

Caper Notes

From LCMRHS Counselors For Seniors and Senior Parents

EACH CAPER NOTES CONTAINS NEW SCHOLARSHIP INFORMATION



Seniors should have the college application process well underway and set a personal deadline of the first week of December for mailing the applications because it will soon be time to begin applying for local scholarships.

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 or you may apply on line at www.collegeboard.com for the SAT and www.act.org for the ACT. 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.

The testing schedule for the 2007-08 school year is listed below.

Important Date

Financial Aid Meeting

December 3, 2007

Lower Cape May Regional High School

7:00pm

Important

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

LCMRHS high school code: 310210

SAT I & SAT II Subject Tests

Test Date	Registration Deadlines
December 1, 2007	October 30, 2007
January 26, 2007 *	December 26, 2007
March 1, 2007	January 29, 2008
May 3, 2007	April 1, 2008
June 7, 2007 *	May 6, 2008

*Test given at LCMR

The cost of the SAT I is \$43.00; the SAT II Subject Tests vary in price depending on the test. Late registration dates are available for an additional \$22.00.

ACT

Test Date	Registration Deadlines
December 8, 2007	November 5, 2007
February 9, 2008	January 4, 2007
April 12, 2008	March 7, 2008
June 14, 2008	May 9, 2008

*Test given at LCMR

The cost of the ACT without the writing component is \$30.00 and with the writing component is \$44.50. Please check the registration packet for test site locations.

Attention Senior Boys

All young men must register for the Selective Service within 30 days of their 18th birthday. Registration materials are available in the Guidance Office or on the Internet. **THIS IS FEDERAL LAW. YOU MUST BE REGISTERED IN ORDER TO RECEIVE FINANCIAL AID FOR COLLEGE.** Don't forget this very important obligation!

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.

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.



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 on December 3** at LCMRHS. 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, 2008. (Note: some private schools use the CSS Profile application also. Follow your school's instructions.)

SENIORS WHO HAVE ACCUMULATED A SIGNIFIGANT NUMBER OF COMMUNITY SERVICE HOURS (BOTH SCHOOL RELATED AND NON-SCHOOL RELATED) SHOULD SEE MRS. LAST IMMEDIATELY.

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.

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.

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

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 college and universities who utilize this form. The list of schools using the common application is available in the Guidance Office. The Common Application can be downloaded via the Internet (<http://www.commonapp.org>) or completed on-line and submitted electronically to selected colleges.

Stockton Instant Decision Days

Friday, Dec 7, 2007

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

RSVP to Stockton College



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.



It is the Student's responsibility to

- Read this newsletter,
- Obtain the application,
- Fill out the information carefully and completely,
- Attach any requested documents or request in writing that the documentation be attached by the guidance counselor,
- Return the application to guidance prior to the deadline set by the guidance office.

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.

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

Senior assignment as follows:

Mr. Courtney	A-Dom & Hom-Ken
Ms. Markovitz	Don-Hrl & Kir-Lin
Ms. Last	Mc-Rh & Lof-Mayes
Ms. Kuhlberg	Ri-Z & Morey-Ridg

Scholarships.com

<http://www.scholarshipcoach.com>. A great web site!! Ben Kaplan wrote the book, *How to Go to College Almost for Free*. Get an insider's look at how the college financing game is played. Learn how to develop a scholarship action plan, locate and research scholarships right for you, construct a compelling and memorable personal narrative, obtain quality recommendation letters, and masterfully complete all of the necessary application paperwork (YES HE IS TRYING TO SELL YOU HIS MATERIALS BUT THERE IS ALSO FREE INFORMATION AT THE WEB SITE.)

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, 2008 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

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.

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.

Scholarship Announcements



Elks National Foundation Legacy Awards: \$1000 to a child or grandchild of a living Elk member. Applicant must take the SAT or ACT by December 31.

Deadline is January 11, 2008.



American Red Cross Blood Services: \$1000 award. For graduating seniors who reside in and attend school Cape May County. Applicants must include a 500 word essay, the application, and two recommendations.

Deadline is January 21, 2008.



Burger King Scholars Program: \$1000 award. Eligible students will have a 2.5 or higher GPA and work at least 15 hours per week, for 40 weeks per year. They must also demonstrate participation in community service and/or co-curricular activities.

Deadline is December 12, 2007.



Commerce Bank American Dreams Scholarship: \$1000 to a graduating senior with a GPA of at least 3.0 and is involved in community service and school activities. Apply online at commeronline.com/americandream.

Deadline is December 15, 2007.



The New Jersey Society of Certified Public Accountants Scholarship: \$6,500 to \$8,500 for students pursuing a career in accounting. Applications available in Guidance or online at www.njscpa.org/schoarships.

Deadline is December 21, 2007.



Mensa Education and Research Foundation Scholarship Essay Contest: Applicants must complete an essay that describes his or her career, vocational, or academic goals. Scholarship amounts vary.

Deadline is January 4, 2008

American Legion Auxiliary: This scholarship is available to a student who is the child, grandchild, or great-grandchild of a veteran who served in the Armed Forces during eligibility dates for membership in *The American Legion*. The following scholarships are available:

- American Legion Auxiliary Scholarship
- American Legion Past Presidents Parley Nurses Scholarship
- American Legion Claire Oliphant Memorial Scholarship

Deadline for above 3 scholarships is March 14, 2008.



New Jersey State Golf Association: \$2000 to \$8000 to students who have caddied at least two seas at golf clubs that are members of the Association.

Deadline is April 1, 2008.



Morgan Hand, II Memorial Scholarship: For students 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 1, 2008

LIFE AFTER HIGH SCHOOL

In New Jersey, students have access to a variety of post secondary institutions including two-year community colleges, four-year colleges and universities, and proprietary schools. These institutions provide highly diversified programs of study to meet the individual needs of students as they prepare for future careers.



Two-Year Colleges

Two-year colleges offer students the opportunity to attain an associates degree, including the associate in art, the associate in science and the associate in applied science. Your education at a two-year school can provide you with specialized training that can be immediately applied to a job following graduation. It can also prepare you for transfer to a four-year institution where you can complete your bachelor's degree.

New Jersey's county and community colleges primarily serve the residents on their respective counties. In most instances, students enroll in the institution that serves their county. However, if you live in a county without a community college or if your college doesn't offer the program you want, you can attend one of the other community colleges.



Four-Year Colleges

New Jersey's four-year colleges grant a bachelor's degree, which is also called a baccalaureate. A few offer an associates, and most have graduate programs. Four-year colleges generally offer a broad curriculum, unless the school specializes in a certain area of study, such as music. Graduates typically receive a bachelor of arts or bachelor of science degree. Some New Jersey colleges offer degrees with specialized titles such as a bachelor of science in engineering or a bachelor of fine arts.



Transferring From A Two-Year community college

Once you complete your associates degree, you may wish to continue your education and earn a bachelor's. Many New Jersey institutions have articulation agreements or joint admissions policies to ensure easy transfer of credits from a two-year institution to a four-year school. a community college counselor can help you with questions about transferring. More information is also available through the New Jersey Transfer web site (njtransfer.org), a joint initiative between the New Jersey Commission on Higher Education and the New Jersey Presidents' Council.



10 Things College Financial Aid Offices Won't Tell You

Wednesday January 14, 5:06 pm ET

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 use 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.

Designed by: Mike Febus