

Caper Notes

LOWER CAPE MAY REGIONAL HIGH SCHOOL

For Seniors and Senior Parents

Guidance Department Newsletter

EACH CAPER NOTES CONTAINS NEW SCHOLARSHIP INFORMATION



Important Notice

Financial Aid Forms Available in Guidance NOW
It is now time to file your financial aid application.
You must file online at www.fafsa.ed.gov.

**DO NOT DELAY.
FILE EARLY!!**

The Future is NOW!

**The 9th Annual
Lower Cape May
Regional High School**

**Career Fair
2008**

**April 18, 2008
LCMR High School
8:00 am - 2:00 pm**

As always students and parents are invited to visit with the Guidance Counselors:
Senior assignment as follows:

Mr. Courtney
Ms. Markovitz
Ms. Last
Ms. Kuhlberg

A-Fa
Fe-Levai
Loftus-Rose
Roseman-Z

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

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.

LCMRHS 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.

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

SAT I & SAT II Subject Tests

<u>Test Date</u>	<u>Registration Deadlines</u>
May 3, 2008	April 1, 2008
June 7, 2008 *	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

<u>Test Date</u>	<u>Registration Deadlines</u>
April 12, 2008	March 7, 2008
June 14, 2008	May 9, 2008

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.

SENIOR AWARDS NIGHT INFORMATION

As soon as you receive notification of awards, financial aid and/or scholarships, it is important for you to bring a copy of this information to the Guidance Office. The information will be kept on file for recognition at the annual LCMRHS Senior Awards Day Program on **May 28, 2008**.

MILITARY TESTING

There are opportunities available to young men and women who 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.

Representatives from the various branches will be at the school throughout the year to talk to students.

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.

FINANCIAL AID

THE DEFINITION OF FINANCIAL NEED



“Financial Need” is the key to establishing eligibility for financial aid. Essentially it’s the difference between the cost of a particular college and the family’s EFC. If the cost of the college exceeds the EFC, the family has “need” and qualifies for need-based aid. For example: A family whose EFC is \$9,000 considers two colleges: ‘Privy Ivy’ which costs \$20,000 and ‘State U’ which costs \$9,000. At Privy Ivy, the family qualifies for \$11,000 in aid; at State U., it qualifies for no aid at all. In other words, the true cost of college is not the price printed in the glossy brochure: it’s the amount the family pays out of its own pocket. In this simplified example, the cost of attending both schools is the same \$9,000.

THE NUTS AND BOLTS OF FINANCIAL AID

Let’s start with some definitions:

- Grants and scholarships are gifts. They don’t need to be repaid, which makes them the most desirable forms of financial aid.
- Loans must be repaid.
- Work/Study is just that—money students work for (in a job provided by the college) while they study. The money does not need to be repaid.
- Need Analysis is the official income/asset evaluation that determines how much a family must contribute to the cost of college.
- Expected Family Contribution (or EFC) is the result of the need analysis.
- Dependent students are those who depend on their parents for support.
- Independent students do not depend on their parents for support. Only their income and assets, and those of a spouse, are evaluated to determine EFC. (Generally, students must be at least 24 years old by December 31 of the award year to qualify.)

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.

Financial Aid Hints

- List New Jersey colleges first on the list of schools to get the FAFSA report so that state programs will be included in the Financial Aid review.
- Scholarships will not lower a student’s financial aid eligibility, but no Financial Aid Package can exceed the actual cost of attendance.
- While grants are awarded, it is almost impossible to get through college with no loans.
- If the family financial situation changes, such as a parent losing a job, contact the college immediately so adjustments can be made.

-Atlantic City Press

ATTENTION 18 Year Old Males

All young men must register for the Selective Service within 30 days of their 18th birthday. Registration materials are available on the internet at www.sss.gov. **THIS IS FEDERAL LAW. YOU MUST BE REGISTERED IN ORDER TO RECEIVE FINANCIAL AID FOR COLLEGE.** Don’t forget this very important obligation.

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 INFORMATION

As scholarship information is received in the Counselors' Guidance 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' Guidance Office for applications and/or additional information.



MONEY AND INFO on the WEB

<http://www.amsweb.com>- AMS (Monthly Installment Plan)

<http://www.ed.gov/directloan/calc.html> - Budget/Repay Calculator

<http://www.mapping-your-future.org> -Entrance/Exit Loan Counseling

<http://www.fasfa.ed.gov> - FAFSA on the Web



Always ask for recommendation letters at least two full weeks in advance, three weeks if possible. It is also appropriate to send people a short note of appreciation for writing you a recommendation letter.

IMPORTANT!!!!!!

Read all scholarship information very carefully. Note all deadlines. If the application requires a transcript please request it from the Guidance Office at least one week before the deadline.



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.

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

PLACES TO CONTACT FOR SCHOLARSHIP MONEY

1. The primary and best source is the College/Financial Aid Officer at the university, college or vocational/technical school the student is considering attending. **PLEASE CONTACT THE FINANCIAL OFFICE AT THE INSTITUTION EARLY. THIS PERSON CONTROLS ABOUT 90% OF ALL FINANCIAL AID AVAILABLE.**
2. **Institutional Scholarships** – Various departments at a college (Art, English, etc.) may offer scholarships to students who enroll in specific majors.
3. **Community Organizations** – Many offer scholarships, loans, etc. These are primarily the kinds of scholarships that are announced through the guidance center.
4. **Business firms/unions/ex-military** – Especially large companies have scholarships, grants and awards for dependents of their employees, or in some cases for anybody. Have your parents check with their employers.
5. **Foundations** – Some community foundations offer scholarships to specific minority groups.

Scholarship Applications

Two of the most important factors in the application process are neatness and promptness. Be sure to read all directions carefully before you start completing the application form. A typed application gives the best appearance. Do not scratch out or mark through words. If a personal statement or autobiography is required, use letter size (8 ½ X 11 inch) white paper; stationary or colored paper should not be used. Pay special attention to the deadline date and to any additional items required (such as letters of recommendation, transcripts, etc.). If the application is being returned to the Counselors' Office for mailing be sure to turn it in three or four days in advance of the deadline. If the application is to be mailed directly to the scholarship committee, try to mail it at least a week in advance.

If the application requests letters of recommendation follow the guidelines given concerning whom should be asked to write your recommendations. If possible, it is a good idea to ask people from different areas instead of only asking teachers. For example, ask one teacher, one employer, one person from your church, etc. Always ask for recommendation letters at least two full weeks in advance three weeks if possible. It is also appropriate to send people a short note of appreciation for writing you a recommendation letter.

Scholarship Announcements

Remember, you cannot be awarded a scholarship **IF YOU DO NOT APPLY!**

New Jersey Burglar & Fire Alarm Association: NJBFAA/NBFAA Youth Scholarships: \$1500 and \$1000 awards for a student whose parent or natural guardian is a full time paid member of the police or sheriff's department or fire department.
Deadline is March 7, 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.

Fred Baker Scholarship: \$2000 award for a student who is pursuing a career in either Law Enforcement or Fire/ Rescue fields with a GPA of 3.0 or higher. Essay required.
Deadline is March 17, 2008.

Soroptimist International of Cape May County Medical Award: \$1000 to a student in Cape May County who plans to attend a medical or medically related educational program.
Deadline is March 17, 2008.

The Dan Ross Memorial Fund: This scholarship is available to a senior with a GPA of 3.0 or higher who is pursuing a degree in a sports related field (Sports Medicine, Physical Therapy, Physical Education, etc.) and/or has been recruited to play a sport at a Division I or II College or University.
Deadline is March 19, 2008.

U.S. Coast Guard Officers Spouses Club Scholarship: For students who are dependents of a Coast Guard member, officer, or enlisted stationed in Cape May or a dependent of a U.S. Uniformed Services member currently on active duty with the U.S. Coast Guard in Cape May or Atlantic counties. Must have a 2.8 GPA or be ranked in the top 20% of the class. Requires 3 letters of recommendation, transcript, and interview.
Deadline is March 20, 2008.

WISS Edward W. O'Connell Memorial Scholarship: \$2000 to a high school senior, majoring in accounting, who has been accepted and plans to attend a New Jersey college or university. Applicant must have been a resident of New Jersey for at least two years.
Deadline is March 20, 2008.

Erma Volunteer Fire Company Scholarship: For students with a B average or better who have participated in extracurricular activities in school or the community and demonstrate exemplary attitude and behavior.
Deadline is March 20, 2008.

The New Jersey Utilities Association Scholarship: Two \$1500 awards to residents of New Jersey planning to attend a college or university full time. Student must be a female, disabled, and/or a minority group member. Overall academics and financial situation are considered.
Deadline is March 20, 2008.

National Association of Water Companies New Jersey Chapter: Two \$2500 scholarships for students interested in the water utility industry or any related field, such as natural resource management, environmental sciences, biology, chemistry, engineering, communication, computer science, business administration, human resources, consumer affairs, law, accounting, finance, etc. The student must have been a resident of New Jersey for at least 5 years, planning to attend a two or four year college or university and maintain a GPA of at least 3.0 on a 4.0 grading scale.
Deadline is March 20, 2008.

Tourette Syndrome Association of New Jersey, INC.
Scholarship: for a senior diagnosed with Tourette Syndrome who is planning to attend a college or trade school on a part time or full time basis.
Deadline is March 20, 2008.

Foster and Adoptive Family Services New Jersey Scholarship and Grant Programs: Many different scholarships and grants available to student who are or have been in foster care or in an adoptive home, and have been under the care and custody of the New Jersey Division of Youth and Family Services (DYFS). Please see your guidance counselor for details on how to apply.
Deadline is March 20, 2008.

Italian American National Hall of Fame Scholarship: Student must have at least one parent of Italian extraction and have demonstrated academic excellence and an active participant in school and community activities.
Deadline is March 20, 2008.

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 24, 2008.

Polish-American Association of South Jersey Scholarships: One application for both awards.

Monsignor Leon S. Winowicz Memorial Scholarship:
\$1000 award to a student of Polish Ancestry.

Monsignor Edward H. Bucia Memorial Scholarship:
\$500 award to a student of Polish ancestry.

Deadline is March 24, 2008.

New Jersey State Golf Association: \$2000 to \$8000 to students who have caddied at least two seasons 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.

The Cape May County Bar Foundation Jeffrey K. Israelow and R. Robert Fleming Scholarship: \$500 each year for four years to students who foster the ideals of scholarship, public service, and assistance to the community.

Deadline is April 1, 2008.

The Lower Township Rotary Club Scholarship: \$1000 award to a student living in Lower Township and planning to attend an academic or vocational two or four year accredited institution. Dependent children and grandchildren of Rotary members are not eligible.

Deadline is April 1, 2008.

New Jersey Municipal Management Association Scholarship: \$1000 to a student who will be continuing their education at a four year college and intends to major in Public Administration/Public Policy.

Deadline is April 3, 2008.

Optimist Club of Lower Township "Friends of Youth" Scholarship: Awarded to a member of this years graduating class at LCMRHS.

Deadline is April 4, 2008.

Adele J. Monteclavo Memorial Scholarship Fund: \$2500 award to a student who will be playing golf at the college level at an accredited two or four year university, college, or community college.

Deadline is April 4, 2008.

Devon Scholars Scholarship Contest: Student must be pursuing health-related studies and have a GPA of at least 3.0.

Deadline is April 4, 2008.

New Jersey School Building and Grounds Association: An award of \$1000 goes to a high school student seeking admission to a college, university, or vocational college program. Recipients will be chosen based on financial need and application information.

Deadline is April 4, 2008.

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 April 4, 2008.

New Jersey's Vietnam Veterans' Memorial Scholarship: Two \$2500 scholarships. Student must have visited the Memorial in North Jersey (exit 116 on the Garden State Parkway) and must write an essay.

Deadline is April 4, 2008.

Remington and Vernick Engineers Scholarship: \$500 awards to students planning to study civil engineering in college. Two of the annual awards are women and/or minority students. Another award is specifically for a resident of Cape May City. Candidates must demonstrate financial need and maintain a "B" average in high school.

Deadline is April 4, 2008.

Builders League of South Jersey Scholarship: The BLSJ Scholarship Foundation will award a number of grants up to \$3000 depending on the financial need of students planning to attend an accredited vocational school or post-secondary school full or part-time, pursuing a course of study related to the fields of real estate development and construction.

Deadline is April 7, 2008.

New Jersey Chronic Fatigue Syndrome Association Scholarship: \$1000 Scholarship awarded to a senior who has Chronic Fatigue Syndrome.

Applications can be downloaded at <http://njcsfa.org>.

Deadline is April 11, 2008.

City of Cape May Library Advisory Committee Scholarship:

Two \$4800 scholarships will be awarded to high school students who reside in Cape May City, Cape May Point, or West Cape May and will graduate in 2008 from LCMRHS. The student must be accepted at an accredited college or university.

Deadline is April 11, 2008.

Cape May County Association of School Business Officials

Scholarship: \$1000 award for a senior pursuing a career in the field of education and/or business. The scholarship will be awarded over a two year period.

Deadline is April 11, 2008.

Christopher J. Loftus Memorial Scholarship: A \$1000 scholarship. Write a one page essay about how you personally have been affected by violence and what you have done to turn your life around and what you have done to help bring those experiences to positive action. Ask your guidance counselor to provide a transcript.

Deadline is April 12, 2008.

The Hellenic University Club of Philadelphia Undergraduate

Scholarships: Various scholarships awarded to students with outstanding academic qualifications, have financial need, and are of Greek decent.

Deadline is April 14, 2008.

John and Irene Papines Scholarship: Awarded to a senior of Greek Heritage.

Deadline is April 25, 2008.

The William C. & Mabel D. Hunt Memorial Scholarship:

Available to students with a strong financial need.

Deadline is April 25, 2008.

Caper 10 Scholarship: Several \$1000 awards to seniors who do not rank in the top 10 of the class and have attended LCMRHS for all four years. Involvement in extra-curricular activities is required.

Deadline is April 25, 2008.

The Billy Consalo Memorial Agricultural Scholarship:

Awarded to a student planning to pursue a career in agriculture or an agriculturally related field at a college, university, technical, business, trade school, or other institute of higher education. Student must have a "C" average or higher.

Deadline is April 25, 2008.

Marine Trades Association of New Jersey and Pennco Tech Full Scholarship for the Marine Technology Program:

The student must be a resident of New Jersey, have a strong desire to succeed in a marine industry vocational/technical program, be ambitious and see a career in the recreational marine industry in New Jersey and demonstrate strong personal character and ability through completion of the application process.

Deadline is April 25, 2008.

Marine Trades Association of New Jersey Education

Scholarship: \$1500 award to be applied to education in a marine trades program. The student must be a resident of New Jersey, have a strong desire to succeed in a marine industry vocational/technical program, be ambitious and see a career in the recreational marine industry in New Jersey and demonstrate strong personal character and ability through completion of the application process.

Deadline is April 25, 2008.

The Marine Trades Association of New Jersey and Automotive Training Center (ATC) Full Tuition Scholarship for Marine

Service Technology: A high school senior will receive a full scholarship to attend Automotive Training Center (ATC) in Warminster, PA for the Marine Service Technology Program. The student must possess a strong desire to succeed in a post-secondary technical program and upon graduation from the ATC program, seek a career in the recreational marine industry in New Jersey.

Deadline is April 25, 2008.

West Cape May Elementary School Scholarship: Student must be attending either or trade, two year, or four year college upon high school graduation. The applicant must also have attended for at least 3 years and graduated from West Cape May Elementary. A one page essay is required on the following topic: How has West Cape May Elementary School impacted your life?

Deadline is April 25, 2008.

Crest Savings Bank's Chairman's Scholarship: \$1500 to a student with a minimum GPA of 2.5.

Deadline is April 27, 2008.

The National Black Coalition of Federal Aviation Employees

Scholarship: This award is to assist minority students in completing their higher education endeavors. Students must be accepted to an accredited college, university, or vocational/trade school and must write a financial need statement in addition to the application.

Deadline is April 28, 2008.

Epilepsy Foundation of New Jersey: \$1000 scholarship for a high school senior with epilepsy who plans to attend a college or university.

Deadline is May 9, 2008.

For Your Information

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



ATTENTION STUDENTS PLANNING TO APPLY TO ANY OF THE FOLLOWING UNIVERSITIES:

**Antioch
Drexel
Johnson & Wales
Kettering
C.W. Post**

**Pace
Rochester
U Cincinnati
U Toledo
Northeastern**

GO TO WWW.CO-OP.EDU FOR SCHOLARSHIP APPLICATION