

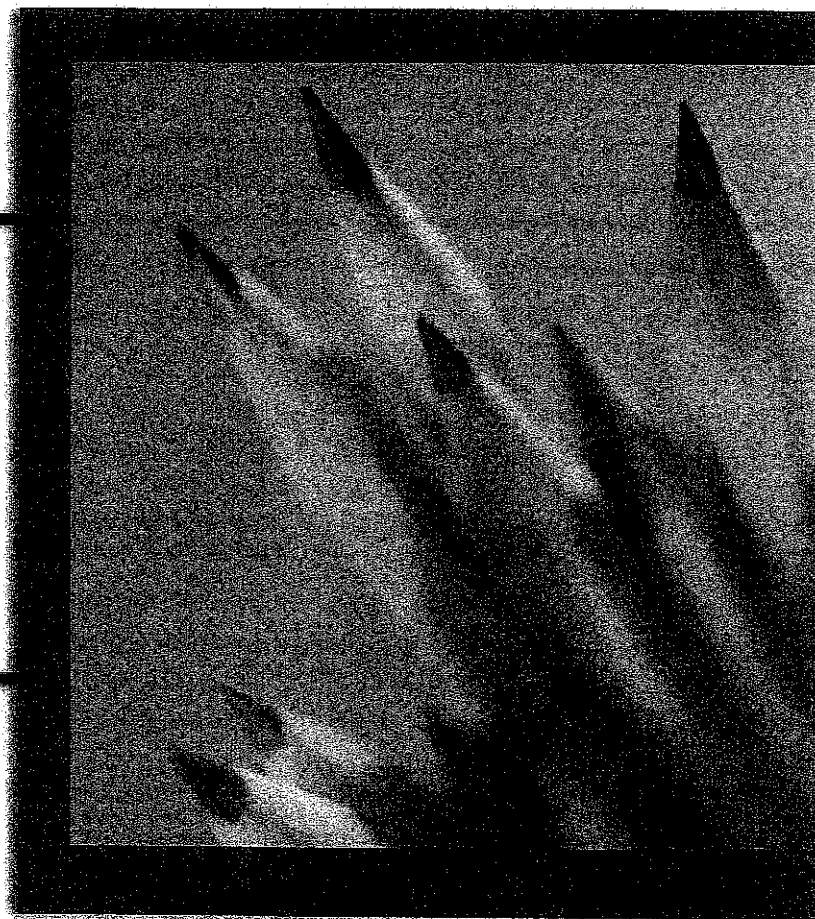
FINANCIAL AID

College Night

Scholarships

Grants

Loans



#EPND



Presented by the CHS Guidance Department

Federal Student Aid

studentaid.gov

FSA ID

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

Parents of seniors can submit the FAFSA (Free Application for Federal Student Aid) as early as October 1 of senior year. Many colleges set priority deadlines by which you must submit the FAFSA form to be considered for the aid programs they administer.

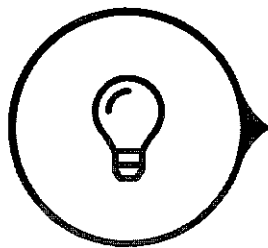
How Financial Aid Works

For most students planning to attend college or career school, financial aid is essential. We'll walk you through how financial aid works, resources to pay for college, and loan repayment options.

01	02	03	04	05
Start Planning Early	Fill Out the FAFSA® Form	Review Your Aid Offer	Get Your Aid	Graduate and Start Repayment

01 Start Planning Early

Plan how to pay for college before you start. Ask school counselors and the college financial aid office about state, college, and nonprofit grants and scholarships you can apply for. Be sure to meet application deadlines. Start saving before you get to college. Consider prepaid tuition and education savings (529) plans.



[Preparing for College](#)

[Understanding Grants](#)

[Understanding Scholarships](#)

02 Fill Out the FAFSA® Form

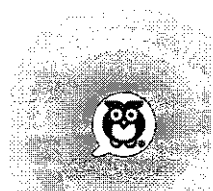
Before each year of college, apply for federal grants, work-study, and loans with the *Free Application for Federal Student Aid (FAFSA®)* form. Your college uses your FAFSA data to determine your federal aid eligibility. Many states and colleges use FAFSA data to award their own aid. After submission, you'll receive your *Student Aid Report*.

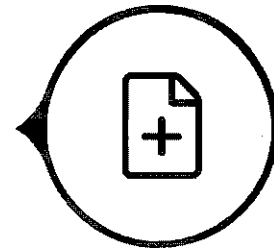
[Filling Out the FAFSA® Form](#)

[Understanding Work-Study](#)

[Reviewing Your Student Aid](#)

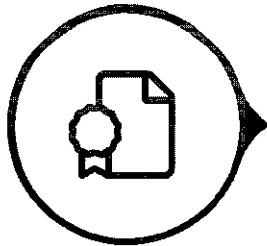
[Report](#)





03 Review Your Aid Offer

Your aid offer explains the types and amounts of aid a college is offering you, and your expected costs for the year. If you've been accepted to multiple colleges, compare the costs and aid offers. Accept the aid from the school that's best for you and inform them of other sources of aid (such as scholarships) you expect to receive.



Comparing
School Aid
Offers

Accepting
Financial Aid

Understanding
College Costs

04 Get Your Aid

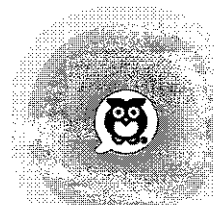
Time to go to school! Your financial aid office will apply your aid to the amount you owe your school and send you the remaining balance to spend on other college costs. One of the requirements to maintain financial aid eligibility is that you must make satisfactory academic progress. And don't forget to complete a FAFSA® form each year!

Receiving
Financial Aid
Staying Eligible
Renewing Your
FAFSA Form



05 Graduate and Start Repayment

As you prepare to graduate, get ready to repay your student loans. Good news! Federal student loan borrowers have a





six-month grace period before you begin making payments. Use this time to get organized and choose a repayment plan. If you start falling behind on your payments, contact your loan servicer to discuss repayment options.

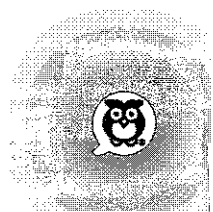
[Managing Your Loans](#)

[Getting Back on Track](#)

[Exploring Repayment Plans](#)

[Seeking Temporary Relief](#)

Was this page helpful?*





Why complete the FAFSA?

- The FAFSA is FREE (FREE Application for Federal Student Aid)
- It maximizes your chances to receive grants and scholarships
- When you fill out the FAFSA, you're automatically applying for funds from your state also
- You could qualify for financial aid, regardless of your or your family's income
- Many scholarships use your FAFSA data to determine eligibility, so even if you don't use federal financial aid, the information could be required for other aid opportunities
- Completing the FAFSA early helps you meet your state, school, and federal deadlines, ensures that if you make a late decision on post-secondary education options, your aid eligibility has already been determined

The new FAFSA becomes available October 1st of every year.

Complete yours at www.studentaid.gov

For questions contact: finaid@sinclair.edu or 937-512-3000

Common Mistakes

When Completing the FAFSA

- ✓ Students often think that when a FAFSA refers to parents, it only refers to biological parents. It also includes adoptive parents. If your parents are divorced, only the information of your custodial parent (parent with whom you live more than 50% of the time) is needed. UNLESS – your custodial parent is remarried, in which case stepparent information is also required.
- ✓ Household size includes parents and any children for whom the parent is providing support. This includes any children under the age of 24 who are attending college, and the student whose FAFSA is being completed. It also includes any grandchildren, nieces, nephews, etc., who are in the household AND your parents are providing more than half of their support.
- ✓ Parents often begin filling out the FAFSA using THEIR information. To avoid mixing up parent and student data, the student should first log in to their FAFSA using THEIR own FSA ID. The student will then fill out the student sections of the FAFSA. Then, have your parent sit down and fill out his/her income information and other household information. Both parent and student sign at the end.
- ✓ Student and one parent must each have a separate FSA ID that cannot use the same email address.
- ✓ Students should use a personal email address, not their high school email, as this will be deleted when they graduate, and the FSA ID is needed to renew the FAFSA each year.
- ✓ Make sure that all sources of untaxed income (child support, workers compensation, disability) are on hand to include.
- ✓ Legal guardianships – The definition of legal guardianship does not include the parents, even if they were appointed by the court to be the guardian. Students are also not a legal guardian of themselves. Legal guardianship and legal custody are not the same either. If a student is in the legal custody of someone besides their parents, they need to speak to a financial aid representative to discuss their options.



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).

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
- Organizations (including professional associations) related to your field of interest

- Foundations, religious or community organizations, local businesses, or civic groups
- 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 (customerservice@studentaid.gov or 1-800-433-3243).

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).

November 2021

Dayton-Montgomery County Scholarship Program

Each year several Centerville High School seniors receive money thru this scholarship program. The award amounts generally range from \$500 -\$1500.

*To be eligible, students must have a Grade Point Average of 3.0 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 a list of “Local Scholarships” for seniors at CHS. Scholarship applications will be available on the Guidance Department website in late February. The Local Scholarship Newsletter including eligibility requirements, deadline dates, and award amounts will be distributed to seniors thru Advisory.

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 – Mary Lou & Sam DiSalvo Yankee St. Scholarship
Centerville Education Foundation - Shroyer Family Scholarship
Centerville Education Foundation – Lura Peterman 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. Kalamian 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

*Due to printing deadlines this may not be a comprehensive list of all Local Scholarships available at CHS



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.

Visit www.mvtechprep.org > Resources > Scholarship Awards 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.

Additional questions? Please contact our office at 937-512-5146!