

## February Senior Bulletin

February 17, 2022

### Selective Service

If you are an 18-year-old male, you need to register with Selective Service. The process is easy and is required by law. If you are completing a FAFSA form to apply for financial aid, you must register with Selective Service before you can submit the form. Register online at [www.sss.gov](http://www.sss.gov).

### Financial Aid - FAFSA

The application period for financial aid opened October 1, 2022. This is a reminder that the deadline in the State of Indiana for filing the Free Application for Federal Student Aid (FAFSA) is April 15, 2023. If you are planning to apply for any type of financial aid (grants, loans, or work-study), you must meet the April deadline. Even if you do not think your family will qualify for need-based aid, many colleges, especially private colleges, want students to file a FAFSA form before they will award their own in-house scholarships. Contact the financial aid office of the college for confirmation. Colleges use FAFSA information to determine individual student aid award packages. The FAFSA may be completed online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You will need an FSA ID for you and for a parent before you can access the form. Get your FSA ID as soon as possible at <https://fsaid.ed.gov>.

### College Goal Sunday – February 26

Families who have not yet filed a FAFSA can get one-on-one assistance by participating in College Goal Sunday. College Goal Sunday takes place on February 26 at Ivy Tech from 2:00-4:00 p.m. Please visit [CollegeGoalSunday.org](http://CollegeGoalSunday.org) for information about the event and documents needed for a successful filing experience. FAFSA experts from across Indiana will be available to assist with the FAFSA filing. Also, Spanish speaking helpers will be available to meet with families.

### Financial Aid – CSS Profile

There are several private colleges that require you to file a **CSS Profile** in addition to the FAFSA. CSS Profile registration forms are available online at [www.collegeboard.org](http://www.collegeboard.org). Please note that there is a fee to submit the CSS Profile.

### Financial Aid

For those of you who filed the FAFSA, the colleges will soon be sending a Financial Aid Award letter to you. This will include the financial aid package the college is offering you. Please carefully read all information and respond according to their requests. Make sure you fully understand the types of aid you are being offered and discuss with your parents what you should accept or decline. You are not obligated to accept all that you are offered.

#### Types of financial aid typically offered

***Grants - money that is awarded to you that does not need to be paid back***

***Work-study – secured employment on campus***

***Loans – money that is borrowed that must be paid back, with interest***

### Loans

If you have specific questions regarding the award letter, contact the financial aid office of the college directly. In order to cover the cost of your education, you may need to secure loans. A loan is a sum of money that you borrow and must eventually pay back, with interest. Any debt accumulated throughout your college career must be paid back to the lender. Keep this in mind when you are accepting/declining the loans offered to you. Visit the helpful website <http://www.finaid.org/calculators/loanpayments.phtml> to help you determine what the monthly payments will be for your loans. Below is an example of the overall cost of borrowing \$25,000.

Loan Balance:	\$25,000.00
Adjusted Loan Balance:	\$25,000.00
Loan Interest Rate:	3.73%
Loan Fees:	0.00%
Loan Term:	10 years
Minimum Payment:	\$50.00
Degree Program:	Bachelor's Degree

Total Years in College:	4 years
Average Debt per Year:	\$6,250.00
<b>Monthly Loan Payment:</b>	<b>\$249.52</b>
Number of Payments:	120
Cumulative Payments:	\$29,990.00
<b>Interest Paid</b>	<b>\$4,990.00</b>

### When borrowing money, always remember to:

1. ***Max out your federal aid before you consider the private option.*** Federal aid often comes with lower interest rates and more favorable lending terms, so fill out a **FAFSA** (Free Application for Federal Student Aid) if you haven't already. **The FAFSA deadline is April 15!**
2. ***Know how much to borrow.*** One of the most expensive mistakes you can make is borrowing too much money. Budget for all your costs and know that borrowed money should ONLY be used for school-related necessities, not vacations or tickets to a concert.
3. ***Keep your expected costs down.*** The less money you plan on spending, the less money you have to borrow. The rule here? Make a budget and stick to it.
4. ***Know your borrower benefits.*** Private lenders offer various benefits to borrowers. Some provide interest rate discounts for enrolling in auto-repayment or for students who've made a certain number of on-time consecutive payments. Some lenders even cut your premium by a percentage point or two when you graduate. The key here: know **what's offered** ahead of time and calculate those benefits into your total cost.

### College Events

PFW is hosting a Spring Campus Visit Day on Sunday, February 26 from 10:30-4:00 at Walb Student Union. For more information and to register to attend, visit [pfw.edu/scvd](http://pfw.edu/scvd).

### Scholarships

The following scholarships are currently available through the guidance office. Please see Mrs. Dillon for paper applications. **Be sure to submit all scholarships by the posted deadlines.**

**Scholarship Name:** Marian University Diocesan Employee Family Guarantee

**Criteria:** Must be the dependent of an employee who works full-time for the Catholic diocese, including parishes, schools, and social services.

**Amount:** Half-tuition for four years

**Deadline:** information is available at <http://www.marian.edu/admissions/financial-aid/grants/diocesan-employee-family-grant>

**Scholarship Name:** James H. Cox Scholarship

**Criteria:** Must be the tax dependent of an Agri Stats or Express Markets employee; must also have a 2.5 GPA and plan to pursue either a 2- or 4-year college degree.

**Amount:** Varies

**Deadline:** **the application is due on March 18 and is available online at**

**<https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships>. For scholarship details, type Cox into the search bos. Click Create an Account in the upper right corner to start the application.**

**Scholarship Name:** Questa Scholars - Loan Forgiveness -**This is a great way to borrow money!**

**Criteria:** Must have a 2.75 GPA if you plan to attend a 4-year college or a 2.5 GPA if you plan to attend a 2-year college. Must plan to attend a college in Indiana.

**Amount:** up to \$5,000 may be borrowed per year (\$20,000 maximum); 50% of the loan will be forgiven if the student maintains a 2.75 college GPA and lives in Northeast Indiana after college graduation for five years. Students who attend Anderson University, Grace College, Huntington University, Ivy Tech, Manchester University, University of St. Francis, Indiana Tech, Indiana University Fort Wayne, Indiana Wesleyan University, Taylor University, Trine University, and Purdue University Fort Wayne will have another 25% of the loan forgiven. This is a great local program, and all qualified students are encouraged to apply.

**Deadline:** Student must complete a FAFSA before submitting this application. The application is available at <https://www.questafoundation.org/traditional-scholars-program>. Funds are limited, so students are encouraged to apply as soon as possible. Applications will be accepted through March 15.

**Scholarship Name:** Paul and Madelyn Sagstetter Scholarship

**Criteria:** Must have at least a 2.0 GPA and plan to pursue an education beyond high school as a full-time student.

**Amount:** varies by year

**Deadline:** Application is due on March 13 and is available at [www.csascholars.org/sagstetter](http://www.csascholars.org/sagstetter).

**Scholarship Name:** John H. Noll Scholarship

**Criteria:** This scholarship is designed for the average student. You must have a GPA between 2.0 and 3.5. Financial need is also considered.

**Amount:** varies by student; renewable up to four years. Multiple scholarships will be awarded to BD students.

**Deadline:** the application is available at <http://learnmore.scholarsapply.org/johnnoll/>. Applications are due by March 16.

**Scholarship Name:** Kiwanis Club of John Chapman Foundation Terrific Senior Scholarship

**Criteria:** Plan to pursue an education beyond high school.

**Amount:** Varies

**Deadline:** Paper applications are available in the guidance office and must be postmarked by March 21.

**Scholarship Name:** Notre Dame Federal Credit Union Scholarship

**Criteria:** Applicant or parent of applicant must be a member of the Notre Dame Credit Union. Must plan to attend any accredited college or university.

**Amount:** \$1,500

**Deadline:** The application is available at [NotreDameFCU.com/scholarship](http://NotreDameFCU.com/scholarship) and is due by March 24.

**Scholarship Name:** Gertrude B. Eckrich Scholarship

**Criteria:** Students attending a Catholic high school who plan to attend a Catholic college or university. Students must also be members of the Roman Catholic faith to apply.

**Amount:** Varies; multiple scholarships will be awarded

**Deadline:** BD will have multiple recipients for this scholarship. Applications are due by March 25. Create an account to complete the application at <https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships>. For more information regarding the scholarship, type the name in the Quick Search box. To start the application, click the blue Create an Account to Apply button in the upper right corner.

**Scholarship Name:** E.H. Kilbourne Scholarship

**Criteria:** 3.6 GPA; demonstrate leadership skills, good moral character and religious affiliation, and plan to pursue a 4-year degree

**Amount:** Scholarship is renewable. The amount awarded varies by demonstrated financial need, so you must have submitted your FAFSA to apply. . Multiple scholarships will be awarded to BD students

**Deadline:** The application portal is available at [www.csascholars.org/kilbourne](http://www.csascholars.org/kilbourne) and must be received by March 10. After your application is submitted, you will be given a list of additional materials that must be submitted by mail, including your transcript. All materials must be received by March 28. As soon as possible, , but no later than March 15, please let Miss McGuire know that you will need a transcript and class rank verification letter for your application. The class rank letter is in place of the counselor form.

**Scholarship Name:** Evans-Moss Scholarship

**Criteria:** 3.6 GPA; strong moral character, extracurricular activities, and demonstrate financial need

**Amount:** Varies by demonstrated financial need, so you must have submitted your FAFSA to apply. Multiple scholarships will be awarded to BD students.

**Deadline:** The application portal is available at [www.csascholars.org/moss](http://www.csascholars.org/moss) and must be submitted by March 10. After your application is submitted, you will be given a list of additional materials that must be submitted by mail, including your transcript. All materials must be received by March 28. As soon as possible, but no later than March 15, please let Miss McGuire know that you will need a transcript and class rank verification letter for your application. The class rank letter is in place of the counselor form.

**Scholarship Name:** Eugene Kimmel Scholarship

**Criteria:** 3.6 GPA; be a Catholic high school student planning to attend any four-year college or university

**Amount:** Scholarship is renewable. Amount awarded varies by demonstrated financial need, so you must have submitted your FAFSA to apply. Multiple scholarships will be awarded to BD students.

**Deadline:** The application portal is available at [www.csascholars.org/kimmel](http://www.csascholars.org/kimmel) and must be submitted by March 28. After your application is submitted, you will be given a list of additional materials that must be submitted by mail, including your transcript. All materials must be received by March 28. As soon as possible, but no later than March 15, please let Miss McGuire know that you will need a transcript and class rank verification letter for your application. The class rank letter is in place of the counselor form.

**Scholarship:** Indiana Sheriffs' Association Scholarship

**Criteria:** Applicant must plan to pursue an education and career in a law enforcement field and must be a member of or the dependent of a member of the Indiana Sheriffs' Association. An application for membership is available with the application for the scholarship.

**Amount:** \$750; 40 scholarships will be awarded statewide

**Deadline:** Paper applications are available in the guidance office and are due by April 1.

**Scholarship Name:** National Catholic College Admission Association (CCAA) Scholarship

**Criteria:** Plan to attend a CCAA member school. Most Catholic colleges are members, but a complete list of members may be found at the website listed below.

**Amount:** \$1,000

**Deadline:** The application is available online at <http://www.catholiccollegesonline.org/students-parents/financial-aid/nccaa-scholarship.html>. Application must be submitted by April 1.

**Scholarship Name:** Grace Hogan Scholarship

**Criteria:** Scholastic achievement, character, financial need, and potential to achieve a college education will be considered

**Amount:** varies; multiple scholarships will be awarded

**Deadline:** **BD will have multiple recipients for this scholarship. Application is available online at <https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships> and is due by April 7. This is due during our Spring Break, so plan accordingly. For more information regarding the scholarship, type the name in the Quick Search box. To start the application, click the Create an Account to Apply button in the upper right corner.**

**Scholarship Name:** Fort Wayne Firefighters Fraternal Benefit Association Scholarship

**Criteria:** Must be the child or stepchild of an active or pensioned Fort Wayne Fire Department employee.

**Amount:** not yet determined

**Deadline:** **The application is available at <https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships> and is due to the by April 15. Once on the website, type the name of the scholarship in the Quick Search box. To start the application, click the Create an Account to Apply button in the upper right corner.**

**Scholarship Name:** Ivy Tech Scholarships

**Criteria and Amount:** Varies

**Visit <https://www.ivytech.edu/financial-aid/scholarships.html> for instructions for how to apply.**

### **Scholarship and Financial Aid Websites**

You cannot rely solely on the senior bulletin as your source for scholarship opportunities. There are many helpful websites available to assist you in your search for colleges, scholarships, and other financial aid opportunities. A few recommended ones are:

[www.fastweb.com](http://www.fastweb.com)

[www.finaid.org](http://www.finaid.org)

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

[www.learnmoreindiana.org](http://www.learnmoreindiana.org)

[www.collegeboard.org](http://www.collegeboard.org)

[www.collegedata.com](http://www.collegedata.com)

[www.scholarshipamerica.org](http://www.scholarshipamerica.org)

[www.cappex.com](http://www.cappex.com)

[www.unigo.com](http://www.unigo.com)

<http://student.naviance.com/dwenger> - Scholarship search through Naviance

[www.commonapp.org](http://www.commonapp.org) – Click on the Financial Aid Resources tab to access financial aid and scholarship information directly related to the school's you apply to using the Common App.

NOTE: When seeking scholarships, do not pay to apply for a scholarship nor for a scholarship search.