

March Senior Bulletin

March 29, 2023

Important Dates

May 1	National College Decision Day – (read below)
May 1	AP Chemistry Exam – p.m.
May 2	AP Psychology Exam – p.m.
May 3	AP English Lit Exam – a.m.
May 4	AP Statistics Exam – p.m.
May 5	AP US History Exam – a.m.
May 8	AP Calculus AB/BC Exam – a.m.
May 9	AP English Lang Exam – a.m.
May 10	AP Biology Exam – p.m.
May 22	Final Exams – periods 1, 2, and 3
May 23	Final Exams – periods 4 and 5
May 24	Final Exams – periods 6 and 7
May 24	Mass and Baccalaureate
May 26	Graduation

National College Decision Day – May 1

May 1 of each school year is National College Decision Day. This is the date by which many colleges ask you as prospective students to make a commitment to attend their school. This typically includes making a non-refundable deposit to hold your spot in their freshman class. Please make every effort to make your decision by May 1. Schools often close admissions after this deadline. Even if you have been accepted to the school, they can deny you the opportunity to attend their school if you do not meet the May 1 deadline.

Financial Aid

If you have not yet completed a FAFSA, the deadline in Indiana is April 15. File online at <https://studentaid.gov/h/apply-for-aid/fafsa>. For those of you who filed the FAFSA, the colleges will send 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/Scholarships - 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

If you have specific questions about the award letter, contact the college's financial aid office 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 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:	6.80%
Loan Fees:	0.00%
Loan Term:	10 years
Minimum Payment:	\$50.00

Enrollment Status:	In Repayment
Degree Program:	Bachelor's Degree
Total Years in College:	4 years
Average Debt per Year:	\$6,250.00
Monthly Loan Payment:	\$287.70
Number of Payments:	120
Cumulative Payments:	\$34,524.14
Interest Paid	\$9,524.14

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 non-school related expenses, such as 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.

Scholarships Available in the Guidance Office

If a website is listed with the scholarship information, you may apply directly online. If there is no web address listed, please see Mrs. Stefanek in the guidance office for a paper application. **Be sure to submit applications by the posted deadlines.**

Scholarship Name: IU Credit Union Scholarship

Criteria: Must be the dependent of an IU Credit Union member and must have a 3.25 GPA.

Amount: \$1,000

Deadline: **Application is available online and must be postmarked by April 2. Visit**

[https://www.iucu.org/personal/pdf/Continuing IU Student Application 2022-2023.pdf](https://www.iucu.org/personal/pdf/Continuing_IU_Student_Application_2022-2023.pdf)

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: Latinos Count Viva College! Scholarship

Criteria: Must be a Hispanic/Latino student planning to enroll full-time at a 4-year or 2-year college or university.

Among: \$1,000

Deadline: Paper application is available at <https://viva.latinoscount.org/high-school/> and is due by April 10.

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: Visit <https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships>. The application is due by April 15. For more information regarding the scholarship, click the link below and type the name of the scholarship in the Quick Search box that appears. To start the application, click the Create An Account to Apply button in the upper right corner.

Scholarship Name: Joan and William Brandt Memorial Scholarship

Criteria: Must plan to pursue an education and career in the healthcare profession. Essay required

Amount: \$1,000

Deadline: Paper application is available in the guidance office and is due by April 21.

Scholarship Name: Central Catholic High School Alumni Association Award

Criteria: Must submit an essay regarding what your Catholic education has meant to you.

Amount: \$500

Deadline: Paper applications are available in the guidance office and are due April 21.

Scholarship Name: Robert C. Batchelder, DDS Scholarship

Criteria: Must have a 3.0 GPA and plan to attend either IUPUI, IU Bloomington to pursue a career in the dental field.

Amount: \$5000

Deadline: Application is available online and is due by April 23. To access the application visit <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 Create an Account to Apply button in the upper right corner.

Scholarship Name: Indiana APWA Scholarship

Criteria: Applicant must plan to pursue a degree in engineering, public works administration, public relations, finance, or other programs within the public works field.

Amount: \$1,000, renewable for up to four years.

Deadline: The paper application is available in the guidance office and must be emailed by April 28.

Scholarship Name: Allen County Extension Homemakers Scholarship

Criteria: Applicant must be an Allen County resident and plan to attend Purdue University West Lafayette or Purdue University Fort Wayne to study Health and Human Sciences/Consumer Family Sciences.

Amount: \$1000

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

Scholarship Name: Ball State University Northeast Indiana Alumni Association Scholarship

Criteria: Must plan to attend Ball State University. Preference will be given to those who demonstrate financial need through completion of FAFSA.

Amount: varies

Deadline: The application is available at

https://forms.bsu.edu/forms/university_alumni_association_northeastern_indiana_alumni_chapter_scholarship_application and must be submitted by May 1.

Scholarship Name: Hoagburg Orthodontics Scholarship

Criteria: Must be a previous patient of Hoagburg Orthodontics. Must submit as essay stating how going through orthodontic treatment impacted your life.

Amount: \$500

Deadline: The paper application is available in the guidance office and is due June 26.

Scholarship Name: Ivy Tech Scholarships

Criteria: Must have completed your application to Ivy Tech prior to applying for scholarships.

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

www.finaid.org

www.fafsa.ed.gov

www.learnmoreindiana.org

www.collegeboard.org

www.collegedata.com

www.scholarships.com

www.cappex.com

www.unigo.com

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

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.