



CHARLOTTE  
COUNTRY DAY  
SCHOOL

# Financial Aid & Scholarships



## Financial Aid

- Financial Aid is assistance based on “need” – the family’s ability to pay vs. the cost of attendance. Ability to pay is determined by standardized financial statements submitted electronically by parents/students.
- Financial Aid can be a combination of grant money, work-study and loans.
- FAFSA – Free Application for Federal Student Aid – required by all colleges in the US. [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- CSS PROFILE – required by some colleges, more detailed form, used for institutional aid. <http://profileonline.collegeboard.com>
- Some colleges may require their own institutional financial aid forms.



# Cost of Attendance

- Tuition
- Required Fees
- Books and Supplies
- Room – dorm/apartment, etc.
- Meals
- Transportation
- Personal Expenses



## Applying for Financial Aid

- **Big change in financial aid filing – “Prior-Prior Year”.**
- **FAFSA available October 1.**
- **Use already filed tax data from past 2 years.**
- **Apply early if possible - meet deadlines! Most final college financial aid deadlines: February 1 - March 1.**
- **Don’t wait to be admitted to apply for financial aid.**
- **Keep detailed records, copies of documents.**
- **Read information on college financial aid websites thoroughly.**
- **Use the Net Price Calculator – found on the college financial aid website.**
- **Apply each year – apply for each child in college.**
- **Notify college of significant life changes – unemployment, death, divorce, natural disaster.**



# Scholarships

## *Recruitment tools for colleges*

- Academic merit
- Standardized test scores
- Leadership development
- Community Service
- Athletic
- Artistic
- Special Talent
- Ethnicity/under-represented background
- Institutional priorities



# Applying for Scholarships

## (Awards from Colleges)

- *The more selective the college, the less likely the availability of merit scholarships.*
- Pay attention to college deadlines - apply early for merit scholarship consideration at many colleges.
- Ask if Early Decision candidates are eligible for scholarships.
- Some colleges have separate applications for scholarships, many just use the admissions application.
- Some major college scholarships require nomination from the high school – see your college counselor and college’s website.
- Some scholarships will require an interview.
- Some colleges link their Honors Programs with scholarships.
- Research information thoroughly about scholarships on the college websites.



# **“Outside” Scholarships**

**(from agencies outside the colleges)**

- **Civic organizations**
- **Private foundations**
- **Churches, Synagogues**
- **Parents’ Employers**
- **National corporations (Best Buy, Footlocker, Toyota)**
- **Veteran’s Administration**
- **College Counseling posts all scholarship opportunities we receive in the Daily Bulletin.**
- **Use recommended scholarship search websites.**



# Financial Aid & Scholarships

## Final Thoughts

- CCDS offers a Financial Aid information night every October, with Providence Day and Charlotte Latin.
- Call the college's Financial Aid office directly – they are very helpful on the phone and/or in person.
- Some colleges may negotiate financial aid/scholarship offers – it never hurts to ask.
- Pay very close attention to all deadlines!
- Do not pay for scholarship searches, awards, special recognitions or scholarship applications.





## Helpful Websites

- [www.finaid.org](http://www.finaid.org)
- [www.fafsa.ed.gov](http://www.fafsa.ed.gov)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.estudentloan.com](http://www.estudentloan.com)
- [www.meritaid.com](http://www.meritaid.com)
- [www.goodcall.com](http://www.goodcall.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.zinch.com](http://www.zinch.com)
- [www.cappex.com](http://www.cappex.com)
- [www.chegg.com](http://www.chegg.com)
- [www.collegesavings.org](http://www.collegesavings.org)
- [www.ed.gov/finaid.html](http://www.ed.gov/finaid.html)
- [www.nextstudent.com](http://www.nextstudent.com)
- [www.college-scholarships.com](http://www.college-scholarships.com)
- [www.cfnc.org](http://www.cfnc.org)
- [www.findtuition.com](http://www.findtuition.com)
- [www.scholarships.com](http://www.scholarships.com)
- [www.savingforcollege.com](http://www.savingforcollege.com)
- [www.princetonreview.com](http://www.princetonreview.com)
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)



# COUNTRY DAY Ready.

[charlottecountryday.org](http://charlottecountryday.org)