

Scholarship pages attached. If you have any
problems receiving these, please call Janine at 803-
831-6500.
Thank you.

From: Elizabeth Hartley

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TO: Anita Hudson

Scholarship Gold Education Night

Guide to Reference Materials

All handouts are from public websites or are protected by copyright.

1	Outline of Tonight's Presentation
2	Scholarship Databases and Helpful Websites (an excerpt from the book, <i>Scholarship Gold</i>)
7	Official Guide to SC Lottery Scholarships (from www.che.sc.gov)
9	FAFSA Information (from www.FAFSA.ed.gov)
12	Proof that it pays off to try! (article of recent \$10,000 award)
13	Countdown Calendar for Freshmen, Sophomores and Juniors
15	Countdown Calendar for Seniors
17	Sample Academic Resume (an excerpt from the book, <i>Scholarship Gold</i>)
18	College Prep Glossary (from www.collegeboard.com)
23	Campus Visit Checklist
25	Guide to PSAT/NMSQT and National Merit Scholarships (from www.collegeboard.com)
29	Guide to Letters of Recommendation (an excerpt from the book, <i>Scholarship Gold</i>)

Page

Scholarship Gold Education Night

Presented by Elizabeth Hartley

I. Rising college costs/rising scholarship opportunities

- a. rising costs outpace inflation yet rewards over a career are worth it
- b. Renewable vs. single-award scholarships, how to start early

II. Who wins scholarships?

- a. It's about more than money
- b. Profile of a winner- not who you think
- c. How to build your winning resume from 9th grade and up
- d. Increasing opportunities for the civic minded
- e. Discuss new "free tuition" policy at Harvard, Stanford, Brown

III. How and where to find your scholarship opportunities

- a. 7th-11th grade- Look for single-award scholarships on internet, through local corporations and civic groups, in college placement office, volunteer-based scholarships
- b. 11th-12th grade- Look for the larger, renewable scholarships specific to the colleges you are pursuing; inform your counselor

IV. Interviews- Can Make or Break Your Opportunities

- a. How to build strong interview skills (will be a life skill for jobs, internships, scholarships, etc.)
- b. Practice with a non-parent
- c. Importance of knowledge of current events/ diplomatic opinions
- d. Build speaking skills through debate, speech, toastmasters, theater

V. Summary

- a. Talk with your child now, find their motivation
- b. Review handout of Planning Calendar handout, start visiting colleges early

Scholarship Databases and Helpful Websites

Below are some websites that can be very helpful as you look for scholarships. My favorites are www.scholarships.com, www.fastweb.com, and, for general reference, I like www.collegeboard.com. Below is an edited excerpt from the book, *Scholarship Gold: How to apply, prepare and interview for college scholarships and win*.

AdventuresInEducation.org

A refreshingly different approach to quickly finding scholarship opportunities. You can search their database of funds based on a key word. It also offers a variety of free resources for younger students, parents, counselors and educators. Offers a full Spanish version of the site.

CampusTours.com

This site does not offer scholarship information but it has a database of colleges that you can peruse for enrollment data, majors and virtual tours. Since many scholarships require that you attend a specific university or college, this site can help you research that university to see if it is a potential match with your goals.

Charlotte Mecklenburg schools

This site has a great list of locally available scholarships but navigating to the list is tedious. Here's how to get to scholarship site

www.cms.k12.nc.us

- On the home page, choose RESOURCES
- Then choose STUDENT RESOURCES
- Select HIGH SCHOOL
- Click on text that says "hundreds of scholarships" and then you can select how you want the list to be displayed. The top option is fine.

CollegeAnswer.com

If you are looking for college loans, this site will be a useful resource. This is Sallie May's official site, offering details on the tax benefits of different college-saving plans and loan strategies. It is more geared to guiding you through the college loan process than scholarship searching.

CollegeBoard.com

The College Board was founded in 1900 as a non-profit association of institutions of higher learning and now boasts over 5200 member schools. It offers information

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For both students and parents, including a large reference library of articles.

Even if you do not use it for a scholarship search, it is a worthwhile site to visit. It offers a scholarship search based on a quick and easy profile questionnaire. The only immediately noticeable drawback is that you have to click on each scholarship to find out the amount of the award. Overall a helpful resource for a number of college-related subjects.

CollegeConfidential.com

This website was informative and different from many of the others above in that it offered discussion forums, special topics, postings and articles.

CollegeSportsScholarships.com

A comprehensive site designed by a father and son to share the information they gathered while trying to find athletic scholarships for the son. This is the only site I found that specialized in athletic scholarships. Definitely visit this site if you have hopes of being recruited.

CollegeToolkit.com

This is one of my favorite sites. I find something new every time I log on. It offers multiple resources for finding the right college, interactive forums and a collection of articles on higher education. Like some other sites, it will allow you to complete a free profile before matching you to a list of scholarships. (Formerly Lunch-Money.com.)

FastWeb.com

A free service that matches your personal profile to scholarships that fit your strengths and interests. It allows you to flag your favorites and discard ones you do not want. It will keep your search results saved for future reference.

FedMoney.org

Describes itself as the guide to all US grants and loans benefiting students. Concise, easy to navigate site. It has information on scholarships, internships, training positions and fellowships. Rather than fill out a profile, just select "Scholarship" on the drop down menu and it will alphabetically list scholarships and their web links.

FindAid.org

Nice site, crisp and bright. Offers information on not only scholarships, but other forms of financial aid and even links to military scholarships or funds available to the families of veterans. The site links over to Fast Web

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for the scholarship search portion of the site.

FindTuition.com

This site offers a free scholarship search based on your online profile. To help you stay organized, it allows you to save your search results and track when you send in a letter, an application and when you receive a response for that scholarship.

This site also has a detailed section on how to acquire government and private loans.

Go4College.com

This is not a scholarship website but I mention it because it offers a service that may help the student judge which colleges are the best fit for him/her. This site will, for a fee, predict a student's chances for admission to any of 150 institutions, based on statistical data. They claim 98% accuracy. While the college's admission criteria will likely differ some from the scholarship's criteria, it may be helpful to know if you are not a good match for that institution.

HispanicFund.org

This site identifies scholarships available to Hispanic students through the Hispanic College Fund (HCF). The site reports that in 2007, the HCF awarded \$2.4 million to over 600 students. There is no profile to complete. Each scholarship listed has a link to the application forms and competition rules for that fund.

Military.com

This site is a comprehensive resource for information relevant to all branches of the armed forces. Select the "Education" tab to find out about scholarship and career information available to members of the military and their dependents.

ScholarAid.org

At first this site appears to only address financial aid and loans but there is a link to a short list of scholarship sites.

ScholarshipExperts.com

This profile was more tedious to complete than other sites and was less intuitive to navigate. It asked for personal details that the other sites did not. Even though it returned fewer results than other search sites, they seemed to be more accurate matches to my information.

ScholarshipMonkey.com

Catchy and amusing, a monkey talks to you about the site and its many advantages. It offers a free scholarship search based on a short personal profile. For my sample

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A site just for study-abroad scholarships. You can search according to where you would like to study or by study subject. It lists undergraduate and graduate level opportunities. Unlike some of the other sites, it does not require that you complete a lengthy profile before seeing the scholarship listing.

StudyAbroadFunding.org

The comprehensive site from the US Department of Education for federally sponsored financial aid. Regardless of your scholarship aspirations, do not overlook completing your FAFSA form.

StudentAid.ed.gov

An extremely informative site provided by the government to provide comprehensive resources for college-bound students. It does not require you to complete a profile. It also provides information on grants and loans as well as educational opportunities through the military.

Students.gov

Once on the homepage, if you click on "Scholarships," it offers links to other websites already discussed in this list.

ScholarshipSearch.com

This was my favorite site. A free service that matches your personal information to potential scholarships. They claim to have a database of almost 3 million scholarships, representing \$19 billion in funds. Details and links to each scholarship's website are provided. Similar in function to FastWeb but with some differences in the search results. You can sort by deadline, dollar amount and relevancy.

Scholarships.com

This page was initially created to help students seeking engineering degrees but it has since expanded its scope. There is no profile or personal data required, which was nice. I recommend using the "Browse" function over the "Search" function to get the most out of the site. It does not appear to have nearly the database of scholarships as some of the larger sites but could still prove helpful.

Scholarship-Page.com

student, it only returned 89 scholarships, many of which should not have been included because the criteria did not fit. It does not take long to complete the profile and some of the scholarships were relevant, so I think it is worth the effort.

Elizabeth Hartley

Scholarship Gold Education Night

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scholarship process.

It was created by a father and son after they successfully navigated their way through the athletic valuable resource for the college-bound athlete is the website www.CollegeSportsScholarships.com. A between accepting larger funding at a small school over little or no funding at a larger school. A benefits of smaller class size and more personal contact with professors. Only you can decide options at a smaller college. Do not discount the value of smaller schools. They can offer the If you are really serious about pursuing an athletic scholarship, you may find you have more are not only good athletes but who are also solid students.

selection process will be different. The best candidates for athletic scholarships are students who approach this process as thoroughly and professionally as you would a merit scholarship, though the nationally for student athletes, spanning all organized sports for both men and women. You need to their available awards and how to be considered. There is over \$1 billion in awards available choices to a few colleges, contact the athletic department or coach at each school to find out about from funds provided by the NCAA, NAIA or other funding bodies. If you have narrowed your Most athletic scholarships are granted by the university itself, either with its own funds or

Athletic Scholarships

would enjoy traveling and speaking, focus your time and efforts elsewhere. Personally, it was a positive and life-changing experience but if you are not the kind of person who attend occasional club meetings and sometimes serve as guest speakers and goodwill ambassadors.

students to the Rotary Club in the region where the student will be attending school. Scholars attend law school in England. In addition to the financial benefits of the program, it connects the includes a group tour of another country.) I was fortunate to receive a Rotary Club scholarship to country. (The high school program is a "group study exchange," a six week summer program that students, college and graduate students but they all require the recipient to attend school in another From experience, the Rotary Club has a generous scholarship allowance for high school

Contact your local clubs to find out what is available in your area. but they may also have their own, locally-funded scholarships named after a former club member. Each club will usually have a scholarship allowance provided to them by the national headquarters. Other sources for large scholarships, though not always full rides, are national civic groups.

Civic Organization Awards

Elizabeth Hartley

Scholarship Gold Education Night

S.C. Commission on Higher Education
 1333 Main Street, Suite 200
 Columbia, SC 29201

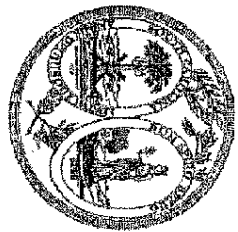
**Helping You Gain Access to
 Higher Education**

**Scholarships &
 Grants**

*(Administered by the
 SC Commission
 on Higher Education)*



- LIFE Scholarship*
- Palmetto Fellows Scholarship*
- LIFE & Palmetto Fellows
 Scholarship Enhancements*
- SC HOPE Scholarship*
- Lottery Tuition Assistance*
- SC Need-based Grant*



Mission Statement

The South Carolina Commission on Higher Education will promote quality and efficiency in the State system of higher education with the goal of fostering economic growth and human development in South Carolina.

The Student Services Division of the Commission is responsible for coordinating activities including:

- ◆ LIFE Scholarship
- ◆ Palmetto Fellows Scholarship
- ◆ LIFE & Palmetto Fellows Scholarship Enhancements
- ◆ SC HOPE Scholarship
- ◆ Lottery Tuition Assistance
- ◆ SC Need-based Grant
- ◆ Veteran Education and Training Benefits
- ◆ Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)
- ◆ Higher Education Awareness Program (HEAP)

**General Eligibility Criteria
 Scholarships & Grants**

- ◆ Must be a South Carolina resident;
- ◆ Must be a U.S. citizen or legal permanent resident;
- ◆ Must be enrolled as degree-seeking student at an eligible South Carolina public or independent institution;
- ◆ Must not owe a refund or repayment on any State or Federal financial aid and not be in default on a Federal student loan; and
- ◆ Must have never been convicted of any felonies and have not been convicted of any second or subsequent alcohol/drug-related misdemeanor offenses within the past academic year (excluding Lottery Tuition Assistance).

Contact Information:

For detailed information about the scholarship and grant programs administered by the SC Commission on Higher Education:

- ◆ Visit our website at www.chc.sc.gov
- ◆ Call us at 803-737-2260 or toll-free at 877-349-7183

LIFE Scholarship

The General Assembly established the Legislative Incentives for Future Excellence (LIFE) Program in 1996 to increase access to higher education, improve employability of South Carolina's students, provide incentives for students to be better prepared for college, and to encourage students to graduate from college on time. Eligible full-time students may receive the following:

- ◆ Up to \$5,000 (including a \$300 book allowance) each academic year toward the cost of attendance at an eligible four-year institution in S.C. Funding limited to eight (8) consecutive terms for the first bachelor's degree or ten (10) consecutive terms for the first approved five-year bachelor's degree

OR

- ◆ Up to the cost of tuition plus a \$300 book allowance each academic year at an eligible technical college in S.C. At the eligible two-year public and independent institutions in the State, students may receive up to the cost of tuition at the USC's Regional Campuses. Funding limited to two (2) consecutive terms for the first one-year program or four (4) consecutive terms for the first associate's degree program or a two-year program that is acceptable as full credit toward a bachelor's degree

Initial Eligibility at Four-Year Institutions:

Students must meet **two** of the following three criteria:

1. Earn at least a 3.0 cumulative GPA based on the SC Uniform Grading Policy (UGP) upon high school graduation
2. Rank in the top 20 percent of the graduating class
3. Score at least 1400 on the SAT (or 24 on the ACT) through June of the senior year. For the SAT, only the Math and Critical Reading subsection scores can be used

Initial Eligibility at Two-Year Institutions:

- ◆ Graduate from high school with at least a 3.0 cumulative GPA based on the SC UGP

Additional Eligibility Requirements:

- ◆ Must be SC residents at the time of high school graduation and college enrollment
- ◆ Must not be recipients of the Palmetto Fellows Scholarship, SC HOPE Scholarship or Lottery Tuition Assistance within the same academic year
- ◆ Must meet all general eligibility criteria

There is no separate application required for the LIFE Scholarship. The eligible institution will notify students if they qualify for the Scholarship.

Palmetto Fellows Scholarship

The General Assembly established the Palmetto Fellows Scholarship Program in 1988 to retain academically talented high school graduates in the State through awards based on merit. Full-time students awarded the Palmetto Fellows Scholarship who attend an eligible four-year institution in the State may be eligible for the following:

- ◆ Freshman may receive up to \$6,700 during the first year of college enrollment. Sophomores, juniors and seniors may receive up to \$7,500 per year

- ◆ The Palmetto Fellows Scholarship must be applied directly toward the cost of attendance, less any other financial aid received

- ◆ Assuming continued eligibility, the Palmetto Fellows Scholarship is limited to eight (8) consecutive terms for the first bachelor's degree program or ten (10) consecutive terms for the first approved five-year bachelor's degree program

Initial Eligibility Requirements:

- ◆ **Applications for early awards** must be submitted to the Commission on Higher Education for the Palmetto Fellows Scholarship by the date established in *December* each academic year. High school seniors may apply if they meet one of the two following sets of academic requirements:

- ◆ Score at least 1200 on the SAT (27 on the ACT) by the November test administration, earn a minimum 3.50 cumulative GPA on the SC Uniform Grading Policy (UGP) at the end of the junior year, and rank in the top six percent of the class at the end of either the sophomore or the junior year
- OR
- ◆ Score at least 1400 on the SAT (32 on the ACT) by the November test administration and earn a minimum 4.00 cumulative GPA on the SC UGP at the end of the junior year

Applications for final awards must be submitted to the Commission on Higher Education for the Palmetto Fellows Scholarship by the date established in *June* each academic year. High school seniors may apply if they meet one of the following sets of academic requirements:

- ◆ Score at least 1200 on the SAT (27 on the ACT) by the June national test administration of the senior year, earn a minimum 3.50 cumulative GPA on the SC UGP at the end of the senior year, and rank in the top six percent of the class at the end of the sophomore, junior or senior year
- OR
- ◆ Score at least 1400 on the SAT (32 on the ACT) by the June national test administration and earn a minimum 4.00 cumulative GPA on the SC UGP at the end of the senior year

For application information, please contact your high school guidance counselor. You must meet the above criteria.

*The score on the SAT must be calculated by using the highest Math score combined with the highest Critical Reading score (formerly known as the verbal score). Students cannot use the Writing subsection score to meet the minimum SAT score. *GPA's must be reported with at least two decimal places and cannot be rounded. *Rank is calculated by multiplying the number in class by six percent. If the result is not a whole number, then round up to the next whole number of students.

LIFE & Palmetto Fellows Scholarship Enhancements

Recipients of the Palmetto Fellows and LIFE Scholarships attending eligible four-year institutions in S.C. may qualify for:

- ◆ Up to \$2,500 in additional funds beginning with their sophomore year

- ◆ Up to six (6) consecutive terms toward the first bachelor's degree or eight (8) consecutive terms toward the first approved five-year bachelor's degree

Eligibility Requirements:

- ◆ Be a recipient of the LIFE or Palmetto Fellows Scholarship
- ◆ Earn at least 14 credit hours of instruction in approved mathematics or life and physical sciences or a combination of both by the end of the first year of college enrollment
- ◆ Declare an approved major in science or mathematics. For eligible majors, courses and institutions, visit the Commission's Web site at www.chc.sc.gov.

SC HOPE Scholarship

The SC HOPE Scholarship was established under the SC Education Lottery Act in 2001. It is a one-year merit-based Scholarship created for first-time entering freshmen attending eligible four-year institutions in S.C. Eligible full-time students may receive the following:

- ◆ Up to \$2,800 (including a \$300 book allowance) toward the cost of attendance
- ◆ Up to two (2) consecutive terms of funding

Initial Eligibility Requirements:

- ◆ Earn a minimum 3.0 cumulative GPA on the SC Uniform Grading Policy upon high school graduation
- ◆ Be SC residents at the time of high school graduation and college enrollment
- ◆ Not be recipients of the Palmetto Fellows Scholarship, LIFE Scholarship or Lottery Tuition Assistance
- ◆ Meet all general eligibility criteria.

There is no separate application required for the SC HOPE Scholarship. The eligible four-year institution will notify students if they qualify for the Scholarship.

Lottery Tuition Assistance

The Lottery Tuition Assistance Program was established under the SC Education Lottery Act in 2001. Actual award amounts are dependent upon the number of students eligible and the amount of funding available each academic year.

Initial Eligibility Requirements:

- ◆ Must complete and file a Free Application for Federal Student Aid (FAFSA) each academic year or complete a FAFSA Waiver (only available to certain students)
- ◆ Must be enrolled as a degree-seeking student in a minimum of six credit hours each term

- ◆ Must not be recipients of a LIFE, Palmetto Fellows or SC HOPE Scholarship during the same academic year (fall, spring or summer terms)

- ◆ Must not receive Lottery Tuition Assistance for more than one certificate, diploma or degree awarded within any five-year period unless the additional certificate, diploma or degree constitutes progress in the same field of study
- ◆ Must meet all general eligibility criteria.

SC Need-Based Grant

The General Assembly established the S.C. Need-based Grant Program in 1996 to provide additional financial assistance to South Carolina's neediest students. Eligible full-time students may receive the following:

- ◆ Up to \$2,500 per year if enrolled full-time or up to \$1,250 per year if enrolled part-time
- ◆ Up to eight (8) full-time equivalent terms of funding

Post-secondary youth may receive the maximum award in addition to Need-based Grant funds specifically for foster care youth. Youth must self-identify by May 1st.

Initial Eligibility Requirements:

- ◆ Must complete and file the Free Application for Federal Student Aid (FAFSA) each academic year
- ◆ Must be enrolled and attending or have completed at the time of the grant disbursement a minimum of six credit hours if part-time or twelve credit hours if full-time for the term
- ◆ Must meet all general eligibility criteria

F A F S A I N F O

PREVIOUS

Am I eligible for student aid?

In order to receive Federal Student Aid there are requirements.

The following is a list of some of the requirements:

You must be a United States citizen or eligible noncitizen of the United States with a valid Social Security Number.

You must have a high school diploma or a General Education Development (GED) certificate, or pass an approved "ability to benefit" test;

You must enroll in an eligible program as a regular student seeking a degree or certificate;

If you are a male between the ages of 18 and 25, you must register or already be registered with Selective Service.

For Question 31 - "Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, loans, and/or work-study)?" If you have no convictions, answer "No." If you have convictions, answer "Yes" then complete the Drug Conviction Worksheet to determine if you are Eligible for aid or Partially Eligible for aid.

How do I apply for aid?

The first step in the financial aid process is to complete and submit the FAFSA.

For help with filling out the FAFSA, you can go to www.studentaid.ed.gov/students/publications/completing_fafsa/index.html

If you provide all required information and required signatures, your FAFSA will be processed in 3-5 days and a Student Aid Report (SAR) will be sent to you. Your SAR will summarize the data reported on your FAFSA. You should check your SAR carefully for accuracy and keep a copy for your records.

The SAR also contains a Data Release Number (DRN), which appears on the first page in the upper right hand corner of a paper or an electronic SAR. You will need the DRN when you call the Federal Student Aid Information Center to change certain information on your application, such as to add or delete a school code. If your FAFSA is complete, an Expected Family Contribution (EFC) will be printed in the upper right hand corner of the SAR. Your EFC is based on all of the information reported on your FAFSA. Your school will use the EFC to award your financial aid.

Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.

How will I receive my financial aid?

Your school will award you a financial aid package to help meet your financial need. Financial need is the difference between the school's cost of attendance (including living expenses) and your Expected Family Contribution (EFC).

If you believe that you have special circumstances that should be taken into account, such as unusual medical or dental expenses or a significant change in income from one year to the next, contact the financial aid office at your school for assistance.

Federal Student Aid is paid to students through the school. You should receive an award letter from your school, which details your aid award types and amounts. Your aid awards will likely be disbursed each semester, quarter, or other payment period. Typically, the school first applies your aid towards your tuition, fees, and room and board (if you live on campus). The remainder is paid to you for other expenses.

What is in my financial aid package?

Your financial aid package is likely to include funds from the **Federal Student Aid (FSA)** programs. **Note that not all schools participate in all FSA programs.** These FSA programs, described below, are administered by Federal Student Aid and provide over \$33 billion a year to students attending post secondary schools:

- **Federal Pell Grants** are available to undergraduate students. Graduate students in a teaching credential program may also qualify. *Grants do not have to be repaid.*
- **Academic Competitiveness Grants** are available to 1st and 2nd year undergraduate students. *Grants do not have to be repaid.*
- **National Science and Mathematics Access to Retain Talent Grants** are available to 3rd and 4th year undergraduate students. *Grants do not have to be repaid.*
- **Federal Stafford Loans** are student loans that *must be repaid* and are available to both undergraduate and graduate students.
- If your school participates in the Federal Direct Loan (Direct Loan) Program, the federal government provides the funds for the Stafford Loan.
- If your school participates in the Federal Family Education Loan (FFEL) Program, a private lender provides the funds for your Stafford Loan, although the Federal Government guarantees the loan funds.
- First-year undergraduates are eligible for loans up to \$3,500. Amounts increase for subsequent years of study, with higher amounts for graduate students. The interest rate is at a fixed rate of 6.8% for both Direct Loans and FFEL loans effective on loans first disbursed after July 1, 2006. In addition, the College Cost Reduction and Access Act of 2007 will reduce the interest rates on undergraduate subsidized loans to 6.0 percent on the unpaid principal balance of the loan for which the first disbursement is made on or after July 1, 2008, and before July 1, 2009. There are two types of Stafford Loans:

- **Subsidized Stafford loan** - A loan for which the government pays the interest while you are in school, during grace periods, and during any deferment periods.
- **Unsubsidized Stafford loan** - A loan for which you are responsible for paying all the interest that accrues at any point in time.
- **Federal PLUS Loans** are unsubsidized loans made to parents of undergraduate students. If your parents cannot obtain a PLUS loan, you may be eligible to borrow additional Unsubsidized Stafford loan funds. The interest is at a fixed rate of 7.9% for Direct PLUS borrowers and 8.5% for FFEL PLUS borrowers on loans first disbursed after July 1, 2006.

- **Graduate and Professional Student PLUS Loan (Grad PLUS)** The Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, made changes to the loan programs under Title IV of the Higher Education Act of 1965. As a result of the HERA, graduate and professional students are now eligible to borrow under the PLUS Loan Program, effective with loans originated on or after July 1, 2006.
- **Campus-Based Programs** are financial aid programs administered by participating schools. There are three Campus-Based Programs.
- 1. **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only; awards range from \$100-\$4,000.
- 2. **Federal Work-Study** provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.
- 3. **Perkins Loans** are low-interest (5 percent) loans that must be repaid; the maximum annual loan amount is \$4,000 for undergraduate students.

For more information about federal student aid, you can explore the Federal Student Aid Web site at www.FederalStudentAid.gov.



CLOSE HELP

Table of Contents | Frequently Asked Questions | Customer Service

TABLE OF CONTENTS | FREQUENTLY ASKED QUESTIONS | CUSTOMER SERVICE

The financial aid office at the school that you plan to attend is also a good place to search for information. The financial aid office can tell you about student aid available from the state, the school itself, and other sources. The school is required to inform you of its financial aid procedures and deadlines, and how and when you will receive your financial aid award. You should read and understand each school's *satisfactory academic progress* policy and keep copies of your enrollment agreement, the school's catalog, and all financial aid documents (especially loan documents) that you receive.

Information about other nonfederal assistance may be available from foundations, religious organizations, community organizations, and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. You can check with your parents' employers or unions to see if they award scholarships or have tuition payment plans.

Where can I find more information?

Two educational income tax credits can reduce your or your parents' federal taxes. The credits are based on your college tuition and fee charges. The Hope tax credit can be claimed during the first two years of college, up to a maximum of \$1,650 per year. The Lifetime Learning tax credit is available for any level of post secondary study, up to a current maximum of \$2,000 per year. Note that only one type of credit (Hope or Lifetime Learning) may be claimed for a student in any given year. For more information about tax credits, you can visit the IRS Web site at www.irs.gov.

Am I eligible for other education benefits?

12

"Community service is a cornerstone of the Wachovia culture, and it is fitting that the winners of this contest are so devoted to giving back," said Janet Sharp, Wachovia's Customer Experience Executive for the Community Region. "We are honored to help Elizabeth thank the Thompsons for their tireless contributions to the community."

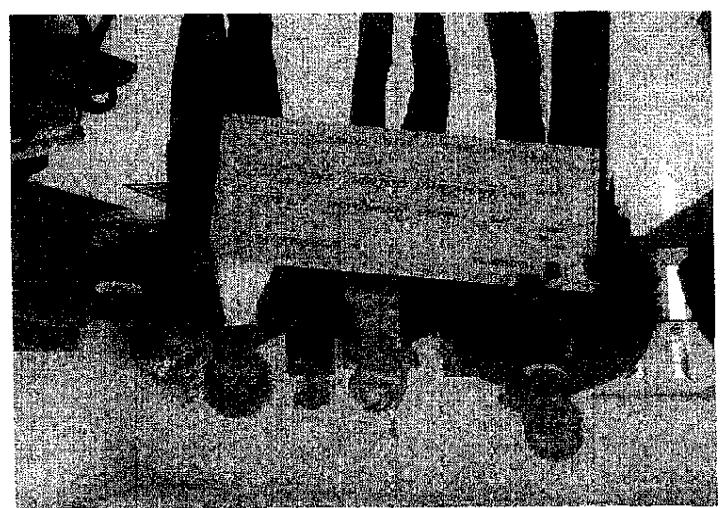
Wachovia's initiation of the contest began through a desire to express gratitude to customers in celebration of National Customer Service Week. This year's contest, which ran from August 25 through October 10, encouraged consumers to thank a person who has made a significant impact on their life by nominating them for the contest. Wachovia awarded the winners with a cash prize to use to thank their nominee in time for Thanksgiving.

Known well by their community as Pastor Sam and Miss Annie, the couple runs programs ranging from food for the hungry to housing for the homeless. The couple founded God's Kitchen, which provides 150 meals to the needy five days a week. They also opened the Lighthouse Shelter and Thrift Store, providing shelter to hundreds each year. In addition, Pastor Sam and Miss Annie take in teens in trouble and run tutoring and mentoring programs for struggling children and a housing renewal program for those living in deteriorating homes.

Hartley—a Wachovia customer for more than eight years—is the grand prize winner in Wachovia's second annual *Who Would You Thank?* contest, which gives Americans an opportunity to say thank you to someone special in their lives. Hartley's winning essay, chosen from more than 4,000 entries, described the selfless nature of the Thompsons. "These are just two people, serving their neighbors who are hungry and teens who are in trouble and expecting nothing in return," said Hartley. "They are joyful, amazing people. If anyone deserves the thanks of thousands, it is Sam and Annie Thompson."

CHARLOTTE, NC—Pastor Sam Thompson, a WWII veteran and now pastor of New Beginnings Baptist Church in Clover, South Carolina, and his wife Annie Thompson have devoted most of their lives to giving back to their community and their country. Today, Elizabeth Hartley, a friend of the Thompsons, is saying thanks to the couple with a \$10,000 cash award from Wachovia.

Pastor and Wife Receive \$10,000 Grand Prize as Part of Wachovia's Second Annual "Who Would You Thank?" Contest



Wachovia Helps South Carolina Customer Elizabeth Hartley Say Thank You to Inspiring Couple with a \$10,000 Prize

See? Even 40+ year olds can write an essay and win money for a good purpose! Give it a try!

Presented by Baker Financial and Mark Schmitt, CPA

Look for ways to have meaningful summer experiences- Go on mission trips with your church, volunteer at a camp for disadvantaged children, pursue an interesting internship. Do something that will reflect your interests and passions.

Set up your scholarship search profiles- Refer to the handout on Online Scholarship Searches and set up profiles on 2 or 3 sites. Set a goal to apply for one a month, just to get the experience.

their services.)

stores to donate certain items on a regular basis that could be used for meals on wheels to expand admirable, how much more would it say about you if you negotiated a program with local grocery serve others. (For example, rather than volunteering to deliver meals on wheels, which is

meet it. Such an effort shows leadership and an entrepreneurial spirit in addition to your desire to Be creative- Whenever possible, look for ways to discern an unmet need and take the initiative to

to students who have demonstrated a passion for serving. Plan activities outside of school, especially volunteering- Volunteering is important in its own right. It can also provide a way for students to demonstrate their commitment to their community or special causes about which they feel strongly. There is an emerging genre of scholarships available

on paper.

Plan your activities at school- Look into what extracurricular activities are offered in your high school and decide which ones you can pursue without sacrificing your grades. Don't hop around to every club. Pick some activities you can truly enjoy and grow in, not just ones that will look good

Get disciplined and organized in managing your time and assignments- Maybe you've always been a student who can sail through without a lot of organization or effort. Prepare for that to end. Develop a dependable time management system, using a planner or PDA, in which you track all of your assignments, tests and other commitments. Create your good habits now.

your plan.

Get your academic game plan- Meet with your school counselor to discuss your college plans and lay out a plan for your high school career. Take a challenging but manageable course load. Don't be so aggressive that you max out your subjects your junior year and have little left to create a strong schedule your senior year. Stay strong in the core classes and make sure to get 4 years of English, history, math and science. Have at least 2 years of a foreign language, more if you plan to major in a language. Find out which AP courses are offered at your school and factor those into

HIGH SCHOOL FRESHMEN AND SOPHOMORES

Countdown Calendar For the College and Scholarship Bound

Presented by Baker Financial and Mark Schmitt, CPA

Take the PSAT/MSSQT - See the handouts about the PSAT and MSSQT. Registration is in the fall of your Junior yr. Don't miss it! Go to www.collegeboard.com for tips and a free practice test.

Narrow down your college choices. Research the admission stats for your favorite 5-8 schools. Choose 2 that are "safe" schools, 2 or 3 that are good fits and 2 that are "reach" schools. You can buy an annual report through US News & World Report in bookstores which provides admissions stats for almost all colleges and universities in the US.

Attend College Fairs and Financial Aid nights - Right now, knowledge is power so use every opportunity to get all the information you can.

Confirm your schedule for the next 2 years, making sure to keep a challenging but manageable schedule. What AP classes can you take?

Prepare for the SAT in the spring. Your PSAT scores will show you which areas you need to strengthen before your SAT's in the spring. There is a free SAT prep course on www.collegeboard.com and some similar resources on the Charlotte Mecklenburg school system website. There are also some good resources for SAT prep available at bookstores.

Spend your summer wisely - Choose activities that are challenging and enriching. Governor's school, educational travel, volunteering and internships are all good choices.

Research scholarships you want to pursue. What opportunities are available at each of the universities in which you are interested? Do they require nomination by your school? If so, provide a list of your interests to your counselor.

HIGH SCHOOL JUNIORS

Start exploring colleges/universities you might like to attend. Try to visit them while students are still on campus to get an authentic "feel" for the school.

Look for ways to find leadership roles. Pursue leadership roles that actually mean something and aren't just empty titles.

Presented by Baker Financial and Mark Schmitt, CPA

This is your year of paperwork! Get organized with a filing system. Keep copies of everything you send out, noting the date it was sent.

Countdown Calendar For the College and Scholarship Bound SENIORS

Scholarship Gold Education Night Elizabeth Hartley

- August**
ACT registration
Research scholarships and colleges more, narrow down search
Finalize your student resume
Finish your SAT/ACT prep
SAT registration
Take ACT
- September**
Touch base with your counselor to review your plans, scores, scholarship plans
Pull together all the resources you'll need for your applications and scholarships. (Transcript, test scores, FAFSA, essays)
Make a MASTER PLANNER to track deadlines, test dates, applications and scholarship events
Take SAT
- October**
Decide whether you'll consider early admission or early decision
Prepare for your 1st semester exams
Continue with your applications and scholarship pursuits. Stay focused!
Send in any early admission or early decision applications
Wrap up college applications before break.
- December**
Early decision/early action decisions arrive
Scholarship interviews
- January**
FAFSA submission begins
Admission deadlines are approaching

Presented by Baker Financial and Mark Schmitt, CPA

- February**
Usually another SAT offered
Scholarship interviews
Stay focused and avoid senior-it is! You still need a strong 2nd semester!
- You can check with your colleges to make sure they have all of your information
Scholarship interviews
- March**
Some regular-admission decisions start to arrive.
Read them carefully to find out when you need to respond.
- April**
The remaining admission and financial aid information usually arrives this month. Follow up with your response and any needed deposits.
- May**
Respond to all the colleges to which you have been accepted but are declining.

Sample Resume Format #1

Lindsay Kelly Rogers
23 Falls Drive, Williams, NC 28807

Date of birth: 2-9-87

LKRogers@hotmail.com

home phone 704-555-0101

Surrey High School, senior

GPA: 3.80

Class rank: 16 / 376

Standardized test scores

2006 PSAT 145 (math 75, verbal 70)
2007 SAT 1460 (math 700, verbal 760)

- Current Class Listing**
1. AP Biology
 2. AP English
 3. Calculus
 4. Art III
 5. Honors Chemistry
 6. Environmental Science
 7. French III

EXTRACURRICULAR ACTIVITIES

Grade 9 10 11 12

Clubs:

Debate Team (*captain)	X	X	X	X*
French Club (*vice president)	X	X	X	X*
Honors chorus	X	X	X	X
National Honor Society	X	X	X	X

Civic/Volunteer:

Coach- inner city youth soccer league	X	X		
Animal Shelter assistant (10 hrs/week)	X	X		
Church Care and Kindness team (hospital visitors)		X	X	X

Sports:

Girls Volleyball (* starter, ** captain)	X	X	X	X**
Church softball team	X	X	X	X
Swim team- River Oaks Country Club	X	X	X	X

AWARDS

2007-2008	Extemporaneous Speaking, Debate team- state champion
	Most Valuable Player, volleyball team
	Students Who Care Award- one of 15 awarded by governor-state-wide
	1 st place, Swim League Championships-Butterfly
2006-2007	Most Improved Player- volleyball team
	Creative Writing Award- Women's Guild of Williams
	Spotlight or Excellence - Daily Mirror award for student athletes

Sample Resume Format #1

2005-2006 2nd place- Lincoln Douglas debate- state finals
Youth Volunteer of the Year- County Animal Shelter
Youth for Christ- completed intensive 12 week program on peer counseling skills

WORK EXPERIENCE

Bragg's Ice Cream Treatery: Worked 20 hours a week during the school year junior and senior years. Served customers, balanced cash register, cleaned facility, ordered supplies and created customer reward program.

Camp Joyful: Worked summers following grades 10 and 11 as a counselor in a camp for children with life threatening diseases. Supervised my "pod" of four children at all times, aided their activities according to their disabilities, played with them and tried to make their experience unforgettable.

TRAVEL/MISSIONS

Becketville, NC- summer 2007- Habitat for Humanity. Worked for two weeks as a volunteer roofer in underserved mountain community.

France, Germany, Italy and England- summer 2006- Toured region for six weeks with "Youth Ambassador" program. Raised all my own travel expenses and designed multimedia program to present to civic groups upon return.

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12/14/2008

18

Home > For Parents > Plan for College > Getting Ready



College Prep Glossary

College Admissions from A to Z

What in the world is a FAFSA? What's the difference between EA and ED? If you're asking yourself these questions, your child is probably in the middle of the college admissions process. From AP® to ROTC, it probably seems to you that the college admissions folks have a language all their own. So, if you're wondering whether the NMSQT is a test or a furry animal, this glossary is for you.

Accreditation

Official recognition that a college, university, or trade school has met the standards of a regional or national association.

Advanced Placement Program® (AP®)

Gives motivated high school students the opportunity to take college-level courses in a high school setting. Thousands of colleges worldwide award credit or advanced placement to students with a qualifying grade on AP Exams. AP Exams are graded 1 to 5, with 5 as the highest.

Read about AP.

American College Test (ACT)

The ACT is a college entrance exam administered by the American College Testing Corporation that measures educational development in English, mathematics, social studies, and the natural sciences. Scores are reported as 1 to 36, with 36 as the highest. Most colleges accept scores from either the ACT or SAT®.

Articulation

An agreement between a two-year and four-year college within the same state that allows a two-year college student automatic admission to a four-year college if she completes required courses.

Associate's Degree

Awarded by a college or university after satisfactory completion of a two-year program of study.

Award Letter

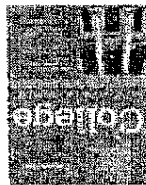
A document issued to a student financial aid recipient that indicates the type, amount, and disbursement dates of the funds awarded for various financial aid programs.

Bachelor's Degree

Awarded by a four-year college or university after satisfactory completion of a program of study.

Related Articles

- College Application Calendar
- Financial Aid Calendar
- How Financial Aid Works
- Getting College Credit Before College



Featured Product
The College Handbook
3,600+ colleges

Print Full Article

Email Article

Campus-Based Aid
Financial assistance for students and their families administered by a college, funds, regardless of their source, are awarded to students by the college's financial aid office, and not by a state, federal, or private agency.

Candidates Reply Date Agreement (CRDA)
Allows a student to defer attendance decisions at participating colleges until May 1. This agreement gives students time to get responses from most of the colleges they have applied to before making a decision on one.

College Board
A national nonprofit membership association whose mission is to prepare, inspire, and connect students to college and opportunity. The College Board administers the PSAT/NMSQT[®], SAT Reasoning Test[™], SAT Subject Tests[™], Advanced Placement Program[®] (AP[®]), CLEP[®], College Scholarship Service[®] (CSS[®]), and CSS/Financial Aid PROFILE[®].

College-Level Examination Program[®] (CLEP[®])
A credit-by-examination program that helps students of all ages earn college degrees faster by getting credit for what they already know. By receiving a satisfactory score, a student can earn from 3 to 12 college credits toward a college degree for each CLEP she takes, depending on the exam subject.
[Read about CLEP.](#)

College Scholarship Service[®] (CSS[®])
A service of the College Board that assists postsecondary institutions, state scholarship programs, and other organizations in the equitable distribution of student financial aid funds by measuring a family's financial strength and analyzing its ability to contribute to college costs.

Common Application
A standard application form accepted by more than 300 selective colleges in lieu of their own form. Available in high school guidance offices and online.
[Go to www.commonapp.org.](http://www.commonapp.org)

Consortium
A group of colleges or universities that offer joint programs that allow students to share facilities and course offerings at member campuses. Consortia are generally made up of neighboring schools.

Cooperative Work-Study Education
A full-time paid employment related to a student's field of study. The student alternates between work and full-time study. As a result, the bachelor's program usually takes five years to complete.

CSS/Financial Aid PROFILE[®]
A financial aid form produced by the College Board required for students seeking aid at approximately 10 percent of the nation's four-year colleges (including the most highly selective institutions).
[Go to PROFILE Online.](#)

Deferral
When a student's application for early decision or early action is postponed, and will be considered with the regular applicant pool.

Deferred Admission
Allows an accepted student to postpone admission for one year.

Demonstrated Need

The difference between the family contribution as established on the Expected Family Contribution (EFC) and the total cost of attending college.

Early Action (EA)

A program that gives special consideration to a student who applies for admission by a specified date, usually in early fall. Students are not obligated to enroll if admitted (also known as early notification).

Read about early action.

Early Decision (ED)

A program that gives special consideration to a student who applies for admission by a specified date, usually in early fall. Students are obligated to enroll if admitted, and to withdraw applications from other institutions.

Read about early decision.

Educational Testing Service (ETS)

A nonprofit organization that develops college entrance tests, including the SAT and SAT Subject Tests, for the College Board.

Expected Family Contribution (EFC)

The amount a family can reasonably be expected to pay for one year of college. Read about your EFC.

529 Savings Plans

A state-operated investment plan that gives families a federal tax-free way to save money for college. Officially known as qualified tuition programs (QTPs). Read about 529 savings plans.

4-1-4 System

An academic calendar consisting of two semesters made up of four months each, with a short winter term of one month in between.

Free Application for Federal Student Aid (FAFSA)

The need analysis form produced by the U.S. Department of Education that is required for students seeking aid by nearly all colleges and universities.

Read about the FAFSA.

Complete the FAFSA online at www.fafsa.ed.gov.

Grade Point Average (GPA)

Indicates a student's overall scholastic performance. It is computed by assigning a point value to each grade.

Greek System

Fraternities and sororities on campus, whose names originate from letters in the Greek alphabet.

Humanities

Courses focusing on human culture, including philosophy, foreign language, religion, and literature.

Independent Study

Allows a student to earn credit through self-designed coursework, which is usually planned and evaluated by a faculty member.

Legacy

An applicant whose parents or grandparents are graduates of the college or university to which she is applying.

Liberal Arts

A course of study that includes humanities, social science, natural sciences, mathematics, foreign languages, and fine arts.

Major
Area of concentration in a particular field of study. Usually students specialize in their majors during their junior and senior years at college.

National Merit Scholarship Program
A scholarship program based mostly on scores from the PSAT/NMSQT. Each year, National Merit students receive scholarships ranging from several hundred dollars to full costs of attendance.
Read about the PSAT/NMSQT.

Need-Blind Admissions
A policy in which colleges make admissions decisions without taking into account an applicant's financial circumstances. Schools that subscribe to this policy do not necessarily offer aid to meet the full need of an accepted applicant.

Open Admissions
Schools that take any high school graduate until all the openings are filled. Almost all two-year colleges have an open admissions policy.

Preferential Packaging
A policy in which the most desirable applicants get the best financial aid packages.

PROFILE
A financial aid form produced by the College Board required for students seeking aid at approximately 10 percent of the nation's four-year colleges (including the most highly selective institutions).
Go to [PROFILE Online](#).

PSAT/NMSQT®
The Preliminary SAT®/National Merit Scholarship Qualifying Test is a standardized test that provides firsthand practice for the SAT and SAT Subject Tests. It also gives students a chance to qualify for National Merit Scholarship Corporation's (NMSC) scholarship programs.
Read about the PSAT/NMSQT.

Quarter System
Divides the nine-month academic calendar into three equal parts of approximately 12 weeks each. Summer sessions, if any, are usually the same length.

Registrar
College official who registers students and collects fees. The registrar may also be responsible for keeping permanent records, maintaining student files, and forwarding copies of students' transcripts to employers and schools.

Reserve Officers' Training Corps (ROTC)
Combines military education with college study leading to the bachelor's degree. For students who commit themselves to future service in the Army, Navy, Air Force, Marines, or Coast Guard, there is usually an offer of financial aid. Not all schools offer ROTC.

Residency Requirements
Length of time stipulated by colleges or universities that students must spend on campus taking courses. The term also refers to time families or students must reside in a state before being considered eligible for state aid.

Rolling Admissions
Admissions procedure by which the college considers each student's application as soon as all the required credentials have been received (e.g., school record, test scores). The college usually notifies applicants of its decision without delay.

SAT® (SAT Reasoning Test™)
A 3 hour and 45 minute exam that measures the critical thinking skills needed for

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12/14/2008

22

academic success in college. It measures skills in three areas: critical reading, mathematics, and writing.

Read about the SAT.

SAT Subject Tests™

One hour, primarily multiple-choice tests that measure achievement in specific subject areas.

Read about SAT Subject Tests.

Semester System

Divides the academic year into two equal segments of approximately 18 weeks each. Summer sessions are shorter, but require more intensive study.

Student Aid Report (SAR)

The form sent to families in response to submission of the Free Application for Federal Student Aid (FAFSA) indicating the Expected Family Contribution (EFC).

Student Search Service® (SSS®)

A free information service for students who take the PSAT/NMSQT, SAT, or AP Exams. By participating in Student Search Service, students let colleges, universities, and scholarship programs know they are interested in hearing from them.

Read about Student Search Service.

Test of English as a Foreign Language (TOEFL)

An exam required by almost all U.S. colleges and universities for students whose principal language is not English. The test is made up of three multiple choice sections: listening comprehension, structure and written expression, and reading comprehension.

3-2 Program

A program offering students three years of study in a liberal arts field followed by two years of professional or specialized study (e.g., engineering, teaching, nursing, business administration). The student is awarded two degrees upon successful completion of the program.

Transcript

Official record of a student's coursework at a school or college. A high school transcript is generally required as part of the college application process.

Trimesters

An academic calendar that is divided into three equal terms or semesters.

Tuition Tax Credits

Allow you to subtract, on a dollar-for-dollar basis, the amount of the credit from your total federal income tax bill.

Read about Tuition Tax Credits.

Undergraduate

A college student earning a bachelor's degree.

Waitlist

A list of applicants who may be considered for acceptance if there is still space after admitted students have decided whether or not they'll attend.

Work-Study

A federally funded program in which students take campus jobs as part of their financial aid package. To participate in a work-study program, students must complete the FAFSA.

Yield

Percentage of accepted applicants who enroll at a college.

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Yield

Percentage of accepted applicants who enroll at a college.

12/14/2008 2:14

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Interviews—it's available in the online store.
For more information, check out the complete guide to Campus Visits and College

- Browse in the college bookstore.
- Walk or drive around the community surrounding the campus.
- Ask students what they do on weekends.
- Listen to the college's radio station.
- Try to see a dorm that you didn't see on the tour.
- Imagine yourself attending this college for four years.

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- to see how your performance on an admissions test might compare with that of others applying to college.
- to enter the competition for scholarships from the National Merit Scholarship Corporation (grade 11).
- to help prepare for the SAT. You can become familiar with the kinds of questions and the exact directions you will see on the SAT.
- to receive information from colleges when you check "yes" to Student Search Service.

- to receive feedback on your strengths and weaknesses on skills necessary for college study. You can then focus your preparation on those areas that could most benefit from additional study or practice.
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The PSAT/NMSQT measures:

- critical reading skills
- math problem-solving skills
- writing skills

You have developed these skills over many years, both in and out of school. This test doesn't require you to recall specific facts from your classes.

The most common reasons for taking the PSAT/NMSQT are:

- Connect to detailed profiles of colleges, majors, and careers.
- View a starter list of colleges determined by your home state and indicated choice of major.
- Prepare for the SAT® with a customized study plan, based on PSAT/NMSQT results.
- Access your enhanced online score report.

Print Full Article

[Sign-up for My College Quickstart](#)

Students who take the PSAT/NMSQT® receive this free, personalized college and career planning kit. With My College QuickStart, you can:

About PSAT/NMSQT

Home > College Board Tests > PSAT/NMSQT: About



National Merit Scholarship Program

NATIONAL MERIT SCHOLARSHIP CORPORATION

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. High school students enter the National Merit Program by taking the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT/NMSQT®)—a test which serves as an initial screen of approximately 1.4 million entrants each year—and by meeting published program entry/participation requirements.

Student Entry Requirements

To participate in the National Merit® Scholarship Program, a student must:

1. take the PSAT/NMSQT® in the specified year of the high school program and **no later than** the third year in grades 9 through 12, *regardless of grade classification or educational pattern*;
2. be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following completion of high school; and
3. be a citizen of the United States; or be a U.S. lawful permanent resident (or have applied for permanent residence, the application for which has not been denied) and intend to become a U.S. citizen at the earliest opportunity allowed by law.

Not now a U.S. citizen? Click here for documentation required from scholarship candidates who have not yet become U.S. citizens. (Adobe Acrobat Reader 5.0 or above is required.)

The student's responses to items on the PSAT/NMSQT answer sheet that are specific to NMSC program entry determine whether the individual meets requirements to participate in the National Merit Scholarship Program. Click here to see NMSC program entry items on the PSAT/NMSQT answer sheet. Score reports provided for test takers and their schools indicate whether the student meets program entry requirements. A school official or the student should report immediately to NMSC any error or change in reported information that may affect participation.

Program Recognition

Of the 1.4 million entrants, some 50,000 with the highest PSAT/NMSQT® Selection Index scores (critical reading + mathematics + writing skills scores) qualify for recognition in the National Merit® Scholarship Program. In April following the fall test administration, high-scoring participants from every state are invited to name two colleges or universities to which they would like to be referred by NMSC. In September, these high scorers are notified through their schools that they have qualified as either a Commended Student or Semifinalist.

Commended Students

In late September, more than two-thirds or about 34,000 of the approximately 50,000 high scorers on the PSAT/NMSQT® receive Letters of Commendation in recognition of their outstanding academic promise.

Commanded Students are named on the basis of a nationally applied Selection Index score that may vary from year to year and is below the level required for participants to be named Semifinalists in their respective states. Although Commanded Students do not continue in the competition for Merit Scholarship® awards, some of these students do become candidates for Special Scholarships sponsored by corporations and businesses.

Semifinalists

In early September, about 16,000 students, or approximately one-third of the 50,000 high scorers, are notified that they have qualified as Semifinalists. To ensure that academically able young people from all parts of the United States are included in this talent pool, Semifinalists are designated on a state representative basis. They are the highest scoring entrants in each state. NMSC provides scholarship application materials to Semifinalists through their high schools. To be considered for a Merit Scholarship® award, Semifinalists must advance to Finalist standing in the competition by meeting high academic standards and all other requirements explained in the materials provided to each Semifinalist. Click here to learn about requirements for becoming a Finalist in the 2008 National Merit® Scholarship Program. (Adobe Acrobat Reader 5.0 or above is required.)

Finalists

In February, some 15,000 Semifinalists are notified by mail at their home addresses that they have advanced to Finalist standing. High school principals are notified and provided with a certificate to present to each Finalist.

Winner Selection

All winners of Merit Scholarship® awards (Merit Scholar® designees) are chosen from the Finalist group, based on their abilities, skills, and accomplishments—without regard to gender, race, ethnic origin, or religious preference. A variety of information is available for NMSC selectors to evaluate—the Finalist's academic record, information about the school's curricula and grading system, two sets of test scores, school official's written recommendation, information about the student's activities and leadership, and the Finalist's own essay.

Types of Merit Scholarship® Awards

Beginning in March and continuing to mid-June, NMSC notifies approximately 8,200 Finalists at their home addresses that they have been selected to receive a Merit Scholarship® award. Merit Scholarship awards are of three types:

- **National Merit® \$2500 Scholarships**
Every Finalist competes for these single payment scholarships, which are awarded on a state representative basis. Winners are selected without consideration of family financial circumstances, college choice, or major and career plans.
- **Corporate-sponsored Merit Scholarship awards**
Corporate sponsors designate their awards for children of their employees or members, for residents of a community where a company has operations, or for Finalists with career plans the sponsor wishes

of a community where a company has operations, or for Finalists with career plans the sponsor wishes

to encourage. These scholarships may either be renewable for four years of undergraduate study or one-time awards.

• **College-sponsored Merit Scholarship awards**

Officials of each sponsor college select winners of their awards from Finalists who have been accepted for admission and have informed NMSC by the published deadlines that the sponsor college or university is their first choice. These awards are renewable for up to four years of undergraduate study. The published deadlines for reporting a sponsor college as first choice can be viewed on page 3 of the *leaflet Requirements and Instructions for Semifinalists in the 2008 National Merit Scholarship Program*. (Adobe Acrobat Reader 5.0 or above is required.)


Merit Scholarship awards are supported by some 500 independent sponsors and by NMSC's own funds. Sponsor organizations include corporations and businesses, company foundations, professional associations, and colleges and universities.

Special Scholarships

Every year, some 1,500 National Merit® Program participants, who are outstanding but not Finalists, are awarded Special Scholarships provided by corporations and business organizations for students who meet the sponsor's criteria. To be considered for a Special Scholarship, students must meet the sponsor's criteria and entry requirements of the National Merit Scholarship Program. They also must submit an entry form to the sponsor organization. Subsequently, NMSC contacts a pool of high-scoring candidates through their respective high schools. These students and their school officials submit detailed scholarship applications. A committee of NMSC professional staff evaluates information about candidates' abilities, skills, and accomplishments and chooses winners of the sponsor's Special Scholarships. These scholarships may either be renewable for four years of undergraduate study or one-time awards.

A list of corporate organizations that sponsor **Merit Scholarship®** awards and/or **Special Scholarships** is given in the *PSAT/NMSQT™ Official Student Guide*.

Page last updated September, 2007

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- Do's and Don'ts**
- Do waive your right to see the letter of recommendation
 - Don't nag your rec-writer
 - Do respect your rec-writer's time and efforts by asking early.
 - Do follow up with a thank you note.

Follow Up- About a week before the deadline, check in with your rec-writers to see if they need any other information from you and confirm that their schedule will still permit them to provide the recommendation in time.

Whom shall I ask? Your application may specify that the recommendations come from specific teachers. If not, choose a teacher from an academic course who knows you well and will be likely to give you a positive review. Typically, recommendations from your academic teacher will be preferred over letters from coaches or non-academic courses. Choose teachers from your junior and/or senior years who can best attest to your abilities and achievements.

- Your student resume
 - An addressed, stamped envelope to the school/scholarship board
 - A written, brief statement of the purpose of your request, the deadline and your gratitude for their efforts
- Give your rec-writer at least one month advance notice, more if possible. Provide them with:

Before you approach someone for a recommendation, create a student resume that highlights your standardized test scores, major accomplishments and achievements and expected major. Your recommendation-writer will appreciate it.

Letters of recommendation, for scholarships and admissions, can be powerful ammunition in your scholarly ambitions, which is why it is important that you make wise choices when requesting them.

Guide to Letters of Recommendation