

Senior Newsletter

November 2015

Mark Your Calendars!!!

Important Date To Remember!!!



Financial Aid Night

**Monday—November 9th
6PM
HCC Auditorium**

Whether students are attending out-of-state, in-state, public, private, 2-year or 4-year schools (even trade schools) - you NEED to fill out the FAFSA. The FAFSA stands for the Free Application for Federal Student Aid! This application gives you access to federal and state grants, work-study programs, loans, scholarships, etc.

Please come to Financial Aid Night to better understand this process!!!

NOW is the time to make sure you have visited those schools that you are applying to! Make sure you ask about scholarship opportunities!!!



HCC Scholarships

The online scholarship application for Haywood Community College will be available January 7, 2013.

There are 90 different scholarships so mark your calendars to start your application!!!

Opportunities From MAHEC



15HE0 - Financial Aid for College

Date: 11/4/2015

Time: 6:00 pm-7:00 pm

Status: Open

Program Hours: 1.0

Class Size: 48

Fee: \$0.00

Description:

What is financial aid? How to find scholarships and grants Financial aid application process Understanding college loans Free resources. Recommended for High school juniors and seniors, adults considering further education, and parents.

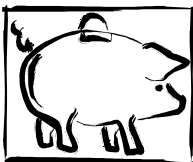
To register for any program or for additional information: email—healthcareers@mahec.net or call 828-257-4661.

COLLEGE OPEN HOUSE DATES

Clemson University—register for tours at www.clemson.edu/visitors

UNC Asheville—**November 14, 2015**—register to attend Open House at admissions.unca.edu

Discover LR Enrollment Management Event—Lenoir Rhyne University—**November 14th**. Register to attend at <http://www.lr.edu/admissions/visit/come-to-an-event>



College Scholarships

New scholarships are also posted in the counseling center and on the website at www.ths.haywood.k12.nc.us



Also, make sure you check the college websites for scholarships specific to that school. There may be separate applications required!!!

Financial Aid Vocabulary

- **FAFSA—Free Application for Federal Student Aid—** Students & parents will fill out the FAFSA if they are attending a 2-yr, 4-yr, public, private, in-state, or out-of-state institution. It is important to complete the FAFSA as soon as possible after January 1st of every year. Money is awarded on a first come-first awarded basis. Complete it on-line at www.FAFSA.ed.gov
- **EFC (Expected Family Contribution)** - A figure determined by a formula that indicates how much of a family's resources the government considers "available" for college expenses. The amount of the EFC will stay the same for every college you apply to - community state, or private. The amount of money you will need will be different because it is the difference between the cost of attendance and your family's expected contribution.
- **Award Letter**—This is a college's answer to your request for financial aid. It will let you know what combination of grants and loans the college will make available to you. If you apply to more than one college it is important to compare the financial aid packages.
- **Grant**—Money that is given to you for college expenses that DOES NOT have to be repaid. Federal Pell Grants are based on a combination of financial need, college costs, and your enrollment status (full or part-time).
- **Work-Study**—Campus-based and provide part-time jobs for students with financial need. Your school will provide work hours based on your award amount, class schedule, and academic standing.
- **Merit-Based Aid**—Any form of financial aid awarded on the basis of personal achievement or individual characteristics without reference to financial need. Also known as scholarships.
- **Federal Government Loans**—Money that is given to you for college expenses that has to be repaid (principle) along with the fees charged to you for borrowing the money (interest). Federal loans charge lower interest rates than money from other sources.

Dear Parents—

The counselors have been meeting seniors in small groups this year due to our change to the block schedule. We have reviewed credits, college and scholarship information, and other relevant information as they get ready to embark on their journey after high school. We realize for many of our students, they may be first generation college students or they may be the oldest in their family. So this may be the first time that parents are helping with college applications and financial aid information. Any time you have a question or concern regarding college information, scholarships, etc., please do not hesitate to let us know!



November To Do List

- Submit early decision and early action applications on time.
- Work hard at completing your college essays. Proofread them rigorously for mistakes.
- Follow up to ensure that letters of recommendation are sent on time to meet your deadlines.
- Send applications as early as possible for colleges with rolling deadlines (that is, admission decisions are made as applications are received).
- If you take the SAT or SAT Subject Tests this month, make sure your scores are sent to each of your colleges.

Information provided by www.collegeboard.com.

