



Monongalia County Schools

**FINANCIAL AID
HANDBOOK**

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Introduction

The purpose of this handbook is to outline financial aid resources for the students and families of Monongalia County Schools. The information provided highlights scholarships available to students in Monongalia County. Though there are federal, state, local, and high school scholarships included, this booklet does not contain an exhaustive list of all available financial resources. For more information about scholarships and awards, you might also go to a specific college's website or contact their financial aid office.



Financial Aid Sources



Outline of Financial Aid Programs

Federal Programs

State Programs

Special Programs

County Programs

School Programs

Federally Funded Programs



- Largest need-based student aid program
- Unlike loans, grant awards are not repaid
- The amount of the Pell Grant depends on
 - The student's financial need
 - The student's Expected Family Contribution (EFC) and Cost of Attendance (COA)
 - The Cost of Attendance
 - Whether the student is enrolled on a full-time or a part-time basis
 - Whether the student attends school for a full academic year or less
 - How much money the program receives from the federal government
- To apply for a Pell Grant, the student and/or parents **must** complete the Free Application for Federal Student Aid (FAFSA)
- 2021-22 maximum amount is projected at \$6,495

Federal College Work-Study Program (FWS)

- On and off-campus employment
- The Federal College Work-Study Program provides part-time jobs for undergraduate and graduate students who are enrolled at least half-time
- A student's FWS award depends on when the student applies, the student's level of need, and the funding level at the student's school
- A participant will be paid at least the current federal minimum wage

Federal Perkins Loan Program

- Campus-based loan program, with the school acting as the lender using limited funds provided by the federal government
- The financial aid officer is responsible for determining the amount of the loan
- A student must demonstrate exceptional financial need and be enrolled at least half-time
- This is a subsidized loan, with the interest being paid by the federal government during the in-school and nine-month grace period
- The interest rate is 5% and repayment begins nine months after leaving college and may extend over a ten-year period

Federal Supplemental Educational Opportunity Grants (FSEOG)

- Students can get between \$100 and \$4,000 annually, depending on when they apply, their level of need, and the funding level of the school the student is attending
- The program provides grants to undergraduates with exceptional financial need
- Students are automatically considered when they submit a Free Application for Federal Student Aid (FAFSA)
- The program is administered directly by the financial aid office at each participating school

Federal Stafford Loans – Two Variations:

- **Federal Family Education Loan Program (FFELP)** loans are provided by private lenders, such as banks, credit unions, and savings & loan associations. These loans are guaranteed against default by the federal government. NOTE: The Health Care and Education Reconciliation Act of 2010 eliminates new lending under the FFELP such that all Stafford, PLUS, and Consolidation Loans first disbursed on or after July 1, 2010, must be made under the FDSLTP, described below.
- **Federal Direct Student Loan Program (FDSLTP)** loans, administered by "Direct Lending Schools," are provided by the US government directly to students and their parents. The Direct Loan Program would continue to use private sector companies contracted with the Department of Education.

Stafford Loans

- Low-interest loans available to undergraduate and graduate students enrolled at least half-time.
- Borrowers do not have to start repaying the principal of either type of Stafford Loan until six months after the student has graduated, dropped below half-time, or left college (This does not include leaving college for winter or summer break).
- There are two types of Federal Stafford Loans:
 - **Subsidized Stafford Loans** - awarded to students that demonstrate financial need. (The federal government pays the interest while the student is in school and during any deferment period).
 - **Unsubsidized Stafford Loans** - may be awarded to students who do not demonstrate financial need and therefore do not qualify for a subsidized loan, or to students who need additional funds. (Interest on the loan accrues while the student is in school and during any deferment).

Federal Parent Loans to Undergraduate Students (PLUS)

- Available to parents or graduate/professional students for the full cost of education minus any other student aid received
- Borrowers do not have to demonstrate financial need, but they do have to demonstrate that they do not have an adverse credit history
- Student must complete the FAFSA and be enrolled at least half-time at a participating school
- Repayment begins within 60 days of the final disbursement but may be deferred while the student is attending school; however, interest will continue to accrue during the deferment. See your school counselor for more information on this process.
- Beginning July 1, 2010, all new PLUS loans, like the Stafford loans, will be made through the Direct Loan program (funds provided by the government)
- The interest rate for a Direct PLUS loan is determined annually for new loans made between July 1 of one year and June 30 of the following year. For PLUS loans disbursed between July 1, 2021 and July 1, 2022, the fixed interest rate is 6.28%. This rate will not change throughout the life of the loan.

Hope Scholarship Tax Credit

- May be claimed for the qualified tuition and related expenses of each student in the taxpayer's family
- Federal tax credit of up to \$2,500 available to eligible taxpayers.
- Students must be enrolled at least half-time.
- Limited to the first four years of postsecondary education.
- Exemptions apply: <https://www.irs.com/articles/the-hope-scholarship-tax-credit>

Lifetime Learning Credit

- May be claimed for the qualified tuition and related expenses of the students in the taxpayer's family
- The credit amount is equal to 20 percent of the taxpayer's first \$10,000 of out-of-pocket qualified tuition and related expenses (up to \$2,000 per taxreturn)
- Students must be enrolled in eligible educational institutions

NOTE: the FAFSA is a requirement to be considered for all Federal Student Aid

For more information regarding Federal Student Aid, visit: <https://studentaid.gov/>

Retrieved from <http://www.ed.gov/>
<http://www.finaid.org/loans/studentloan.phtml>
<https://studentaid.gov/understand-aid/types/loans/plus/parent>
<https://www.irs.gov>

State Funded Programs



West Virginia Higher Education Grant

Need based financial aid program designed to ensure WV students are given an opportunity to pursue post secondary education. Monetary awards are granted to qualified undergraduate students who require financial assistance to attend an approved educational institution located in West Virginia or Pennsylvania. Grants may be renewed until the course of study is completed, but not to exceed an additional three years beyond the initial award. The award amounts vary annually based on the need of applicants and available funding.

- United States citizen
- West Virginia resident for 12 months immediately preceding the date of application
- High school graduate or the equivalent (TASC diploma, formerly GED)
- Demonstrate financial need
- Demonstrate academic promise
- Enrolled at a participating institution in West Virginia or Pennsylvania as a full-time undergraduate student
- Have not previously earned a bachelor's degree
- Completion of the FAFSA, prior to April 15 of the year for which you anticipate enrolling in a fall semester.

Awards are granted to those applicants who:

- Demonstrate the greatest need

PROMISE Scholarship

West Virginia PROMISE (Providing Real Opportunities for Maximizing In-state Student Excellence) is a merit-based scholarship program that offers \$4,750 to eligible students annually. This program is designed to keep qualified students in West Virginia by making college affordable. Students may use the PROMISE scholarship at an approved public West Virginia state college/university or an in-state independent college.

Eligibility:

- All students must complete the PROMISE Scholarship Application (Application for State Level Financial Aid Programs) by March 1, 2020. Applications available at <https://www.collegeforwv.com/programs/promise-scholarship/>
- All students must file the Free Application for Federal Student Aid (FAFSA) by March 1. The form must be received by the Federal Student Aid Processing Center and meet the conditions for processing on or before March 1.
Visit www.fafsa.ed.gov to complete the FAFSA. The FAFSA becomes available October 1 annually.
- A student must complete high school graduation requirements at a WV public or private high school.
- A student must complete at least one half of credits required for high school graduation through attendance at a public or private high school in the state of West Virginia.
- A student and his/her parents must be legal residents of West Virginia for a minimum of twelve consecutive months prior to the PROMISE Scholarship deadline.
- A student must graduate with both a minimum core and overall GPA of 3.0 on a 4.0 scale.
- The minimum core class requirements are:
 - English - 4 credits
 - Mathematics - 4 credits
 - Social Sciences - 4 credits
 - Natural Sciences - 3 credits
- Test Requirements – Scores must be from a single testing date and cannot be combined from multiple test administrations.
 - **ACT** composite score of 22 with a minimum sub-score of 20 in each of the four subject areas (Math, Science, English and Reading)
 - The last time to take the ACT to meet PROMISE eligibility requirements is in early July of the graduation year.
 - **SAT** total score of 1100 with a minimum sub score of 520 in Math and 530 in Evidence Based Reading and Writing (the writing portion of the SAT will **NOT** be used in determining PROMISE eligibility)
 - The last time to take the SAT to meet PROMISE eligibility requirements is in early June of the graduation year.

PROMISE Timeline:

- **October 1**
 - The PROMISE Scholarship Application becomes available at www.collegeforwv.com.
 - The FAFSA is available online at www.fafsa.ed.gov.
- **On or Before March 1 of the graduating year-**
 - FAFSA filed - The Free Application for Federal Student Aid (FAFSA) must be received by the Federal Student Aid Processing Center and meet the conditions for processing by March 1.
 - PROMISE Application completed - Students must complete the Application for State-Level Financial Aid Programs. Students may use their eighth semester grades to achieve PROMISE eligibility (3.0 GPA in the core and overall), but must apply by March 1.
- **April / May-** Initial award letters are mailed to PROMISE Scholars.
- **June** - Last **SAT** test date to meet PROMISE eligibility requirements. Scores will not be accepted for any SAT taken after this date.
- **July** - Last **ACT** test date to meet PROMISE eligibility requirements. Scores will not be accepted for any ACT taken after this date.

*Note: The FAFSA Deadline for Promise is **March 1**. The FAFSA Deadline for the Higher Education Grant is **April 15**. File early to maximize your opportunities for financial support. A good tip is to always have your FAFSA filed before Valentine's Day.

Retrieved from: <https://www.collegeforwv.com/>

Special Programs



Reserve Officer Training Corps (ROTC) Program Scholarships

- The Army, Navy, and Air Force each has its own ROTC
- Award is based on merit and grades, not financial need
- Award amount: Varies, but could include full tuition, room, board, and stipend
- Scholarships available for two, three, or four-years and may be awarded throughout a student's post-secondary education.

Criteria:

- Be between the ages of 17 and 26
- Have a high school GPA of at least 2.50
- Have a high school diploma or equivalent
- Score a minimum SAT and/or ACT requirement
- [Meet physical standards](#)
- Agree to accept a commission and serve in the Army on Active Duty or in a Reserve Component (Army Reserve or Army National Guard) - 8-year service commitment
- Talk to your academic advisor to find schools that carry an ROTC program

Retrieved from <https://www.collegedata.com/resources/scholarship-central/how-to-qualify-for-rotc-scholarships>

The Post-9/11 GI Bill

Available to individuals who served on active duty for at least 90 days on or after September 10, 2001 and meet the requirements for any GI Bill program.

This program will pay eligible individuals and their dependents:

- Full tuition and fees for instate schools
- A monthly housing allowance for those attending school more than half time –based on cost of living where you attend school.
- A books and supplies stipend (up to \$1,000 per academic year)
- Up to 36 months of education benefits, generally payable for 15 years following your release from active duty.

Retrieved from the U.S. Dept. of Veterans Affairs <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/>

The Marine Gunnery Sergeant John David Fry Scholarship

This scholarship provides Post 9/11 GI Bill benefits to the children and surviving spouses of Servicemembers who died in the line of duty while on active duty after Sept 10, 2001. Eligible beneficiaries may receive up to 36 months of benefits at the 100% level.

For more information visit - http://www.benefits.va.gov/GIBILL/Fry_scholarship.asp or contact the VA directly

The Survivors' and Dependents' Educational Assistance (DEA) Program

The Department of Veterans Affairs also offers assistance to eligible family members of veterans. You must be a spouse, son, or daughter (including stepchild or adopted child) of the following:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability (The disability must arise out of active service in the Armed Forces.)
- A veteran who died from any cause while such service-connected disability was in existence
- A service member missing in action or captured in line of duty by a hostile force
- A service member forcibly detained or interned in line of duty by a foreign government or power
- A service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability
- For more information, go to: <http://www.benefits.va.gov/GIBILL/DEA.asp> or contact the VA directly

Retrieved from the U.S. Dept. of Veterans Affairs www.gibill.va.gov

FAFSA

Free Application for Federal Student Aid



The FAFSA becomes available October 1 annually.

All individuals wishing to apply for federal and state financial aid must submit the Free Application for Federal Student Aid (FAFSA). Additionally, many colleges and universities, especially public institutions, require the FAFSA for school issued scholarship consideration. You must submit the FAFSA every year that you want aid.

In order to allow students to submit their FAFSA earlier, increasing the opportunity for financial aid opportunities, families will use their 2020 income tax information to complete the 22-23 FAFSA.

The FAFSA is available in paper and electronic formats. Paper versions are no longer bulk-distributed to high schools, colleges and libraries, with a few exceptions. (The exceptions involve organizations that work with underrepresented populations and students that do not have access to the Internet or a phone.) However, students may obtain a paper version via download or by calling 1-800-4-FED-AID (1-800-433-3243). If you are hearing impaired, call the TTY number 1-800-730-8913.

The web-based version of the FAFSA can be accessed at <http://www.fafsa.ed.gov>.

Remember to pay close attention as some scholarships may have earlier FAFSA submission deadlines than others.

Help Completing the FAFSA

Prior to completing the FAFSA, both parents and students will need to apply for their FAFSA ID. In previous years, parents and students were required to request a PIN, this is no longer the case. Your FAFSA ID will be used to access your personal information on ED websites such as <https://fafsa.gov> and also as your electronic signature on legally binding documents. This ID should NOT be shared with anyone.

To apply for your FAFSA ID visit <https://fsaid.ed.gov/npas/index.htm>

The process for completing the FAFSA, once a lengthy and somewhat cumbersome process, has been improved by the ability of the site to access tax information that has been filed electronically. Be sure to read all instructions before completing the form. Most questions about the FAFSA can be answered just by reading the instructions carefully.

In order to complete the FAFSA, you will need:

- Your FAFSA Account
 - Your Social Security Number (or Alien Registration Number for non US citizens)
 - Driver's License Number (if applicable)
 - Your 2020 federal tax information (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
 - Records of untaxed income (if applicable)
 - Records of Assets (if applicable)
 - List of Schools you are interested in attending
- <https://studentaid.gov/articles/filling-out-fafsa/>

If you have any questions about completing the FAFSA or about federal student assistance programs, first visit www.fafsa.ed.gov where you can find a list of Trending Questions as well as other FAQs. To contact the Federal Student Aid Information Center, dial at 1-800-4FED-AID (1-800-433-3243, TTY 1-800-730-8913) from 8:00 am to 11:00 pm Eastern Standard Time, Monday through Friday, and 11:00 am – 5:00 pm ET, Saturday - Sunday.

Make a copy of the completed FAFSA before mailing it. Keep it in a safe place with copies of all the records you used to complete the form. Not only will this be useful as a reference for subsequent years, but it may also be required for a process called verification. In addition to comparing the information on your FAFSA with data from the Social Security Administration, Veterans Administration, and Internal Revenue Service, the US Department of Education also selects about one-third of all FAFSAs for verification. If your FAFSA is selected for verification, the school will ask you for a copy of all the documentation you used to fill out the FAFSA.

If you submit a paper copy, it is advised that you obtain a certificate of mailing from the post office to prove that you mailed it. (You do not need to send your FAFSA or PROFILE by certified or express mail.) If your FAFSA becomes lost, the certificate of mailing will help establish the date you submitted the FAFSA, verifying that you sent it before the deadline.

In your rush to submit your application, don't forget to finish the online process. If you don't reach a page that says "Your FAFSA has been submitted," *no data has been sent to the federal processor*. Be certain that the FAFSA ID for both student and parent have been entered.

If you submitted your Free Application for Federal Student Aid (FAFSA) online using *FAFSA on the Web*, then the U.S. Department of Education will process your application within 3-5 days. If you submitted a paper FAFSA, your application will be processed within 7-10 days.

Once your application is processed, you will receive a copy of your Student Aid Report (SAR), which summarizes the information you provided on your FAFSA. Review your SAR and make sure all of the information is complete and accurate.

If there is any missing or incorrect information, complete or correct your FAFSA as soon as possible.

Your SAR will include your Expected Family Contribution (EFC). The EFC determines your eligibility for a Federal Pell Grant, and the college uses the EFC to assess your eligibility for other federal and nonfederal student aid.

Once your FAFSA is processed by Federal Student Aid, your SAR is sent to the colleges that you listed on your FAFSA. Each college will use the information on your SAR to determine your eligibility for federal and nonfederal student aid. The colleges you listed are responsible for creating your award package and disbursing your financial aid. However, listing a college on your FAFSA is generally not sufficient to receive aid at that college, as most colleges do not create award packages for every applicant who lists the college on a FAFSA.

You should contact the financial aid office at the college you plan to attend to find out if there are additional requirements for receiving financial aid and to learn more about the process of applying for aid at that college.

Retrieved from <http://www.finaid.org/fafsa/help.phtml>

CSS PROFILE

(College Scholarship Service Profile)

WHAT is the PROFILE?

The **PROFILE** is an online application that collects information used by certain colleges and scholarship programs to award institutional non-federal aid funds. (All **federal** funds are awarded based on the **FAFSA**, available beginning October 1 annually at <http://www.fafsa.ed.gov>.) Some colleges may require additional information, such as tax returns or an institutional application. If your parents are divorced, some colleges will also require your noncustodial parent to complete the Noncustodial PROFILE.

WHEN do I file the PROFILE?

You may file the **PROFILE** as early as Oct. 1. However, you should file no later than two weeks before the EARLIEST priority filing date specified by your colleges or programs.

WHO must file the PROFILE?

Check your colleges'/programs' information to determine whether they require the PROFILE. The most up-to-date list, including search capabilities and additional information, can be found by clicking on "list of colleges, universities, and scholarship programs" on the PROFILE Index Page or at

<https://profileonline.collegeboard.com/prf/PXRemotePartInstitutionServlet/PXRemotePartInstitutionServlet.srv>.

HOW do I file the PROFILE?

You file the PROFILE online at cssprofile.org. If you do not have a computer at home, register for PROFILE at your high school or local library, print the Pre-Application Worksheet and Instructions, and review them with your parents. Return to your high school or library and enter the information by logging back into your application using your secure username and password.

WHAT does the PROFILE cost?

The CSS profile is free for families who make up to \$100,000, see the information below about fee waivers. The fee for the initial application and one college or program report is **\$25**. Additional reports are **\$16**. Payment may be made via credit card, debit card (Visa or MC) or online check.

Fee Waiver: A limited number of fee waivers are granted automatically — based on the information entered on the PROFILE application — to U.S. citizens or eligible noncitizens that are first-time college applicants and are from families with very low income and assets. This waiver covers the application fee and the reporting fees for up to eight colleges or scholarship programs.

Retrieved from profileonline.collegeboard.com and
<http://professionals.collegeboard.com/guidance/financial-aid/applications/profile>

Scholarships



Undergraduate scholarships are forms of aid that help students pay for their education. Unlike loans, they do not have to be repaid. Hundreds of thousands of scholarships and fellowships from several thousand sponsors are awarded each year at the federal, state, local, and high school levels.

Generally, scholarships are reserved for students with special qualifications, such as academic, athletic, or artistic talent. However, awards are also available for students who are interested in particular fields of study, who are members of underrepresented groups, who live in certain areas of the country, or who demonstrate financial need.

NOTE: It is important to remember that in order to be considered for many of the scholarships listed in this handbook, **students must first fill out a FASFA**. It is a good idea to fill out a FASFA even if the student does not believe that he or she is eligible for student aid.

Retrieved from <http://www.finaid.org/scholarships/>

Outline of Scholarships

West Virginia University- West Virginia Residents Scholarships

County-Wide Scholarships

Check with your High School Counselor for more information about available scholarships for your graduating class.

West Virginia University

West Virginia Resident Scholarship Opportunities

Information obtained from: <https://financialaid.wvu.edu/home/scholarships>

WVU Scholarships are funds awarded based on a variety of criteria including academic merit, financial need, leadership and service. These are awards that usually do not require repayment

There are five categories of scholarships at WVU.

Category 1: [Institutional scholarships](#) awarded to incoming students such as freshmen, transfer undergraduates, and international students. There is also an institutional scholarship for dependent students of West Virginia University employees. For more information or to apply, visit the [Dependent Education Scholarship website](#).

Category 2: [Departmental or college scholarships](#) students may be eligible to apply for and/or receive based on their program of study.

Category 3: [External or private scholarships](#) students may seek from private entities outside of the university. *See information below concerning the submission of external or private scholarships.*

Category 4: [Study abroad scholarships](#) to be utilized on a study abroad trip.

Category 5: Scholarships for [Dependents of Employees of WVU](#) or [WVU Medicine](#)

WVU's Top Ten Important Facts about Scholarships:

1. Scholarships are awarded on an ongoing basis beginning approximately November 1.
2. Scholarship received listed may only apply to a certain WVU campus.
3. Grade point average (GPA) is based on information received from your high school transcript. The most recent cumulative GPA on the transcript at the time of application is used when determining initial scholarship eligibility. WVU will make no modifications to the cumulative GPA provided by the high school, either to weight a GPA or to add additional grading periods. If both a weighted and non-weighted GPA are listed on a transcript, the highest will be used. Updated official high school transcripts may be sent to the Office of Admissions, but must include a new cumulative GPA for scholarship consideration.
4. The SAT scores for scholarship consideration are based on the Evidence-Based Reading & Writing score plus Math score (out of 1600 possible). This is the format used by SAT starting in March 2016.
5. WVU uses "Super Scores" for scholarship consideration, so be sure to submit all scores from each section of the ACT or SAT if you take the test more than once. We will calculate your "Super Score" using the highest component/subscore from each section of the tests submitted to us. Please note that scores from the previous, pre-March 2016, version of the SAT and the new version cannot be mixed to obtain a super score.
6. Amounts listed below under the "Value" section for each scholarship are effective for the incoming freshman class and are not retroactive to previous classes or currently enrolled students. Students entering WVU prior to the fall semester may have been awarded different scholarships and/or different amounts.

7. Scholarship amounts may be affected if students are receiving additional financial aid or assistance.
8. The following University scholarships may not be combined with each other: Foundation, Bucklew, University Merit, all levels of the Scholarship of Distinction. If a student is eligible for more than one of these scholarships, the student will be awarded the one scholarship with the highest dollar value. Students named as National Merit Finalists may use their WVU-sponsored need-based National Merit award in addition to any other institutional scholarship for which the student qualifies.

The following College scholarships may not be combined with each other: College of Business and Economics Dean's Scholarships, Davis College of Agriculture, Natural Resources and Design Dean's Scholarships, Engineering Excellence Scholarships, and Reed College of Media Dean's Scholarships. College scholarships are awarded based on a student's primary major only. If a student is eligible for more than one level of a College scholarship, they will be awarded the one scholarship with the highest dollar value.

9. If you qualify for the West Virginia PROMISE scholarship, in most cases your institutional scholarship (except for the Foundation Scholarship) will be awarded in addition to PROMISE as long as your cost of attendance allows.
10. In addition to these scholarships, you may also qualify for other financial resources to assist you with educational expenses. For priority consideration, complete the [Free Application for Federal Student Aid \(FAFSA\)](#) prior to March 1. To receive a complete financial aid and scholarship offer from WVU as quickly as possible, we encourage students to file the FAFSA when it becomes available on October 1st.

Retrieved from <https://financialaid.wvu.edu/home/scholarships/freshmen/residents>

For more information about Freshmen Scholarships for West Virginia Residents, including, but not limited to (deadlines beginning February 1, annually). Annual awards are based on four years of undergraduate study or a bachelor's degree (whichever comes first) The list below is not comprehensive of all scholarship offerings at WVU:

- Foundation Scholarship – covers cost of attendance, plus a one-time stipend of \$4,500 for study abroad or academic enhancement.
- Bucklew Scholarship – valued at \$10,000 annually.
- University Merit Scholarship – covers university tuition, plus a one-time \$3,500 stipend for study abroad or academic enhancement.
- Leadership Scholarships - \$500 annually
- Diversity Scholarship – up to \$1,500 annually
- Davis College of Agriculture, Natural Resources and Design Dean's Scholarships – values ranging from \$1,500 to \$2,000 annually.
- Engineering Excellence Scholarships – valued at up to \$2,500 annually.
- John Chambers College of Business and Economics Dean's Scholarships – valued at up to \$2,000 annually.
- Reed College of Media Dean's Scholarships – valued at up to \$2,000 annually
- Scholarships of Distinction (levels 1–5) – valued at up to \$4,000 annually.

Retrieved from : <https://financialaid.wvu.edu/home/scholarships/freshmen/residents>

Monongalia County Community Scholarships



****For deadlines listed as TBA, check with your school counselors for specific deadline dates****

The Jean and Laurence S. DeLynn Scholarship

Deadline: March 25

Award: \$5,000 per year (renewable) scholarship to high school graduates

Criteria: children or grandchildren of current or retired full-time employees of Mylan (living and/or working in the greater Morgantown, West Virginia area).

For more information: <http://www.ycfwv.org/scholarships/>

Hope Works Scholarship

Deadline: March 25

Criteria: Need for financial assistance due to loss of parental support from death, divorce, or loss of family income due to special circumstances; Excellence, commitment, and leadership through involvement in school and community organizations; and High academic promise.

For more information: <http://www.ycfwv.org/scholarships/>

Pfc. Andrew Martin “Bo” Harper Scholarship

Deadline: March 25

Award: one-time scholarship of \$500

Criteria: Demonstration of commitment and leadership qualities through involvement in school and community activities, financial need, and submission of an essay on “What Patriotism Means to Me”

For more information: <http://www.ycfwv.org/scholarships/>

Soundra Poling-Brookhaven Scholarship

Deadline: March 25

Award: \$500 one-time scholarship

Criteria: High School graduates who completed the fifth grade at Brookhaven Elementary School. Demonstration of intent to enroll in a WV institution of higher education. Recipients will have displayed excellence, commitment and leadership through involvement in school and community organizations and demonstrated academic potential through commitment to classroom work.

For more information: <http://www.ycfwv.org/scholarships/>

North Elementary Scholarship

Deadline: March 25

Award: \$500 one-time scholarship

Criteria: High School graduates who completed the fifth grade at North Elementary School. Demonstration of intent to enroll in a WV institution of higher education. Recipients will have displayed excellence, commitment and leadership through involvement in school and community organizations and demonstrated academic potential through commitment to classroom work.

For more information: <http://www.ycfwv.org/scholarships/>

Matthew D. "Biggie" Wolfe Culinary Arts and Hospitality Memorial Scholarship

Deadline: March 25

Provides scholarship to a Mon County Student pursuing post-secondary studies in Culinary Arts and/or the Food & Hospitality Industry.

Criteria: Minimum cumulative GPA of 3.0, plan to be enrolled in an accredited post-secondary culinary arts and/or food and hospitality training program and have a career goal of becoming a chef or working in the food and hospitality industry.

For more information: <http://www.ycfwv.org/scholarships/>

Mark Flint Memorial Scholarship for the Advancement of Music

Deadline: March 1

Award: \$5,000

Criteria:

- For students intending to pursue a career in music education or applied music
- Completed scholarship application (High School Transcript, 150-500 word essay, 2 letters of recommendation)
- Acceptance into a college or other post-secondary program
- Interview with Opportunity Foundation Scholarship Committee

Chosen by the Opportunity Foundation

For more information, please call (304) 694-0950 or email envirocon.clark@gmail.com

Morning Glory Ministries Dream Builder Awards

Deadline: open continuous

Awards: 2 @ \$500, as approved by the MGM Board of Directors, renewable

- * William David Dilworth Memorial Grant
- * Dream Builder Musical Instrument Award

Criteria:

- Accepted into an institution of higher learning
- Academic achievement
- Need for financial assistance
- Essay – 300 words or less, “Why I Want to Major in _____ at _____”.
Indicating how you have or will embrace humility, servanthood, and faith-based charitable works into your career goals
- Interview

For more information and an application, email: morningglorysdm@yahoo.com, visit us on the web at: <http://www.morningglorysdm.org/Application.html>, or call 304.599.2999

HealthWorks Rehab & Fitness Comeback Award

Deadline: TBA by HealthWorks

Award: 1 @ \$500

- Criteria:
- High school senior
 - Injury that required a **minimum of 6 wks** lost from participation—in season or out of season
 - Participated in a **minimum of 6 wks** of supervised physical therapy at Healthworks. (Rehabilitation under the direct supervision of a HW Graduate Assistant Athletic Trainer may also be considered in extenuating circumstances.)
 - Must return to **full, unrestricted participation** in high school athletics
 - Athlete must be on schedule to graduate during the semester of award consideration
 - Athlete must maintain or improve his/her classroom performance during the time of injury and rehabilitation
 - Athlete must serve as a positive role model for peers, based on his/her:
 - Actions, within and outside the school environment
 - Attitude
 - Integrity
 - Maturity
 - Respect for self, school, family, and community

Lieutenant James W. Hotsinpillar Jr. and Deputy United States Marshal Derek W. Hotsinpillar Scholarship

Deadline: TBD

Award: Financial Support for one or more seniors from Monongalia and surrounding counties who have been accepted to a West Virginia college or university and intend to major in criminal justice or another social science.

Criteria:

- Completed application
- Copies of High School Transcript, ACT/SAT scores, College Acceptance Letter and a Wallet-Sized photo attached to application

Visit http://www.hotsinpillarscholarship.com/Scholarship_App_Form.cfm for the application and more information.

Foundation Health Career Scholarships – Mon Health

Deadline: TBD

Award: 30 scholarships totaling \$1,000 each

Criteria:

- Must be a resident of one of these counties in West Virginia: Monongalia, Marion, Taylor, Preston, Wetzel, Harrison, or Tucker, or Fayette or Greene in Pennsylvania. Children of Monongalia Health System employees will be eligible regardless of residence.
- Must be enrolled or planning to enroll in one of the eligible health related fields:

One-Year or Two-Year Degrees or Certificates:

Associate in Nursing, Emergency Medical Technician/Paramedic, Registered Radiology Technologist, Dietetic Technician, Health Information Technology, Medical Laboratory Technician, Radiologic Technologist, Registered Respiratory Therapist, Ultrasound Technologist, Registered Nurse First Assistant (RNFA), Surgical and Central Supply Technology, or Sterile Processing Technician

- 2.5 cumulative GPA & a composite ACT score of 21 or better or SAT of 1250 or better

Three, Four, or More Year Degrees:

Pharmacy, Nursing-MSN, Nursing-BSN, Nursing-Diploma, Nurse Practitioner, Dietician, Physician Assistant (Resulting Board Certification), Medical Technologist, Ultrasound Technologist, Family Practice/Primary Care Physician (must be in residency program), or Biomedical Engineering

- A 3.0 cumulative GPA & a composite ACT score of 21 or better or SAT of 1250 or better

For further details and a copy of the application, please see your School Counselor.

Additional information may be obtained by contacting 304.598.1337; email The Foundation of Mon Health: harnd@monhealthsys.org



Listing of State Scholarships

***Those interested in the following scholarships, please see your school counselor for more information**
The scholarships listed below are provided to serve as an example of types of opportunities available for financial assistance. They in no way represent the only scholarships available.*

Jim Dunn Memorial Scholarship

Deadline: March 25

Award: 2 @ \$1,000

Criteria:

- West Virginia high school graduate with a desire to further their track & field/cross country discipline at the collegiate level
- Excellence, commitment and leadership through involvement in school and community organizations
- High academic promise

For more information visit: <http://www.ycfwv.org/scholarships/>

Underwood-Smith Teacher Scholarship Program

Deadline: March 1 (Application available starting October 1)

Amount: Up to \$5,000 per academic year

Criteria:

- Merit-based scholarship/forgivable loan
- Education Majors
- Recipients must agree to teach in West Virginia two years for every year of scholarship

<http://underwoodsmith.org/>

West Virginia Engineering, Science, and Technology Scholarship Program

Deadline: March 1 (Application available starting October 1)

Award: Up to \$3,000 per academic year

Criteria:

- Have and maintain a cumulative GPA of at least 3.0 on a 4.0 scale
- Students obtaining a degree or certificate in engineering, science, or technology
- Must agree to work in WV full-time in a science, engineering, or technology job for one year for each year the scholarship was received and be willing to repay the scholarship if unable to fulfill the obligation

For more information: Call (304) 558-4618 or visit:

https://secure.cfwm.com/Financial_Aid_Planning/Scholarships/Scholarships_and_Grants/WV_Engineering_Science_and_Tech_Scholarship_Program.aspx

The Charles J. McClain Presidential Scholarship – Fairmont State University

Deadline: February 1

Award: 3 Scholarships to Fairmont State University, includes tuition and fees, room and board and a book stipend (renewable for up to 4 years with a 3.0 GPA)

Criteria:

- Current high school senior who lives in West Virginia
- PROMISE Scholarship recipient
- Cumulative high school GPA of 3.5 or higher
- ACT composite of 26 or SAT composite of 1190 (combined Critical Reading and Math – taken prior to March 2016) or 1260 SAT total score (taken March 2016 and after)
- Complete the Charles J. McClain Presidential scholarship application (including essay)
- Completed FSU admissions file (general application, high school transcript, test scores)
- On-campus interview

For more information and the application visit: <http://www.fairmontstate.edu/presidentialscholarship>

Opportunity Scholarship - Fairmont State University

Deadline: TBD

Award: Additional financial support to cover tuition expenses at Fairmont State University, renewable for four years with a 3.0 GPA

Criteria:

- Current high school senior who lives in West Virginia
- Be entering Fairmont State as a first time freshmen
- Complete your FSU admissions file (general application, official high school transcript, test scores)

Visit <https://www.fairmontstate.edu/financialaid/funding/opportunity-scholarship> for more information.

Robert H. Mollohan Family Charitable Foundation Scholarships

The Mollohan Foundation offers a variety of Scholarships for students with varying award amounts and criteria. The Mollohan Foundation has awarded over \$390,000 in scholarships. Many scholarship recipients will also be eligible for paid internship opportunities within their field of study. Additionally, scholarship recipients may be eligible for a college loan that could be partially or fully forgiven if the student decides to work in West Virginia after college graduation. The Mollohan Foundation has awarded over \$319,000 in student loans.

- For applications and further information visit: www.mollohanfoundation.org
- Scholarships include the following and more:

- **Helen Holt Mollohan Scholarship**

Award: \$1,000 for females planning to attend Glenville State College

- **High Technology Scholars Program**

Award: \$500 Scholarship and potential internships and loan opportunities for students who plan to major in a technology related field.

- **Mary Olive Eddy Jones Art Scholarship**

Award: \$1000 for students who plan in study creative arts.



Listing of National Scholarships

***For those interested in the following scholarships, please see your school counselor for more information. **
The scholarships listed below are provided to serve as an example of types of opportunities available for financial assistance. This list does not represent the only scholarships available.*

American Chemical Society (ACS) Scholars Program

- Deadline: March 1
- Award: Multiple scholarships up to \$5,000 depending on need
- Criteria:
 - Intending to pursue degrees in chemical sciences/technology
 - Must be of African American, Hispanic/Latino, American Indian decent and pursuing a college degree in chemical sciences or chemical technology.

For more information visit: <http://www.acs.org/content/acs/en/funding-and-awards/scholarships/acsscholars.html>

Elks National Foundation

- Deadlines: Varying
- Award: Multiple scholarships totaling \$3.74 million annually

For more information visit your high school counselor, local Elks Lodge, or <http://www.elks.org/enf/scholars/>

Epsilon Sigma Alpha (ESA)

- Deadline: February 1
- Award: Multiple scholarships and grants available for schools and students nationwide

For more information visit: <http://www.epsilonsigmaalpha.org/scholarships-and-grants>

National FFA Collegiate Scholarship

- Award: Multiple grants and scholarships available
- Criteria: Must be a current FFA member

For more information visit: <https://www.ffa.org/scholarships>

Additional Scholarships Tip

Websites like Fastweb.com and CFV.com have an abundance of information on scholarships that can be catered to each individual student. For more information on national scholarships visit: <http://www.fastweb.com/college-scholarships> or https://secure.cfv.com/Financial_Aid_Planning/Scholarships/default.aspx.





Financial Aid Vocabulary

Award Letter

Notification of the terms and requirements of the financial aid package offered by a college/university

College Scholarship Service (CSS) Profile

A financial aid application required by some schools in addition to the FAFSA

Cooperative Education

A program which allows students to alternate college studies with salaried work experience off-campus

Cost of Attendance (COA)

This is the annual cost of attending a college that is used to determine a student's financial need. It includes tuition, books, fees, room, board, transportation, and out-of-pocket expenses. Also referred to as the Student Expense Budget.

Dependent Student

This describes an unmarried student, under the age of 24, who has no dependents, and who is at least partially dependent on parental/guardian support.

Estimated Family Contribution (EFC)

The total amount a student and his/her family are expected to pay for college.

Federal Methodology

A formula established by Congress that evaluates the expected family contribution to determine eligibility for all types of financial aid.

A federally sponsored, campus-based program that provides employment opportunities for students with demonstrated need.

Financial Aid Package

The total financial aid award offered to the student. This may include grants, scholarships, loans, and work study.

Financial Need

The amount by which a student's estimated family contribution falls short of covering the cost of attendance

Free Application for Federal Student Aid (FAFSA)

A federal government form used by students applying for federal financial aid programs. May be mailed or filed electronically using either FAFSA Express or FAFSA on the Web (<http://www.fafsa.ed.gov>).

Gift Aid

Student financial aid, such as scholarships or grants, which do not have to be repaid and do not require a student to be employed

Grant

A financial award that does not have to be repaid

Independent Student

A student who is not dependent on parental support, and meets one of several conditions established by the federal government

Institutional Methodology

A formula used to determine eligibility for college money

Loan

Money borrowed that must be paid back with interest

Scholarship

Monetary award that does not have to be repaid

Self-Help Aid

Student financial aid, such as loans and federal work-study jobs, which require repayment or a student's being employed

Simplified Needs Test

A formula used by families whose total adjusted gross incomes are under \$50,000 and who are eligible to file a 1040EZ, 1040A, or no tax return at all

Student Aid Report (SAR)

A report produced by the United States Department of Education and sent to students who have applied for federal student financial aid. It contains the expected family contribution or a request for more information

Frequently Asked Questions



1. I probably will not qualify for aid, should I apply for aid anyway?

Yes. Many families mistakenly think they will not qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. In addition, there are a few sources of aid such as unsubsidized Stafford and PLUS loans that are available regardless of need. Also, the FAFSA form is free to file.

2. Do I need to be admitted to a school before I can apply for financial aid at a particular university?

No. You can apply for financial aid any time after October 1. To actually receive funds, however, you must be admitted and enrolled at the university.

Retrieved from <https://fafsa.ed.gov/>

3. Media reports seem to indicate that the cost of college, even with financial aid, is becoming prohibitively expensive for most American families. Is this true?

It's true that college is certainly a significant investment. While college costs are rising, one survey found people overestimated tuition at public colleges by two to three times. Not only are colleges less expensive than most believe, but millions of dollars in financial aid are available for the upcoming school year through WV state financial aid programs. Also, since most financial aid is need-based, the more help you need, the more you're likely to get. You will need to look beyond the "sticker price" schools advertise and explore the aid options to determine what you will really pay. Plus, you can consider this money an investment in the student's future.

4. What is the average tuition and fees for a four-year college?

Tuition is the price colleges charge for classes. Students also pay other fees related to enrolling in and attending a college. The cost of tuition and fees varies by college. The numbers outlined below are based on published tuition costs, not what students actually end up paying out of pocket:

Public Two-Year College (in state students)	\$3,440
Public Four-Year College (in-state students)	\$9,410
Public Four-Year College (out-of-state students)	\$23,890
Private Four-Year College	\$32,410

Retrieved from <http://www.collegeboard.com/student/pay/add-it-up/4494.html>

Helpful Websites



www.cfww.com How do I succeed in High School? What should I do to prepare for college? What Career is right for me? How will I pay for college? The College Foundation of West Virginia has resources to help answer all of these questions

www.eligibilitycenter.org Want to play college sports, the NCAA Eligibility center will help outline all requirements for eligibility.

www.studentaid.ed.gov this office of the US Department of Education provides you resources to help apply for federal student aid and it all starts with completing the FAFSA (available October 1)

www.nasfaa.org The National Association of Student Financial Aid Administrators website provides helpful information for Students and Parents as they navigate the various elements of financial aid for supporting post-secondary opportunities.

www.actstudent.org & www.collegeboard.com both provide resources for students and families as they prepare for next steps after high school.

Scholarship websites:

www.fastweb.com

www.gocollege.com

www.finaid.org

www.collegenet.com

www.collegebound.net



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