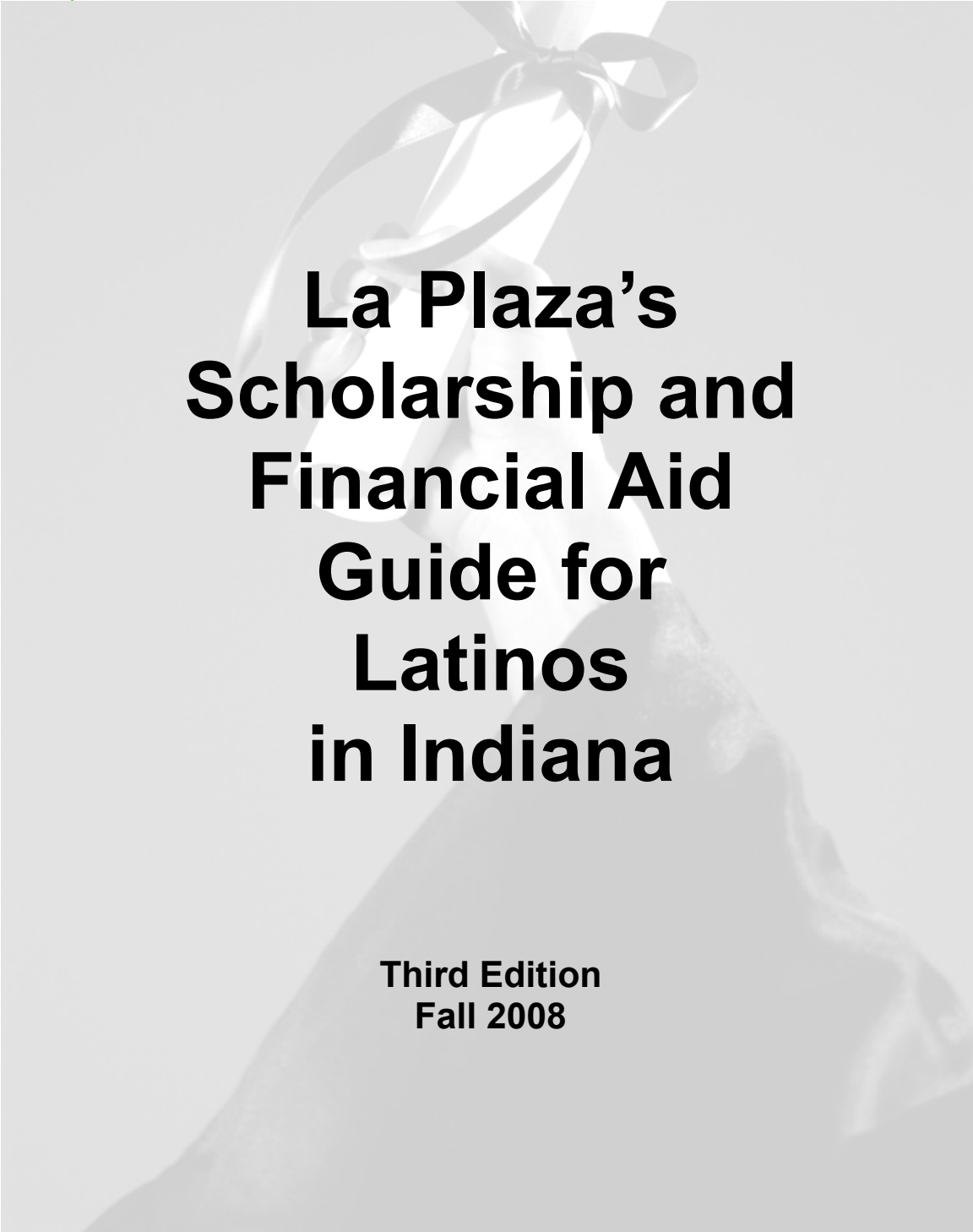




La Plaza

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La Plaza's Scholarship and Financial Aid Guide for Latinos in Indiana

**Third Edition
Fall 2008**



La Plaza

◆ Serving ◆ Educating ◆ Celebrating ◆ Connecting

La Plaza's Financial Aid Guide for Hispanic/Latino Students

Third Edition ▪ Fall 2008

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Introduction

This financial aid and scholarship guidebook is created especially for Latinos who want to pursue post-secondary education in Indiana. We have highlighted important information for those students who may not be U.S. citizens or permanent residents.

The guidebook is divided into two parts. The first part includes general information about all types of financial aid programs that are available to students and explains how to apply for them. The second part is the scholarship list which identifies a variety of different types of scholarships. The scholarships are grouped by categories to help you find those scholarships for which you may qualify. For example, there are scholarships especially for Hispanics, for women, or for people interested in studying education.

Finally, the Appendices include a variety of different aids. You can find the glossary (dictionary) of important words in Appendix K, so you can look up any terms you are not familiar with. There is a list of websites you can use to search for more scholarships in Appendix B. If you need additional help in your process towards post-secondary education, contact La Plaza or other college contacts cited in Appendix I. There is a guide to writing a good essay in Appendix C and there are forms to help you stay organized throughout the Appendices.

La Plaza will periodically update this Guide. Let us know if you discover more current information, additional scholarship sources, or have other suggestions that would improve the content and usefulness of this Guide for you. You can always contact La Plaza for additional assistance in planning for your education at 317-890-3292. Remember: We are here to help you!

What does Post-Secondary Education Cost?

- When you search different colleges, you will find that tuition rates can vary as much as \$3,000 a year to more than \$30,000 a year. Often private universities will be more expensive than public universities. Also, public universities will often offer a discounted tuition rate to residents of the state, while private universities usually have flat tuition rates.
- Although the tuition of private institutions can be intimidating, don't let that stop you from considering them. If you have taken your Core 40 classes in high school and have achieved good grades and high SAT or ACT scores, you may be eligible for academic scholarships which will help with the cost of tuition. Also, if your family income is low and you are a citizen/legal resident, you will be eligible for government assistance. There are many combinations of scholarships that might help you pay for college.

If you do not qualify for much financial assistance, and cannot afford a private school, don't let that stop you from dreaming. The state of Indiana has many great state schools that offer more affordable tuition rates. You can take a few classes at a time or condense your classes into a shorter period of time in order to make your studies more affordable.

***Continue by considering and calculating sample college costs,
Appendix J***

What is Financial Aid?

Financial Aid is the term used to describe all types of financial assistance available to students. There are three types of aid: scholarships, loans, and work programs. There are two sources of financial aid:

- **Private** financial aid which is available to **citizen or non-citizen**, *depending* on the rules of the organization that is giving the aid; and
- **Government** financial aid is *only* available for citizens, permanent residents, and certain eligible non-citizens, such as refugees.

The largest source of financial aid is the federal government, followed by state government, college, and private organizations. On average, Hispanic students receive \$6,250 in financial aid annually.¹

Type of Financial Aid	Scholarships or Grants	Loans	Work Programs
Private Available to all students regardless of documentation at the discretion of the private organization	Merit and Need-based Scholarships from... <ul style="list-style-type: none"> • Foundations • Universities • Churches • Businesses • Not-for-profits • Unions 	Private student loans from a bank	<ul style="list-style-type: none"> • Employer tuition benefit programs
Government-Sponsored <ul style="list-style-type: none"> • Federal • State Available only to U.S. citizens, permanent residents, and eligible non-citizens.	Merit and Need-based Grants or Scholarships	Government-subsidized student loans	<ul style="list-style-type: none"> • Work-study • Government-sponsored educational benefits: volunteer or military service (e.g., VISTA, AmeriCorps, National Guard)

Important Details to Remember about Financial Aid

You must apply for financial aid each year that you are in school. It's a good idea to:

- ✓ Get organized and make a plan.
- ✓ Keep a financial aid file in a safe place, where you store all copies of applications, documents, and communication you receive, preferably organized by year.
- ✓ Make a calendar of all your deadlines.

You can always get help from the Financial Aid Office at the college you are attending or call La Plaza.

Government Financial Aid

There are several government financial aid programs in the United States from both the federal and state governments. There are three basic types: **grants**, **work-study** programs, and **loans**. In order to apply for any of these programs, you must file a **FAFSA** form each year. Visit www.fafsa.ed.gov for information or to apply online. Applications are available in Spanish.

What is a government grant? A grant is a gift and it does not have to be paid back. Grants are available from the federal government or state agencies. There are two main federal government grants:

- Pell Grant provides \$400-\$4,050 depending on your need.
- Federal Supplementary Educational Opportunity Grant (FSEOG) awards from \$100-\$400 according to need.

What if I am not a U.S. citizen or legal resident?

*To qualify for U.S. government financial aid, you **must** be a U.S. citizen, permanent resident, or eligible non-citizen, for example, someone who is in the U.S. as a refugee, 'asylum granted,' or a T-visa. For more information, contact FAFSA 1-800-433-3243.*

What is work-study? This program provides part-time jobs, usually on campus, that allow students to earn money to help pay for their education. Work-study jobs are need-based and pay minimum wage or sometimes more. This money can go directly to your student account or to you.

What is a government-sponsored loan? A loan is an amount of money that you get through a bank or the government that has to be paid back. Federal loans are the cheapest and allow the longest period of time to pay back. Please look at Pages 6-8 for help understanding how loans work. Below is a comparison of the different federal loan programs available.

NAME	Subsidized Federal Stafford Loans	Unsubsidized Federal Stafford Loan	Federal Perkins Loans	Federal PLUS (Parent Loan for Undergraduate Students) Loan
DEFINITION	Loans for which you are not charged interest until repayment begins	Loans for which you are charged interest as soon as you receive the money, but you do not have to pay this until you are no longer in school.	Loans for students with extraordinary financial need	Loans for parents that have to be paid back sooner than the loans for students
AMOUNT	Varies	Varies	Varies	Can borrow up to the total amount due from school (after scholarships, grants, and other loans have been subtracted)
NEED-BASED	Yes	No	Yes	No
BEGIN PAYING	6 months after dropping below half-time status, graduation, or withdrawal	6 months after dropping below half-time status, graduation, or withdrawal	9 months after dropping below half-time status, graduation, or withdrawal	60 days after you receive the money
TIME TO REPAY	Up to 10 years	Up to 10 years	Up to 10 years	Up to 10 years
INTEREST RATE	Low, variable between 3% and 8.5%	Low, variable between 5% and 8.5%	Low, fixed 5%	Higher, variable between 4% and 9%

What financial aid is available from the State of Indiana? There are several types of state grants and financial aid programs. They are listed below:

1. HIGHER EDUCATION AWARDS AND FREEDOM OF CHOICE GRANTS. Funds for students attending public or proprietary colleges are called Higher Education Awards (HEA), and funds for students attending private colleges are called Freedom of Choice Grants (FOC).
2. ACADEMIC HONORS DIPLOMA AND CORE 40 GRANTS. Academic Honors Diploma (AHD) and Core 40 (C40) grants are offered only to students who graduate from an eligible Indiana high school with an AHD and a GPA of 3.0 or with a C40 diploma and a GPA of 2.0 on a 4.0 scale.
3. 21ST CENTURY SCHOLARS PROGRAM. You must have signed up for this scholarship in middle school. The student must have graduated from an Indiana HS with a GPA of 2.0, must enroll full-time in college, and must abstain from criminal activity and the illegal use of controlled substances including alcohol throughout high school. This is a full-tuition scholarship that can only be used at eligible Indiana colleges.
4. NATIONAL GUARD SUPPLEMENT GRANT PROGRAM (NGSG). Students must be on active drilling status in the Indiana Air or Army National Guard and must not have been AWOL during the 12 months prior to enrollment. This grant can be applied toward certain tuition and fees only at Indiana public colleges for either part-time or full-time students.
5. PART-TIME GRANT PROGRAM. At certain colleges, students enrolled less than full-time may be eligible for a Part-Time Grant. For more information, contact the financial aid office of your college.
6. STATE WORK-STUDY PROGRAM. This program helps students get work experience and earn money for college. The student is responsible for finding an eligible employer such as a state government agency, city or local government office, public library, or college.⁵

How do I qualify for Indiana state financial aid? There are four general requirements to qualify for all Indiana state financial aid:

1. You must be a US citizen/permanent resident and legal Indiana resident and must remain so during the academic year;
2. You must complete the FAFSA by March 10;
3. You must show financial need, and
4. You must be an undergraduate student working on your associate's or bachelor's degree.

By completing the FAFSA and filing it by March 10, you are automatically applying for the Indiana programs, and your college's financial aid office will advise you if you have received any of these awards. 21st Century scholarship have their own application process to be completed each year.

To learn more about Indiana State financial aid, check their website at: www.ssaci.state.in.us.

Student Loans

What is a student loan? Banks offer what are called Student or Education Loans. The government also has education loan programs. Both types of loans, government loans and bank loans, help students pay for all school-related expenses that are not already paid for by scholarships or other sources of financial aid. People often think that loans are the least desirable financial assistance because you will need to **re-pay** the total amount borrowed plus interest. However, a loan may help you finish your education sooner so that you can begin your career.

How expensive are loans? Pay attention to *interest*, which is the amount the bank or government charges for borrowing the money. You have to pay the loan amount (also called the *principal*) **and** the interest. Interest is calculated as a *percent* of the loan. Some loans have a *fixed* interest rate, meaning that the interest rate will not change the entire time you are paying back your loans and you will probably be billed the same amount each month. Others, however, have a *variable* interest rate that may increase or decrease during your repayment period. This affects how much you owe and you may not be able to predict your bills from year to year. There is a complicated formula to figure out how much interest you have to pay, but all of that is calculated by the government or bank. Below are two examples to show how interest and repayment period affects how much money you will have to pay.

What if I am not a U.S. citizen or legal resident?

Any student, regardless of citizenship status, is able to borrow money for their education provided he or she meets the requirements of the lender. Undocumented students can usually get private student loans from banks with the help of a co-borrower who is a citizen or permanent resident. Read more about these private loans on the next page, and take time to understand how loans work.

First, let's imagine that you have a loan for \$10,000 with a 5% fixed interest rate to be paid over 10 years. Your monthly payment will be \$105.81. At the end you will actually pay a total of \$12,697.79 (\$10,000 for the loan and \$2,697.79 in interest).

Loan: \$10,000

Interest: 5%

Repayment Period: 10 years

Monthly Payment: \$105.81

Total Payments: \$10,000 loan + \$2,697.79 interest

Now let's say you can pay more than \$105.81 each month. You want to pay \$188.48 each month. How long will it take you to pay off your loan plus interest? It will take only 5 years. Also, you will not be paying as much in interest. Because you only take 5 years to pay off your loan, you only have to pay \$1,308.64 in interest instead of \$2,697.79.

Loan: \$10,000

Interest: 5%

Repayment Period: 5 years

Monthly Payment: \$188.48

Total Payments: \$10,000 loan + \$1,308.64 interest

How do I choose a loan?

Be careful when choosing loan programs because some have very high interest rates, which means you have to pay more money. Government interest rates are considered low and usually do not go above 10%. [You can study the table on page 4 to see interest rates and terms for government loans.] Loan amounts can vary depending on the cost of your school and which bank you go to. Be aware that private loans often include origination fees. Usually the loan check will be sent directly to you, and it's your responsibility to pay your school bills. Each bank has different policies, especially concerning interest rates, repayment periods, and when repayment begins. It would be best to ask different banks what they can offer so you get the best deal available! It is important that you get all of the details of your loan directly from the loan officer at your lending institution. To help you understand some of the language of loan programs, we have provided you with some general information.

How long will I have to repay the loan? For most student loans you do not have to start paying immediately after receiving the money. This is called *deferred* repayment. Usually you have to start making payments 6 to 9 months after graduation, withdrawal from school, or dropping below half-time status.

The Federal PLUS Loan for parents begins repayment much sooner since it is a loan to the parents and not the student. You can usually choose how long you want to take to repay the loan—the *repayment* period. When you begin receiving bills in the mail, they will indicate the smallest amount you must pay. The minimum payment is usually based on a 10-year repayment period, meaning that if you pay the smallest amount each month it will take you 10 years before completely paying off your loan. However, if you want to pay more than that, you can. This will help you pay off your loan sooner and with less interest.

Consolidation. Each loan you accept generates a separate bill. If you get one loan each semester of school and you complete four semesters, then you will eventually have 4 different bills each month. When 2 or more of your loans are combined and made into one loan, it is called *consolidation*. If you consolidate your loans, you can reduce your separate monthly payments into one monthly payment. You may also be able to lower the total amount of interest you must pay and that makes your monthly payments smaller than when there were 4 separate bills. It is also a good idea to borrow money from the same bank and they will help you consolidate your loans automatically.

How do I apply for a loan?

Private Loans. Private bank loans require that you have employment, residency, and credit history. If you do not meet *all* of the requirements, you will need a *co-signer* (also referred to as *co-applicant* or *co-borrower*) who does and who will sign the loan in addition to you. The co-signer will not receive bills, but if you do not make your loan payments this person will be responsible for paying it for you. If you are a temporary resident or undocumented, you will need a co-signer who is a U.S. citizen or permanent resident.

Government Loans. Again, any government-sponsored program will require that you be a citizen, permanent resident, or qualified non-citizen. You must file a *FAFSA* form each year you take out a new loan. Some government loans are based on financial need and are available only to students whose household income is below a certain level. Other loans are available to any student regardless of how much money their family makes. Loans are also available for parents who help you pay for school, but these loans cannot be deferred.

Important Loan Details To Remember

- ✓ Be organized and keep your own records.
- ✓ Borrow only what you absolutely need.
- ✓ At the time you apply for the student loan, ask for the interest rate. The lower the interest rate, the better. Also, find out if interest is fixed or variable. If it is variable, you will receive notices in the mail when the interest rate is changing.
- ✓ Many banks reward borrowers who have good credit history with lower interest rates, so make sure your credit history shows good borrowing and repayment before applying for a private loan.
- ✓ Make sure you know exactly when you have to start paying back the loan.
- ✓ If for any reason you stop going to school (graduation, academic probation, withdrawal) and are no longer a student, you will have to start paying back your loans.

What About Work Programs?

It's not easy to balance work and study. Some students must work in order to pay for school. Here is a list of some of the companies that can help you along the way:

1. UPS – <http://www.upsjobs.com>

Considered in the top 100 companies to work for.

Benefits: fixed working schedule, hourly working options, weekends and holidays, paid vacation.

Education: \$3,000 - \$4,000 financial help with studies (with a maximum of \$15,000 - \$20,000); \$2,000 reimbursement for participation in loan program "UPS Earn & Learn ConSern" (with maximum of \$8,000); access to student loan programs from very beginning of employment.

2. FedEx – <http://www.fedex.com/us/careers>

Hourly and full-time jobs available.

Benefits: medical insurance, life insurance, insurance for accidents and disability, pension plans and saving plans, paid vacation.

Education: education assistance plans depend on position.

3. Starbucks – <http://www.starbucks.com>

Requirements: Must be employed with company at least one year; must obtain a "c" or "pass" in all courses.

Education: Business education classes and "GED" classes as well as licensing programs, Master's programs or certificate programs are considered for approval. The reimbursements are in the amounts of \$500 - \$1,000 based on student's position and time at the company.

4. Walmart – <http://www.walmartstores.com>

Education: They offer an assistance program, "My Education Connection", which provides students with the opportunity to take online courses, obtain their GED, and take university courses. Students can also take language and self enrichment courses. The company provides access to personal computers and employees receive discounts with online courses.

5. PETsMART – <http://www.petsmartjobs.com>

Benefits: Academic assistance and professional certification; paid vacations and holidays, store discounts, saving plans, and medical insurance.

Education: offers access to its program, "Learning Institute" an administrative program to help college students become leaders and business administrators.

6. Office Depot – <http://www.officedepot.com>

Education: Offers college tuition reimbursement programs: full time employees with 6 months of employment and part-time employees with 1 yr. of employment in the company are eligible for financial aid. The classes must relate to the job or be requirements for a college career diploma.

Scholarships

What is a scholarship? A scholarship (or grant) is a monetary gift given to students who meet a set of requirements, such as having a GPA above 3.0, or demonstrating financial need. You do **not** have to pay scholarship money back to the organization that gave it to you. Scholarship money helps to pay your tuition and expenses, such as housing and books, at technical school, college or university.

Who offers scholarships? Scholarships are available from many different organizations:

- federal, state and local governments
- private companies and foundations ⌘
- professional associations ⌘
- and other non-governmental groups—such as churches, social clubs, unions, charities, or your parents' place of employment. ⌘

Also, every college offers its own scholarships. Be sure to check with your high school counselor or coach and the colleges/universities you are considering to find out about these opportunities.

See a list of scholarships in Appendix A

How do I use the scholarship money to pay for school?

You will receive a bill shortly after you register for classes. Many scholarships will go directly to the school, and you should see the scholarship amount subtracted from the total bill. If the scholarship is less than the total bill, you must pay the remaining amount. If there is extra money after paying the bill, you will receive a refund. Your refund can be used for other school expenses such as books, computer, office equipment, gas, groceries, etc. Some scholarships will come in the form of a check directly to you, and it will be your responsibility to pay your school bill. Other scholarships require you to pay your tuition/expenses and then present the organization with your receipts. Then the scholarship organization will send you a check for that amount. Each scholarship program will explain to you its procedures for giving you the money.

What if I am not a U.S. citizen or legal resident?

You can still earn scholarships. While you are not eligible for any U.S. government-funded scholarships, there are many private scholarships for students who are not citizens or legal residents and do not have a SS#.

*This symbol ⌘ is used in the guide to identify scholarships that **do not** require U.S. citizenship or permanent residency. You will need to read and follow all the same requirements as any applicant.*

Many college-based scholarships do not require citizenship because they are funded by private donors. Work with a knowledgeable admissions counselor or financial aid advisor at the college of your choice who can recommend the scholarships that you are eligible for. Contact information is in Appendix I.

Warning: Never apply for a scholarship or college admission using false information. Never claim you are a citizen when you are not. If you do, you can be permanently barred from legal entry in to the US.

How Do I Prepare for Scholarship Requirements? Scholarships are competitive, and your goal is to show that you have the best qualifications to receive the scholarship based on the requirements described below. The requirements will vary depending on the specific scholarship you are applying for, but many of the programs have similar requirements. Here are some common scholarship requirements. Note that some requirements, such as a Community Service Record, involve keeping a written record of your activities throughout high school.

1. **GOOD GRADES.** Many scholarships are merit-based, and the most important qualification is high grades. Most applications require a Grade Point Average (GPA) ranging from a 2.5 to 3.8 on a scale of 4.0. It also helps if you have taken advanced courses, such as Advanced Placement or International Baccalaureate, that can boost your GPA.
2. **TRANSCRIPTS.** In order to prove your GPA, you will need to request official copies of your high school transcript from your school's guidance office to submit with your application. Official transcripts will be provided in a sealed envelope. **Do not open these!** Just send them with your scholarship application.
3. **COMMUNITY SERVICE RECORD (CS).** Your record of providing any kind of service to your community versus another applicant's record of community service can make a difference to the scholarship committee deciding who is more worthy to receive the desired scholarship. Be in the habit of searching for community service opportunities at your school, place of worship, a nearby community center, etc. and schedule community service into your calendar each month. You can use the My Community Service Record form in Appendix D.
4. **EXTRA-CURRICULAR ACTIVITIES.** Any activity that you engage in other than being in class is considered an extra-curricular activity. This includes any club or organization within your school or the local community, such as a sports team, band, National Honors Society, or El Puente. Scholarship committees are looking for applicants who have invested time outside of class in leadership roles while still maintaining an above-average GPA.
5. **LETTER OF RECOMMENDATION (LoR).** Always be sure to establish good communication with your teachers, employers, and counselors. This means developing and maintaining good relationships with those people who can provide evidence of your efforts in class, your dedication to your education, and your commitment to your community. These are the folks who can write a letter to a scholarship committee recommending students like you for the desired scholarship. Some applications require two, three and even four LoRs. When you ask for a LoR, it is best to give the person information about the scholarship for which you are applying and information about yourself (either your resume or a paragraph describing yourself, your efforts at school, your extra-curricular activities, and community service). Turn to Appendix G, for some guidelines requesting an LoR.
6. **ACT / SAT TEST SCORES.** When you are preparing to take these college aptitude tests, do not hesitate to send your scores to the different institutions where you might apply. Check with your high school counselor to register for these tests early. Apply for a fee waiver if you do not have the money to pay for the test. There are practice booklets to help you prepare for the tests. You may also re-take these tests to try to improve your scores. Check www.act.org and www.collegeboard.com for more information.

7. **ESSAY.** Depending on the instructions given with the scholarship application, you will be expected to write an essay on a given topic or answer a set of questions in essay form. Be sure to prepare yourself and learn the components of a good essay. The length of each essay depends on the scholarship to which you are applying. Turn to Appendix C for a guide in writing a good essay.

8. **RESUME.** Some scholarships ask students to write a resume, or a summary of the student and his/her achievements. Turn to Appendix F to find the Student Resume Guide.

9. **EVIDENCE OF FINANCIAL NEED.** Your parents' income and your income information is needed to determine what type and how much aid you are eligible for. All government aid and some scholarships require you to complete the FAFSA form. When you complete your FAFSA form, you will receive a Student Aid Report (SAR). The SAR will determine your Expected Family Contribution (EFC), which is the amount you and your family are expected to contribute toward your education. If you are unable to fill out the FAFSA, some scholarships accept your W2 forms to prove income. Since family income can vary from year to year, you must submit a new FAFSA application *every year*.

NOTE: Some scholarships will allow alternative forms of financial need evidence, such as a copy of your Tax Return (people without documents can pay taxes using their ITIN numbers) or by simply filling in the FAFSA with W-2 and Tax Return info, and submitting it with the application rather than having the FAFSA formally processed.

10. **INTERVIEW.** Some scholarships require you to interview with the people who will be choosing the scholarship winners. There are a few key things you can do to prepare yourself for these interviews. First, be prepared to discuss your background, academic achievements, college choice, career goals, and any other information you included in your application. The interviewers may not know or remember all the details from your application, so it's okay to repeat things you already wrote about. It's a good idea to practice answering these kinds of questions before the actual interview. Always be honest in your answers and don't be afraid to say "I don't know." Be yourself.

Second, be familiar with the organization that is interviewing you. Know what the organization does and be aware of anything the organization has done recently in the community. If you are awarded the scholarship, sometimes you will be expected to be an "ambassador" for their organization.

Third, be sure you are not late for your interview! If you are going to be late, call and let the interviewers know. Get directions to the interview before you leave your house, so you don't get lost. You can also make a practice drive to the location just to see how long it takes to get there.

Who can help you find scholarships?

Your high school counselor will receive information about new scholarships as they come out. Often they will be posted on your school website under the "guidance" link, or information will be posted outside of your school guidance office.

The Tu Futuro program offers personal help finding scholarships through workshops, application drives and one-on-one meetings.

Appendix

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Reading the Scholarship Information in this Guide

This guide has descriptions of some scholarships you can apply for **if you meet their specific requirements**. New scholarship programs become available on a regular basis. Appendix B lists internet sites where you can search for more scholarships. Each scholarship entry has some basic information that will help you decide if you should apply for it. If you have any questions regarding the information provided, please call La Plaza's staff at 890-3292 or the specific scholarship organization directly. The example below explains what each line of the scholarship entry means.

Name: Refers to the name of the scholarship or grant program.

Source: The name of the organization or foundation that provides the money for the scholarship or grant.

Target: A description of the type of students for whom the scholarship is available.

Deadline: Indicates the date that the application is due. Usually that means it must arrive at the organization by that date, unless it says "postmark by."

Requirements: These requirements vary from one scholarship to another and may include GPA, grade level in high school or college/university/technical school, number of letters of recommendation (LoR), citizenship or residency status, and essays required.

Amount: Indicates the amount of money you can receive for the scholarship.

Contact: Provides information that will help you contact the scholarship organization to request and submit the scholarship application. Check the organization's website to learn as much as you can about the scholarship program and how to apply. Sometimes applications can be submitted online.

Below is a **key** to remind you what certain abbreviations and symbols mean when you are reading the scholarship information. Remember to watch for the symbol **⌘** to locate scholarships that are available for undocumented students. This symbol **❖** is used when it is not determined whether citizenship or permanent residency will be a requirement. Some programs may change their requirements from time to time. Check with the contact person or organization. The key looks like this:

LoR= Letter of Recommendation	CS= Community Service Record	SAR= Student Aid Report
⌘ = Available to Non US Citizens/Non Permanent Residents	❖ = Must Check with Scholarship for Citizenship Requirement	

Some scholarships may fall into more than one category. When this happens, you will see the name of the scholarship and the page number where you can find all of the detailed information. For example, the American Chemical Society's Scholar Program is for students of Hispanic heritage with a science major. You will find this scholarship listed under *both* Hispanic Heritage and Engineering/Science/Health. In the Hispanic Heritage category on page A9, the scholarship is listed as shown below.

Name: Scholars Program
See Page A18

The rest of the information for this scholarship will be found on page A18 in the Engineering/Science/Health category.

Appendix A

Nomination-Based Scholarships

The following scholarships require a teacher's or counselor's recommendation of a student who has met certain high achievement requirements.

Name: Gates Millennium Scholars
Source: Bill and Melinda Gates Foundation
Target: Minority HS Seniors
Deadline: January 12, 2009
Requirements: 3.3 GPA
Accepted and enrolled at accredited institution
US citizen or legal resident
Meet the Federal Pell Grant eligibility requirements
Must be nominated by principals, teachers, guidance counselors, or other professional educators.
(CS) Must fill out a recommender form: supervisor at work, community group leaders, or any other adult who is familiar with the applicant's community involvement.
Amount: Varies
Contact: 1-877-690-4677
Gates Millennium Scholars
P.O. Box 1434 Alexandria, Virginia 22313
www.gmsp.org

☘ **Name:** Kohl's Kids Who Care
Source: Scholarship America—Kohl's Department Stores
Target: Open to children ages 6 through 18 who are nominated by someone at least 21 years old
Deadline: March 15, 2009
Requirements: Must be nominated
Involvement in community service and volunteer work in past 12 months
Amount: \$1,000- \$5,000
Contact: <http://kohlscorporation.com/communityrelations/scholarship/index.asp>

☘ **Name:** Lilly Endowment Community Scholarships
Source: The Indianapolis Foundation Community Scholarships
Target: Students who demonstrate financial need and a motivation to improve himself/herself and/or a high level of responsibility through work, assistance in caring for family members, volunteerism, and/or extracurricular activities
Deadline: January 2009 (Check with your HS counselor for exact deadline)
Requirements: Must be resident of Marion County and graduate from a Marion County HS.
Minimum GPA of 2.5.
Plan to pursue a full-time baccalaureate starting in the fall.
Amount: 12 full tuition scholarships to any accredited Indiana college/university. Additional smaller scholarships available to students who are finalists but are not chosen for the full tuition scholarship.
Contact: www.cicf.org
scholarship@cicf.org
317-631-6542 ext. 279 or Sara B. Cobb 317-916-7309
Central Indiana Community Foundation Attn: Scholarship Program
615 N. Alabama St, Ste. 119
Indianapolis, IN 46204

Appendix A

Nomination-Based Scholarships

⌘ **Name:** Minority/ Disadvantaged Scholarship Program
Source: The American Institute of Architects/ American Architectural Foundation
Target: High School seniors and college freshman who plan to study architecture in NAAB-accredited program
Deadline: Nomination by guidance counselor due in early December
Requirements: Nomination
Application form
Amount: \$500—\$2,500
Contact: http://develop2.aia.org/ed_arched_minoritydisadvantagededsch
The American Institute of Architects
1735 New York Ave, NW
Washington, DC 20006-5292
(800) 242-3837

❖ **Name:** Signet Classic Student Scholarship Essay Contest
See Page A12

Name: Yoshiyama Award for Exemplary Service to the Community
Source: The Hitachi Foundation
Target: HS Seniors who have demonstrated commitment to their community
Deadline: Check website in December for deadline
Requirements: (CS) The adult completing the nomination form must be able to demonstrate a student's impact in a given community and his/her potential for long-term sustainable community change through their leadership and dedication. Nominator must be able to answer 'yes' to a series of questions about the student.
US citizen or permanent resident
Amount: \$5,000 over two years
Contact: www.hitachifoundation.org
(202) 457-0588
1215 17th St. NW
Washington, DC 20036

Appendix A

Community Service Scholarships

The following require a number of hours providing service to local community agencies and/or communities as a whole.

⌘ **Name:** A. Patrick Charnon Memorial Scholarship
Source: The Center for Education Solutions
Target: Students of any nationality who have demonstrated their commitments to building communities
Deadline: March 31
Requirements: 3 LoR
(CS) 2-4 page essay on how community service experiences have shaped your life and how you will use your college education to build communities
Amount: \$1,500
Contact: www.cesresources.org/charnon.html
scholarship@cesresources.org
(925) 934-7304
A. Patrick Charnon Memorial Scholarship
The Center for Education Solutions
P.O. Box 208
San Francisco, California 94104-0208

⌘ **Name:** Best Buy Scholarship
Source: Scholarship America—Best Buy Children's Foundation
Target: High School seniors planning on attending college full time
Deadline: February 15, 2009
Requirements: Must volunteer time in the community, excel in academics, and participate in extracurricular activities
Amount: \$1,500—\$10,000
Contact: <https://bestbuy.scholarshipamerica.org/> (application available in January 2009)
Scholarship America
One Scholarship Way
P.O. Box 297, Saint Peter, MN 56082

Name: HACER Hispanic American Commitment to Educational Resources
See Page A7

Name: Indiana Scholarship Program
Source: Horatio Alger Association of Distinguished Workers
Target: Student must have overcome great obstacles in his/her life
Deadline: October 30
Requirements: 2.0 GPA and (CS) strong commitment in service to others
US citizen or permanent resident
Amount: \$5,000
Contact: (703) 684-9444
Fax (703) 684-9445
Horatio Alger Association
99 Canal Center Plaza
Alexandria, VA 22314

⌘ **Name:** Kohl's Kids Who Care Scholarship
See Page A1

Name: Yoshiyama Award for Exemplary Service to the Community
See Page A2

Community Service Scholarships

☞ **Name:** Peace Scholarship
Source: Barbara Wiedner and Dorothy Vandercook Memorial Scholarship Foundation
Target: HS Senior or College Freshman
Deadline: March 1, 2009
Requirements: 2 LoR
(CS) Brief autobiography of your activities relating to peace and social justice, nuclear disarmament issues, and conflict resolution (e.g., copies of newspaper articles, verification by your references). Describe how you will contribute to a peaceful and just society in the future.
No GPA or age requirements, and students from any country may apply.
Amount: \$250-\$500
Contact: www.grandmothersforpeace.org
Leal Portis
portis.leal@gmail.com
(530) 265-3887
Wiedner & Vandercook, M.S.F.
c/o Leal Portis, President
301 Redbud Way
Nevada City, CA 95959

❖ **Name:** Prudential Spirit of Community Award
Source: Prudential Insurance Agency
Target: Middle or High School student who has conducted a volunteer-service activity within the past 12 months
Deadline: October 31
Requirements: (CS)
Live in the US, District of Columbia, or Puerto Rico
Amount: \$1,000-6,000
Contact: <http://www.prudential.com/view/page/public/12846>
1-888-450-9961
Prudential Spirit of Community Awards, CSFA
One Scholarship Way, P.O. Box 297
St. Peter, MN 56082

Name: Sam M. Walton Community Scholarship
Source: Wal-Mart Stores
Target: HS Senior with financial need
Deadline: Check website in November.
Requirements: 2.5 GPA
ACT/SAT test scores
(CS) Record of involvement in school system
US citizen
Amount: \$1,000 *Winners are then eligible for state title \$5,000 or national title \$25,000.
Contact: www.walmartfoundation.org
(800) 530-9925
SPA Scholarship Program Administrators
702 SW 8th St.
Bentonville, AR 72716

Hispanic/Latino Scholarships

The following require the applicant to be of Hispanic/Latino descent and/or have at least one parent who is of Hispanic/Latino descent.



Name: Asian American Alliance IPS Scholarship
Source: Asian American Alliance
Target: Minority students attending IPS high schools
Deadline: Information and applications available in November
Requirements: Check with your IPS high school counselor
Amount: \$500
Contact: www.aaalliance.org
317-818-6699
Asian American Alliance
1000 E. 116th St.
Carmel, IN 46032



Name: Berrien Fragos Thorn Arts Scholarship for Migrant Farmworkers
Source: Geneseo Migrant Center
Target: Any artist (visual, performing, media, literary, crafts) with a history of movement to obtain work in agriculture
Deadline: Two different scholarships available: Grants under \$500 do not have a deadline. Grants up to \$2500 deadline is June 1 and November 1.
Requirements: Minimum 16 years of age
Applicant need not be enrolled in school
LoR (very important)
History of movement to obtain work in agriculture
Amount: Grants up to \$2500: Budget or documentation of expenses and a portfolio of samples of work
Up to \$2,500
Contact: www.migrant.net/migrant/scholarships.htm
1-800-245-5681
Arts Scholarship Committee
BOCES Geneseo Migrant Center
27 Lackawanna Ave., Mt. Morris, NY 14510



Name: 'Careers for the Future' Scholarship
Source: Indiana Latino Institute, Inc.
Target: Beginning students enrolled in an Indiana university, preference given to Latino students who are first-generation college students
Deadline: May 31, 2009
Financial Need Form
Requirements: Community Service
Applying to or enrolled in accredited Indiana college/university
Minimum 2.5 GPA
Amount: \$1,250
Contact: Indiana Latino Institute, Inc.
445 N. Pennsylvania St., Suite 800
Indianapolis, IN 46204
(317) 472- 1055
www.indianalatinoinstitute.com

Name: CHCI Scholarship Award
Source: Congressional Hispanic Caucus Institute
Target: Students who prove financial need, history of CS and leadership, as well as depth of character
Deadline: Check website
Requirements: 3 LoR
Tax return
(CS)
No GPA requirement but must be accepted to an accredited institution
US citizen or permanent resident
Amount: \$2,500 to attend 4-year or graduate level institution
\$1,000 to attend 2 year community college
Contact: www.chci.org/chciyouth/scholarship/scholarship.htm
(202) 543-1771
Fax (202) 546-2143
Congressional Hispanic Caucus Institute
911 Second St. NE
Washington, DC 20002



Name: Dr. Juan Andrade Scholarship for Young Hispanic Leaders
Source: United States Hispanic Leadership Institute
Target: Hispanic students enrolled or accepted in a four-year institution in the US
Deadline: December 19, 2008
Requirements: Financial Need
Essays, Transcript, Letter of Reference, Resume
Attend USHLI National Conference in Chicago, IL
Amount: \$1,000
Contact: www.uskli.org/resources/DrJuanAndradeJrScholarship.html
(312) 427-8683

Name: Education and Leadership Development Program
Source: Jackie Robinson Foundation
Target: Minority HS Senior
Deadline: March 31
Requirements: Financial need, high academic achievement and leadership
SAT scores 900 and above or ACT scores 21 and above
US citizen
Amount: Up to \$7500
Contact: www.jackierobinson.org
(301) 986-1600 Ext. 260
Jackie Robinson Foundation, Attn: Scholarship Programs
75 Varick St. , 2nd Floor New York, NY 10013



Name: General Electric/LULAC Scholarship Program
See Page A13

Name: General Motors Scholarship Program
See Page A13

Hispanic/Latino Scholarships

Name: HACER Hispanic American Commitment to Educational Resources
Source: Ronald McDonald House Charities
Target: HS Senior with at least one parent of Hispanic origin
Deadline: Check website
Requirements: Be accepted and enrolled to an accredited institution
US citizen/ permanent resident
Transcript
(CS) 2-page personal statement about your community involvement, career goals, and desire to contribute to your community
Amount: \$100,000 divided over 4 years (\$25,000 per year)
Contact: <http://www.rmhc.com/scholarships#available>
RMHC/HACER Scholarship Program
Scholarship Program Administrators
P.O. Box 22376
Nashville, TN 37202

Name: High School Scholarship Program
Source: Hispanic Scholarship Fund
Target: HS Senior with Hispanic heritage
Deadline: February 18, 2009
Requirements: 3.0 GPA
Accepted and enrolled at accredited institution
SAR
Enrollment Verification Form
US citizen or legal resident
Amount: \$1,000—\$5,000
Contact: www.hsf.net
1 (877) 473-4636
scholar1@hsf.net



Name: Hispanic Engineers National Achievement Awards
See Page A16

Name: Hispanic Heritage Youth Awards
Source: Hispanic Heritage Foundation
Target: HS Senior of Hispanic heritage with at least one parent of Hispanic origin
Deadline: March
Requirements: Min. GPA of 3.0
US citizen or permanent resident of US
Amount: Up to \$8,000
Contact: http://www.hispanicheritage.org/youth_int.php?sec=193
202-861-9797
Hispanic Heritage Youth Awards
2600 Virginia Avenue N.W
Suite 406
Washington, DC 20037-1905

Hispanic/Latino Scholarships

☞ **Name:** Indianapolis Foundation Community Scholarships (Numerous scholarships available. Not all of them require US citizenship/permanent residency. Check website to see which ones you qualify for.)
Source for La Plaza Scholarship Fund and Mexican Scholarship Fund.
Source: Central Indiana Community Foundation
Target: Minority HS students
Deadline: Varies
Requirements: Varies
Amount: Varies
Contact: www.cicf.org/scholarships
scholarship@cicf.org
(317) 631-6542 ext. 279
Central Indiana Community Foundation
615 N. Alabama St, Ste. 119, Indianapolis, IN 46204

◆ **Name:** The Indianapolis Star Scholarship Fund
See Page A14

◆ **Name:** Industry Minority Scholarship
See Page A16

☞ **Name:** La Plaza Scholarship Fund
Source: The Indianapolis Foundation Community Scholarships
Target: Indiana students of Hispanic descent pursuing higher education at an Indiana college or university
Deadline: March 2009 (Check website for exact date)
Requirements: GPA 2.7, Financial Need, CS, HS Transcript, LoR
Essay: Describe your current involvement in the Hispanic community and why it is important to you.
Amount: \$8,000 (\$2,000 per year for 4 years)
Contact: www.cicf.org
scholarships@cicf.org
(317) 631-6542 ext. 279
Central Indiana Community Foundation Attn: Scholarship Program
615 N. Alabama Street, Suite 119
Indianapolis, IN 46204

◆ **Name:** Lagrant Foundation Scholarship
See Page A14

Name: LULAC National Scholarship Fund
Source: League of United Latin American Citizens
Target: Hispanic students enrolled or planning to enroll in an accredited college/university in the US, including 2-year colleges or vocational schools that lead to an associate's degree
Deadline: Check website
Requirements: Must be U.S. citizen or legal resident.
General Awards: Grades and academic performance, personal interview, essay, financial need, community service, and leadership activities
Honors Awards: Minimum GPA of 3.5, and (if entering college freshman) minimum ACT score of 20 or SAT score of 840.
National Scholastic Achievement Award: Minimum GPA of 3.5, and (if entering college freshman) minimum ACT score of 23 or minimum SAT score of 970.
Amount: General Awards: \$250-\$1000, Honors Awards \$250-\$1000, National Scholastic Achievement Award: \$1000 and higher
Contact: www.lnesc.org
Send completed application to local LULAC Council office.

Hispanic/Latino Scholarships

☩ **Name:** Mexican Scholarship Fund
Source: The Indianapolis Foundation Community Scholarships
Target: Students of Mexican descent pursuing higher education
Deadline: March 2009 (Check website for exact deadline)
Requirements: GPA of 3.3
Demonstrate financial need
List all school and community activities and honors over the past 4 years.
HS transcript
Letter of Recommendation
1 page essay: Describe what your Mexican heritage means to you, OR please describe your involvement with the Hispanic community.
Amount: Varies
Contact: www.cicf.org
scholarships@cicf.org
(317) 631-6542 ext. 279
Central Indiana Community Foundation Attn: Scholarship Program
615 N. Alabama Street, Suite 119, Indianapolis, IN 46204

☩ **Name:** National Association of Hispanic Journalists—Various Scholarships
Source: National Association of Hispanic Journalists
Target: High School and College Undergraduate students pursuing a degree in the field of journalism
Deadline: In the Spring— check website
Requirements: Vary by scholarship
Amount: \$1,000- \$5,000
Contact: www.nahj.org
(202) 662-7145

Name: National Scholarship Program
See Page A17

Name: Richard G. Lugar Minority Scholarship
Source: Fund for Hoosier Excellence
Target: Minority HS Senior
Deadline: Contact organization
Requirements: SAT scores 1000 and above, 3.0 GPA
Attend an Indiana college or university
US citizen
Amount: \$4,000-\$20,000
Contact: (317) 633-4015
Fund for Hoosier Excellence
P.O. Box 97
Indianapolis, IN 46206



Name: SADCO Scholarship
Source: SADCO: Sociedad Amigos De Colombia
Target: Indiana resident HS Senior or undergrad pursuing associate's or bachelor's degree that is of 1st, 2nd, or 3rd generation Hispanic heritage
Deadline: April 2009
Requirements: Letter of Recommendation
Essay
Accepted to accredited institution
Positive leadership ability and demonstration of responsibility
GPA: Achievement Award 3.6 GPA
Need Award 3.0 GPA & tax returns
Amount: \$1,600
Contact: www.sadco.org
sadcowww@lquest.net
(317) 767-7927
SADCO
P.O.Box 1141
Carmel, IN 46082

Name: Scholars Program
See Page A17

Athletic Awards and Scholarships

Name: SAMMY Award
Source: got milk?
Target: Graduating HS Senior scholar athletes
Deadline: November of each year
Requirements: (CS) Must demonstrate excellence in academics, athletic performance, leadership, and community service.
Must be a legal resident in one of the 48 contiguous states or District of Columbia.
Amount: \$7500
Contact: www.whymilk.com
Check website for updated information.

Art, Poetry, and Essay Contests



Name: Berrien Fragos Thorn Arts Scholarship for Migrant Farmworkers
See Page A5



Name: Elie Wiesel Prize in Ethics Essay Contest
Source: Elie Wiesel Foundation for Humanity
Target: Full-time Juniors and Seniors in college or university
Deadline: December 19, 2008
Requirements: Must have a Faculty Sponsor
Verification of eligibility (letter from school stating level of completion)
Check website for annual essay question.
Amount: \$500-\$5000
Contact: <http://www.eliewieselfoundation.org/>
Telephone (212) 490-7788
Fax (212) 490-6006
Elie Wiesel Foundation for Humanity
555 Madison Ave. 20th Floor
New York, NY 10022



Name: Fountainhead Essay Contest
Source: The Ayn Rand Institute
Target: HS and college students
Deadline: April 25, 2009
Requirements: There are three different essay contests throughout the year:
9th and 10th graders; 11th and 12th graders; College students.
Check website for topic.
Amount: \$50-\$10,000
Contact: www.aynrand.org
essay@aynrand.org
949-222-6550
The Fountainhead Essay Contest, Dept. W
The Ayn Rand Institute
2121 Alton Pkwy. Suite 250
Irvine, CA 92606



Name: National Peace Essay Contest
Source: United State Institute of Peace
Target: Students in 9th through 12th grade who attend a public, private or parochial schools
Deadline: February 1, 2009
Requirements: 1,500 word essay
Topic varies. Please check website.
Must have a sponsor/coordinator within your school who can review essays and act as key contact between participant and USIP.
Amount: Up to \$10,000 and trip to Washington, DC
Contact: <http://www.usip.org/ed/npec/index.html>
essay_contest@usip.org
(202) 457-1700
United States Institute of Peace
National Peace Essay Contest
1200 17th Street, NW
Washington, DC 20036

Art, Poetry, and Essay Contests



Name: Poetry Contest
Source: The International Library of Poetry
Target: Open to all poets
Deadline: Ongoing
Requirements: Open to all poets. Check website for updated information.
Can submit poems online or through the mail.
Amount: \$100-\$10,000
Contact: www.poetry.com
(410) 356-2000
The International Library of Poetry
1 Poetry Plaza
Owings Mills, MD 21117



Name: Scholastic Art & Writing Awards
Source: Scholastic Inc.
Target: All students grade 7-12 enrolled in US public schools
Deadline: Varies. Check in October for updated information.
Requirements: Awards are available in 10 writing categories and 16 art categories.
Amount: \$100-\$5,000
Contact: www.scholastic.com/artandwritingawards/index.htm
a&wgeneralinfo@scholastic.com
(212) 343-6100
Scholastic Art & Writing Awards
555 Broadway Ave
New York, NY 10012



Name: Signet Classic Student Scholarship Essay Contest
Source: Penguin Putnam Inc.
Target: HS Juniors and Seniors between 16 and 18 years of age
Deadline: April 15, 2009
Requirements: Each English teacher may only submit one Junior and one Senior essay.
At least 2 and no more than 3 double-spaced pages.
Essay must be the original work of the applicant.
Must be HS Junior or Senior between 16 and 18 years old.
Amount: \$1000 and a Signet Classic library for their school
Contact: <http://www.penguinputnam.com/static/html/services-academic/essayhome.html>
Penguin Putnam Inc.
Academic Marketing Department
Signet Classic Student Scholarship Essay Contest
375 Hudson Street
New York, NY 10014

Business/Communication/Law

❖ **Name:** Ellen Masin Persina Scholarship for Minorities in Journalism
Source: National Press Club
Target: Minority high school seniors who have been accepted to a college for upcoming year
Deadline: In the Spring—check website
Requirements: Application form, Work samples, Essay, Letters of recommendation, transcript, FAFSA
GPA 3.0
Amount: \$20,000
Contact: <http://npc.press.org/activities/aboutscholarship.cfm#persina>
National Press Club
202-662-7500

Name: General Electric/LULAC Scholarship Program
Source: General Electric Foundation and League of United Latin American Citizens
Target: Minority college Freshman enrolled as business or engineering major leading to a bachelor's degree at an accredited college or university
Deadline: July 15
Requirements: Student must be college Sophomore in the fall.
Minimum 3.25 GPA
Must be a US citizen or legal resident.
3 LoR
College transcript
Personal statement describing how your studies are leading toward your professional/career goals
Amount: \$5,000
Contact: www.lnesc.org
(202) 835-9646
LULAC National Educational Service Center
General Electric Foundation/LULAC Scholarship
2000 L Street, NW, Suite 610
Washington, DC 20036

Name: General Motors Scholarship Program
Source: Hispanic Scholarship Fund
Target: Hispanic heritage HS Senior majoring in business or engineering
Deadline: Check website in April
Requirements: 3.0 GPA
US citizen or legal permanent resident with SS#
Must apply for FAFSA.
Amount: \$2500
Contact: <http://www.hsf.net/scholarship/programs/gm.php>
1-877-HSF-INFO
HSF/GM Scholarship Selection Committee
Hispanic Scholarship Fund
55 Second Street, Suite 1500
San Francisco, CA 94105

◆◆ **Name:** The Indianapolis Star Scholarship Fund
Source: The Indianapolis Foundation Community Scholarships
Target: Minority students
Deadline: March 2009 (Check website for exact deadline)
Requirements: Preference given to residents of Marion County who demonstrate financial need, plan to pursue degree relating to newspaper business: finance, marketing, advertising, journalism, sales, graphics, customer service, photography, information technology, management, etc.
Amount: Varies
Contact: www.cicf.org
scholarships@cicf.org
(317) 634-2423 ext. 279
Central Indiana Community Foundation
Attn: Scholarship Program
615 N. Alabama Street, Suite 119
Indianapolis, IN 46204

⌘ **Name:** JDF Scholarship & Mentorship Program
Source: Justicia en Diversidad Foundation
Target: High School student planning to attend two or four-year college full-time and planning to pursue a career in law
Deadline: Check website
Requirements: Latino heritage
GPA 2.5 minimum
Transcript, Letter of Recommendation, Personal Statement, Extracurricular Activities, Volunteer Work, Financial Information
Amount: \$1,500
Contact: www.law.harvard.edu/students/orgs/alianza/scholarship/
La Alianza, Justicia en Diversidad Foundation
Harvard Law School
Cambridge, MA 02138

◆◆ **Name:** Lagrant Foundation Scholarship
Source: Lagrant Foundation
Target: Current undergraduate minority Freshman, Sophomores, and Juniors majoring in a field of study that has an emphasis on public relations, marketing or advertising or must minor in communication with desire to pursue a career in the above mentioned majors
Deadline: Feb. 27, 2009
Requirements: Minimum 2.75 GPA
Full-time student at a four-year college/university with 12 credits or more per semester
Essay
(CS) Description of college/community involvement and any honors/awards received
Letter of Recommendation
Official college transcript
Resume
Amount: \$5000
Contact: http://www.lagrantfoundation.org/
323-469-8680
The Lagrant Foundation
626 Wilshire Blvd. Suite 700
Los Angeles, CA 90017-2920

⌘ **Name:** Leonard Perryman Scholarship for Ethnic Minority Students
Source: United Methodist Communication
Target: Undergraduate Junior or Senior United Methodist student who intends on pursuing a career in religion journalism/mass communications in their study at an accredited US college/university
Deadline: March 15, 2009
Requirements: Evidence of enrollment at college Junior or Senior level; community college students that will transfer to a university as Juniors are also eligible.
3 LoR
Official transcript
Statement of not more than 500 words about your interest in religion, journalism or mass communications and your planned course of study
Amount: \$2,500
Contact: <http://crt.umc.org>
scholarships@umcom.org
Leonard Perryman Scholarship Committee
Communications Resource Committee-UMCom
P.O. Box 320,
Nashville, TN 37202-0320 or
810 12th Avenue South
Nashville, TN 37203-4744

❖ **Name:** Radio and Television News Directors Foundation Electronic Journalism Scholarships
Source: Radio and Television News Directors Foundation
Target: College Sophomores and Juniors with intent to pursue career in electronic journalism (any major)
Deadline: Varies
Requirements: Several scholarships available but may only apply for one.
Resume, Letter of Recommendation from Dean or faculty sponsor
Requires a SS# or an ITIN number
One-page personal statement
Broadcast applicant must submit one to three examples of journalistic skills
A brief statement describing your role in each story
Amount: \$1,000-\$10,000
Contact: http://www.rtnda.org/pages/media_items/scholarships-for-undergraduate-students524.php?id=524
Irving Washington, irvingw@rtndf.org
(202) 467-5218
RTNDF Scholarships, 1600 K Street NW, Suite 70 Washington, DC 20006

Education

Name: PDK International Scholarship Grants for Prospective Educators
Source: Phi Delta Kappa International
Target: HS Seniors planning career in education
Deadline: February 1, 2009
Requirements: Essay, Letters of Recommendation, transcript
SS#
Amount: \$1,000-\$5,000
Contact: <http://www.pdkintl.org/awards/awardhome.htm>
Submit to nearest PDK chapter. Check website for contact information for the Indianapolis, Indiana Chapter #1031.

Engineering/Science/Health

⌘ **Name:** AHETEMS General Scholarship for Undergraduates
Source: Advancing Hispanic Excellence in Technology, Engineering, Math, and Science, Inc.
Target: Students pursuing degree in science, technology, engineering, or math
Deadline: April 1, 2009
Requirements: Must be graduating with h.s. diploma, accepted into two-year or four-year college or U.S., and registered full-time in science, technology, engineering, or math discipline
Application Form, Personal Statement, Transcript, Letter of Recommendation
Amount: \$1,000- \$3,000
Contact: www.ahetems.org/scholarships

⌘ **Name:** Hispanic Engineers National Achievement Awards
Source: National Association of Hispanic Engineers
Target: Hispanic students with one of the following majors: engineering, math, computer science, or material science
Deadline: April each year (application available in September)
Requirements: Transcript, Several LoR, Resume
Essay
Amount: Varies. Several scholarships available. Need only submit one application to be considered for all scholarships you qualify for.
Contact: www.henaac.org
Kathy Borunda
Kathy@henaac.org
(323) 262-0997
HENAAC Attn: Student Scholarship Committee
3900 Whiteside Street
Los Angeles, CA 90063

⌘ **Name:** Industry Minority Scholarship
Source: American Meteorological Society
Target: Minority students entering their freshman year of college and plan to pursue a degree in the atmospheric or related oceanic and hydrologic sciences
Deadline: Check website
Requirements: LoR, Transcript
SAT scores or similar national college entrance exam
Essay of approximately 500 words
\$3,000 each year for two academic years
Amount: <http://www.ametsoc.org/>
Contact: (617) 227-2426 ext. 246 Donna Fernandez or ext. 235 Stephanie Armstrong
Send original application materials to nearest local chapter (see application).
Send photocopy of application materials to national office:
AMS, Attn: Minority Scholarship
45 Beacon Street
Boston, MA 02108

Name: Industry Undergraduate Scholarship (for Juniors and Seniors)
Source: American Meteorological Society
Target: Full-time undergraduate students entering their junior or senior year with the following majors: atmospheric or related oceanic or hydrologic sciences, OR clear intent to pursue a career in the same areas once in graduate level studies
Deadline: Check website
Requirements: Minimum 3.25 GPA
US citizens or permanent residents
Transcripts, Three (3) LoR, Two 200 word essays
Amount: Up to \$4,000 for two academic years (\$2,000 each year)
Contact: <http://www.ametsoc.org/>, Debra Fernandez, dfernand@ametsoc.org, (617) 227-2426 ext. 246

Name: National Scholarship Program
Source: National Association of Hispanic Nurses
Target: Hispanic students who demonstrate leadership potential in the nursing field
Deadline: Check website
Requirements: Must be member of the NAHN.
Currently enrolled in an accredited school of nursing
Must be a US citizen or legal resident
Minimum 3.0 GPA
LoR, Transcripts, 1 page essay
Amount: \$1,000-\$2,000
Contact: <http://thehispanicnurses.org/nahn-scholarships/index.php?Itemid=246>
latinanrse@socal.rr.com
National Association of Hispanic Nurses
1501 Sixteenth Street, NW
Washington, DC 20036

Name: Scholars Program
Source: American Chemical Society
Target: Undergraduate or graduate student of Hispanic heritage with one of the following majors: chemistry, biochemistry or chemical engineering, organic chemistry, or forensics
Deadline: March 31, 2009
Requirements: 3.0 GPA
US citizen or permanent resident
Amount: Up to \$3000
Contact: www.acs.org
scholars@acs.org
(800) 227-5558 ext.6250
American Chemical Society
155 Sixteenth Street, NW
Washington, DC 20036

Name: Tylenol Scholarship
Source: Tylenol
Target: Students pursuing careers in health care
Deadline: Check website
Requirements: Judged on leadership qualities and academic performance
Undergraduate or post-graduate education in health care
Amount: \$1,000 and \$10,000
Contact: www.tylenol.com

Technical/Vocational

❖ **Name:** Automotive Educational Fund Scholarships
Source: Automotive Hall of Fame
Target: Must have interest in automotive career
Deadline: Accepted Jan 1– June 1
Requirements: 2 LoRs
Transcript
Letter of acceptance for associate, bachelors, or masters program with full time enrollment
Amount: \$250—\$2,000
Contact: www.automotivehalloffame.org
(313) 240-4000
Automotive Hall of Fame Scholarship Programs
21400 Oakwood Boulevard
Dearborn, Michigan 48124

❖ **Name:** Earl W. and Edna L. Russell Scholarship Fund
Source: The Indianapolis Foundation Community Scholarships
Target: HS students or college students pursuing a technical or vocational degree
Deadline: March 2009 (Check website for exact deadline)
Requirements: Demonstrate academic promise and financial need.
Plan to attend an accredited technical or vocational institution in Indiana.
List places of employment and/or volunteer service over the last 4 years.
List all school and community activities and honors over the past 4 years.
Brief explanation of how you plan to pay your tuition
Current transcript
2 LoR
Amount: Varies
Contact: www.cicf.org
scholarships@cicf.org
(317) 631-6542 ext. 279
Central Indiana Community Foundation Attn: Scholarship Program
615 N. Alabama Street, Suite 119
Indianapolis, IN 46204

❖ **Name:** Indiana Constructors, Inc. Scholarship Fund
Source: The Indianapolis Foundation Community Scholarships
Target: Minority students
Deadline: March 2009 (Check website for exact deadline)
Requirements: Pursuing degree related to highway, bridge, and/or the utility construction industry with intent to pursue a career in same field
(CS) Demonstrate talent, scholastic achievement, work experiences, and skill as shown through school and community
Amount: Various
Contact: www.cicf.org
scholarships@cicf.org
(317) 631-6542 ext. 279
Central Indiana Community Foundation Attn: Scholarship Program
615 N. Alabama Street, Suite 119
Indianapolis, IN 46204

Name: The Technical Minority Scholarship Program
Source: Xerox Corporation
Target: Undergraduate students
Deadline: September 30, 2008
Requirements: Minimum 3.0 GPA
Enrolled as a full-time students in any of these technical fields: information management; computing and software systems; laser optics; materials science chemistry; printing management; physics; engineering.
US citizen or permanent resident
Minority descent
Application and resume: forms and instructions available online
Amount: \$1,000-\$10,000
Contact: www.xerox.com/careers
Xerox Technical Minority Scholarship Program
150 State Street, 4th Floor
Rochester, NY 14614

Appendix B

Other Places to Find Scholarships

This guidebook provides only some of the scholarships available to you. New scholarship programs can begin at any time. Below are other internet sites where you can search for more scholarships and advice on how to apply.

Please be aware of **SCAMS** (tricks) when searching online! You should NOT be charged to get scholarship information. You can find plenty of scholarships on the internet for FREE! The following claims or questions are signals that a scholarship internet site may be a **scam** to get you to pay money for information you can get for free somewhere else:

“The scholarship is guaranteed or your money back.”

“You can’t get this information anywhere else.”

“May I have your credit card or bank account number to hold this scholarship?”

“We do all the work.”

Scholarship Lists for Latino Students:

- * **MALDEF** (Mexican American Legal Defense and Educational Fund) - www.maldef.org
- * **Latino College Dollars** (Tomas Rivera Policy Institute) - www.latinocollegedollars.org
- * **CHCI National Scholarships** (Congressional Hispanic Caucus Institute) www.chci.org
(Most scholarships require U.S. citizenship)

Other Websites for Scholarship Information:

www.aspira.org/	www.fastweb.com	www.scholarships.com
college_resources.htm	www.finaid.org	www.scholarshipsforhispanics.org
www.college-scholarships.com	www.finaid.gov	www.scholarshipTRAK.com
www.collegeanswer.com	www.free-4u.com	www.srnexpress.com
www.collegeboard.com	www.freschinfo.com	www.ssciencewise.com
www.collegeispossible.org	www.guaranteed-scholarships.com	www.studentaid.ed.gov
www.collegenet.com	www.hacu.net	www.studentaidalliance.org
www.collegequest.com	www.hispanicfund.org	www.studentjobs.gov/e-scholar.asp
www.college.gov	www.hsf.net	
www.edfund.org	www.learnmoreindiana.org	www.students.gov
www.edwise.org	www.mapping-your-future.org	www.thesalliemafund.org
www.elpuenteproject.com	www.mach25.com	www.yesican.gov
www.fastaid.com	www.review.com	www.yosipuedo.gov

Appendix C

Guide to Writing a Good Essay

Many scholarships require applicants to write an essay on a certain topic. This section can help you organize and write a great essay. It is very important that any essays you submit are not copied or borrowed from any other source. **Essays must be your own work!**

Qualities of a Good Essay:

Good English Language Use: Your essay should show your ability to organize your thoughts and use your English language skills. It's okay if you do not speak English very well; just ask someone for help. Write your essay first. Get all your ideas on paper using the outline below. Then it is beneficial for *everyone* to have a teacher or counselor *critique* and *proofread* your essay. They can make suggestions on how to improve your essay. They can help you correct any spelling, punctuation, or grammatical errors.

Content, Substance, and Depth: Your writing should showcase your ability to think about your self and express your opinions/feelings in a meaningful way.

Creativity and Originality: Your essay should show your personality. Are you funny, enthusiastic, caring, or outgoing? Express these personality traits in your essay.¹

Basic Essay Outline:

Intro: (1)Start with a sentence that says something about yourself, relating to the topic. (2)Then write a thesis statement, a sentence stating what you will discuss in the essay. (3)Finally, mention the three main points you will make about this topic.

Elaborate on each of the main points.

Main Point #1

Main Point #2

Main Point #3

Conclusion: Include a sentence or two summarizing what you just wrote about, including the essay topic and your three main points. Final sentence should bring the essay to a close. It may be a good idea to say how the scholarship will help you achieve your goals.

Appendix C

Guide to Writing a Good Essay

Now let's try a sample essay to see how a good essay reflects the 3 qualities mentioned on the previous page and follows the basic essay outline. **THIS IS JUST AN EXAMPLE! All essays must be your own work and not copied from any other source.** **Sample Essay Topic:** Explain your personal story describing your background including upbringing, challenges/obstacles, goals/aspirations/ambitions that include long and short term goals, your leadership involvement and ways you contributed to your community and how you will continue to do so after graduation, and why you chose your field of study.

This topic may seem like it's asking for you to write a lot! Following the basic essay outline will help you include each of the points they are asking you to discuss. **First, you must write an introduction paragraph.** (1) In my short life of 17 years I have experienced many twists and turns. (2) Each aspect of my life has brought me closer to fulfilling my dreams of going to college to become a doctor. (3) The three significant events in my life that have influenced my goals are: coming to the US, seeing how hard life is for my parents, and the joy I feel after helping those in my community.

Next, you will have one or two paragraphs for each of your main points. Main Point #1: Coming to the US. When I was 13 years old my parents told me and my four siblings that we were going to move to the US. Our father had heard of a company in Indiana where he could get a job. It had taken us several years to save up enough money to move to the US, and once we were finally here it took time to find a place to live and adjust to the different people here. Even though we did not speak English, my siblings and I were able to learn at school and found lots of friends. Both my father and my mother found jobs. We had accomplished a great goal by finally making it to the US. If we could do this, we could do anything!

Main Point #2: Seeing how hard it is for my parents. Although coming to the US was a major achievement, there are many challenges in our daily lives. My mother and father work very hard and for very long hours. Sometimes they even have to work two jobs each just to make ends meet. We hardly see them and I have to take care of many things on our own, such as making meals, doing the laundry, and getting to school. The reasons they cannot find better jobs is because they speak little English and did not go to college. I knew from an early age that I wanted to go to college so I could have a good job to take care of myself and my family.

Main Point #3: Helping in my community. Whenever my siblings or I go to the doctor, I always have to interpret between my parents and the doctor. There are not many doctors who can speak Spanish with my parents. Since I was a high school Sophomore I have volunteered at the hospital to translate for doctors and Spanish speaking patients. I am always happy when I can help a doctor understand the concerns of the patient and when the patient receives the care they need. Despite the language barrier, patients are always so grateful for the help the doctor provided. I am so inspired by the caring and knowledgeable doctors that I now want to become a physician myself. I am different, though, because I will not need a Spanish translator!

You've explained your upbringing, challenges/obstacles, community service, and your career goals. Finally, you must write a conclusion paragraph. This is just a recap of what you just wrote. (Sentences including essay topic and three main points) My life has had its good times and bad times, but each moment has led me to this point where I am going to graduate from high school and attend college. Moving to the US and watching my parents struggle in low-paying jobs has influenced me to want to attend college and have a successful career. My community service translating at the hospital has focused my career goals to becoming a doctor. **(Final statement to end essay)** This scholarship will help me achieve my goals of not only attending college, but also continuing to medical school and becoming a Spanish-speaking physician.

Appendix E

My Scholarship Tracking Form

Be organized! It will help you save time as you apply for multiple scholarships.

It is important to keep a record of the scholarships you are applying for. The "My Scholarships" form on the next page provides spaces for you to write information about each application. Below is an explanation for each space on the form.

Scholarship Name & Deadline Of course you need the scholarship name and the deadline to turn in your application to serve as a reminder so you don't miss the all important deadline! It would not be any good to do all the work to complete an application if it doesn't get there on time because you forgot the correct date. Make sure you know if the application needs to be received in the scholarship program office by the deadline date or if the application needs to be postmarked by the deadline date.

Requirements Once you have each requirement completed, you can put a checkmark next to that item. Requirements include completing the application, essay, transcripts, LoRs, etc. This way you can see exactly what is left to do before sending the application in the mail.

My Own Copy It is also important that you make a photocopy for yourself of everything you are sending to the scholarship organization just in case it gets lost. Once this is done, put a checkmark in the My Own Copy space. Keep these copies in a folder until the scholarship has been awarded.

Date Sent Finally, you should write down the date your application was mailed. This is important in case the scholarship organization asks you when you sent your application, or if it gets lost in the mail.

Notes There is also a space for any notes you want to make about the scholarship. If you called to ask a question about requirements or to confirm they received your application, you should write the date, with whom you spoke, and what information you found out. You can also write notes on any information they send you in the mail. One important thing to remember is that if you receive a letter in the mail, and you don't understand what it means (or even if you do understand) **take the letter to your counselor** to find out exactly what the letter is telling you. Sometimes scholarship organizations will request additional information to approve you for the scholarship, but this can be mistaken as a letter saying you did not receive the scholarship. If you just throw away a letter like this, you could be missing out on a great scholarship opportunity. Do not be afraid to ask your counselor or someone to explain what is written in a letter from a scholarship organization or to help you in any way!

Appendix F

Student Resume Guide

Some schools and scholarships may ask you to submit a “resume”. The resume should include the following:

- **Your personal information**- name, address, telephone number, and email address. Some schools will ask you to include your social security or student identification number on the heading.
 - **High School information** (name of high school, anticipated graduation date, GPA, and class rank)
 - **SAT / ACT Scores** (only if your scores are good)
 - **Extracurricular Activities** (The order of the activities will differ for each student. Some will have stellar athletic accomplishments and **Athletics** should be listed next. Others will have impressive **Leadership** or **Student Government** activities. Participation in **Student Clubs, Performing Arts**, and other activities should be included as well.)
 - **Community Service and Volunteer Experience**
 - **Honors and Awards** (Depending upon the number of honors and awards, you may want to group them together in your Education section or list them in a separate category.)
 - **Work Experience** (If you have worked a part-time job for a significant amount of time.)
- Writing a high school resume is no different from writing a resume for the job you want. Your goal is to accent your assets as a student both academically and socially. Make sure you highlight your strong points first. If you are an excellent student and have great test scores, make sure that is the focus of the resume. If you are active in the student body, sports, and clubs, but do not have the highest scores, then focus on your leadership skills and extra-curricular achievements.
 - Schools and scholarship committees want to see a well rounded and energetic student that will make a difference with their investment. Resumes should not be more than one page in length, so be descriptive but concise. The following are some tips when writing a resume:
 - Make sure your resume is organized and easy to read! Your name and information should not be hidden on the page.
 - Bold and bullet your achievements and then include a one or two sentence description.
 - Use action words such as “led,” “initiated,” and “developed” when describing your achievements. This establishes your role as a capable and competitive candidate.
 - Remember that resumes come in different formats, and that the sample provided is just one example of how to write one.

Source: www.resumeboutique.com

[FIRST NAME] [LAST NAME]
[ADDRESS]
[CITY], [STATE] [ZIP]
[EMAIL]
[PHONE]
[SS #/ UNIVERSITY ID #]

EDUCATION

Completed [NUMBER] years at [HIGH SCHOOL].

Anticipated graduation date: [DATE].

Cumulative GPA: _____

Class rank: ___ of _____ students

SAT Score: _____ ACT Score: _____

EXTRACURRICULAR ACTIVITIES

- **Athletic [Years Participated, Title Held]**
- **Leadership Experience [Years Participated, Title Held]**
- **Student Clubs [Years Participated, Title Held]**
- **Performing Arts [Years Participated, Title Held]**

COMMUNITY SERVICE/ VOLUNTEER EXPERIENCE

- **[Name of Organization and/or Event]-[YEARS PARTICIPATED and DESCRIPTION of service completed]**
- **[Name of Organization and/or Event]-[YEARS PARTICIPATED and DESCRIPTION of service completed]**

HONORS, AWARDS, AND MEMBERSHIPS

- **[HONOR/ AWARD/ ORGANIZATION]-[DESCRIPTION]**
- **[HONOR/ AWARD/ ORGANIZATION]-[DESCRIPTION]**

WORK EXPERIENCE

- **[Job Title, Business or Organization]-[Years Worked]**
- **[Job Title, Business or Organization]-[Years Worked]**

SAMPLE STUDENT RESUME

Jane Doe
123 Sesame Street
Indianapolis, IN 46256
Janedoe@gmail.com
(317) 555-5555

EDUCATION

Pike High School, 2004 – 2009
Anticipated graduation date: June 2008
Cumulative GPA: 3.40
Class Rank: 135 out of 700 students
SAT Score: 1480
ACT Score: 24

EXTRACURRICULAR ACTIVITIES

Athletic

Volleyball team, Junior Varsity, 2005-2007
Cross-Country team, Junior Varsity, 2004-2005

Student Clubs

El Puente Club, 2006-2008
Key Club, 2007-2008, Student Officer

COMMUNITY SERVICE EXPERIENCE

English Tutor at Eastbrook Elementary School, 2007-2008
Keep Indianapolis Beautiful Neighborhood Clean-up, 2006-2007
Fiesta Indianapolis volunteer, 2005-2007

HONORS AND AWARDS

National Honor Society member, 2007-2008
'Most Improved Player,' JV Volleyball, 2006

WORK EXPERIENCE

Server, La Hacienda Restaurant, 2005-2008
Youth Counselor, YMCA Summer Camp, 2007

Appendix G

How to Ask for a Letter of Recommendation (LoR)

Some schools and scholarships (not all of them) will ask you to get “letters of recommendation.” These are letters from people who know you and who can attest to your good grades, your community service, your dedication to learn, etc.

- First of all, you have to decide who to ask for a letter of recommendation. Preferably choose a teacher or counselor who is familiar with you personally and academically. Other people who can be good sources of recommendations are coaches, mentors, your supervisor at work, volunteer coordinator, youth group leader, priest, pastor, etc.
- When you ask an adult to write you a recommendation, don't assume he/she knows everything about your needs or the requirements of the scholarship. You must be specific. Provide that person with some of the following specific information:
 - a resume of your high school achievements
 - a description of exactly what you want the letter of recommendation for (so the person knows what to focus on)
 - the date you need the letter of recommendation mailed out or handed to you
- Keep in mind that the person who ask may be very busy, and will need ample time to write the letter. Be sure you ask the person to write you a letter several weeks BEFORE your application is due!
- Always write a thank you note to the person who writes you a letter of recommendation.

Appendix H

My College Financial Plan

Plan A: School Choice _____ Total cost \$ _____

How much money can I receive from the government? \$ _____

Grant _____

Work-study _____

Loans _____

How much time am I willing to invest in researching and applying for scholarships? _____ days

How much money can I receive in scholarships?

From the university/college?

\$ _____

From private sources?

\$ _____

How much money can my family contribute? \$ _____

How much money can I earn and save from a job? \$ _____

\$50 per week x 50 weeks = \$2500

\$100 per week x 50 weeks = \$5000

How much money can I afford to borrow? \$ _____

Total available resources \$ _____

Compare to total cost \$ _____
(from top of this sheet)

Appendix I

Who can help me?

High School Counselor If you are still in high school, the first person to contact for scholarship assistance is your high school counselor, or your school's college counselor. They have a lot of experience in finding and applying for scholarships and can help you with the application process. They may even be able to show you other scholarships that you do not know about. Do not hesitate to make an appointment to discuss your college plans and scholarship applications with your counselor! Also talk to your favorite teachers and coaches, or other members of your community.

Government Financial Aid For free help with FAFSA and understanding government financial aid (grants and loans), you can contact the Federal Student Aid Information Center at 1-800-433-3243. You may also contact the financial aid office at your intended college.

Your Local Bank If you're interested in applying for a private loan, the best thing to do is contact your local bank. Below is a list of banks in the Indianapolis area. You can find the nearest location by looking on their website or searching the Yellow Pages phonebook.

Bank One www.bankone.com

Indiana Members Credit Union www.imcu.com

Charter One Bank www.charteronebank.com

National City Bank www.nationalcity.com

Fifth Third Bank www.53.com

Wachovia Bank www.wachovia.com

College Admissions Colleges and universities have people whose job it is to help Latino students, including undocumented, get accepted into their college. They should also tell you about scholarships available at that specific college. Below are contacts for Latino student admissions at some universities:

College	Name	Title	Phone	Email
Purdue	Maricela Alvarado	Director of Latino Cultural Center	(765) 494-2530	alvaradm@purdue.edu
Purdue	Jo Ann Brown	Senior Admissions Director	(765) 494-4724	jabrown@purdue.edu
Ball State	Beth Terrell	Associate Director, Admissions Dept.	(765) 285-8289	bmterrell@bsu.edu
IU Bloomington	Lillian Casillas	Director of La Casa Latino Cultural Center	(812) 855-1740	mlcasill@indiana.edu
IUPUI	Gloria Quiroz	Undergraduate Academic Advisor	(317) 278-7658	glquiroz@iupui.edu
IUPUI	Kim Stewart-Brinston	Director, Multicultural Center	(317) 278-8332	kastewar@iupui.edu
Ivy Tech	Patricia Mota	Admissions, Hispanic/Latino Outreach	(317) 921-4267	pmota@ivytech.edu
Ivy Tech	Tanya Webb	Assistant Director of Admissions	(317) 921-4613	tywebb@ivytech.edu
Vincennes University	Gwen Snider	Assistant Director of Admissions	(800) 742-9198	gsnider@vinu.edu
Vincennes University	Lisa Fikes	Coordinator, Multicultural Recruitment	(317) 381-6028	lfikes@vinu.edu
Butler University	Beth Petrie	Admission Counselor	(317) 940-8100	bpetrie@butler.edu
Franklin College	Nick Torres	Coordinator, Multicultural Recruitment	(317) 738-8065	ntorres@franklincollege.edu
Marian College	Luann Brames	Director of Enrollment	(317) 955-6306	lbrames@marian.edu
Vincennes University	Lisa Fikes	Coordinator, Multicultural Recruitment	(317) 381-6028	lfikes@vinu.edu
IPFW	Daysha Jackson	Assistant Director of Admissions	(260) 481-6855	jacksodt@ipfw.edu

Appendix J

Comparison of Tuition Rates of Post-Secondary Institutions

Indiana University Purdue University of Indianapolis (IUPUI) Four-Year Public Institution	Ivy Tech State College Two-Year Public Institution
In- State Tuition: \$ 4,980 per year (24 credits) (\$ 207 per credit / \$ 622 per class)	In- State Tuition: \$ 2,280 per year (24 credits) (\$ 95 per credit / \$ 285 per class)
Out-of-state Tuition: \$ 14,620 per year (24 credits)	Out-of-state Tuition: \$ 4,640 per year (24 credits)
Textbook and Materials Fees: \$ 650-740	Textbook and Materials Fees: \$ 800

Indiana University -Bloomington Four-Year Public Institution	University of Indianapolis Four-Year Private Institution
In- State Tuition: \$ 7,837 per year (24-34 credits)	Tuition: \$ 20,320 per year (24-30 credits)
Out-of-state Tuition: \$ 22,316 per year (24-34 credits)	
Room and Board Fees: \$ 6,138 - \$7,830	Room and Board Fees: \$ 7,560
Textbook and Materials Fees: \$ 650-\$740	Textbook and Materials Fees: \$ 800

Appendix J

Other College- Related Expenses

Item	Average Cost
Tuition	Refer to J1
Books	\$400-\$800 per year
Rent	\$0-\$600 a month
Transportation	Bus ticket- \$1.25 daily Car payment- \$0-\$200 monthly Insurance- \$80-\$100 monthly Gas- \$40-\$60 weekly
Food	\$5-15 daily
Extra Costs	Personal costs, supplies- \$50-100 per month Student fees (lab fee, technology fee, athletics fee, activity fee, new student fees, etc.)- \$40-\$800

Appendix J

Estimate Your Personal Expenses

Expenses	My first choice...	My second choice...
Tuition & fees—full-time (12-15 credit hours)		
Tuition & fees—1 course (3 cr.)		
Tuition & fees—2 courses (6 cr.)		
Room & Board or Rent		
Books		
Transportation		
Other personal expenses		
Total expenses for one year		

Appendix K

Glossary of College Terms

ACT / SAT College entrance exams required by many colleges/universities to enroll. Please see the ACT and SAT websites for more information: www.act.org or www.collegeboard.com.

Award Letter An official letter issued by a financial aid office listing all the financial aid awarded to a student. The award letter usually includes information about the cost of attendance and terms and conditions for the financial aid.

Co-Signer Someone who signs the loan application and promissory note with you. This person does not receive bills, but if you do not pay your bills, this person is responsible for paying them. Sometimes also called the co-applicant or co-borrower.

Community College A 2-year public or private college where you can earn certificates and/or associate degrees. They usually have much lower tuition rates than 4-year colleges/universities where you can earn bachelor and/or higher degrees.

Consolidation Two or more of your loans are combined and made into one loan. If you consolidate your loans, you can reduce your separate monthly payments into one monthly payment.

Credit History A record of a person's past borrowing and repaying behavior (from credit cards or any kinds of other loans). A good credit history shows that you have made payments on time and have been successful in paying back your credit cards and loans.

Creditworthy A term used to describe an individual with no negative credit history.

CS or Community Service Any kind of service you give in your community without being paid.

EFC or Expected Family Contribution The amount you and your family are expected to contribute toward your education. Your EFC will be reported on your SAR. It is used in determining your eligibility for federal student aid.

Extra-Curricular Activities Any activity that you engage in other than being in class, including participation in any club or organization within your school or the local community.

Deferment: A period of time during which a borrower who meets certain criteria, such as remained enrolled at least half-time, may suspend loan payments.

FAFSA or Free Application for Federal Student Aid This application form is a way for the government to calculate what type of federal and state government aid you are eligible for and what your EFC is. In order to apply, you must be a US citizen, permanent resident, or eligible non-citizen, for example, someone who is in the US with an F1 or F2 student visa or J2 exchange visit or visa. For more information please visit www.fafsa.ed.gov.

Financial Aid Package A combination of financial aid (scholarship, grants, work-study, and/or loans) offered by the financial aid office of a school.

Full-Time Student A student enrolled in college/university or technical/vocational school for at least 4 classes (12 credits).

Grant A gift of money from the government or a private organization that does not have to be paid back.

Appendix K

Glossary of College Terms

Interest An amount that you are charged for borrowing money. Interest is calculated as a percent of the loan amount.

A **fixed** interest rate will not change the entire time you are paying back your loans.

A **variable** interest rate may increase or decrease during your repayment period.

Loan Money from the government or bank that you have to pay back. Don't forget that loans carry interest and sometimes other fees also. You must pay back the loan, the interest, and all fees.

LoR or Letter of Recommendation You can get these from teachers, counselors, employers, or community leaders who can recommend you for a scholarship with evidence of your efforts in class, your dedication to graduating, and your commitment to your community.

Part-Time Student A student enrolled in college/university or technical/vocation school for 3 or fewer classes (usually anything less than 12 credits).

Postsecondary or Higher Education programs after high school, such as technical/vocational college, a two-year community college, or a four-year college/university.

Promissory Note A contract between a borrower and a lender that states the amount borrowed, cost, interest rate, repayment, and any other agreements regarding the loan.

Refund A check to you from your college/university written in the amount of money that is left over from your scholarship/grant/loan after your school bill has been paid.

Repayment Period The time you have to pay back your loans, for example, 10 years.


SAR or Student Aid Report. This report is generated once you complete your FAFSA form. It confirms your financial information from the FAFSA and provides you (and the colleges to whom you send the report) with your EFC.


Scholarship A gift of money from the government or a private organization that does not have to be paid back.

SS# or Social Security Number is issued by the U.S. Social Security Administration. To apply, you must be a U.S. citizen, permanent resident, or eligible non-citizen.

Technical/Vocational School A school that teaches mechanical/industrial arts and offers instruction and practical introductory training in skilled trade areas, such as business, public service, health sciences, technology, and many others. Students can earn certificates or associate degrees. Length of study varies according to the specific school and degree program (can range from 6 months to 3 years).

University A 4-year public or private institution for higher education to earn a bachelor's degree or higher. A university is made up of more than one college, such as the College of Education, the College of Nursing, the College of Arts and Sciences. Tuition is usually more expensive than public community colleges and technical/vocational schools.

 This symbol indicates that the scholarship does not require US citizenship or permanent residency.

 This symbol indicates that the scholarship may or may not be available for students who are not US citizens or permanent residents. You will need to check with the individual scholarship organization or seek help from La Plaza.

Appendix L

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