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# PAUL VI GUIDANCE NEWSLETTER

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## JANUARY IS FAFSA MONTH

The 2008-09 Free Application for Federal Aid (FAFSA) is now available online, ready to be completed and submitted. It is strongly recommended that you file electronically at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This avoids any delays that could be caused by the Postal Service and the processing time is shorter. The online form also has an automatic calculation check to avoid computational errors. Paper FAFSA forms are also available in the Guidance Office, but it is preferred that you file online.

Go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) where the FAFSA and extensive help are available.

You can also receive general information about the Federal Student Financial Assistance Programs by using the website [www.ed.gov/offices/OPE](http://www.ed.gov/offices/OPE). Use the State of New Jersey Student Assistance website to get information about state aid. That Internet address is [www.hesaa.org](http://www.hesaa.org).

If your college or university requires you to submit a Profile application for financial aid in addition to the FAFSA, go to [www.profileonline.collegeboard.com](http://www.profileonline.collegeboard.com) to complete this additional form. There is a charge to file the Profile, so have a credit card available.

The date listed on each of these forms should match the year you will be entering college and plan to use the money **2008-09**.



1. If you have a PIN, you can electronically sign your FAFSA. Parents with PINs can also electronically sign. If you don't have a PIN, you can apply for one now by going to [www.pin.ed.gov](http://www.pin.ed.gov).
2. You can print a paper signature page from FAFSA on the Web, sign it, and mail it to the address provided.

3. You can transmit your online FAFSA without signing. If you choose this option, you will be sent a Student Aid Report (SAR) in the mail requesting signatures. Sign and return your SAR right away so that your FAFSA can then be processed.

## STUDENT AID REPORT (SAR)

The student Aid Report (SAR) is a summary of the information you entered on the Free Application for Federal Student Aid (FAFSA). The SAR also notifies you of your Expected Family Contribution (EFC), and if you are eligible for a Pell Grant. After completing your Free Application for Federal Student Aid (FAFSA), you should receive a SAR in 1-3 days if you filed electronically or 2-3 weeks if you filed a paper version.

### **Check immediately for:**

- EFC (on upper right of pg 1)
- Any mistakes or errors (pgs 5-8)

### **Why is the SAR important?**

- Your SAR is the form that tells you how much student aid you are eligible to receive from the federal government, and how much the government expects your family to pay.

### **What happens after I receive my SAR?**

- Immediately check for any mistakes or errors. Any colleges you listed on your FAFSA will also receive a copy of your SAR. Notify your prospective school's aid office immediately to make corrections. A delay could mean less aid.

### **When do I receive my aid?**

- Once your prospective colleges review your SAR and verify your eligibility, they will each construct an aid package and send an award letter. You do not need to accept all of the aid that's offered to you; accept only the aid you want.

## FINANCIAL AID CONSULTANTS

At this time of the school year seniors and their parents are often bombarded with information about financial aid seminars, consultants and services. The New Jersey Association of Student Financial Aid Administrators has issued information aimed at helping those seeking financial aid to avoid unnecessary costs or outright scams. There are distinct differences between these private consultants and the aid professionals employed in the Financial Aid Offices on college campuses.

The reason that private consultants offer “free” seminars is to build a client base. The initial presentation is always free, but follow up consultations are not. Clients are charged hundreds or even thousands of dollars, despite providing no evidence that these consultants help families get aid that they wouldn’t have received anyway. Some consultants are unscrupulous and of questionable ethics, showing families how to beat the system and qualify for aid that is really intended for families in very different situations. In some cases, consultants and their clients have been convicted of defrauding the Federal Government.

A family using a consultant should ask the following questions:

- Where did the consultant receive his/her training in financial aid policies and procedures?
- Has she/he ever had a job that included actually awarding financial aid?
- How does the consultant know about the aid policies at different colleges?
- If a consultant advises a family to maneuver their assets to increase eligibility, what safe guards are they taking to guard against unforeseen results, such as increased tax liability?
- If the consultant completes the family’s FAFSA, is he/she willing to sign it as required by law?

Families should also avoid any website that charges a fee to file the FAFSA, as this form is free.

In contrast, the financial aid professionals at colleges are the ones who make the aid decisions every day and are fully trained in how aid works ethically and legally. Their advice and help is always free.

### **SCHOLARSHIP INFORMATION**

Mrs. Robinson is Paul VI’s scholarship chairperson. Listed below are scholarship opportunities that have come through the Guidance Office. If you have any questions please see Mrs. Robinson. Please make note of the deadline dates.

**Name:** Garden State Chorale Scholarship Committee  
**Deadline:** January 31, 2008  
**Apply:** Scholarship opportunity for vocal music students. See Mrs. Robinson for further details

**Name:** Ronald McDonald House Charities Scholarship Program  
**Deadline:** February 15, 2008  
**Apply:** To request an application call 215-790-4320 or see Mrs. Robinson

**Name:** Best Buy Scholarship  
**Deadline:** February 15, 2008  
**Apply:** [www.bestbuy.com/scholarships](http://www.bestbuy.com/scholarships)

**Name:** Gloucester Township Day Scholarship Committee  
**Deadline:** February 22, 2008  
**Apply:** If you are a resident of Gloucester Township see Mrs. Robinson

**Name:** 2008 Bernard C. Harris Memorial Scholarship  
**Deadline:** February 23, 2008  
**Apply:** Scholarship for outstanding Catholic high school students with financial need, entrepreneurial spirit, superior family values, and a GPA of 3.0 or higher. See Mrs. Robinson for further details

**Name:** Scholar Athlete Milk Mustache of the Year 2008  
**Deadline:** March 7, 2008  
**Apply:** [www.bodybymilk.com](http://www.bodybymilk.com) and click on “SAMMY 2008”

**Name:** Fashion Institute of Technology Presidential Scholars  
**Deadline:** March 19, 2008  
**Apply:** [www.fitnyc.edu/honors](http://www.fitnyc.edu/honors)

**Name:** The Gloucester County School Nurses Association  
**Deadline:** March 30, 2008  
**Apply:** Those interested in the field of nursing should see Mrs. Robinson

**Name:** AAA South Jersey  
**Deadline:** March 31, 2008  
**Apply:** High school seniors living in Camden, Gloucester, Cumberland, or Salem County visit [www.AAA.com/scholarship](http://www.AAA.com/scholarship)

**Name:** American Society of Military Comptrollers  
**Deadline:** March 31, 2008  
**Apply:** Those interested in a field of study directly related to financial/resource management should see Mrs. Robinson

**Name:** Gloucester County Bar Foundation  
**Deadline:** April 1, 2008  
**Apply:** Applicants need not plan to pursue a career in the field of law. See Mrs. Robinson for further details

**Name:** New Jersey State Elks Special Children's Committee  
**Deadline:** April 16, 2008  
**Apply:** Scholarship for physically handicapped boys and girls. See Mrs. Robinson for further details

### **NEW PROGRAMS**

#### **DeSales University: Center for Discernment**

Set to begin in the fall semester of 2008, the Center is designed for those college students, both men and women, who may be considering some type of religious vocation, whether to priesthood, religious life, permanent diaconate, or lay ministry. Visit [www.desales.edu/discernment](http://www.desales.edu/discernment) for further details

#### **NJIT**

Beginning in the fall of 2008, NJIT plans to offer two new Bachelor of Science degrees in addition to the general business degree. These new degrees are International Business and Enterprise Development. For more information, visit: [www.njit.edu/academics/newmajors/index.php](http://www.njit.edu/academics/newmajors/index.php)

### **ATTENTION JUNIORS**

Bentley College is proud to be sponsoring their fourth annual Tomorrow25 competition, a leadership program designed to honor 25 high-achieving students who are already making things happen in their schools, communities, and beyond- and appear to be well on their way to becoming tomorrow's leaders of business and society.

*For further details visit: [www.bentley.edu/tomorrow25](http://www.bentley.edu/tomorrow25)*

### **GIRLS INTERESTED IN ENGINEERING**

#### **Widener University: The Society of Women Engineers Engineering Camp for girls in Grades 9-12**

High School girls interested in science and math can explore engineering careers in a hands-on laboratory setting with women engineers from the Philadelphia section of the Society of Women Engineers and female engineering students from Widener University.

Saturday, February 9, 2008

9 AM – 4 PM

Widener University Main Campus

Enrollment opens 1<sup>st</sup> week in January and is limited so apply early

[www.widener.edu/SOE/minicampgirls](http://www.widener.edu/SOE/minicampgirls)

### **SUMMER PROGRAMS**

Many colleges across the country offer summer programs for sophomores and juniors. Listed below are a few of these programs. Additional information and applications are available in the Guidance Office. If interested make special note of the deadline dates.

**Name:** "Women's Engineering Exploration" at Temple University's College of Engineering

**Deadline:** Priority deadline: February 29, 2008  
Final deadline: March 31, 2008

**Details:** June 22-28, 2008. Students are introduced to the basic concepts of engineering and the option of choosing engineering as a possible career goal. Students are introduced to the work environment through the opportunity of working as a SEAP participant.

**Who is eligible:** This program is offered to students who will be freshman, sophomores, juniors or seniors in Fall 2008.

**Apply:** You can apply online at [www.temple.edu/engineering/summer.html](http://www.temple.edu/engineering/summer.html)

**Name:** Hollins University: Hollinsummer  
**Deadline:** Applications and deposit/payments will be taken until all spaces are full. A nonrefundable \$100 deposit with your application is required to guarantee placement in the program.  
**Details:** July 6-18, 2008. Hollinsummer, a two-week program that gives high school girls a taste of college life. You'll sign up for two noncredit classes, live on campus with girls from all over the country, and enjoy a full roster of extracurricular activities. New this year: Hollinsummer will offer seven athletic clinics and one outdoor program.  
**Apply:** You can apply online at [www.hollins.edu](http://www.hollins.edu) and click on "Summer Programs" or call 800-456-9595

**Name:** Michigan Math and Science Scholars (MMSS) Program at The University of Michigan  
**Deadline:** The MMSS program will begin accepting applications beginning January 1, 2008.  
**Details:** June 29 – July 11, 2008 and July 13 – July 25, 2008  
 This program features two 2-week sessions attended by high school students from all over the world. The camp features small, intense math and science courses taught by University of Michigan faculty and gifted instructors from around the country that expose students to the excitement of the frontiers of science.  
**Apply:** [www.math.lsa.umich.edu/mmss](http://www.math.lsa.umich.edu/mmss)

**REMINDER TO ALL SENIORS**

*In the next few months you will be receiving acceptance letters from colleges and scholarship awards. Please bring a copy of these letters to the registrar in the Guidance Office.*

**ATTENTION JUNIORS**

Listed below you will find SAT and ACT dates offered for the 2007-2008 school year. You can register online for the SAT's through [www.collegeboard.com](http://www.collegeboard.com). We recommend that you take the SAT's 2 – 3 times in order to maximize your chances of getting the best possible score. You can register online for the ACT's through [www.actstudent.org](http://www.actstudent.org).

**A note about SAT Subject Tests:** Please check with the schools to which you are considering applying to determine whether or not they require you to take one or more of the SAT subject tests. Please note that you are not able to take both the SAT I and the subject tests on the same testing date.

**2008 SAT Test Dates through [www.collegeboard.com](http://www.collegeboard.com)**

2008 Test Dates	Test	Registration Deadline	
		Regular	Late (a fee applies)
March 1, 2008	SAT only	January 29, 2008	February 7, 2008
May 3, 2008	SAT & Subject Tests	April 1, 2008	April 10, 2008
June 7, 2008	SAT & Subject Tests	May 6, 2008	May 15, 2008

**2008 ACT Test Dates through [www.actstudent.org](http://www.actstudent.org)**

2008 Test Dates	Test	Registration Deadline	
		Regular	Late (a fee applies)
April 12, 2008	ACT	March 7, 2008	March 8-21, 2008
June 14, 2008	ACT	May 9, 2008	May 10-23, 2008