

# **Pisgah High School** Counseling Center Senior Newsletter 1 Black Bear Drive, Canton, NC 28716 (828) 646 2440

We are on the web at teacher.haywood.k12.nc.us/phs-counselingcenter/. Follow us on Twitter @ pisgahcounselor.

**March 2016** 

Mark your calendars: PHS JOB FAIR, Friday, April 1

Are you looking for employment after you graduate? Are you READY for the job market?

- Interested seniors will meet in the auditorium to learn more about how to present the most professional application, what the application process looks like, and some tips on interviewing.
- Then they will be dismissed to the Auxiliary Gym to meet with interested employers from Haywood County (and the western North Carolina region) as well as instructors for some certificate and diploma programs at Haywood Community College. Plan to register in advance so we can provide materials for all participants: More information is coming soon!

# **Understanding your Financial Award Letter**

A few weeks after submitting your FAFSA, you will receive a copy of your SAR (Student Aid Report), and the prospective college(s) you listed will as well. Using information from your SAR, each school to which you applied will send you an Award Eligibility Letter, breaking down your aid eligibility. The aid offered in the letter will be based on financial need, which is equal to your COA (Cost of Attendance) minus your EFC (Expected Family Contribution).

You may receive award letters from different colleges. Keep in mind the following when making your final decision:

- Look carefully at your award letters. Letters from different schools will have their figures and costs in different formats.
- Compare loan offers: Interest rates, how interest compounds, repayment terms, and cancellation provisions can vary widely from loan to loan. A great resource for more information is the College Board's link bigfuture.collegeboard.org. Click on "Pay for College" for help understanding loan terminology. Then go to "Helpful Tools and Calculators" to see what repayment will actually look like over time.
- Compare affordability of aid offers over time: Ask how your financial aid package could change. The aid package made available to you in your senior year may look very different from the one you were offered in your freshmen year.
- Look beyond the "sticker price": The school with the lowest cost of attendance may not be the most affordable. The amount and type of aid offered will influence affordability.
- Don't accept an offer just because it has the lowest "unmet need": You may actually save more by accepting an offer with a higher "unmet need" if the aid package offers scholarships, grants, and work-study instead of loans.
- Do NOT hesitate to call the financial aid office at the college or university you are considering if you have any questions!

#### **PHS COUNSELING CENTER**

Dr. Allen, Counselor A-G Mrs. Lawing, Counselor H-O Mrs. Heinz, Counselor P-Z

Mrs. Case, Administrative Assistant

Mrs. Ray, Career Development Mrs. Frazier, School Social Worker Mrs. Clark, School Nurse Mrs. Inman , Lead Teacher Officer Deaver, School Resource Officer

Applications for the annual **Haywood County Schools Foundation Scholarships** are now available online www.hcsf.havwood.k12.nc.us

Students are asked to FIRST go online and read through the eligibility requirements for the over 40 scholarships available!

NEXT students should complete and print out the application.

THEN students should complete the CHECKLIST indicating WHICH scholarships for which s/he wishes to be considered.

Please plan ahead to provide the following:

- Completed application: Be sure to proofread!
- **3 letters of reference:** one must be from a community member who knows you well. Please give your recommenders at least 2 weeks notice, and tell them "thank you"!
- Copies of SAT/ACT scores (See Mrs. Case if you need help with this!)
- Copy of FAFSA page that includes the EFC Number (Expected Family Contri-
- IF FAFSA EFC number is not available, please submit the first page of the parent/ guardian's tax return in a sealed envelope with student's name clearly printed across the seal.

All applications (and required additional materials) are due in the counseling center NO LATER THAN

# 8:00 am Monday, March 14!

Students without access to a computer are invited to come to the counseling center to use one of the computers available for student use.

# Scholarships: Always see your counselor for more information!

#### **SCHOOL SPECIFIC SCHOLARSHIPS:**

- **AB Tech Scholarships**: Students must have applied to AB Tech to be able to login to the application page. The username is their first name, middle initial, and last name (all lower case; no spaces); password is their date of birth in six digits. Learn more at <a href="https://www.abtech.edu/scholarhips">www.abtech.edu/scholarhips</a>
- **HCC Scholarships**: Scholarships for summer semester will be available March 22 through May 13. Scholarships for fall semester will be available June 13 through **August 5**.

#### **MARCH DEADLINES**

**R. Flake Shaw Scholarship:** Two separate applications (one for \$4000 scholarship PER YEAR to a 4-year school and one for a \$1000 PER YEAR to a 2-year school) for students planning to pursue a career in agriculture. Pick up information in the counseling center and learn more online at <a href="https://www.ncfb.org/Programs/R-Flake-Shaw-Scholarship">www.ncfb.org/Programs/R-Flake-Shaw-Scholarship</a>. Deadline is <a href="https://www.ncfb.org/Programs/R-Flake-Shaw-Scholarship">March 4</a>.

# **Community Foundation of Western North Carolina:**

Information and application are available online at <a href="www.cfwnc.org/Scholarships/">www.cfwnc.org/Scholarships/</a>
<a href="ProgramsandEligibility.aspx">ProgramsandEligibility.aspx</a> for a number of scholarships only for students in Western North Carolina!

#### March 15 deadline:

**Asheville Wilbert Vault Service Scholarship:** \$2000 for students interested in a career in funeral service **John Francis Amherst Cecil Scholarship:** \$2000 for up to 8 students who are dependents of Biltmore Employees

**Roger W. Morrison Scholarship**: \$500 for students who are children of employees of Pathologist's Medical Laboratory and Mission Hospitals Laboratories.

Haywood County Farm Bureau Scholarship: Graduating seniors planning to attend a 2-year or 4-year school to study some form of agriculture (such as agribusiness, environmental engineering, horticulture, forestry, etc.) with a 2.5 or better GPA who exhibit financial need and demonstrate commitment to community service and potential for college success are encouraged to apply. Two \$3500 scholarships (for 4-year schools) and two \$1000 scholarships (for 2-year schools) will be given. Information and application is in the counseling center and must be delivered to the Haywood County Farm Bureau by March 15.

**The Journey:** Applicants with a 3.0 GPA planning to attend a 2-year or 4-year school who also live in Beaverdam, Bethel, Fines Creek, North Hominy, or Pigeon communities are encouraged to pick up information and application in the counseling center. Completed application must be verified by a community club officer and be postmarked by **March 23**.

#### **APRIL DEADLINES**

- **Ole Smokey Antique Tractor and Engine Association Scholarship**: \$500 scholarship; may be renewable if student reapplies each semester. Applicants should have a 2.5 GPA; preference will be given to applicants planning to study agriculture or a related field. Application is in the counseling center. Deadline is **April 1**.
- Forgiveable Education Loans for Service (FELS): Provides financial assistance to qualified students enrolled in approved education programs and committed to working in critical employment shortage professions in NC. Awards range from \$3000 to \$7000 and serve students attending 2-year, 4-year, or graduate programs. Learn more at <a href="www.cfnc.org/FELS">www.cfnc.org/FELS</a>. Deadline for online application is April 1. Applicants must have a CFNC user name and password. If you need help creating (or recalling!) this information, please see your counselor!
- North Carolina Bar Association: Scholarship program for students who are children of North Carolina Law Enforcement Officers who were killed or permanently disabled in the line of duty. Information and application are located at <a href="http://www.ncbar.org/media/616285/yldscholarship2016.pdf">http://www.ncbar.org/media/616285/yldscholarship2016.pdf</a>. Deadline is April 1. (Please know that children of law enforcement officers killed as a direct result of traumatic injury sustained in the line of duty OR injured / disabled as a direct result of a traumatic injury are eligible for a tuition waiver at UNC System Institutions and NC Community Colleges. Please review chapter 115B of the North Carolina General Statutes for more information.)
- Carrols LLC Community Scholarship Fund (Burger King Scholarship): Applications are in the counseling center. Dead-line April 1.
- **Haywood EMC Touchstone Energy Scholarship:** A total of \$5000 will be awarded (minimum \$500 to maximum \$2500) to a high school senior planning to attend a 2-year or 4-year college to study Electrical Engineering or a business affiliated major. Application is in the counseling center and must be returned to the counseling center no later than **April 1**.

#### Scholarships: Always see your counselor for more information!

**SECU "People Helping People" Scholarship**: \$10,000 total over 4 years (\$1250 per semester) to a PHS student. Applicants must be accepted to one of the 16 public universities in NC, be a US Citizen and eligible for in-state tuition; applicants should demonstrate "people helping people," leadership, excellence of character, integrity, and community involvement; applicants should have a 2.5+ GPA; applicants may not be a director, employee or family member of the State Employees' Credit Union or SECU Foundation and not be the recipient of another large scholarship. Preference will be given to students whose parents / guardians are public sector employees who live and work in NC.

Application information is available in the Counseling Center and due to Dr. Allen before or on Tuesday, **April** 12. The Scholarship Committee will invite the most competitive applicants to interview in late April.

- **State Employees Association of North Carolina**: 3 categories of scholarships for active SEANC members or their children. Learn more at <a href="https://www.seanc.org/membership/scholarship">www.seanc.org/membership/scholarship</a>. Deadline **April 15**.
- **North Carolina Society of Accountant Scholarship**: Students planning to study accounting should learn more about this \$600 scholarship. Application is in the counseling center; deadline is **April 15**.
- **Beaverdam Community Development Association Scholarship:** This scholarship award is open to high school seniors who reside in the Beaverdam community who have a 2.5 or better GPA. This year a minimum of \$500 will be available, but renewal of scholarship awards is possible on a competitive basis for up to 4 years (or 8 semesters). Information and application available in the counseling center. Deadline April 15.
- Canton High School Class of 54 Scholarship: Application is in the counseling center for a PHS senior demonstrating successful academic achievement and financial need who is planning to attend a 2-year or 4-year school. Deadline is April 15.
- William Sanders Scholarship: NC residents who are members of the NC Junior Angus Association and are graduating high school seniors who have demonstrated participation, service, and leadership by achieving levels of the National Junior Angus Association Awards should pick up an application in the counseling center or learn more online at <a href="https://www.nccommunityfoundation.org/scholarships/show?id=195&from=33">www.nccommunityfoundation.org/scholarships/show?id=195&from=33</a>. Application should be mailed to NC Angus Association, 945 Woodsdale Road, Roxboro, NC 27574 no later than April 15.

#### **MAY and JUNE DEADLINES**

- **Suntrust Off to College Scholarship Sweepstakes:** High school seniors and current undergraduate college students can win a \$500 scholarship for their education at a college or university. One winner will be chosen every two weeks from October 30 through May 13, 2016. Students can register online at <a href="https://www.suntrusteducation.com/scholarshipsweepstakes/">www.suntrusteducation.com/scholarshipsweepstakes/</a>
- **Bill Taylor Scholarship**: Open to students who are enrolled members of the Eastern Band of Cherokee Indians who are planning to pursue a degree in Business Administration. Application in the counseling center; Deadline June 1.
- **Global Lift Equipment Scholarship**: Applicants must have a 2.5 GPA, and applicants will be asked to submit a short story. Deadline **June 15**. Application and instructions can be found at <a href="https://www.usedforkliftsnorthcarolina.com">www.usedforkliftsnorthcarolina.com</a>.

#### **OTHER**

- **T.E.A.C.H. Early Childhood Associate Degree (AAS) Scholars Program:** Multiple scholarships for 2-year, 4-year and Master's programs. Application and information are available at <a href="https://www.childcareservices.org/ps/teach-nc/">www.childcareservices.org/ps/teach-nc/</a>. Call (919) 967-3272 to find out which scholarship is best for you.
- **North Carolina Hospitality Education Foundation**: High school seniors who plan to enroll at an accredited 2-year or 4-year school in North Carolina and pursue a course of study in culinary arts, hospitality management, or tourism are eligible for scholarships ranging from \$750 to \$1500. Learn more at <a href="https://www.ncrla.org">www.ncrla.org</a>.
- **Gordan A. Rich Memorial Scholarship**: Applicants must be dependent children of full-time employees in the financial services industry; students should have a 3.5 GPA and rank in the top 20% of the class. Full details available at <a href="https://www.gordonrich.org">www.gordonrich.org</a>.
- Student Financial Aid for North Carolinians is comprehensive booklet published by the College Foundation of North Carolina that covers the following topics: "Glossary of Financial Aid Terms," government programs (scholarships, grants, and loans), numerous privately funded scholarships, programs for military families, programs for students with special needs (including visually impaired, hearing impaired, and other disabilities), as well as programs for students planning to pursue advanced degrees. The booklet in its entirety is available at <a href="https://www.CFNC.org/fabook">www.CFNC.org/fabook</a>. This is definitely worth a look!

### **ATTENTION SENIORS:**

- Please bring copies of college/university
   *acceptance letters* to Mrs. Case for our bulletin board!
- Please bring copies of any *scholarship offers* to Mrs. Case: All scholarship winners (even if you chose not to go to that school) will be recognized at Awards Night and in the graduation bulletin!
- To receive Counseling Center news via text, text @phs16grads to 81010. To receive messages via email, send an email to phs16grads@mail.remind.com.
- If you have not yet applied to a college and would like to do so, please see your counselor!

# "I got deferred... What does that mean?"

You've applied to college and you just got your answer: Yes, No, or Maybe.

Congratulations if you get accepted! Carefully consider each acceptance before making a choice. Once you decide, you will be expected to submit paperwork (often online) such as dorm requests, immunizations, etc.-as well as a down payment to hold your spot by May 1st.

#### However.

 It is not uncommon to be placed on a "waiting list" (until they find out how many admitted students are going to choose to attend) or to be asked for more information (like a more recent transcript).

If you aren't sure what you need to do, call the admissions office...or talk with your school counselor!

#### Financial Aid Key Terms:

- Cost of Attendance: The total expenses (tuition, fees, etc.) of one year's education. The school may also include indirect costs (books, room and board, transportation, health / personal expenses, etc.)
- Expected Family Contribution: Amount your family is expected to give per year, determined by the FAFSA.
- Subsidized Loan: Interest free until 6 months after graduation.
- Unsubsidized Loan: Interest accrues immediately after loan is disbursed.

# Is Job Corps for you?

Job Corps is a career training and education program for students who meet low-income requirements. It is designed to help students find the path to personal and career success—all at no cost to eligible students. Hands-on training is offered for more than 100 career fields (at 125 Job Corps centers nationwide). Most students live on campus in dormitories; while enrolled in the program students receive housing, meals, medical care, and a living allowance. Job Corps is self-paced; most successful students stay in the program for 1 to 2 years. Find out more at-www.recruiting.jobcorps.gov or call (800) 703-JOBS.

# NOT TOO LATE FOR FAFSA!

www.fafsa.ed.gov

Any senior who has not submitted his/her FAFSA online (and who missed FAFSA Day in February) should STILL plan on completing this important document—the only way you can be considered for federal financial aid and the way most schools determine eligibility for state or campus need-based funds!

If you need help with your FAFSA or have questions about any part of it, please contact Haywood Community College's Office of Financial Aid. They are committed to helping all Haywood County students attend college—whether or not they are planning to attend HCC.

HCC's Office of Financial Aid can be contacted at 828-627-4756.

#### Seniors:

If you need help locating your immunization records for college or employment, please see Mrs. Clark, the school nurse. Her office is located between A2 and A4.

Habit 5: Seek First to Understand, then to Be Understood.

"Real listening doesn't mean you're just silent, it means that you're actively trying to understand...often we get into trouble because we jump to conclusions without understanding all the details..."

From <u>The Seven Habits of Highly Effective Teens</u> by Sean Covey