

PAINT BRANCH HIGH SCHOOL

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Bridge the Financial Aid Gap

Stephen Borkowski for FastWeb.com

For many college-bound students the anticipation of higher education is overshadowed by financial anxieties.

With tuition rising faster than financial aid dollars, more students are finding gaps in their financial aid packages. The gap appears when the student's expected family contribution (EFC) plus the school's financial aid package don't equal the cost of attendance. This gap appears as unmet need on a student's financial aid award letter.

How can families meet unmet need?

Appeal the financial aid offer. If the college's package of loans, grants, scholarships and work-study come up short, meet with the financial aid office. Write a letter to request a meeting and explain why the school should consider adjusting your aid offer.

Some pointers for the meeting:

- Prepare documentation for the financial aid office to review in support of your case, particularly circumstances not revealed on your Free Application for Federal Student Aid (FAFSA.)
- Demonstrate that your family's financial circumstances have changed dramatically since you filed your FAFSA (i.e. death, unemployment, medical expenses).
- Different schools have different attitudes toward financial aid appeals. Some schools like to see the aid packages offered by other schools you're considering, while others might be put off by its inclusion.
- Be courteous when requesting additional assistance. You're not trying to drive a bargain on a used car. Approach the aid officer as an ally, not an adversary.

Look for scholarships. Continue to review the results of your FastWeb [scholarship search](#). Keep your [profile updated](#) to be sure you're getting the most relevant results. You can also expand your search to offline sources. Check with your local library, organizations in your community and your employer for additional scholarship opportunities.

Consider a part-time job. If work-study isn't part of your aid package, ask if it's a possibility. Research the campus and surrounding community to find other viable employment options.

Get the most from your loans. First, be sure you're borrowing the maximum you can in subsidized loans. For instance, Stafford loans allow dependant undergraduate students to borrow up to \$2,625 their freshman year, \$3,500 their sophomore year and \$5,500 for each remaining year. You can find more student loan information at FinAid.org.

If you still don't have enough money to cover the gap after maximizing your subsidized loans, you can approach a private lender for a supplemental loan. This loan won't have all the advantages of a Stafford loan, but it could get you to your dream school.

Reduce expenses. Explore ways to reduce the cost of attending school. Is the school in an area where the student might be able to live at home or with relatives in the area? Can you meet the same academic goals at a lower cost institution? Consider accelerated programs where you might complete a degree in three years rather than four. Consider attending a community college for two years, then transferring in to a four year school to complete your degree.

8th Annual College Goal Sunday
Montgomery College
Takoma Park/Silver Spring Campus
Sunday, February 8, 2009

College Goal Sunday is a one-day event that invites college-bound students to a location near them to receive free assistance in completing the **Free Application for Federal Student Aid (FAFSA)** - the form required by colleges and universities, and private career schools to qualify for scholarships, grants and loans. All college-bound students are invited to receive free help. Our primary goal is to make sure that the first step to financial aid is completed and completed accurately so funds can be made available to those striving for a higher education. As we all know, the financial aid process can be daunting and we hope that by offering students College Goal Sunday, one day of help to accurately fill out the FAFSA, we can help thousands easily begin this process. If students are 23 years or younger, they should attend with a parent or guardian. They should bring their parents' completed IRS 1040 tax form, W-2 form or other 2008 income and benefits information. College Goal Sunday, a non-profit program, is a collaboration sponsored by the DE-DC-MD Association of Student Financial Aid Administrators, Inc. (ASFAA). The program is currently being funded through grants issued by USA Funds, The Lumina Foundation for Education, American Education Services and American Student Assistance.



We like to BRAG – seniors are reminded to let Mrs. Murphy in the College/Career Center know about decisions from all colleges to which you applied and all scholarships you were offered so that we can continue to brag about you! You may drop off all that wonderful scholarship and college information to Mrs. Murphy or email the information to:
Maureen_F_Murphy@mcpsmd.org.

Each time you apply to a college, you should submit a “Request for Transcript” blue card to the Registrar. This will start the process of requesting not only the transcript, but the Counselor recommendation that needs to be sent to each school. Remember to attach one 8 ½” x 11” manila envelope addressed to the college/university, your name in pencil at the upper left corner, and three (3) 42 cent stamps in the upper right corner. The first three transcript requests are free. Any requests after the first three will cost \$3.00 per request. All Counselor recommendations and transcripts will be mailed directly from the Counseling Office to the college/university. Transcripts will not be handed to the student or parent. Requests for transcripts and recommendation letters should be submitted at least two weeks prior to the college/university deadline.

AP Test Information

AP Test registration will take place February 16-27 in the Counseling Office during LAP. Payment needs to be made at the time of registration. Each test costs \$86.00. While this is a wonderful way to earn college credit at a minimal cost, families need to be aware that students often take multiple tests. Budgeting for this expense early is important. Fee waivers are available for students who meet specific criteria. This year proof will need to be provided that students do meet fee waiver requirements. If you have any questions, contact Mrs. Whipple at 301-989-5640.

DATES AND DEADLINES:

THURS., JAN. 1	HOLIDAY- NEW YEAR'S DAY
FRI., JAN. 2	HOLIDAY- WINTER BREAK
JAN. 12 - 15	HSA TESTING
JAN. 16 - 23	SEMESTER 1 FINAL EXAMS
MON., JAN. 19	HOLIDAY- MARTIN LUTHER KING, JR., DAY
TUES., JAN. 20	HOLIDAY - INAUGURATION DAY
SAT., JAN. 24	SAT
MON., JAN. 26	PROFESSIONAL DAY FOR TEACHERS - NO SCHOOL FOR STUDENTS
THURS., FEB. 5	AP FAIR (SNOW DATE: 2/12)
SUN., FEB. 8	2009 COLLEGE GOAL SUNDAY
TUES., FEB. 10	REGISTRATION DEADLINE FOR MARCH 14 SAT
MON., FEB. 16	HOLIDAY - PRESIDENTS' DAY
FRI., FEB. 27	PROFESSIONAL DAY FOR TEACHERS - EARLY RELEASE DAY

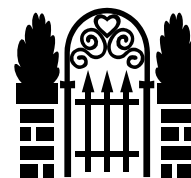
SAT Prep Info

Montgomery College offers an SAT Prep Program at several high school locations in the County including Paint Branch High School. You can register in-person at any of the Montgomery College registration offices; mail a completed application with payment to Montgomery College; or, fax the completed form and credit card information to 240-567-7860. Cost of the course is \$275.00 for Maryland residents.

For more information, go to:

www.montgomerycollege.edu/wdce

COLLEGE OPEN HOUSE INFORMATION



Beginning in the fall, there are open house programs held at numerous colleges. Many have a registration requirement. New open house information arrives regularly. You are encouraged to contact colleges of interest to check on their open house or visitation dates. Check the College/Career bulletin boards located in the hallway outside of the Counseling Office and across from the auditorium for up-to-date open house information.



GENERAL SCHOLARSHIPS

These scholarships have requirements or a combination of requirements such as:

- field of interest
- college major
- ethnicity
- merit based (GPA, SAT)
- gender
- health condition
- needs based (Financial status)
- affiliation with certain organizations
- residency
- community service

Most require an essay, and have other requirements including recommendations and a transcript.

Most scholarships are for seniors but some are for underclassman so be sure to check.



COLLEGE SPECIFIC SCHOLARSHIPS

Colleges/universities have various types of scholarships. Some scholarships have academic requirements, some require participation in certain majors, some are for members of specific ethnic or racial groups, some are for one gender only, some are needs based, and some are by nomination.

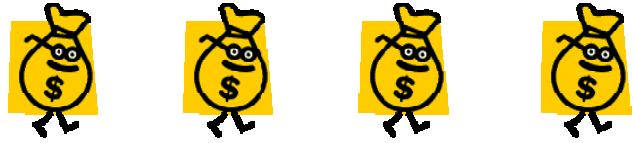
Always check your college application or catalog carefully for requirements and deadlines.

How can you improve your chances of winning?

- Check grammar and spelling.
- Use concrete examples in your essay.
- Verify your eligibility.
- Obtain appropriate recommendations.
- Allow enough time to apply.
- Save time by carefully editing past essays.
- Find more specific, local scholarships.

Scholarship Myths

- Scholarships do NOT go unclaimed.
- Always apply for aid, no matter what your income level.
- You won't get more aid if you neglect college savings.
- You don't need good grades to get a scholarship.
- Borrowing for other expenses won't mean you'll receive additional aid.



SCHOLARSHIP SCAM WARNING SIGNS

Watch out for the following claims companies will make in an effort to scam you:

- ★ *“For a fee, we provide a comprehensive list of scholarships.”* Don't spend money on a fee-based matching service. The biggest and best scholarship databases are available for free on the Web.
- ★ *“Billions of dollars of award monies are going unclaimed.”* Statements about funds going unclaimed are simply untrue. If funds are available, students will compete for them.
- ★ *“We have a money-back guarantee.”* Legitimate scholarships are always competitive. No one can guarantee that you will win a scholarship.
- ★ *“We need your credit card or bank account number.”* No legitimate scholarship should require your credit card number or bank account numbers.
- ★ *“We do all the work.”* To receive a scholarship, students must complete the applications and essays themselves. No one else can do the work for them.

Please see Mrs. Murphy in the College/Career Center for additional information on any item in this bulletin. Be sure to check the College/Career Center website for college visit schedules and scholarship updates.

**www.mcps.k12.md.us/schools/paintbranchhs/
click on Departments
*highlight College/Career Center***