
SUEPN:	Scholarships for the Undergraduate Education of Professional Nurses Grant
TFC:	Total Family Contribution
VA:	Veterans Affairs, Department of