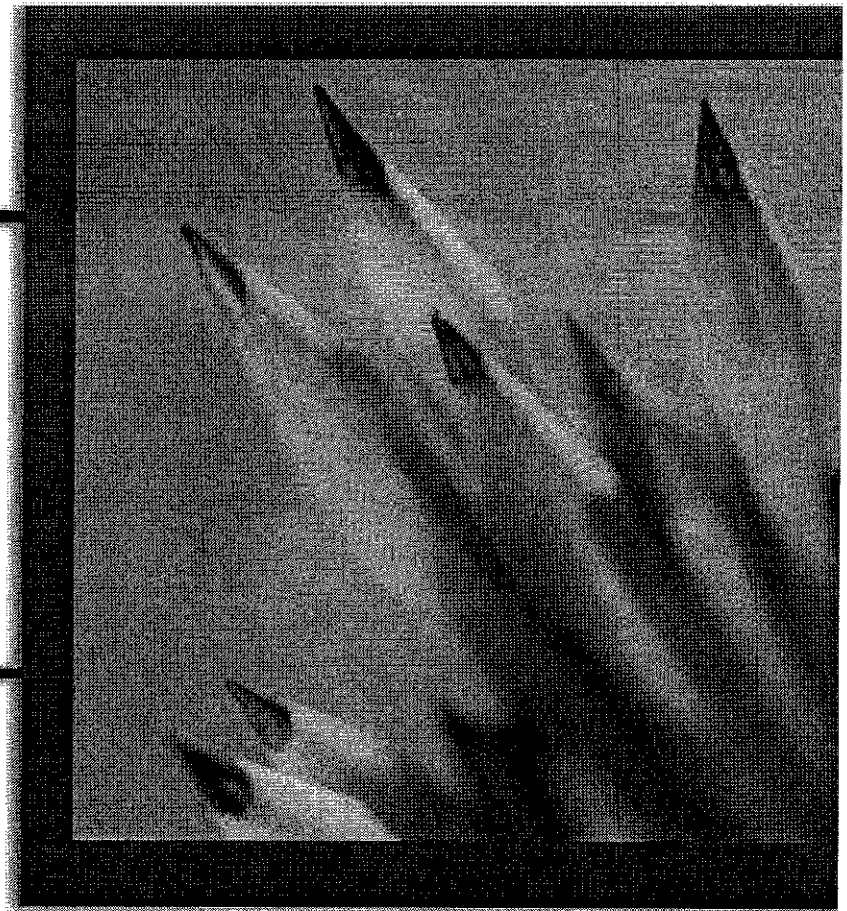


FINANCIAL AID

College Night

Scholarships
Grants
Loans



2019 - 2020



Presented by the CHS Guidance Department

FEDERAL STUDENT AID AT A GLANCE

Page 1 of 2
2019–20

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It's money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study, and loans. Check with your school's financial aid office to find out which programs the school participates in.

WHO gets federal student aid?

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit **StudentAid.gov/how-calculated**);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you're a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs);
- maintain satisfactory academic progress in college, career school, or graduate school; and
- show you're qualified to obtain a college or career school education by
 - having a high school diploma or a state-recognized equivalent (for example the General Educational Development [GED] certificate); or
 - completing a high school education in a home-school setting approved under state law; or
 - enrolling in an eligible career pathways program.

See the full list of eligibility requirements at **StudentAid.gov/eligibility**.

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Aid**

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HOW do you apply for federal student aid?

1. **To apply for federal student aid, you need to complete the FAFSA® form at fafsa.gov.** The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2019–June 30, 2020, submit a 2019–20 FAFSA form. Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you're interested in for their deadlines, and find state and federal FAFSA deadlines at **StudentAid.gov/fafsa#deadlines**.
2. **Students and parents are required to use an FSA ID (a username and password combination) to sign their FAFSA form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don't give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit **StudentAid.gov/fsaid**.
3. **After you apply, you'll receive a Student Aid Report, or SAR.** Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it's correct. The school(s) you list on your FAFSA form will get your SAR data electronically.
4. **Contact the school(s) you might attend.** Make sure the financial aid office at each school you're interested in has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.

Completing and submitting the FAFSA form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

HAVE QUESTIONS?

Contact or visit the following:

- StudentAid.gov
- a college financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll-free
- 1-800-730-8913 (toll-free TTY for the deaf or hard of hearing)

FEDERAL STUDENT AID AT A GLANCE

Program and Type of Aid	Program Information	Annual Award Amount (subject to change)
Federal Pell Grant Grant: does not have to be repaid	For undergraduates with financial need who have not earned bachelor's or professional degrees. For details and updates, visit StudentAid.gov/pell-grant .	Amounts can change annually. For 2018–19 (July 1, 2018, to June 30, 2019), the award amount is up to \$6,095.
Federal Supplemental Educational Opportunity Grant (FSEOG) Grant: does not have to be repaid	For undergraduates with exceptional financial need. Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog .	Up to \$4,000.
Teacher Education Assistance for College and Higher Education (TEACH) Grant Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised	For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn't complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach .	Up to \$4,000.
Iraq and Afghanistan Service Grant Grant: does not have to be repaid	For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan .	The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.
Federal Work-Study Work-Study: money is earned through a job and doesn't have to be repaid	For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. Your total work-study award depends on <ul style="list-style-type: none"> • when you apply, • your level of financial need, and • your school's funding level. For details and updates, visit StudentAid.gov/workstudy .	No annual minimum or maximum amounts.
Direct Subsidized Loan Loan: must be repaid with interest	For undergraduate students who have financial need. U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2018–19 award year have the rate fixed at 5.05% for the life of the loan.	Up to \$5,500 depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct Unsubsidized Loan Loan: must be repaid with interest	For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. For undergraduate students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2018–19 award year have the rate fixed at 5.05% for the life of the loan. For graduate or professional students: Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to graduate or professional students during the 2018–19 award year have the rate fixed at 6.6% for the life of the loan.	Up to \$20,500 (less any subsidized amounts received for same period), depending on grade level and dependency status. For details and updates, visit StudentAid.gov/sub-unsub .
Direct PLUS Loan Loan: must be repaid with interest	For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2018–19 award year have the rate fixed at 7.6% for the life of the loan.	Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit StudentAid.gov/plus .

Note: The information in this document was compiled in summer 2018. For updates or additional information, visit StudentAid.gov.

What will I need to fill out the FAFSA?

To complete the Free Application for Federal Student Aid (FAFSA), you will need:

- Your Social Security Number
- Your Alien Registration Number (if you are not a U.S. citizen)
- Your federal income tax returns, W-2s, and other records of money earned. (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically.

If you are a dependent student, then you will also need most of the above information for your parent(s).

FSA ID

www.fafsa.ed.gov

The FSA ID is your electronic passport to federal student aid online. Students, parents, and borrowers are required to use an FSA ID, made up of a username and password, to access certain U.S. Department of Education websites. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

FAFSA on the Web

www.fafsa.ed.gov

Web applicants should complete a Pre-Application Worksheet. A printable version of the Pre-Application Worksheet will be available soon on www.studentaid.ed.gov

FAFSA4caster

www.fafsa.ed.gov

By using fafsa4caster, you and your family will receive an early estimate of eligibility for federal student aid.

*Students will be able to obtain a paper FAFSA by calling 1-800-4-FED-AID

Myths About Financial Aid

Don't fall for these myths about federal student aid and the application process!

"Federal student aid is just 'free money' like grants."

Reality: Federal student aid includes three different kinds of financial help: grants, low-interest loans, and work-study funds (a part-time job on or near campus). To learn more about the different types of federal student aid, visit StudentAid.gov/types.

"My parents make too much money, so I won't qualify for aid."

Reality: There is no income cut-off to qualify for federal student aid. Many factors—such as the size of your family and your year in school—are taken into account. And remember: when you fill out the *Free Application for Federal Student Aid* (FAFSA®) form, you're also automatically applying for funds from your state, and possibly from your school as well. In fact, some schools won't even consider you for any of their scholarships (including academic scholarships) until you've submitted a FAFSA form. Don't make assumptions about what you'll get—fill out the FAFSA form and find out.

"Only students with good grades get financial aid."

Reality: While a high grade point average will help a student get into a good school and may help with academic scholarships, most of the federal student aid programs do not take a student's grades into consideration. Provided a student maintains satisfactory academic progress in his or her program of study, federal student aid will help a student with an average academic record complete his or her education.

"I don't have good credit, so I can't get a student loan."

Reality: You don't need to get a credit check for most federal student loans (except for Direct PLUS Loans). Also, you won't need a cosigner to get a federal student loan in most cases.

"My ethnicity or age makes me ineligible for federal student aid."

Reality: There are basic eligibility requirements (which you can find at StudentAid.gov/eligibility), but ethnicity and age are not considered.

"My parents aren't U.S. citizens, so there's no way I'll get aid."

Reality: Your parents' citizenship status is NOT a factor, and the FAFSA form won't even ask you about it. If your parents don't have Social Security numbers, they must enter 000-00-0000 when the FAFSA form asks for their Social Security numbers.

"The FAFSA® form takes forever to fill out, and it's really hard to do."

Reality: If you've got 30 minutes to spare, you're good. Because that's about how long it takes to fill out the FAFSA form. It's also not nearly as hard as you might think.

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"I support myself, so I don't have to include parent information on the FAFSA® form."

Reality: This is not necessarily true. Even if you support yourself and file taxes on your own, you may still be considered a dependent student for federal student aid purposes. If you are considered dependent, you must provide your parents' information on the FAFSA form. The form asks a series of questions to determine your dependency status. You can preview the questions at [StudentAid.gov/dependency](https://studentaid.gov/dependency).

"I can't file my FAFSA® form in October because I haven't applied to any schools."

Reality: Actually, you CAN complete your FAFSA form before submitting any college or career school applications. You'll need to list at least one school on your FAFSA form, but go ahead and add every school you're considering, because some schools have early deadlines to apply for their limited funds. Then later, you can add or delete schools on your FAFSA form.

"I'll have to update my FAFSA® form after I file my taxes in the spring, won't I?"

Reality: Nope! Just enter the tax information the form asks for—or better yet, transfer it directly from the Internal Revenue Service if you're offered that option while applying—and you're good to go. No need to update later.

Remember: The FAFSA form asks for your and your parents' tax information from the tax year that was two years prior to the start of the school year for which you're applying for aid. For example, the 2018–19 FAFSA form asks for 2016 tax and income information, while the 2019–20 FAFSA form will ask for 2017 tax and income information.

"I didn't qualify for financial aid last year, so filling out the FAFSA® form again is just a waste of time."

Reality: It's super important to fill out a FAFSA form every year you're in college or career school. Why? Because things can change. For instance, your school or state might create a new grant or scholarship, or the factors used to calculate your aid could change from one year to the next. Either way, if you don't submit a new FAFSA form, you're out of luck.

So what's next?

Go to fafsa.gov and fill out the form. If you applied for admission to a college or career school and have been accepted—and you listed that school on your FAFSA form—the school will receive the information from your FAFSA form, calculate your aid, and send you an electronic or paper aid offer telling you how much aid you're eligible for at the school.

Have questions? Contact or visit the following:

- [StudentAid.gov](https://studentaid.gov)
- a school's financial aid office
- studentaid@ed.gov
- 1-800-4-FED-AID (1-800-433-3243) toll free
- TTY for the deaf or hard of hearing:
1-800-730-8913

Don't Get Scammed on Your Way to College

Avoid financial aid fraud.

Avoid scams and paying for free services when you're searching for scholarships, filling out the *Free Application for Federal Student Aid* (FAFSA®) form, and sharing your personal information.

Don't Pay for Help to Find Money for College

Commercial financial aid advice services can cost well over \$1,000. You might have heard or seen these claims at seminars or online:

- "Buy now or miss this opportunity." Don't give in to pressure tactics. Remember, the "opportunity" is a chance to pay for information you could find yourself for free. Check out our list of free sources of financial aid information below.
- "We guarantee you'll get aid." A company could claim it fulfilled its promise if you were offered student loans or a \$200 scholarship. Is that worth a fee of \$1,000 or more?
- "I've got aid for you; give me your credit card or bank account number." Never give out such information unless you know the organization you're giving it to is legitimate. You could be putting yourself at risk of identity theft.

Try These Free Sources of Information

- Description of U.S. Department of Education (ED) financial aid at StudentAid.gov/types
- Tips for finding financial aid from other federal agencies at StudentAid.gov/types#federal-aid
- A college or career school financial aid office
- A high school or TRIO counselor
- Your state grant agency; find it at ed.gov/sgt
- A free scholarship search; try StudentAid.gov/scholarships
- Your library's reference section
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents' employers

Don't Pay for the FAFSA® Form

Several websites offer FAFSA help for a fee. These sites are not affiliated with or endorsed by ED. We urge you not to pay these sites for assistance that you can get for free elsewhere. The official FAFSA site is fafsa.gov, and you can get free help to complete the application from

- the financial aid office at your college or the college(s) you're thinking about attending;
- the FAFSA form's online help at fafsa.gov; and
- the Federal Student Aid Information Center (studentaid@ed.gov or 1-800-4-FED-AID).

If you are asked for your credit card information while filling out the FAFSA form online, you are not at the official government site. Remember, the official FAFSA site address—fafsa.gov—has.gov in it!

Report Financial Aid Fraud

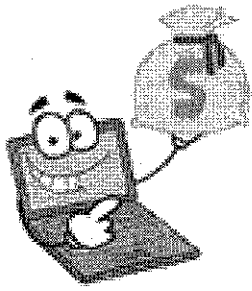
A company charging for financial aid advice is not committing fraud unless it doesn't deliver what it promises. To report financial aid fraud, contact

- the Federal Trade Commission at ftccomplaintassistant.gov; or
- the U.S. Department of Education Office of Inspector General Fraud Hotline at oighotline.ed.gov or 1-800-MIS-USED (1-800-647-8733).

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May 2018



Attention, Seniors and Senior Parents!

LOOKING FOR SCHOLARSHIPS?

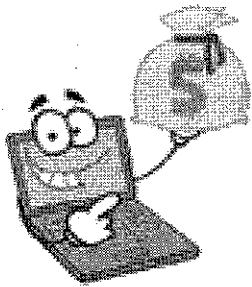
Go to <https://www.centerville.k12.oh.us/schools/chs/guidance/scholarships>

Locate "CHS Scholarship News" on the bottom right side of the page. As scholarship information is available, the Guidance Department will post the information here.

You can even subscribe to the newsfeed and be emailed EVERY time a new scholarship news story is added.

To subscribe to the "CHS Scholarship News," select the gold alert icon. You will be prompted to create a login. *(Parents, you should use the email address you have on file and create a password.)* Once your login is created, you can choose which newsfeed you would like to follow. Be sure select CHS Guidance and CHS Scholarships!

From the CHS Guidance Department



ATTENTION SENIORS

THE DAYTON-MONTGOMERY COUNTY SCHOLARSHIP PROGRAM

Last year **52** Centerville High School seniors received this scholarship. The total award amount for the **53** students was \$46,750.

*To be eligible, students must have a Grade Point Average of 2.5 or higher. Because financial need is a factor in determining scholarship recipients, the Free Application for Federal Student Aid (FAFSA) should be submitted by the end of January. The scholarships may be used at any school. They are not renewable.

Qualified students should see their unit guidance counselor for more information. **Applications will be available in early February.**

(* Subject to change)

LOCAL SCHOLARSHIP INFORMATION

Below is the list of Local Scholarships at Centerville High School. The scholarship applications will be available on the Guidance Department website in late February. The Local Scholarship Newsletter will also be delivered to each senior during Advisory. Students should check the newsletter and applications for eligibility requirements, deadline dates, and award amounts.

Centerville Education Foundation – “Dave McDaniel Scholarship”
Centerville Education Foundation – “Alumni Scholarship”
Centerville Education Foundation – “Gary Weidner Memorial Scholarship”
Centerville Education Foundation – “Archer’s Spirit of Community”
Centerville Education Foundation – “Daniel D. Powlette Memorial”
Centerville Education Foundation – Jayne Strominger Memorial Scholarship
Centerville Education Foundation – Bonnie Buddendeck Scholarship
Centerville Education Foundation – Mary Lou DiSalvo Memorial Scholarship
Hans and Sherry Tschudin Scholarship
Centerville Classroom Teachers Association Scholarship (CCTA)
Centerville High School PTO Scholarship
Centerville Noon Optimist Scholarships
Centerville Rotary Club Scholarship
Centerville-Washington Township Americana Festival Scholarship
W.A. Driscoll PTO Scholarship
Hodapp Scholarship
John P. Kalaman Memorial Scholarship
Centerville Evenings Optimist Scholarships
South Metro Optimist Scholarship
Normandy Elementary – PTO Scholarship
Watts Middle School PTO Scholarship
Magsig Middle School PTO Scholarship
Magsig Middle School Denise Goeckel Scholarship
Centerville Evening Optimist Scholarships
Tower Heights Middle School PTO Scholarship
Weller Elementary PTO Scholarship
Kettering-Centerville Kiwanis Club – Service Scholarship
Jason Kirby Memorial Scholarship – Fire science
Brad Moorhead Memorial Scholarship
Mark A. Kreusch (MAK) Scholarship
Centerville Hustle Scholarship
Centerville-Washington History Scholarship
Centerville Garden Club Scholarship
Centerville Middle Schools Ski & Rider Club Scholarship
Kirkland & Sommers Co., LPA, Community Scholarship
Katie Acres Memorial Scholarship



Getting Started

1. Complete the FAFSA:

Complete the Free Application for Federal Student Aid (FAFSA) online at fafsa.ed.gov. You should complete the FAFSA by May 1 of the year you graduate. In order to use the scholarship Sinclair must be listed on the current FAFSA. Use Sinclair code: 003119.

2. Bring your Tech Prep Scholarship certificate:

Your scholarship certificate will verify to every advisor and department representative that you are to receive a \$3,000 scholarship. Upon completion of the FAFSA process, the scholarship is automatically posted to your account. For information about when funds will pay out each term, check your Student Finance Account Summary on your Web Advisor.

3. Meet with an academic advisor and develop a class schedule:

During your senior year meet with an academic advisor to discuss your course selection. To schedule an appointment, call 937-512-3700 or visit www.sinclair.edu/services. Please note: In order to use your scholarship you must activate an academic program (i.e., declare a major). Your academic advisor can assist you.

4. Register for classes:

Once you meet with an academic advisor you will register for classes in person or online at <https://regportal.sinclair.edu>.

5. Check your email frequently:

Check your email at my.sinclair.edu for funding and scholarship updates.

6. Attend New Student Orientation:

Visit www.sinclair.edu/orientation for more information.

The Sinclair Tech Prep Scholarship

The **purpose** of the Sinclair Tech Prep Scholarship is to recognize merit and to provide financial support for students pursuing a certificate or associate's degree at Sinclair College. Students completing the high school requirements of the Tech Prep program and meeting the scholarship qualifications are eligible to receive a \$3,000 scholarship. Beginning fall semester following high school graduation, scholarship recipients may receive up to \$750 per semester to cover tuition and books. **Students must register for classes at Sinclair no later than the end of the fall registration deadline one year following their high school graduation in order to activate their scholarship.** For example, a 2018 graduate may register for classes fall semester 2018, spring semester 2019, or fall semester 2019. Upon completion of at least one fall or spring term, the scholarship money may be used for summer terms. Once enrolled, students may use the scholarship for up to three years.

To Qualify for the Scholarship

To be eligible, students must:

- Earn a cumulative high school grade point average of 2.25 junior year and the first semester of senior year.
- Complete three or more CTE courses, or two courses in a single pathway, and graduate from high school.
- Complete the Free Application for Federal Student Aid (FAFSA) annually. **Other financial aid must be used prior to using the Sinclair Tech Prep Scholarship.**
- Be enrolled a minimum of 12 credit hours per semester to be eligible for the full scholarship benefits of \$750.00 per term. Enrollment for 9 to 11 hours will be pro-rated at \$563.00 per term. *Please note: Beginning fall 2017, the Tech Prep Scholarship may cover certain required developmental courses, but only those aligning with Federal Financial Aid guidelines.*
- Maintain good academic standing as defined in the Sinclair Community College catalog "Grades" section (i.e., a GPA of 2.0 or higher).

Frequently Asked Questions

Q: My college placement test scores indicate I need developmental courses in one or more areas. Can I still receive the Tech Prep Scholarship?

A: Beginning fall 2017, the Tech Prep Scholarship may cover certain required developmental courses, but only those aligning with Federal Financial Aid guidelines. Developmental courses count toward your full-time enrollment status.

Q: What degrees and certificates are available to me to pursue with the scholarship?

A: Students may pursue **any** degree or certificate program at Sinclair using their Tech Prep Scholarship funds!

Q: When do I have to begin at Sinclair to be eligible to use the scholarship?

A: Students must register for classes at Sinclair no later than the end of the fall registration deadline one year following their high school graduation in order to activate their scholarship. For lapses of more than the time specified, students must file a petition with the Tech Prep office in Building 6, Room 131. Go to www.mvtechprep.org > Resources > Scholarship Awards to access the appeal form.

Q: I intend to join the military upon high school graduation. May I use the Tech Prep Scholarship once my commitment is over?

A: So as long as you are full-time active duty, you may defer the scholarship until one year after your active duty is completed. For lapses of more than one year, students must file a petition with the Tech Prep office in Building 6, Room 131.