Senior Scholarship Bulletin January/February 2016

Seniors, join your friends on the wall of Spartans. Bring your proof of acceptance to college or your military contract to your counselor in the school counseling office and add your name to the wall of Spartans for everyone to see and receive your very own Spartan head!

Asian Pacific Islanders for Professional and Community Advancement is accepting applications for their scholarship program. You must meet the following requirements: minimum un-weighted GPA of 3.4, who plans to attend an accredited college (2-year & 4-year). You must also be a U.S. citizen or permanent resident. Students from any ethnic or cultural background are eligible to apply. Application can be downloaded at: http://apca-att.org/scholarship.html. **Deadline: January 31, 2016.**

The Better Business Bureau (Metro Atlanta) is accepting entries for their ***2016 Student of Integrity Scholarship*** program. Interested students must write an essay, not to exceed 500 words on the following topic: Describe why you consider yourself passionate about building character and following ethical standards in your academic and personal life. Visit: www.bbb.org/atlanta/get-involved/foundation/soi-scholarships/ for application and additional information. **Deadline: February 5, 2016.**

Cobb EMC is accepting applications for three scholarships **(Community Foundation College/University, Vocational/Technical College and Walter Harrison)**. The Walter Harrison scholarship is valued at $1,000. Please visit: http://cobbemc.com/walter-harrison-scholarship for requirements and application. **Deadline for Walter Harrison: February 5, 2016.** Fourteen $5,000 scholarships will be awarded under the College/University and Vocational/Technical College programs. Please visit: http://cobbemc.com/content/cobb-emc-community-foundation-scholarship for the application and specific requirements. **Deadline: March 11, 2016.**

Church's Chicken is accepting applications for their ***Scholars Program***. To qualify, you must have a minimum GPA of 2.7 and be a resident of the U.S. A total of 225, $1,000 scholarships will be awarded. To apply, visit: www.scholarsapply.org/churchsscholars. **Deadline: February 15, 2016.**

Florida A&M University National Alumni Association (Metro-Atlanta Chapter) will award scholarships starting at $1,000 to students who will attend FAMU in the fall. To qualify, you must have a minimum GPA of 3.0 and a minimum SAT score of 1500/ or ACT composite score of 20. Visit: www.FamuAtlantaAlunmi.org to apply online or download the application. **Deadline: February 15, 2016.**

J. Milton Lewis Elementary PTSA Scholarship Committee will award two $500 scholarships to deserving seniors who attended Lewis Elementary School for at least three years. Applications are available in the school counseling office. **Deadline: February 23, 2016.**

Alpha Kappa Alpha Sorority, Inc. ***(Rho Zeta Omega Chapter)*** will offer scholarships to ***African-American female*** students who have at least a 3.0 GPA, demonstrated leadership ability in school or community, and have participated in community service projects. Applicants must also be available for an interview. To obtain an application, please go to: http://goo.gl/forms/NYXqPnzTiU. **Deadline: February 24, 2016.**

Regions Bank is accepting entries for their ***Riding Forward Scholarship Essay Contest.*** They will award sixteen, $5,000 scholarships. Please visit: www.regions.com/ridingforward for additional information. **Deadline: February 25, 2016.**

Buick is accepting applications for their ***Achievers Scholarship Program***. To be eligible, you must plan to major in a course of study that focuses on engineering, technology, design or business with an interest in the automotive or related industries. Visit: www.buickachievers.com for program details and the online application. **Deadline: February 29, 2016.**

Cobb County Public Schools Educational Foundation is accepting applications for their Academic Scholarship Program. Each year, ***two students are selected from CHS*** to receive the $1,000 scholarship. Interested students must attach a letter of recommendation, transcript, résumé and essay. Applications can be downloaded at: www.cobbschoolsfoundation.org. **Deadline: February 29, 2016.**

Kappa Alpha Psi Fraternity, Inc. (*Alpharetta-Smyrna Alumni Chapter)* will present scholarships to deserving African-American males to assist in covering a portion of their college expenses. Applicants must be U.S. citizens, have a cumulative GPA of 2.5 or better, and a minimum SAT score of 1100 (critical reading and math), or ACT score of 20. Applications are available in the scholarship drawer in the career center. **Deadline: March 11, 2016.**

Marietta Kiwanis Foundation Scholarship applications are available on their website at: http://www.mariettakiwanis.org/Page/13472. Please check each one for the requirements. **Deadline: March 15, 2016.**

Metropolitan North Georgia Water Planning District is excepting entries for their video contest. You are asked to create a 30-60 second water education video public service announcement focused on "Don't Blow It!" For additional information, visit: www.northgeorgiawater.org. **Deadline: April 1, 2016.**

Applications are being accepted for the ***"B Davis Scholarship."*** Visit: www.studentawardsearch.com/scholarships.htm for requirements and application. A $1,000 scholarship is available. **Deadline: May 23, 2016.**

Scholarships from previous newsletter

Bank of America is accepting applications for their ***Student Leaders*** program. Selected students will work as a paid intern at a local non-profit for eight weeks, attend a week-long Student Leaders Summit in Washington, DC, develop leadership skills and connect with like-minded students from your community and across the country. Visit: www.bankofamerica.com/studentleaders for more information and application. **Deadline: January 29, 2016.**

Columbus State University is accepting applications for their **Servant Leadership Program Scholarship**. This is a four-year leadership development program that focuses on leadership through service. They are looking for students who have leadership experience, academic ability, community service, extracurricular activities, and a commitment to develop self and others. Students are expected to have at least a 3.0 GPA. The application is available at: http://servant.columbusstate.edu. **Deadline: January 31, 2016.**

Princeton University is accepting applications for the ***Princeton Prize in Race Relations Program***. This program will honor students who are doing outstanding work in their schools or communities to advance the cause of positive race relations. The Application can be downloaded at: www.princeton.edu/PrincetonPrize. A $1,000 cash award is available. **Deadline: January 31, 2016.**

University of Dayton is accepting nominations for their ***Leadership in Service Scholarship***. Interested students must have an innate desire for personal development and is committed to service within his or her school, church or community. The scholarship is valued at 10,000 ($2,500/year for four years).

To find out more about the university, visit: www.admission.udayton.edu. If interested, please **see Mrs. Wright. Deadline: January 31, 2016.**

Zeta Phi Beta Sorority, Inc. (Rho Epsilon Zeta Chapter) is accepting applications for their ***Louquender Robinson Memorial Scholarship***. You must meet the following criteria: African American female, 3.0 GPA, active in community service activities and plan to attend an accredited college or university. Applications are available in the career center. **Deadline: January 31, 2016.**

Clayton State University is accepting applications for their ***Presidential Scholars Program***. Interested students must have a 3.5 or higher GPA, minimum 1100 SAT (math & critical reading) or 24 ACT composite and have a record of involvement in extracurricular activities. Winners of this award will receive an annual $3,000 university grant, housing for 4 years and a textbook stipend. Please visit: www.clayton.edu/admissions/presschol for application and additional information. **Deadline: February 1, 2016.**

Georgia Southern University is seeking students for their ***Scholars' Day***. Scholars' Day is a scholarship interview weekend for select students who have a minimum SAT score of 1300 (math + critical reading) or a 29 ACT composite score and have a strong academic record in their high school courses. They are also looking for students for their ***Leadership Conference***. This is a scholarship interview and leadership education event for students who have earned a minimum 3.0 GPA, a minimum 1100 SAT or 24 ACT, have outstanding leadership in high school, and leadership and involvement in the community through volunteer activities. Visit: www.georgiasouthern.edu for additional information. **Deadline: February 1, 2016.**

Auburn University is accepting applications for their scholarship program. Several scholarships (Presidential, Heritage and Charter) are available, and each has specific requirements. Please visit: www.auburn.edu/scholarship for additional information. **Deadline: February 10, 2016.**

H&R Block will award $20,000 scholarships to students that enter and win their ***Budget Challenge***. Through this challenge, students are offered a free financial literacy program where they get to simulate life via an online game as an adult (paying bills, managing expenses, saving, retirement and more). At the end of the simulation period, students with the highest scores will win the scholarship money. Visit: www.hrblockdollarsandsense.com for more information. **Deadline: February 11, 2016.**

Goizueta Foundation is accepting applications for the ***Scholars Fund Award*** at **Georgia State University**. To qualify, you must meet the following requirements: Be of Hispanic/Latino heritage, demonstrate leadership & service to the Hispanic/Latino community and complete the FAFSA by April 1st. The application can be downloaded at: http://sfs.gsu.edu/scholarships-grants/goizueta-scholarship-opportunities/ or you can apply online, but you must already be accepted for this option. You will need your GSU student ID and password. **Deadline: February 15, 2016.**

The Jackie Robinson Foundation is accepting applications for their scholarship program. Students must meet all of the following criteria: U.S. citizenship, minority, SAT (minimum 1000 – critical reading + math) or ACT (minimum 21 composite), leadership potential, and demonstrate a dedication to community service. Applications must be completed online at: www.jackierobinson.org. **Deadline: February 15, 2016.**

National Commission for Cooperative Education is accepting applications for their fourteenth annual co-op scholarship program. Interested students must have at least a GPA of 3.5 or better, and are required to submit a one-page essay. You can complete an online application at: www.waceinc.org. **Deadline: February 15, 2016.**

StudentScholarships.org has several scholarships listed on their website. Please visit for the list and requirements. The **deadlines range from December 5, 2015 – February 15, 2016.**

The Gallery Collection is accepting entries for their ***9th annual Create-A-Greeting-Card Scholarship***. A $10,000 scholarship will be given to the winning student, $1,000 given to your school and your entry will be produced and sold as a real greeting card. To enter, go to: www.gallerycollection.com and click on contests & scholarships. **Deadline: February 25, 2016.**

Omega Psi Phi Fraternity, Inc. (Chi Gamma Gamma) is accepting applications for their 2016 scholarship program. This opportunity is for males who will enter a college or university in the fall. You must have a 3.0 minimum GPA. Applications are available in the scholarship drawer in the career center. **Deadline: February 29, 2016.**

Georgia Business Aviation Association & Foundation (GBAA) is accepting applications for their scholarship program. They will award up to $5,000 to those pursuing an education as a professional pilot, and up to $2,000 for those pursuing an education in aviation maintenance technology, aviation operations, aviation management, aeronautical engineering and other aviation-related disciplines. The application can be downloaded at: www.gbaa.org. **Deadline: March 1, 2016.**

Jacksonville State University will award scholarships ranging from $14,400 - $39,400 for students who have at least a 20 composite ACT score. For application and additional information, visit: www.jsu.edu/scholarships. **Deadline: March 1, 2016.**

The Champion Firm, P.C. is accepting entries for their ***Georgia Future Champions Scholarship*** program. Interested students must create a short (30-120 second) video telling how you plan to become the champion at whatever you do or plan to do. You must also include how the scholarship will help you reach your goals! The winner will receive a $2,500scholarship. For more information, visit: www.thechampionfirm.com/scholarship/. **Deadline: March 15, 2016.**

Applications are being accepted for the **Janice M. Scott Memorial Scholarship Fund.** To qualify, you must meet the following criteria: U.S. citizen, 3.0 or higher GPA, demonstrated leadership and financial minimum. Applications are available in the scholarship drawer in the career center. **Deadline: March 31, 2016.**

Knowledge Matters is accepting applications for the annual ***Virtual Business Scholarship***. This opportunity is for high school business, marketing and personal finance students. The scholarship applications will be judged nationally and the winner will receive $2,000. You must get nominated by a teacher in one of the areas listed above. Please visit: www.knowledgematters.com/scholarships for application and additional information. **Deadline: April 1, 2016.**

Print and Graphics Scholarship Foundation is accepting applications from students who are interested in a career in graphic communications, printing technology, printing management or publishing. Applications and other information can be downloaded at: http://www.pgsf.org. **Deadline: April 1, 2016.**

American Fire Sprinkler Association is accepting entries for their scholarship program. All applicants must read the essay at: www.afsascholarship.org, and take a 10-question multiple choice test. For each question answered correctly, you will receive one entry into a drawing for a chance to win one of ten $2,000 scholarships. **Deadline: April 6, 2016.**

Suntrust Bank is accepting entries for their ***2015-2016 Off To College Scholarship Sweepstakes Program***. Seniors have a chance to win a $500 scholarship for their education expenses at a two or four-year college/university in the U.S. One winner will be chosen every two weeks through **May 13, 2016**. Eligibility is not based on GPA or financial need. For complete details, please visit: www.offtocollege.info.

Animation Career Review is accepting entries for their 5th Annual "Aspiring Animation Professional" Scholarship Program. $1,000 scholarships will be awarded to students that are interested in pursuing an animation related field, have a demonstrable record of academic success, and a passion & drive

for an animation and/or design related career. Visit: www.animationcareerreview.com. **Deadline: June 1, 2016.**

Entries are being accepted for the **Wells Fargo CollegeSTEPS** sweepstakes. When you sign up to receive college planning and money management information from Wells Fargo's CollegeSTEPS program, you will automatically be entered in the sweepstakes for a chance to win $5,000. Please visit: www.wellsfargo.com/collegesteps for your chance to win. **Deadline: June 30, 2016.**

University of North Georgia is accepting applications for several of their scholarship programs. Please visit: www.ung.edu/cadet/scholarships for a complete list and the requirements. **The deadlines vary, so please check the website for this information.**

Varsity Tutors holds a monthly $1,000 college scholarship contest, where you must write an essay in response to a monthly prompt. Visitors to the webpage are able to vote and the top five entries with the most votes are reviewed by Varsity Tutors and one winner is selected to receive the $1,000 award. Visit: www.varsitytutors.com/college-scholarship.

TEST DATES

If you have not done so already, do not forget to register for the SAT and/or the ACT. Registration information is available in the school counseling office or you can register on-line (www.collegeboard.org for the SAT, and www.act.org for the ACT). The cost for the SAT is $54.50 and the cost for the ACT is $39.50 (no writing) and $56.50 (plus writing). **SAT** test dates for this semester are: **January 23rd, March 5th, May 7th and June 4th**. The new test format begins in March. **ACT** test dates for this semester are: **February 6th, April 9th and June 11th**. Our school code is 112-745. Please keep in mind that registration deadlines are approximately one month prior to each test administration. **REGISTER EARLY!**

University of Alabama will host ***University Days*** on the following dates: ***February 1st and 15th and March 7th.*** To register, visit: www.universitydays.ua.edu.

Abraham Baldwin Agricultural College (ABAC) will host ***Discover ABAC on Stallion Day*** on the following dates: ***February 13th and April 2nd***. During this event you will get to tour the campus, attend information sessions on music, the honors program, campus life, etc., learn about financial aid and admission and meet with over 50 campus clubs and organizations. Please visit www.abac.edu for more information.

Mercer University will host ***Saturday Preview Days on January 30th and March 19th.*** During these events you will be able to explore their academics and campus life. You will also be able to learn more about the admissions process and opportunities at Mercer. Please visit: www.mercer.edu to schedule your visit.

Georgia College will host two ***"Glimpse Weekend"*** visits this school year ***(February 6-7 & March 11-12, 2016.*** This will give prospective students the opportunity to experience first-hand how they put their mission into action. During the weekend visit, you will be introduced to the student organizations and services that are committed to supporting and representing their diverse student body. To participate, you must meet the following requirements: Have at least a 2.8 GPA and a 980 total SAT (CR+M) or 20 composite on the ACT, and you must have applied for fall 2016 admission. Georgia College will organize transportation from Atlanta. The cost to you is$10. To register and for more information, visit: www.gcsu.edu/glimpse.

Georgia Southern University will host Open House on the following dates: ***February 6th and April 2nd.*** Please visit: www.goergiasouthern.edu/rsvp for additional information.

Georgia Southwestern State University will host ***Campus Preview Days*** on the following dates: ***January 30th and April 2, 2016.*** To attend, contact the admissions office at 1-800-338-0082 or email

them at: admissions@gsw.edu or at www.gsw.edu. You will have a chance to win a $1,000 GSW scholarship.

Reinhardt University will host ***Open House*** on the following dates: ***January 23rd and March 19th.*** Register at: www.reinhardt.edu.

Spelman College will host ***"A Day in Your Life"*** on **January 25, 2016**. This is an opportunity for you to speak to current Spelman students, meet faculty and staff, tour the campus and your parents will have an opportunity to talk to representatives about housing, student life and the financial aid process. For additional information and to register, visit: www.spelman.edu/admissions/admissions-events/a-day-in-your-life. The program is from 9:00 a.m. – 4:00 p.m.

Florida A&M University will have their ***Spring Preview on February 19-20th***. The FAMU National Alumni Association of the Metro Atlanta Chapter invites you to ride on their Fantastic Voyage 2016. They will have a charter bus that will depart Atlanta on the 19th and return on the evening of the 20th. There are only 50 slots available and the cost is $150. Visit: www.FAMUAtlantaAlumni.org for more information.

Jacksonville State University will host ***Preview Days*** on the following dates: ***February 27, 2016 & April 2nd.*** To sign up, visit: www.jsu.edu/previewday.

The **National Association for College Admission Counseling** will host their spring college fair on **March 13, 2016** at the Georgia International Convention Center from 12:30 p.m. – 4:00 p.m. For more information, visit: www.nationalcollegefairs.org.

Benedict College will host an ***HBCU College Fair on March 23, 2016***. During the fair, you will have the opportunity to receive on-site acceptance and scholarships. To attend, you must register at: www.benedict.edu/nacdrao.

NCAA Clearinghouse applications are available and ***must*** be completed online. All prospective student-athletes intending to enroll in an NCAA Division I or II institution for the first-time, must complete the NCAA Amateurism Certification questionnaire. If you have used a fee waiver for either the ACT or SAT, you qualify for a clearinghouse waiver. Please **see Mrs. Jackson** in the counseling office once you have completed your online application. You are still responsible for sending them an official transcript and an official copy of your test scores. www.ncaaclearinghouse.net.

SCHOLARSHIP AND FINANCIAL AID WEBSITES

The following sites have been recommended in magazine and newspaper articles, library and education journals. We have not evaluated all of them in depth; therefore, as with all Web information, you should carefully evaluate the source in judging the reliability of the information provided.

www.fastweb.com
www.collegenet.com
www.wiredscholar.com
www.collegeparents.org
www.srnexpress.com
www.salliemae.com
www.fafsa.gov
www.scholarshipexperts.com
www.scholarships.com
www.littleafrica.com/resources/scholarships.htm
www.college-scholarships.com
www.guaranteed-scholarships.com
www.get-recruited.com
www.gacollege411.org
www.collegesavings.org
www.hsf.net
www.uncf.org
www.MeritAid.com
www.atlantascholarships.com
www.varsitytutors.com/college-scholarship

Requesting letters of recommendation

Please be advised that there are forms that need to be completed when requesting letters of recommendation. See your counselor for a copy of the forms. **Allow two weeks** for letters to be written, so please plan accordingly.

January/February "To Do" List

1) Distribute Mid-Year reports to your counselor for submission to colleges
2) Review a copy of transcript to verify your GPA and completed courses
3) Determine your need for applying to additional colleges (safety schools)
4) Complete additional scholarship applications
5) Continue your leadership, service, sports, and activity involvement
6) Complete/submit the FAFSA (Free Application for Federal Student Aid) www.fafsa.gov after tax returns have been sent
7) Be sure to stay on top of important financial aid deadlines (each college has their own deadline)
8) Check your HOPE report and make sure that your name, social security number, and address are correct. This will be your only opportunity to make corrections prior to graduation.
9) Contact colleges to make sure that all forms have been received. Respond quickly to requests for additional documentation.
10) Review your Student Aid Report (SAR) from FAFSA for accuracy
11) Begin to look for summer work, internships, and travel opportunities

2016 College Application Deadlines:

Abraham Baldwin – August 1st
Agnes Scott – March 15th
Albany State – June 1st
Armstrong State University – July 1st
Atlanta Metro State – July 15th
Augusta University – July 1st
Berry College – February 1st
Chattahoochee Tech – August 5th
Clark Atlanta University– June 1st
Clayton State University– July 15th
College of Coastal GA – August 1st
Columbus State Univ. – June 30th
Dalton State College – July 1st
Emory University – January 1st
Fort Valley State – July 1st
Georgia College & State – April 1st
Georgia Gwinnett College – May 2nd
Georgia Highlands – August 1st
Georgia Perimeter College–July 1st
Georgia Southern University – May 1st
Georgia Southwestern – July 21st
Georgia State University – March 1st
Georgia Tech – January 10th
Gordon State College – August 1st
Kennesaw State University – May 6th
Life University – September 7th
Mercer University – July 1st
Middle Georgia State College – May 27th
Morehouse College – February 15th
Oxford College of Emory University – Jan. 1st
Paine College – July 15th
Reinhardt University – Rolling Admission
Savannah College of Art & Design - Rolling
Savannah State University – July 15th
Spelman College – February 1st
University of Georgia – January 15th
University of North Georgia – July 1st
University of West Georgia – June 1st
Valdosta State University – July 1st

What You Need to Complete the FAFSA

by Mike Pugh

It's time to fill out the mother of all financial aid forms: the FAFSA. Don't worry, it's easier than you think!

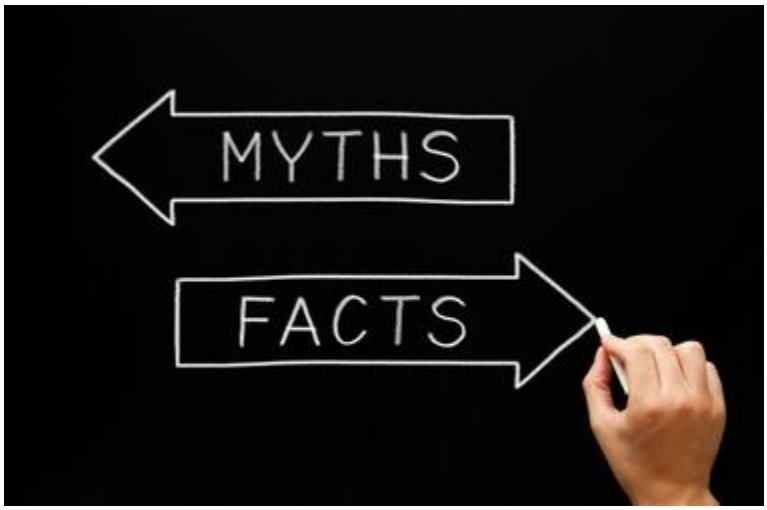
Before you sit down to complete the form, make sure you have all the necessary materials. You'll find that the form seems much simpler when you're prepared with all the information you need.

You'll need:

- Your Social Security card and driver's license, and/or alien registration card if you are not a US citizen.
- Your income tax returns, W-2 forms and 1099 forms for the previous year. If you're married, you'll also need your spouse's documents.
- Your parents' income tax returns, W-2 forms and 1040 forms for the previous year (if you are a dependent student).
- Records and documentation of other untaxed income received such as welfare benefits, Social Security income, veteran's benefits, military or clergy allowances (if applicable).
- Current bank and brokerage account statements, including records of stocks, bonds, mutual funds and other investments (if applicable).
- Business or farm records (if applicable).
- Records relating to any unusual family financial circumstances, such as anything that changed from last year or anything that distinguishes the family from the typical family. Examples include high unreimbursed medical and dental expenses, unusually high dependent care costs (e.g., for a special needs child or an elderly parent), death, divorce, salary reductions, job loss and private K-12 tuition. (These aren't required, but they could influence the amount of aid received.)
- Title IV Institution Codes for each school you are applying to. You can get this code from the school, or you can use FinAid's Title IV School Code Database.

Once you've assembled all the necessary materials, filling out the FAFSA should be a fairly simple task. It's helpful to refer to a FAFSA worksheet during the process of gathering information for the application. Remember to fill out your forms sooner than later–you don't want to put something as important as your financial aid off until the last minute. Also, make copies of all documents and keep them with a copy of your completed FAFSA. The IRS Data Retrieval Tool may make it easier to complete the FAFSA.

5 Myths about Financial Aid by Katherine Knight Randolph



Don't fall for these myths when it comes to financial aid.

Let's be honest about something: financial aid is tricky, confusing and overwhelming. As is with all things complicated, it's easy to see why students and parents alike believe everything they're told about the process. Unfortunately, that means students are told a lot of "falsehoods." One of the best things students and parents can do for their financial aid chances is to know how the facts stand up against the myths.

Myth #1: I won't qualify for aid.

This is perhaps the biggest and most believed myth about financial aid. While there are individuals with income thresholds that won't receive financial aid, it's imperative that these families still fill out the Free Application for Federal Student Aid (FAFSA). Firstly, every single student, regardless of their parents' income, qualifies for unsubsidized Stafford and PLUS loans just by filling out the FAFSA.

Second, aid dollars can never be predicted; and with that, students and their parents may as well fill out an application to see if they qualify for aid. Finally, you never know when your family's financial circumstances will change. Loss of job or divorce can take a toll on income and assets. Wouldn't it be nice if your financial aid office had your FAFSA on hand to see how they could help you pay for college?

Myth #2: I can declare myself as an independent student.

You may be living on your own without any financial support, but does that make you an independent student by financial aid standards? Hardly. The federal government has a very strict definition of what makes a student independent: he or she must be older than 24, married, serving in the armed forces or financially responsible for a dependent.

Unfortunately, the federal government dictates that if a student is less than 24, his or her parents are responsible for paying for their education – whether or not your parents actually can is another matter.

Myth #3: I didn't qualify for aid the first time, so I won't qualify again.

Just as circumstances change, so does financial aid. As stated earlier, a job loss or divorce can have an impact on whether or not a student is determined eligible for aid. And in most cases, this new state

of eligibility is determined through less drastic circumstances. For instance, if a family has two students enrolled in college at the same time, both of those students may then be eligible for financial aid. With that in mind, students and their families should apply for financial aid with the FAFSA every day.

Myth #4: I shouldn't accept a financial aid package with any self-help.

Many families hear "student loans" and automatically reject the financial aid package – as well as the school. The truth is that student loans have the lowest interest rates of any type of loan, and while you hear horror stories of students graduating with hundreds of thousands of dollars in debt, that's not necessarily the reality.

Financial aid experts will instruct borrowers not to acquire an amount of student debt that is more than their expected starting salary after graduation. Also, borrowers should attempt to pay the interest while they're in school, which will save hundreds if not thousands of dollars after graduation. The trick to tackling a financial aid package with student loans is to borrow smartly.

Also, keep in mind that self-help comes in the form of work study jobs too. These on-campus work opportunities enable students to work to pay down their tuition bill during school, making the task of paying off any debt after school a lot simpler.

Myth #5: I can't appeal my financial aid package.

When you get your very official looking financial aid package, it may seem as if there is no compromise or ability to appeal. Fortunately, that's not true either. While you can't make changes to the FAFSA at that point, financial aid officers are always willing to work with students and their parents to make paying for their dream school possible.

Oftentimes, financial aid officers can find ways to add to the financial aid package. Plus, a little known secret to the outside world is what is referred to by professionals in the space as "summer melt." As students decide during the summer months that they really don't want to go to a particular college – or to college at all – their financial aid at that school becomes available. Some families are able to benefit from this sudden allowance of financial aid if they contact the school and ask about any further available financial aid opportunities in July.

Yes, applying for financial aid can be baffling, but that doesn't mean you should fall for the myths that we so often hear. If you do, your ability to pay for the school you really want to attend could be in jeopardy. So before you make any hard decisions, make sure you're working with the truth about financial aid and paying for school.

COLLEGE SPOTLIGHT

GEORGIA SOUTHERN UNIVERSITY

2015-2016 First-year admitted student profile

- New first-year enrolled: 3,463
- Average SAT - 1112
- Average ACT - 23
- Average GPA – 3.29

- **Application Deadline: May 1st**
- **$30 application fee**
- **Tuition only $ 7,318 (based on the 2015-16 school year)**
- **Offers 124 degree programs**
- **200+ student organizations**
- **Named one of Newsweek's 12 top Business School of 2014**
- **Main campus has 900 acres of land**
- **22/1 student/faculty ratio**
- **NCAA Division I athletic programs**

Visit: www.georgiasouthern.edu for additional information and to schedule a campus tour