SENIOR FOCUS WINTER 2015 Issue 2



Senior Focus Winter 2015

Issue 2

REREKAH AND MYRA POSING AT THE DUTCH VILLAGE IN HOLLAND. MI

Are Scholarships Worth the

Time and Effort?

One question that TRiO students ask each year is whether or not scholarships are worth the effort. With scholarships that require a semi-infinitesimal amount of biographical information, transcripts, and probably an essay, is it worth it to apply for money that you may not even win?

The best way to answer this is to understand a scholarship's worth. The way this is done is by comparing a scholarship's award amount to the worth of a current senior's time. Most high school seniors enter the working world at a rate of \$8.15 per hour (or minimum wage)

Let's compare this to the Gates-Millennium Scholarship: a good-through-graduation scholarship awarded to 1,000 students annually. From their website, the GM scholarship has awarded \$845.7 million within the last 14 years. By taking that number and dividing it by the 14,000 students who have received that award within that timeframe, we now have an average scholarship net worth of \$60,408 per student.

In other words: that's a lot of money!

When students apply for a scholarship (especially one like the GM Scholarship) winning always becomes increasingly possible as the amount of time spent on the application increases. If a scholarship has essays, 10 hours per essay is always a safe amount of time to recommend. This would include writing the essay, asking a few more sets of eyes to look at the essay, as well as polishing the essay to make it is perfect.

Considering the GM Scholarship, which asks students to write 8 essays, this can amount to a dedicated 80 to 100 hours for filling out the entire application.

You might say, though, that 80 to 100 hours is a lot of time – and you would be right – but let's take a look at the dollar amount per hour for winning the GM Scholarship. If we take the assumed \$60,408 made available by the GM Scholarship we can divide it by 100 hours to find an hourly worth of \$604 per hour. Compare this to \$8.15 and you will find that \$604 is 74 times what an average senior would make working a minimum-wage job!

So, are scholarships worth the time and effort? Yes, they most definitely are!



Filling Out a FAFSA

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Colleges cost a lot of money. Make sure you are getting the best financial aid package available by filling out your FAFSA on time. In this issue, you will find out what you need to do this, and why it is important to always fill out your FAFSA



What Now?

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Congratulations, you've been accepted to the college of your choice! Now what? Find out what you need to do now that you have been accepted.

Filling Out a FAFSA

January 1, 2015 will be the first day that the Free Online Application for Student Aid (FAFSA) will be open. FAFSA is the most comprehensive way to receive grants and financial aid, as well as a necessity for any student interested in receiving scholarships. Below you will find some helpful tips on what FAFSA is, and how you can fill one out.

FAFSA is Free

The most important thing to know about FAFSA is that the application is free. Never pay to fill out your FAFSA.



What to Bring to FAFSA Night

Make sure that you bring the following items to you FAFSA night.

- Your social security number
- Your parents' or guardians' social security numbers
- Your driver's license number (if you have one)
- Alien Registration number if you are not a current U.S.
 Citizen
- Tax forms from 2014 (preferred) or 2013
- Records of untaxed income
- Information on current cash and savings amounts

FAFSA Deadlines

• State: March 1, 2015 (midnight)

Federal: June 30, 2015*

FAFSA Pin

Students can apply for their FAFSA pin when they fill out their FAFSA. Both parents and students will need a pin in order to digitally sign the online application.

Why Fill Out a FAFSA?

FAFSA is the only way to receive the following:

- Grants
- Most scholarships
- Subsidized loans (a loan whose interest is paid by the government while attending school at least half-time)
- Unsubsidized loans (a loan whose interest is always accruing)

*Make sure that you are completing your FAFSA before the state deadline in order to get the best financial aid opportunities.

January

FAFSA is up, so make sure you are filing your taxes, or encouraging your parents/guardians to file their taxes quickly

Ask your counselor to send your new grades to colleges that might need them

Continue to apply for scholarships: at least four hours a week for this

Apply for the Grand Rapids Community Foundation Scholarships (1 application, numerous scholarships)

February

Finish your FAFSA by Valentine's Day (February 14, 2015)

Attend College Goal Sunday, February 8, 2015 in Grand Valley's DeVos A Building

Keep track of your college acceptance letters and start working on making a college decision.

Continue maintaining good grades

March/April

Review your financial aid award letters from the colleges from which you have received acceptance letters

Visit your top colleges if you have not yet done so

Let your college decision know that you will be attending their institution, and discuss this with your TRiO advisor if you are having difficulties with this

Start applying for summer jobs!

May

By May 1, 2015, decide on the college you would like to attend, and notify that institution of your choice, along with your TRiO advisor

The college that you plan on attending will need a deposit by May 1, 2015.

Attend our Senior Recognition event (TBD)

Sign up for your orientation date at the college you will be attending

If you are going to a community college, make sure that you take the Accuplacer test.

Get ready for graduation!

*Remember to meet with your ETS advisor throughout the year!

SPOTLIGHT



Have You Seen Mr. Beene?

Mr. Beene has been interning with TRiO Educational Talent Search as a part of his Masters of Social Work program. We are very happy to consider him a part of our team for the 2014-2015 academic year.

If you see him, here are a few things that you could talk to him about:

- Graduating from a GRPS high school
- How to be successful in college
- Basketball
- Being a Success Coach at Grand Rapids Community College
- What is happening in TRiO
- Why Mr. Beene thinks it's important to go to college

FAST FACTS

\$

\$46 Billion

Did you know that, each year, \$46 Billion are awarded by the United States in the form of scholarships and grants?

WANT TO KNOW MORE?

You can visit http://www.debt.org/students/scholarshipsand-grants/ to find out more.



We always have fun when we go on adventures! Make sure you don't miss any events. Follow us on Facebook, Twitter, or visit our website at www.gvsu.edu/ets

Left: TRiO students on a hay ride at Post Family Farms.

What Now?

Many of you have already opened your mailbox, peeked inside, and found a few letters emblazoned with the mascot of various colleges. It's an apprehensive time receiving those letters. You probably wonder, right before you open it, if there will be good news or bad news. You mentally prepare yourself to think, "Well I didn't want to go to that college anyway," when secretly it was your top choice.

But lo and behold that letter, the one from the college you really DID want to go to, contains a little sentence that says, "You've been accepted."

Excitement abounds! You call for your loved ones to come and see what the letter says. You let all of your family know, all of your friends. You tell your teachers, your counselors, your TRIO advisors. You shout it from the rooftops: "I'VE BEEN ACCEPTED!"

But when the fanfare is over, one thing probably hits you: What do I do now?

Below you will find a few of the next steps you should take now that you have been accepted:

- Keep applying for scholarships. You can always look back at your Fall issue of Senior Focus to see what is available, or check in with your TRIO Advisor or Counselor for more scholarship opportunities.
- Fill out your FAFSA. Make sure to attend your school's FAFSA night, or go to College Goal Sunday. MAKE SURE IT GETS DONE!
- After you fill out your FAFSA, you may be asked to make corrections.

Don't get discouraged. Just make the few corrections, and send it back in.

- 4. Once your FAFSA is filled out, you will get award amounts from the schools you have been accepted to.

 Decide on which school and award you would like, and notify the school before May 1, 2015.
- Also by May 1, 2015, make sure you have turned in your deposit to the college you plan on attending.
- 6. If you have not applied for the Grand Rapids Community Foundation Scholarships, do so. They open on January 1, 2015.
- Make sure to keep your grades up. Don't slack off just because you were accepted. Colleges want to make sure that you work hard until the end of high school.
- 8. Schedule an orientation at the college you plan on attending. The sooner you go, the better schedule you will be able to get (No Friday classes, anyone?).
- g. Get ready for graduation, go to prom, go to your senior party, and have a great time because you're going to college!
- And finally, graduate and have a fun/productive summer. College will be here before you know it.

Upcoming Events

Make sure you put the following events in your calendar! The following are both TRiO Educational Talent Search events as well as Greater Grand Rapids community events. Nonetheless, you won't want to miss any of them.

TRiO Family Holiday Celebration

December 6, 2014 12:00-4:00pm DeVos Building E

A Night on Broadway

January 16, 2015 DeVos Performance Hall

College Goal Sunday

February 8, 2015 2:00-4:00pm DeVos Building A

Latino Youth Conference

March 3, 2015 9:00am-3:00pm GRCC Fieldhouse

Griffins Game Family Night

March 4, 2015 7:00-9:00pm Van Andel Arena

Senior Recognition Banquet

May, 2015 TBD



TRiO Educational Talent Seach

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A part of Grand Valley State University's College of Education

www.gvsu.edu/ets

COLLEGE GOAL SUNDAY



February 8, 2015, 2-4PM GVSU DeVos Building A

To get the most assistance for college, your FAFSA application must be turned in by March

1. Make sure you do it right. Come to any MI College Goal event to have an expert help you fill out the FAFSA – FREE!

Not sure about which college you want to attend? Apply for the money now and decide later. If you wait, chances are you will receive less.



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