



CAPER NOTES

From LCMRHS Counselors

January 2009

Seniors & Senior Parents

This newsletter will be mailed home every month. It will contain information about scholarships as well as other information important to seniors and their parents. Most of the local scholarships will be offered after the first of the year. It is the student's responsibility to obtain a copy of the application and to return it completed to the guidance office.

As always students and parents are invited to visit with the Guidance Counselors:

Senior assignment as follows:

Mr. Courtney	A-Cra & Ho-Knapp
Ms. Markovitz	Da-Hi & Koc-Les
Ms. Last	Linn-Mil & O-Ro
Ms. Kuhlberg	Mo-No & Ru-Z

IMPORTANT

When you register for the SAT/ACT, you must list our high school code or scores will NOT be sent to LCMRHS and therefore will NOT be listed on your transcript.

**LCMR High School code:
310210**

COLLEGE ADMISSIONS TESTING

Seniors who plan to attend a four-year college and have not taken a college admissions test need to do so very soon. Those who have tested may choose to retake either test in order to try for a higher score. The registration packets for the SAT I, SAT II Subject, and ACT tests are now available in the Guidance Office. You may check the college catalogs or talk with your counselor if you are unsure which test(s) to take. The high school code number for Lower Cape May Regional High School is 310210. Students planning to attend a community college will not need to take the SAT or the ACT.



SAT I & SAT II SUBJECT TESTS

Test Dates

December 6, 2008
*January 24, 2009
March 14, 2009
May 2, 2009
*June 6, 2009

**given at LCMRHS*

Registration Deadlines

November 5, 2008
December 26, 2008
February 10, 2009
March 31, 2009
May 5, 2009

The cost of the SAT I is \$45.00; the SAT II Subject Tests fees vary depending on the test. Late registration dates are available for an additional \$23.00.

ACT TEST

Test Dates

*December 13, 2008
February 7, 2009
April 4, 2009
June 13, 2009

**given at LCMRHS*

Registration Deadlines

November 7, 2008
January 6, 2009
February 27, 2009
May 8, 2009

The cost of the ACT without the writing component is \$31.00 and with the writing component is \$46.00. Please check the registration packet for test site locations.

ASVAB TESTING



There are opportunities available to young men and women who can qualify for today's Armed Forces. Each branch of the military offers programs of training and technical schooling as well as an excellent college scholarship program. Any senior interested in taking the vocational test for the Armed Forces needs to sign up for the test in the Guidance Office. The test is free and will be administered at **LCMRHS on April 22, 2009**

ATTENTION SENIOR BOYS



Something to add to your list of things to do today-you need to register with Selective Service. It is not the Army, it's not the draft, no one's going to your house-it's just one of the things a man's gotta do. If you are 18, you have to register within 30 days of your 18th birthday. It's the law. If you are 17, you can submit registration information and when you're 18, you'll be registered automatically. Registering keeps you eligible for Federal college loans, grants, and student aid in most states. You can register on-line at www.sss.gov, you can fill out a registration card at any U.S. Post Office or you can send back the registration card you may have received in the mail. If you have any questions, check with your Counselor.

JUNIOR/COMMUNITY COLLEGES

Junior or community colleges offer two types of programs. One is the transfer program for those students who plan to attend a four-year college. The other program is a career preparation program that leads to an associate degree or some type of certification program.

Many students attend a junior college and pursue a degree program that stresses competency in job entry skills. Others attend to complete courses, which will transfer to a four-year institution. Care should be taken to establish whether particular credits would transfer to a particular four-year school.

The junior college also offers programs which provide competency certificates. These programs are sometimes only one year in length. The junior college will provide information regarding Associate of Applied Science Degrees or competency certification.

SENIORS WHO HAVE ACCUMULATED A SIGNIFICANT NUMBER OF COMMUNITY SERVICE HOURS (BOTH SCHOOL RELATED AND NON-SCHOOL RELATED) SHOULD SEE Ms. Last IMMEDIATELY.

COLLEGE APPLICATION REMINDERS

1. Register and take the SAT or ACT as quickly as possible, if needed. **NOW!**
2. After investigation, narrow your college list to a manageable number. **NOW!**
3. Write, call, fax, or go on-line with each college to request information and applications for admissions, scholarships, financial aid, housing, etc. **NOW!**
4. Complete and submit application for admissions well in advance of deadlines. Do the same for housing, scholarships, and financial aid. **SOON!**
5. Attend the Financial Aid Meeting in December at LCMRHS (12-2-08). The FAFSA (Free Application for Federal Student Aid) will be distributed at the meeting and will be available in the Guidance Office following the meeting. This form is to be mailed on or after January 1, 2009. (Note: some private schools use the CSS Profile application also. Follow your school's instructions.)

Remember: The best source of information about a particular college is their own catalog or website. Also, the best source of financial aid information is the Financial Aid office of the college to which you are applying.

COMMON APPLICATION

The Common College Application is available through the National Association of Secondary School Principals. Students need only to complete this application once when applying to any of the participating independent colleges and universities who utilize this form. The list of schools using the common application is available in the Guidance Office.

NOTE:

It is important that you give teachers and/or counselors 2-3 weeks notice if you want them to write a letter of recommendation. Please plan ahead so you won't miss any deadlines.

STOCKTON INSTANT DECISION DAYS

Friday, October 10, 2008
 Friday, October 17, 2008
 Friday, October 24, 2008
 Friday, November 14, 2008
 Friday, November 21, 2008
 Friday, December 5, 2008
 Friday, January 23, 2009
 Friday, January 30, 2009
 Friday, February 6, 2009

- ⇒ SAT's at least 1100 on reading and math sections
- ⇒ 3.2 GPA
- ⇒ Rank in top 25% of class

RSVP to Stockton College

WHAT DO COLLEGES LOOK AT?

Admissions officers consider these factors in roughly the following order of importance:

1. Grade Point Average/Difficulty in Curriculum
2. SAT I & SAT II scores
3. Class Rank
4. Application essays
5. Extracurricular activities
6. Recommendations
7. Interviews
8. Intangibles



Of course, every college is different. The larger the school, the less time it has to spend with your application (sometimes less than five minutes). Big state schools rarely reach number three on this list. Small schools may look past weak grades or test scores if they see something special about you.

COLLEGE APPLICATIONS

Now is when you should be in contact with colleges, securing their applications, filling out their applications, and submitting the different kinds of paperwork required. All colleges have deadlines, some in the fall and others early in the new year. Check your catalogs and don't be caught by a passed deadline. **It is your responsibility to determine where you want to apply and what the specific requirements are.** Information is available in the Counselors' Office to assist you.

ADMISSIONS: EARLY DECISION OPTION

If you are considering early decision for admission, check immediately with your college of choice for their specific requirements. These deadlines are rapidly approaching and you must plan now if this option is important to you.

It Is The Students Responsibility To:

1. Read this newsletter
2. Obtain the application
3. Fill out the application carefully and completely.
4. Attach any requested documents or request in writing that the documentation be attached by the Guidance Counselor
5. Return the application to Guidance prior to the deadline set by the Guidance Office.

SCHOLARSHIP INFORMATION

As scholarship information is received in the Counselors' Office, it will be publicized through the "Caper Notes" and/or announcements. It is important to pay close attention to information on eligibility criteria, deadlines, etc. If you are interested in any of these scholarships, please contact the Counselors' Office for applications and/or additional information.

ALSO IMPORTANT!!

As you receive acceptance letters and scholarship awards, either from colleges or other sources, please bring a copy of the letter to the guidance office.

FYI

The reason that some of the deadlines printed in the Caper Notes differ from the deadlines on the forms is that this office needs time to process transcripts and other information.

SCHOLARSHIP ANNOUNCEMENTS

Ronald McDonald House Charities Scholarships:

This program awards scholarships to college bound seniors. There are three separate scholarships:

RMHC Scholars: For high school seniors of any background.

RMHC/Future Achievers: For African American seniors.

RMHC/HACER: For Latino seniors.

Deadline is January 26, 2009.

Phi Delta Kappa International Prospective Educator Scholarship: \$1500 awarded to high school seniors who are planning on majoring in education.
Deadline is January 26, 2009.

McKelvey Foundation Entrepreneurial Scholarship: available to a senior who owns and operates a genuine business (non-profits eligible) with at least one paid employee. Applications available on mckelveyfoundation.org. **Deadline is January 25, 2009.**

Burger King Scholars Program: \$1000 award. Students should have a GPA of 2.5 or higher and work at least 15 hours per week, for 40 weeks a year. They must demonstrate participation in community service and/or co-curricular activities. Apply online at www.bk.com/scholars with the access key: BKS. **Deadline is February 2, 2009.**

American Red Cross Penn Jersey Blood Services Region Essay Contest: Awarded to a senior who has participated in an American Red Cross Blood Services activity during his or her senior year. A no more than 500 word essay is required. **Deadline is February 2, 2009.**

Ladies of the Ancient Order of Hibernians Writing Contest: This essay contest is available to all students. They must complete an essay entitled "The Celtic Tiger, What Is It?" and it must be between 750 and 1500 words. **Deadline is February 2, 2009.**

AFA Teens for Alzheimer's Awareness College Scholarships: \$5000 awarded to a deserving college-bound student who has been affected by Alzheimer's disease. An essay is required. **Deadline is February 9, 2009.**

Elizabeth H. Soeder Scholarship: Scholarship awarded to a student who resides in Cape May County and has an unweighted GPA of at least 3.0. Student must also demonstrate financial need.

Applications are available at www.wachiviascholars.co. **Deadline is February 9, 2009.**

☪ New Jersey's Schoolwomen's Club

Scholarship:

\$1000 and \$500 awards to female students who plan on pursuing a career in the field of education.

Deadline is February 13, 2009.

☪ Kingdome of Lucerne Scholarship:

\$500 awarded to a senior with a grade of A or B in history, English, math, and science and who has been accepted to a college or university. Essay required. **Deadline is February 23, 2009.**

☪ Kiwanis Club of Cape May Scholarship:

Selection of winners will be based on community service, high school performance, SAT scores, and essay content. The application must be filled out completely in order to be considered. **Deadline is February 27, 2009.**

☪ Body by Milk SAMMY 2009 Award: \$7500 awarded to an exceptional student athlete that demonstrated excellence in academics, athletics, community leadership, and includes milk as part of their healthy lifestyle. Students can apply online at www.sammyapplication.com. **Deadline is March 2, 2009.**

☪ New Jersey School Counselor Association

Scholarship:

This scholarship is awarded to a high school senior who has been accepted to a post secondary institution. A 300-500 word essay about how a school counselor has influenced your life in a positive way is required. **Deadline is March 6, 2009.**

☪ Dana Kull Memorial Scholarship for Christian Vocations:

This scholarship goes to students interested in pursuing a vocation in Christian Service. **Deadline is March 9, 2009.**

☪ New Jersey Burglar & Fire Alarm Association Youth Scholarship:

Awarded to a student whose parent or natural guardian is a full time paid member of the police or sheriff's department or fire department. Volunteer firefighters are considered as well. **Deadline is March 13, 2009.**

☪ Soroptimist of Cape May County Medical Award: Student must be enrolled or accepted in a medical or medically related educational program.

Student must also demonstrate dependability, leadership, and a clear sense of purpose. **Deadline is March 23, 2009.**

☪ American Red Cross Penn Jersey Blood Services Region Sickle Cell Essay Contest:

Awarded to a senior who has actively participated in the planning and/or recruitment of donors for the schools blood drive. An essay and verification of involvement in the blood drive is required. **Deadline is March 23, 2009**

☪ Tzu Chi Scholars 2009:

Awarded to a student that demonstrates financial need, academic achievement, and community involvement. Must have a GPA of 3.0 or better and planning to attend college full time next year. **Deadline is March 24, 2009**

☪ New Jersey State Elks Special Children's Scholarship:

Two Renewable scholarships one for a male and one for a female senior with disabilities. **Deadline is March 25, 2009.**

☪ Eden Institute Foundation Scholarship:

\$1000 for a student who plans to pursue special education or a related field as his/her major field of study in college. **Deadline is March 25, 2009.**

☪ LCMR Education Association Grant: This award goes to a student with a parent or guardian who is an LCMREA member. Student must have a GPA of 3.0 and show some type of school activity or community involvement. **Deadline is March 25, 2009.**

☪ Lower Township Rotary Club Scholarship:

Open to all seniors who are residents of Lower Township and plan to attend a academic or vocational two or four years institution. **Deadline is March 27, 2009.**

☪ Women's Community Club of Cape

May: Scholarship awarded to a female student who is going on to higher education. **Deadline is April 1, 2009.**

☪ New Jersey School Building & Grounds

Association: An award of \$1000 goes to a high school senior seeking admission to a college, university, or vocational college program. Recipients will be chosen based on financial need and application information. **Deadline is April 5, 2009.**

☪ New Jersey Chronic Fatigue Syndrome

Association: \$1000 awarded to a senior who has been

diagnosed with Chronic Fatigue Syndrome. **Deadline is April 6, 2009.**

Christopher J. Loftus Memorial Scholarship: A \$1000 scholarship awarded to a student who has personally been affected by violence. A one page essay is required explaining what you have done to turn your life around and what you have done to turn those experiences into positive actions. **Deadline is April 8, 2009.**

Cape May County Bar Foundation Jeffrey K. Israelow and R. Robert Fleming Scholarship: Awarded to students who foster the ideals of scholarship, public service, and assistance to the community. **Deadline is April 8, 2009.**

New Jersey's Vietnam Veterans' Memorial Scholarship: \$2500 awarded to a senior who has visited the memorial in North Jersey (exit 116 on the Garden State Parkway). An essay about his or her visit is required. **Deadline is April 10, 2009.**

National Black Coalition of Federal Aviation Employees: Scholarship awarded to a senior who has been accepted to an institution of higher learning for the advancement of their academic skills. **Deadline is April 23, 2009.**

The William C. & Mabel D. Hunt Memorial Scholarship: Available to students with a strong financial need. **Deadline is April 24, 2009.**

Cape May County Chamber of Commerce School Counts! Scholarship: Student must have obtained a "C" or better in each course, achieved a 95% attendance record, taken more than the minimum graduation requirements, has participated in community service, and is a member of Renaissance. **Deadline is April 24, 2009.**

Morgan Hand, II Memorial Scholarship: Awarded to a student pursuing an undergraduate degree at Rutgers University. Preference is given to students majoring in engineering, however all students planning to attend Rutgers are encouraged to apply. **Deadline is April 27, 2009.**

Woody Hall Memorial Surfer Scholarship: Award sponsored by the Atlantic Surfers' Organization and available to a senior in Cape May County who is an avid surfer. Essay required. **Deadline is April 24, 2009**

Most universities offer scholarships for students planning to attend that school. You should contact the financial aid office at each of the schools that you are interested in attending.

THIS NEWSLETTER WILL PROVIDE YOU WITH INFORMATION ABOUT MANY LOCAL SCHOLARSHIPS OVER THE NEXT FEW MONTHS. IT IS IMPORTANT TO STAY ORGANIZED AND DO NOT MISS THE DEADLINES IN THE UPPER RIGHT HAND CORNER OF THE APPLICATION.

REMEMBER YOU CAN NOT BE AWARDED A SCHOLARSHIP IF YOU DO NOT APPLY

SCHOLARSHIP SCAM WARNING SIGNS

Watch out for the following claims companies will make in an effort to scam you:



- ☞ **“For a fee, we will provide a comprehensive list of scholarships.”** Don't spend money on a fee-based matching service. The biggest and best scholarship databases are available for free on the Web.
- ☞ **“Billions of dollars of award monies going unclaimed.”** Statements about funds going unclaimed are simply untrue. If funds are available, students will compete for them.
- ☞ **“We have a money-back guarantee.”** Legitimate scholarships are always competitive. No one can guarantee that you will win a scholarship.
- ☞ **“We need your credit card or bank account number.”** No legitimate scholarship should require your credit card number or bank account numbers.
- ☞ **“We will do all the work.”** To receive a scholarship students must complete the application and essays themselves. No one else can do the work for them.

Note: You will need to collect financial records (both yours and parents') to complete financial aid forms. Make sure these papers are close at hand: tax returns, W-2 forms, bank statements, records of benefits from the Social Security Administration, Department of Veterans' Affairs, and other agencies.

Financial Aid

FAFSA: The Free Application for Federal Student Aid is an important part of the college application process if you are interested in receiving grants, loans or scholarships. January 1, 2009 is the earliest the application can be submitted to the Department of Education due to year end financial information that is required. This is the accepted form for most colleges and universities.

PROFILE: Many private colleges, universities, graduate and professional schools and scholarship programs use the information collected on the PROFILE to help them award private, nonfederal student aid funds. If one or more of the schools to which you are applying requires the PROFILE you can pick up a form in the Guidance Office or register on line at www.collegeboard.org

Financial Aid Forms Available at: fafsa.ed.gov **NOW!!**

It is now time to file your financial aid application. Forms are available online at www.fafsa.ed.gov. The preferred, easiest and quickest method of application is on the web.

DO NOT DELAY. FILE EARLY!!

WHY TWO TESTS?



Many high school students may wonder why there are two tests. Originally, there was only the SAT. The SAT as we know it today (scored on a scale of 200 to 800) was first administered in 1941, and was used primarily by Ivy League schools to determine who would be successful. In the late 1950's, state schools and other private universities, mostly in the Midwest, wanted their own standardized test that was more tied to the curriculum. To fulfill this need, a separate organization was born called American College Testing, which administered its first test (scored on a scale of 1 to 36) in 1959.

Today, the ACT and SAT are administered in all 50 states. College applicants must be aware of which test results their prospective schools require.

TIPS FOR A KILLER ESSAY



With more colleges asking unique essay questions, the student's job of writing an interesting essay has become more challenging and more time consuming. Those students applying to multiple colleges are no longer able to simply rehash the standard question for each school. Here are seven tips to guide you through the evolving world of the college essay.

1. Treat the essay seriously, but be creative and original.
2. Allow yourself at least a month to think about, write, review, and revise your essay.
3. Outline your ideas first, so you know where you're going.
4. Make sure you answer the question completely, providing specific examples to back up your points.
5. Use your own voice, and don't just respond with what you think a college would like to hear.
6. Get a second opinion on your first draft—from a friend, family member, or teacher.
7. Proofread carefully, and submit a neatly typed version.

TEST STRATEGY

- ⇒ **Get Familiar.** Learn the content and format of the test.
- ⇒ **Practice, Practice, Practice!!**
- ⇒ **Get your rest.** Get plenty of sleep the night before the test, and leave yourself enough time to get to the test site. Arrive at least 30 minutes before the exam and bring necessary materials to the test site: admission ticket, photo identification, several pre-sharpened pencils with good erasers and a calculator.
- ⇒ **During the test,** remember to:
 - ✓ read the directions and questions carefully
 - ✓ pace yourself
 - ✓ answer easy questions first
 - ✓ use logical reasoning and process of elimination for tougher questions

PLANNING TO ATTEND

ATLANTIC CAPE COMMUNITY COLLEGE??

*PICK UP AN APPLICATION AND
REGISTER FOR THE*

ACCC JUMP START PROGRAM

FEBRUARY 11, 2009

8:30 AM

AT

LCMRHS



*APPLICATIONS AND SIGN UP
SHEET IN GUIDANCE.*

10 Things College Financial Aid Offices Won't Tell You

By David Weliver



1. "You waited until April? Sorry, we gave your money away."

At first glance, the amount of financial aid available to students seems like a gold mine.

According to education testing and information organization The College Board, students received over \$105 billion in aid last year for undergraduate and graduate study; more than \$70 billion came from the federal government alone. Problem is, you'll need a treasure map to find your share. The bewildering aid-application process stumps thousands of families each year, leaving many to pay more tuition than they have to.

Lots of students miss out on aid because of the confusing deadlines for the Free Application for Federal Student Aid (FAFSA), which everybody must complete to be considered for government grants and subsidized loans. The forms, which are available from colleges and at www.fafsa.ed.gov, are reviewed first by the government and then by your student's prospective school. While the deadline on the form is June 30, many schools' individual aid deadlines — listed in the colleges' materials but not on the FAFSA forms — are as early as February.

If you're the parent of a high school senior, keep a list of all the schools' different deadlines. To play it safe, though, apply for aid as soon as any admissions applications are in the mail — as in now. "Families need to submit their financial aid info as soon as they can after Jan. 1 preceding the student's freshman year," says Barry Simmons, aid director at Virginia Tech. While the forms typically ask for the previous year's tax information — a common reason parents postpone applying until April — it's completely legit to estimate tax figures based on last year's return and update them later.

2. "Your error, your problem."

If you fail to fill in some key parts of your FAFSA, the central processor will reject your form, sending it back to you and not to the prospective schools, resulting in a potentially costly delay. One error that parents make: putting their income and tax information in the student section or vice versa, which can't be fixed by the machine scanning the form. As a safeguard, Ohio State aid director Tally

Hart recommends using the online form at fafsa.ed.gov; it will alert you if you leave questions blank and can even recognize some obvious errors, such as household income of \$50,000 combined with a \$5 million mortgage. Of course, there are many circumstances that can't be fully explained on a FAFSA form — say, if a family member was recently laid off. In that case, officers recommend writing a letter to the aid office stating your family's financial situation and mailing it at the same time as your FAFSA. Just make sure the letter goes directly to the college. Too many people "send a letter with the FAFSA [to the government office], and it's just destroyed," says Mark Lindenmeyer, aid director at Loyola College in Maryland.

3. "Our low tuition rate means less financial aid."



Many parents who haven't saved enough for college tell their gifted high school seniors not to consider pricey private schools. Ironically, those colleges may actually be the more affordable alternative. "The more expensive and prestigious the school," says Bedford, Mass., financial

planner Tom Brooks, "the more likely it is well endowed and can meet 100% of need," thanks to alumni donation campaigns. "You might be sending your kid to a state school that [for you] costs more than a Harvard or an MIT or a Stanford."

To estimate how likely it is that your preferred schools will give you substantial aid, check a few statistics with the colleges themselves or using the annual "America's Best Colleges" survey in U.S. News & World Report, available at usnews.com for \$12.95. Look for two figures: the percentage of undergraduates receiving grants meeting financial need, and the college's average discount, which is the percentage of a student's total costs — including tuition, room and board, and books — covered by grants. If they're both 50% or better, you can feel assured that your needs will be fairly met.

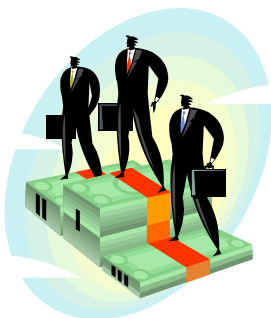
4. "You'll pay dearly for early decision."

Early decision is a big temptation at elite colleges: Students can apply months before other applicants, as long as they promise to attend if admitted. In most cases, the college offers these applicants a better chance of acceptance. But when it comes to getting aid, early decision can backfire. Why? Your commitment to attend if accepted means you have less leverage. "If you went to an auto dealership and

threw yourself across the hood of a car and told them you would do anything to have that car, you're not in a very good negotiating position," says Linda P. Taylor, a certified college planning specialist in Agoura Hills, Calif.

If aid is your top priority, you're better off skipping early decision. Especially if your kid's SAT scores and GPA are above the college median, and she excels in extracurricular activities. If she applies in the spring and gets admitted, she'll have a better shot at negotiating a rich aid package.

5. "We don't buy your pauper act."



Every year parents are tempted to cheat the aid system by trying to look poorer on paper — by going on a spending spree, perhaps. There are, however, some perfectly acceptable ways to adjust your assets to maximize your aid potential. Step one is to trim any assets held in the child's name — in particular,

custodial accounts (UGMAs or UTMAs), up to 35% of which the aid system will say should go toward next year's tuition. For assets in the parents' names, the rate is a much lower 5.65%. "Technically, parents can't touch UGMAs except for the benefit of the child, above and beyond food and clothing," says Tom Brooks. But "you can use the UGMA to pay for things like summer camp, tutoring, school trips or a car [for the kid], thus diminishing the account."

But if you're looking to sock away some free-floating cash in your name, you could give up to \$11,000 each — any more will trigger the gift tax — to grandparents or other relatives outside your household, who could then help pay tuition bills; aid officers can't touch their assets. If your kid is a few years from college, be sure to contribute the maximum to 401(k)s or IRAs. Colleges won't expect you to tap retirement savings to pay your share of tuition.

6. "We'll judge you by your house . . . and your car."

Fortunately for homeowners, the value of your house doesn't get considered in most aid formulas. On the flip side, if you're paying a fat mortgage or sky-high property taxes to live in an elite suburb, colleges likely won't be too sympathetic.

Here's why: To determine aid, colleges calculate your

expected family contribution from your adjusted gross income and assets. They usually don't consider what your real disposable income is or how cash-strapped you might be after paying your stack of bills. "A moderately high-earning family spending most of its income on housing and other necessities may find that their expected family contribution is difficult or impossible to meet," says Roger Dooley, co-owner of Web site CollegeConfidential.com.

All is not lost, however. While most colleges do not automatically factor in regional cost-of-living discrepancies, some may if you ask. When writing or speaking to an aid officer during the application process, emphasize "involuntary" costs like taxes over voluntary ones like your mortgage, Dooley suggests. Your car is normally considered an involuntary expense, but elite schools sometimes ask what cars you own and when you bought them. If they're too new and too swank, they may be considered voluntary expenses.

7. "We'll let you borrow more than you can afford."



Vickie Hampton, an associate professor of financial planning at Texas Tech University, knows that being well educated can make you poor. A colleague of hers, she says, racked up more than \$100,000 in debt while earning a Ph.D. in

English. "There's very little probability of her paying that off in her lifetime!" Hampton says.

The predicament isn't unique, as more students take on excessive debt to finance degrees that lead to jobs in relatively low-paying fields. Unfortunately, college financial aid offices rarely discourage these decisions. While there are statutory limits on certain government loans — based on lifetime borrowing caps — there are fewer limits on loans from private lenders such as Sallie Mae, KeyBank or Citibank, three of the biggest players.

If your student must borrow, exhaust federal programs first. Perkins loans or subsidized Stafford loans — both of which you may be offered after filing a FAFSA — are best; their 5 and 3.42% rates, respectively, blow others out of the water, and interest doesn't accrue until the borrower leaves school. The Perkins, which you pay back directly to your school, is the slightly more flexible of the two, offering longer grace periods. Beware of unsubsidized Stafford loans, which your college may offer if your family doesn't qualify for subsidized loans. Although

these loans have similar low rates, interest will accrue from the moment the loan is made, even though payments aren't yet required. While parents may also consider a federal Parent Loan for Undergraduate Students (PLUS) — which currently carries a 4.22% rate and has a rate ceiling of 9% — a home equity line may be a better bet, as it offers more generous tax benefits. Find more information on government loans at www.studentaid.ed.gov.

8. "Outside scholarships help us, not you."

Sure, you're proud of the five scholarships your high school senior won from community groups such as the Lions Club and a local church, but don't be relieved.

Unless you weren't counting on any financial aid at all, those scholarships won't make a dent in how much you have to pay. "Many parents mistakenly think their cost will be diminished and then are disappointed to learn that it will actually be the grant [from the school] that is diminished, thus saving the



college money and not the family," says Anne Macleod Weeks, director of college guidance at the Oldfields School in Glencoe, Md. Federal guidelines mandate that outside scholarship money be considered a resource in meeting financial need. This means you can't use the scholarship dollars toward your expected family contribution, and the college gets to reduce the amount of aid coming your way.

Even so, applying for outside awards can help you, especially if you're looking at an aid package that features more loans than grants. Ask your college if it can reduce the loans first, says Jim Eddy, aid director at Willamette University in Salem, Ore. "Secondly, it [can] reduce work-study." In that case, a few scholarships could still save thousands of dollars in interest and let your student study more and flip burgers less.

9. "We won't 'negotiate,' but we will 'review.'"

College financial aid guides have long urged parents to negotiate with aid offices, often suggesting you bring a better aid offer from a "competing" school to shame them into giving you more money. Tread lightly. Many aid directors hate this tactic. Some schools have strict no-negotiation policies, while others are only a little more approachable. "There's certainly no harm in asking a college to review an aid decision," says Loyola's Lindenmeyer. But "we do not negotiate, and we do not match other colleges."



So how do you request a "review"? When contacting your aid office to discuss your child's aid package, start by avoiding such words as "negotiate" or "bargain," says Virginia Tech's Simmons, and don't throw another school's aid award in an officer's face. Instead, thank the officer for his hard work and the school's generosity, then follow up by expressing doubt at being able to meet your family's contribution. If you haven't already done so in writing, explain any special circumstances you have, such as recent unemployment, a death in the family or medical bills. Then, directly but politely, ask if there's anything the aid office can do to help.

Once you've established a rapport with the officer, try casually mentioning that you have a competing offer and where else your student has been admitted. At the very least, aid officers may refer you to outside borrowing opportunities or payment plans. Whatever the response, don't push it. Remember, you'll be relying on this person's award decisions for the next three years.

10. "Thought freshman year was expensive? Wait till senior year."

Your kid just got her award letter and scored a fat four-year grant covering most of her tuition, with a small loan for the rest. You're set, right?

Not necessarily. Two problems get in the way. First, the amount of federally subsidized loans a student can borrow increases slightly each year; as a result, your college may expand the loans it offers in subsequent years and downsize grants. Second, many parents and students assume that four-year merit-based awards will keep pace with tuition hikes. "Very few schools are that generous," warns Willamette's Eddy. Nationwide, the average private school price tag jumped 6% from last year, with the average cost for resident students now just over \$29,500. Assuming a steady 6% annual price increase and a constant \$25,000 in aid each year, the \$4,500 contribution you made toward your student's freshman year could grow to \$10,135 by senior year.



If your child receives merit-based aid, ask whether the college can adjust it for tuition inflation.

Regardless, make sure your scholar keeps hitting the books. A mediocre GPA can end a merit scholarship faster than roommates can devour a midnight pizza.