

# GUIDANCE GAZETTE

Mt. Vernon Township  
High School

mvths.org

February, 2010

## Financial Aid Seminar

February 10

*Deciphering FAFSA*

During the first semester, seniors were encouraged to apply to the colleges or universities of their choice. The next step in this application process is to apply for financial aid.

The process begins with the completion of the FAFSA form (Free Application for Federal Student Aid). Information gathered for the 2009 1040/1040A income tax form is needed to complete the FAFSA. This information is used to determine the student's eligibility for most federal and state assistance, and to calculate the Expected Family Contribution (EFC). Colleges/Universities determine a student's "financial need" by subtracting the EFC from the cost of attendance; a financial aid award is then packaged and sent to the student for acceptance or rejection. An award package could include loans, grants, work-study, and/or scholarships.

To prepare the FAFSA for filing, gather pertinent information that includes:

Social Security number and driver's license number; income tax returns, W-2 forms, and 1040 forms from 2009; records of other untaxed income, such as welfare benefits or social security income; current bank statements, records of investments, and mortgage information; business or farm records; records explaining any unusual financial problems, such as recent death, divorce, or loss of employment.

To complete the FAFSA:

Use your legal name; use the 1040 Federal tax return, not the W-2 form, for income reporting and reporting taxes paid; include a stepparent's information, and in families where parents are divorced or separated, the parent with whom the student lives will fill out the FAFSA.

To file the FAFSA:

The preferred method for filing FAFSA is online. FAFSA on the web worksheets may be picked up in the Guidance Office and give detailed instructions on how to complete the filing process. Paper FAFSAs are not available to schools this year. To obtain a paper FAFSA, call 1-800-4-FED-AID (1-800-433-3243) or visit [www.edpubs.org](http://www.edpubs.org). A PDF version of the FAFSA can be downloaded at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov). This form can be completed on the computer or by hand, and mailed to the address provided.

*STILL SOUND DIFFICULT AND CONFUSING?* Come to the **Financial Aid Seminar** sponsored by the MVTHS Guidance Department on **February 10, 2010**. A financial aid consultant from Rend Lake College will conduct a very helpful session for parents and students in Room 119H at 6:30 p.m. that evening. This timely session is open to **ALL PARENTS** interested in learning the financial aid ropes for students who plan to go to college.

## News for Seniors

### Attending Rend Lake College in the fall 2010?

- ▶ Last chance to take the ASSET placement test on our campus is **Wednesday, February 24**. The test will begin at 8:20 a.m. in room 119H. Students must register in the Guidance Office by **Friday, February 19** to take this test. There is no charge.
- ▶ RLC Counselors will be on our campus **March 3 & 4** to register students for next year's classes. Listen to the announcements or check in the Guidance Office in mid-February for a sign-up schedule. Students will need to make an appointment in the Guidance Office in order to see a Rend Lake counselor.

### Scholarship Information

**Local Scholarships:** Each year a number of local organizations offer scholarship opportunities to our seniors. Usually over \$60,000 in local scholarship money is awarded to the graduating class. The application titles and descriptions are listed in a handout which was given to all seniors at the end of January. The applications will be available to seniors beginning February 1, 2010, and most will be due in early March.

Other Current Scholarship Opportunities:

- **Harold Hutchins Trust Scholarship:** This scholarship may be used at the college, university, trade school, or vocational school of the recipient's choice. Due March 17.
- **University of Illinois Children of Veterans Tuition Waiver:** Applications are available online at [www.osfa.illinois.edu](http://www.osfa.illinois.edu). Priority deadline is March 1.
- **Illinois AMVETS Scholarship Programs:** Six different scholarships are offered to seniors. Applicants for some of the scholarships must have parent who is a veteran or current military. Due: February 19.
- **Artstarts Scholarship:** For seniors who plan to major in a field of art such as performing arts, music, dance, theater, film, writing, painting, drawing, sculpture, graphic design, or any other form of creative art. Due February 8.
- **ISAC Administered Scholarships**—The Illinois Student Assistance Commission offers scholarship opportunities worth checking out. Go on line, [www.collegezone.com](http://www.collegezone.com), click on "Publications and Applications" for these online applications:
  - \* **Illinois Future Teacher Corps Program** for future teachers in teacher shortage disciplines in the state of Illinois.
  - \* **Minority Teachers of Illinois Scholarship** for African American/Black, Hispanic American, Asian American, or Native American students who plan to teach.
  - \* **Illinois Special Education Teacher Tuition Waiver** program for students planning to major in special education.

### Scholarships: *What's Due in February?*

February 1—**Burger King** (online) & **CBAI**

February 4—**Chamber of Commerce Student of the Year & RLC Tuition Waiver**

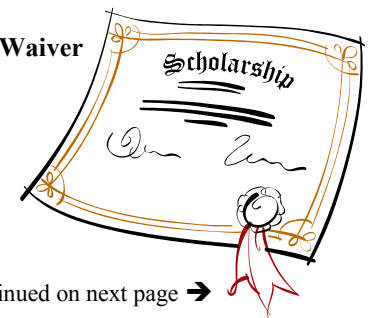
February 5—**Lillian Glover PTA, Katheryn G. Hansen, & Dr. Seuss**

February 10—**KFC** (online)

February 17—**Oddfellow-Rebekah**

February 18—**RLC Foundation** (paper)

February 26—**RLC Foundation** (online)



⇒ **CHECK OUT THE WEB:** If web-surfing is something your student loves to do, check out other financial aid search websites: Try the College Board's site ([collegeboard.com](http://collegeboard.com)), or listings on FastWeb ([fastweb.com](http://fastweb.com)). Other listings can be found on Sallie Mae's site ([colleageanswer.com](http://colleageanswer.com)), and the Scholarship Research Network Express ([srnexpress.com](http://srnexpress.com)).

⇒ **BUYER BEWARE:** Scholarship scams exist, and the Federal Trade Commission offers these cautions to parents and students. Be cautious if the scholarship source claims: "The scholarship is guaranteed or your money back," "You can't get this information anywhere else," or "I just need your credit card or bank account number to hold this scholarship." Generally, if it seems too good to be true, it probably is! If an offer seems suspicious, check it out thoroughly.

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## Beyond the Books

## Go Green—A Checklist for Families

Everywhere you turn you are probably seeing and hearing the following phrases: "go green," "eco-friendly," and "environmentally conscious." The push, especially for Americans, to reduce pollution and help save the environment is based on evidence that the decisions we have made, and continue to make, are damaging the air we breathe and the land we live on. Read our tips and tricks to help you get started in living a green lifestyle.

If you are looking for more information on what you can do to help save the environment, read *The Green Book*, by Elizabeth Rogers and Thomas M. Kostigen.

- ✓ Save water by decreasing your shower time -- or rather take a bath, which uses less water.
- ✓ Brush your teeth with the water off.
- ✓ Recycle – junk mail, cell phones, paper products, plastic bags, and more.
- ✓ Switch from paper and plastic bags to reusable bags and totes.
- ✓ Forget the clothes dryer, hang dry your clothing.
- ✓ Opt for direct deposit, online banking, and paperless statements to reduce your paper usage.
- ✓ Try your hand at composting (planting scraps from fruits, veggies, and coffee grounds outside), which will help create better soil and less landfill waste.
- ✓ Don't purchase disposable water bottles, but rather use recyclable (and refillable) beverage containers that you can fill with filtered water.
- ✓ Unplug all of your appliances when you leave the house to save energy (and prevent a fire hazard).
- ✓ If possible, take public transportation or walk.
- ✓ Don't use plastic storage containers, and do not heat food in a plastic container in the microwave.
- ✓ Keep one set of dishes at the office, including: a cup, utensils, bowl, and plate. This will prevent you from reaching for disposable items.
- ✓ Save old clothing to use for dusting and cleaning.
- ✓ Use rechargeable batteries.
- ✓ DONATE!!!
- ✓ Purchase used items from thrift stores, garage sales, flea markets, and more.
- ✓ Rent movies and borrow books, instead of purchasing. Online sources make it easy by delivering the flicks right to your door.
- ✓ When in the market for a new car, buy a hybrid.
- ✓ Select products made of recyclable materials, such as a handbag made from recycled candy wrappers, that are cute and affordable.
- ✓ Buy groceries in bulk, as it reduces packaging and the number of trips you take to the grocer.
- ✓ If possible, buy items that use less packaging.
- ✓ Purchase locally produced food at farmer's markets and road-side stands.
- ✓ Purchase fresh fruits and vegetables, instead of jarred, canned, or frozen.
- ✓ Purchase organic foods, as they don't contain pesticides and harmful chemicals.
- ✓ Use cloth diapers to reduce landfill waste.
- ✓ Select soy or beeswax candles, instead of paraffin.
- ✓ Use healthy and environmentally friendly cosmetics, such as mineral-based cosmetics and natural bath products.

Taken from [kaboose.com](http://kaboose.com)

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## News for Juniors

How early should students begin making plans to attend college or vocational/technical schools after high school? It is never too early to start. Consider these junior year guidelines:

*Sept. - March* Identify important factors in choosing a school. Two year? Four year? Vocational school? Cost? Location?

*March - Aug.* List colleges you are considering and collect information. Take necessary entrance exams (i.e.: ACT, SAT I, ASSET, ASVAB)

There are two more opportunities to take ACT on a national test date this spring: April 10 and June 12. The registration packets are available in the Guidance Office. Once the registration folder is completed, it is mailed directly to ACT. Registration deadlines are important so that students do not have to pay a late fee.

All juniors will also take the ACT as part of the state-wide Prairie State Achievement Exam on April 28. The Work Keys portion will be taken on April 29. An orientation will be held to acquaint the juniors with these upcoming tests.

Preparation for these exams is important. Students can:

- review the study materials given as part of the registration packets.
- participate in Prairie State exam review.
- take an ACT review class offered by RLC beginning February 27. Cost is \$89, plus \$20.27 for the textbook. (Information available in the Guidance Office).
- go online, <http://clearlearning.com/ISBE/> to view sample ACT tests.

Once a score has been achieved, students often ask if there is any advantage to taking the ACT test again. Recent ACT research shows that of the students who took the test again, 77% scored at or above their former composite score. Students might consider re-testing if one of these conditions applies to them:

- not feeling physically well on test day or difficulty understanding test directions
- discrepancy between ACT scores and high school grades
- attempting to meet requirements for scholarship programs or admissions eligibility

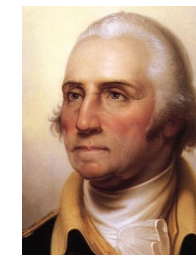
Before retaking the ACT, students need to evaluate their previous experience, and become more familiar with the content of the ACT assessment.



## Quote of the Month

"Associate yourself with men of good quality if you esteem your own reputation; for 'tis better to be alone than in bad company"

~ George Washington



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January *Guidance Gazette* is available on the school's website, or call 246-5901 to receive one in the mail.