

*Mrs. Mills, Counselor A-G*  
*Mr. Blackburn, Counselor H-O*  
*Mrs. Heinz, Counselor P-Z*  
*Mrs. Ray, Career Development*  
*Mrs. Hardin, Secretary*

Pisgah High School  
 Counseling Center

## SENIOR NEWSLETTER

April 2010

### Key Terms:

#### **Cost of Attendance:**

The total expenses (tuition, fees, etc.) of one year's education. The school may also include indirect costs (books, room and board, transportation, health/ personal expenses, etc.)

#### **Expected Family Contribution:**

Amount your family is expected to give per year, determined by the FAFSA

**Subsidized Loan:** Interest free until 6 months after graduation

**Unsubsidized Loan:** Interest accrues immediately after loan is disbursed

Consider the postage stamp: its usefulness consists in the ability to stick to one thing till it gets there. ~Josh Billings



Character Trait for April: PERSEVERANCE

The difference between perseverance and obstinacy is that one comes from a strong will, and the other from a strong won't.

~Henry Ward Beecher

### Understanding your Financial Award Letter

A few weeks after submitting your FAFSA, you will receive a copy of your **SAR (Student Aid Report)**, and your prospective college(s) you listed will as well. Using information from your SAR, each school you applied to will send you an **Award Eligibility Letter**, breaking down your aid eligibility. The aid offered in the letter will be based on financial need, which is equal to your **COA (Cost of Attendance)** minus your **EFC (Expected Family Contribution)**.

You may receive award letters from different colleges. Keep in mind the following when making your final decision:

—Look carefully at your award letters. Letters from different schools will have their figures and costs in different formats.

—**Compare loan offers:** *Interest rates, how interest compounds, repayment terms, and cancellation provisions can vary widely from loan to loan.*

—Compare affordability of aid offers **over time**: Ask how your financial aid package could change. The aid package made available to you in your senior year may look very different from the one you were offered in your freshman year.

—Look beyond the “sticker price”: The school with the lowest attendance may not be the most affordable. The **amount** and **type** of aid offered will influence affordability.

—Don't accept an offer just because it has the lowest “unmet need”: You may actually save more by accepting an offer with a higher “unmet need” if the aid package offers **scholarships, grants, and work-study** instead of loans.

—**Do not hesitate to call the financial aid office at the college or university you are considering if you have ANY QUESTIONS!**

All counseling center newsletters are available online at  
[http://www.phs.haywood.k12.nc.us/?page\\_id=85](http://www.phs.haywood.k12.nc.us/?page_id=85)

## Scholarships: *Always see your counselor for more information!*

### *A-B Tech Foundation Scholarship:*

Students planning to attend A-B Tech should enroll and declare a major at [www.abtech.edu/](http://www.abtech.edu/) apply. Students then must submit a FAFSA by **April 3**. (The A-B Tech school code is 004033.) Then students may create a Foundation scholarship account at [www.abtech.edu/foundation/scholarships](http://www.abtech.edu/foundation/scholarships) and send in additional required forms by mail no later than **May 3**. For additional information, call Leronica Casey at 254-1921 or email her at [lcasey@abtech.edu](mailto:lcasey@abtech.edu).

### *Haywood EMC/ Touchstone Energy Cooperative:*

Scholarships ranging from \$500 to \$2500 will be awarded to students whose families are members of HEMC, who are accepted to an accredited university, and who are planning to study electrical engineering or a business affiliated major. Activities, scores, grades, and an essay are all considered. Available online at [www.haywoodemc.com](http://www.haywoodemc.com) and in our office; Deadline **April 9, 2010**.

**GANAS Scholarship / Loan** for students who are migrants or are formerly migrants. Application in counseling center; Deadline **April 10, 2010**.

### *State Employees Association of North Carolina:*

20 awards for 4-year schools and 4 awards for 2-year schools. Applicant or parent/guardian must be a member of SEANC. Applications are available at [www.seanc.org](http://www.seanc.org) and must be postmarked by **April 15, 2010**.

**North Carolina Society of Accountants:** \$500 Scholarship for students planning to study accounting. Application in the counseling center. Deadline **April 15, 2010**.

**The Fountainhead Essay Contest:** Are you a fan of author Ayn Rand? You may choose to participate in the annual essay contest about her novels *Anthem* (open to 9th and 10th graders), *The Fountainhead* (open to 11th and 12th graders), or *Atlas Shrugged* (open to high school seniors and college students). For more information go to [www.aynrandeducation.com](http://www.aynrandeducation.com). Deadline is **April 26**.

**North Carolina Community Foundation:** Complete one application (and provide any required accompanying documents). Materials are available in the counseling center and online at [www.nccommunityfoundation.org](http://www.nccommunityfoundation.org)

Scholarships available through this foundation currently include:

—**Peter S. Slomianj Scholarship Fund** (for Subway employees or children of Subway employees who have worked at least 1000 hours in the last 12 months; Students must have at least a 2.0 GPA). Due **April 15**.

—**William Sanders Scholarship** (for students who are active members of the North Carolina Junior Angus Association). Due **April 15**.

—**I. Beverly Lake Scholarship** (for students who are eligible for membership in the Sons of Confederate Veterans of the United Daughters of Confederate Veterans). Due **April 20**.

—**Donald Patrick Darden Scholarship** (for children or grandchildren of NC Highway Patrol members attending East Carolina University). Due **April 24**.

**The College Foundation of North Carolina** administers a number of scholarship loan programs; recipients enter into a contract with the state of North Carolina to work full time in the area of interest. (Each year of work counts as repayment of one year of funding.) Currently available are:

—**Nurse Scholars Program (NSP):** Up to \$5000 per year (400 awards annually). Deadline **May 3**.

—**Prospective Teacher Scholarship Loan (PTSL):** \$2500 per year for college freshman and sophomores AND for community college students planning to transfer to a teacher education program at a four-year institution. Deadline **April 15**.

—**Health Science and Math Scholarship Loan (HSM):** Eligible fields of study vary widely but include audiology, dental hygiene, medical technology, occupational therapy, physical therapy, radiologic technology (sonography, imaging, radiation, nuclear medicine), respiratory therapy, speech-language therapy, nursing, science education, (biology, chemistry, physical science), math education, diet /nutrition, medicine / veterinary medicine. Deadline **May 1**.

More information and applications are available online at [www.CFNC.org](http://www.CFNC.org).

**Little Mountaineer Scholarship:** The WNC Holstein Club sponsors a scholarship to encourage further study, especially in dairy and/or agricultural science. Call (828)255-5522 for more information or an application. Due **May 1, 2010**.

**Haywood Community College Scholarship:** Application available online and in our office. Deadline **May 31, 2010**.

**Balanced Man Scholarship** through Sigma Phi Epsilon Fraternity at UNC-Chapel Hill: For male freshmen who exemplify the sound-body, sound-mind principal of the fraternity. Application available online at [www.sigepunc.com](http://www.sigepunc.com) and in our office. Postmark deadline **June 30, 2010**.

**North Carolina Hispanic College Fund (NCHCF):** For students who are foreign-born or native born children of foreign-born parents, are accepted to a 2-year or 4-year school, are committed to public service and community development, and have a 2.5 GPA or better. Applications available at [www.TheNCSHP.org](http://www.TheNCSHP.org).

Don't be afraid to give your best to what seemingly are small jobs. Every time you conquer one it makes you that much stronger. If you do the little jobs well, the big ones will tend to take care of themselves. ~Dale Carnegie

### College Redirection at [www.CFNC.org](http://www.CFNC.org)

**The College Redirection module allows denied applicants who have not been accepted into their school of choice to be recruited by colleges they may not have considered. It allows North Carolina colleges still seeking to fill admissions openings to prospect from a pool of interested, qualified candidates.**

**This service is available April 1 through August 31. Participation is voluntary and is advantageous for both denied applicants and schools.**

#### Did you know?

**North Carolina has a “safe haven” law which allows a parent of an infant less than 7 days old to voluntarily deliver the infant to certain people, without expressing intent to return. The people to whom a child may be abandoned are:**

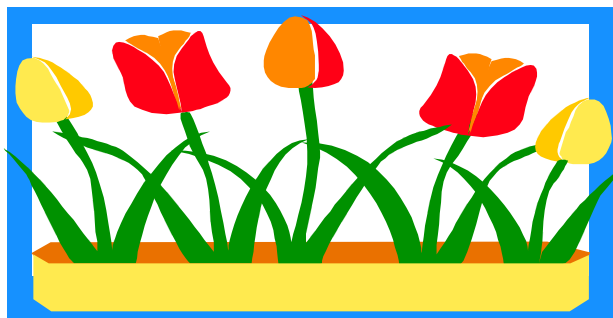
- 1. A health care provider who is on duty or at a hospital or a local or district health department or at a nonprofit community health center**
- 2. A law enforcement officer who is on duty or at a police station or sheriff's department**
- 3. A social services worker who is on duty or at a local department of social services**
- 4. A certified emergency medical service worker who is on duty or at a fire or emergency medical services station.**

**A parent who does so is not in violation of any laws so long as there has been no gross negligence, wanton conduct, or intentional wrongdoing that would otherwise be actionable.**

**NC General Statute 7B-500**

### Happy Spring Break!

**Monday, April 12-Friday, April 16, 2010**



It's not that I'm so smart, it's just that I stay with problems longer.  
~Albert Einstein

### SOME GOOD ADVICE!

Students are reminded that if they are applying to a community college, they must plan to make an appointment to take a placement test called the Accuplacer. This test is free to students and helps the community college in math and reading placement. PLEASE call the school to make an appointment or to inquire about hours before planning to take this test OR before planning any campus visit. You don't want to make a trip only to find everyone busy or the office closed! While you are there, make time to talk with a financial aid officer if you still haven't completed your FAFSA.

—Haywood Community College  
627-2821

—Asheville-Buncombe  
Technical Community College  
(828) 254-1921

—Southwestern Community  
College (828) 586-4091

### Catawba College Green Pig Day

Saturday, April 10, 2010 is Catawba College's Open House! The Green Pig campaign was launched in 2009 to represent Catawba's commitment to environmental responsibility. It is NOT too late for seniors to apply to Catawba. The admissions office is waiving the application fee for applications turned in on Green Pig Day. Any senior who turns in a COMPLETED application (with letter of recommendation, official SAT/Act scores, official transcripts, and essay) will have his/her application reviewed THAT DAY. Please visit [www.catawba.edu/openhouse](http://www.catawba.edu/openhouse) to register for this event!