

HOW TO APPLY FOR SCHOLARSHIPS!

\$\$\$\$\$ FOR COLLEGE

Presented by G.H.S. School Counselors:

Ms. Judy Mack (A-J)

&


Mrs. Melissa Paine (K-Z)



THERE ARE 3 TYPES OF APPLICATIONS

- 1) Standard Application**
- 2) Multi-Scholarship**
- 3) Special Applications**


STANDARD APPLICATION

- **There is an electronic version on the www.gardnerk12.org website to complete.**
 - **Click Guidance and Standard application.**
 - **Complete all information correctly and completely.**
 - **Type in the scholarship name correctly and print.**
 - **Re-enter each scholarship name that accepts the Standard Application.**
- 

STANDARD...CONTINUED

- **You are only filling it out once and printing each application.**
- **Student and a parent sign each application.**
- **Staple to the back a letter to the scholarship committee, an activities resume, transcript and letters of recommendations are optional.**
- **Return to gray bin in guidance by 2:15 pm on the day of the deadline! Plan ahead-there are no exceptions-work, EC, sick, cohort A.**

MULTI SCHOLARSHIP APPLICATION

- **This is the standard application form.**
 - **Type MULTI-SCHOLARSHIP for the name of the scholarship.**
 - **Print 4 copies and staples letter, activities resume, etc. to each one.**
 - **Return to the 4 bins in guidance marked MULTI-SCHOLARSHIP**
 - **This is one application for many scholarships.**
 - **Are there any questions?**
 - **EVERYONE SHOULD SUBMIT THE MULTI APPLICATION!!!!**
- 

SPECIAL APPLICATIONS

- **Read the scholarship packet and make a list of the special applications you qualify for.**
- **Come to guidance , they're in the brown shelves outside Mrs. M. LeBlanc's office.**
- **PLEASE-Do Not Take All of Them!!! Just the ones you qualify for!**
- **Complete the applications and attach the same letter, activities resume, etc. to the scholarship packets as you do the standards.**
- **Some may require essays, tax forms, etc. This a complete copy of 2020 tax forms filed this year. Not just a copy of the W 2's.**
- **Return by the deadline. Please note some are mailed directly to the committee. Read the requirements carefully.**



COMPLETED SCHOLARSHIP APPLICATIONS

PLEASE RETURN INDICATIONS TO ADVICE DEPT



WEBSITE AND SCHOLARSHIP PACKET

www.gardnerk12.org

- **Click-Gardner High School**
- **Guidance**
- **Scholarship Application Packet**
- **Standard Scholarship Application-can be completed electronically.**
- **Special Scholarship Applications need to be picked up in guidance**
scholarships will be posted on the Google Classroom page

ORDER OF PACKETS

Order of Scholarship Packets: (Staple do not use paper clips or put in envelopes)

Scholarship Application: make sure it is the right application-signed by both student and parent.

If it is a Special Application, you must use the correct application.

Letter to the Scholarship Committee: Dear Scholarship Committee:

Essay-start with your college essay and edit if needed. See an English teacher for help.

Letters of Recommendation-use college letters (not more than 3)

Activities Resume-updated with senior year.

Unofficial Transcript-this will be on your E Locker in Plus Portals

Parent tax forms if required must be included. All pages (you can black out SS#) If tax forms are required they must be attached to be considered. Cannot just be W2 forms.

Return applications to bins in guidance by 2:15 the day they are due. Don't wait until the last day. Some are mailed and not return to the Guidance Office: such as- Stone Fund and TD Bank.

***Spelling and grammar count! Take your time and review your applications to make sure they are complete. They must be signed by student and parent/guardian.**

FAFSA

The Free Application for Federal Student Aid should be completed for all going on to post-secondary education.


This should be submitted by March 1st the latest.

**Your parents need to complete this at
www.fafsa.gov**


This is need for college financial aid, student loans, grants, etc.

Only 50% of the Class of 2021 have completed the FAFSA.

SUGGESTIONS FOR APPLYING FOR SCHOLARSHIPS:

- 1. Make sure you put the most accurate information.**
 - 2. Wait until you are make a decision before completing.**
 - 3. If you are between two schools put both schools and the financial aid needed.**
 - 4. If you put 0 for parent contribution, it works against you. Put a monetary amount in.**
 - 5. All forms must be complete, if it asks for tax forms, they must be attached. Not just W2's.**
 - 6. If you are under 18, make sure your parent signs your application.**
- 

You can't receive scholarship \$\$ if you don't apply!

- **If you don't understand something, ASK! Don't assume or listen to others.**
 - **Have your parents ask their place of employment, church, or clubs they belong to for scholarship opportunities.**
 - **All deadlines are final. There are NO EXCEPTIONS!**
 - **Listen to the announcements often times we have new scholarships added. Check the board in guidance.**
 - **PROOFREAD EVERYTHING! Spelling and grammar count.**
- 

COST OF ATTENDING

Go to the College website-ender in cost of attendance for ONE Year!

Examples:

MWCC- \$7500

UMASS Amherst-\$30,823

UMASS Lowell-\$31,128

Salem State-\$25,487

Worcester State-\$26,774

Commute: \$19,522

Fitchburg State-\$25,160

Fitchburg State Commuter: \$13,000

Assumption-\$63,601

Add books for the semester: \$750 is average (science and nursing major more)

MONEY MATTERS!!

- College is a very expensive investment, but one that will pay back generously over the years.
- Be sure to remember **DEBT** isn't good. You want the least amount of debt owed when you graduate. You want the best value for your money! Whether you have a job or no, the loan payments start 9 months after graduation
 - (\$20,000 in student loans=\$300+ a month)
- Be **SMART** about the choice you make. Discuss with your family the financial limitations. Compare financial aid packages closely.
- Scholarship money is **FREE** money-don't put more of a financial burden on yourself by just not bothering to apply. This isn't the time to be complacent -apply and if you have questions.....**ASK!**

GRANTS & SCHOLARSHIPS are GOOD!!!

LOANS are BAD!!

First, let's look at how \$20,000 in student loans looks like after graduation:

Loan Balance	\$20,000
Interest Rate	6.8%
Loan Term	10 Years
Monthly Loan Payment	\$230.16
Number of Payments	120
Cumulative Payments	\$27,619.31
Total Interest Paid	\$7,619.31

First, let's look at how \$40,000 in student loans looks like after graduation:

Loan Balance	\$40,000
Interest Rate	6.8%
Loan Term	10 Years
Monthly Loan Payment	\$460.32
Number of Payments	120
Cumulative Payments	\$55,238.63
Total Interest Paid	\$15,238.63

FINANCIAL AID PACKAGES

How to pay the gap?

When you review a financial aid package from a school. How will the bill get paid?

A bill will be received during the summer for payment for the first semester.

***Call the financial aid office and ask about a payment plan.**

**** Look at outside resources such as loans. MEFA offers low income loans to parents and students. Students will need a cosigner for any loan outside of the college financial aid loans. Shop around for interest rates. Private student loans have a higher interest rate.**

MEFA-GREAT RESOURCE FOR PARENTS

Massachusetts Educational Financing Authority

www.mefa.org Events page-to register for there webinars

After the College Acceptance:

Friday, March 12 2021 12:00pm - 1:00pm

After the College Acceptance:

Thursday, March 18, 2021 | 6:30pm - 7:30pm

College Financing with Fitchburg Public Schools:

Thursday, March 11 2021 5:30pm - 6:30pm (filing for financial aid)



QUESTIONS!!!!

Please ask!!

Mrs. Paine, Ms. Mack or Mrs. D. LeBlanc

978-630-4066 or email us!

**Many people listen to their friends and get poor
advice!**

**Take advantage of this wonderful opportunity to
finance your future.**

Time =\$\$\$\$\$

