



College Connection

DIGITAL HARBOR HIGH SCHOOL

SUMMER 2010

DATES TO REMEMBER

SAT Tests

Test Date 5/1

Test Date 6/5
Register by 4/29

ACT Tests

Test Date 6/12

Register by 5/7

Central Scholarship Bureau Applications Deadline

5/10

CBF Last-Dollar Grant Supporting Materials Due

SAR & Award Letters
7/1

21st Annual CBF Scholars' Luncheon at Baltimore Hilton

7/29
11:00am to 1:00pm

Rising Senior Seminar at Coppin State University

8/3
9:00am to 12:00 noon

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A message from your CAPS

What happens if you believe you chose the wrong college?

You are not the first freshman to doubt your college selection. I recommend you give yourself at least one full year to get over your homesickness, and adjust to college life. If you have completed an entire year and still have the same feelings, then transferring is an option. There are some things to take into consideration before you jump ship:

- Make sure you research or visit the colleges you are interested in;
- Understand that transfers can be very costly;
- All of your credits may not transfer to a new school;
- Verify that the new college offers your program of interest and major;
- Visit the college to check out the environment;
- Get involved with campus life;
- If you are still unhappy, transferring may not be a bad idea!

I wish you the Best!

Questions to Ask Before Accepting an Offer

The college you're considering offers your major, a variety of extracurricular activities and the ideal social mix. You've done your research and checked out the school's location, class size, teacher/student ratio and dozens of other factors. You're ready to accept their offer to attend.

However, before you mail the deposit, make sure you ask some questions that are frequently overlooked in the decision-making process.

1. Is the office of residential life accessible to students? Can students switch if they get a terrible roommate, and how long does that process take?
2. What is the average increase in tuition, and when are tuition increases next expected? By asking this, you can plan your finances appropriately and not be hit by unexpected tuition hikes.
3. What are the hours at the student health clinic? What about 24-hour emergency care? What does the college's health insurance cover, and are pre-existing conditions included in the coverage? Get these answers before your parents take you off their insurance.
4. How does the college handle leaves of absence? If you should need personal time off for a week, month or semester, will you be penalized academically for the time missed? Will you be able to obtain a tuition refund if you're gone for longer than a term?
5. Can you pick your academic advisor? How do current students feel about the advising system? Students often change majors several times. A good advisor can help a student plan their classes, make career-planning decisions and graduate on time.
6. What is the crime rate on campus? The Student Right to Know and Campus Security Act of 1990 requires all colleges and universities to produce an annual report of their safety and security procedures, as well as statistics relating to criminal offenses reported to the police. Request a copy and read it.
7. What is a school's policy on dorm room wear and tear? Are you responsible for compensating the school? A lot of things in a dorm room can break - chairs, desks, dressers, etc. And don't forget about the walls and floor - holes from hanging pictures, coffee stains and scuff marks. If damage occurs - and it will - what expenses are you responsible for?
8. What kind of food does the cafeteria offer? What are the options when the cafeteria is closed?



Ms. Pamela Wainwright
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FAFSA4Caster

Juniors, do you want to begin exploring your financial aid options and get an early start on the financial aid process? Visit the U.S. Department of Education's FAFSA4caster at www.fafsa4caster.ed.gov. The free FAFSA4caster tool is a companion piece to the official FAFSA on the web (www.fafsa.ed.gov) and assists high school juniors and their families in the following ways:

- Provides an opportunity to increase your knowledge of the financial aid process;
- Helps you become familiar with the various types of federal student aid that are available;
- Allows you to investigate other sources of aid, such as grants and scholarships;
- Instantly calculates an estimated EFC;
- Makes the experience of applying for federal aid easier. Much of the info that you enter into FAFSA4Caster will populate your *FAFSA on the Web* application.

Seniors: Still Need \$\$ for College?

The Central Scholarship Bureau (CSB) offers interest free loans of up to \$10,000 per year as well as grants and scholarships to attend college. CSB applications are available online at www.centralSB.org. The application deadline is **May 10, 2010**. All supporting documents must be submitted by May 15, 2010

ATTENTION, LDG Applicants!

You submitted the Last Dollar Grant application in March, but that was just the first step. Don't forget to submit supporting documents to enable CollegeBound Foundation to determine if you are eligible for an award. You must submit a copy of your Student Aid Report (SAR), your Financial Aid Award Letter from the college you plan to attend, and a Maryland Higher Education Commission (MHEC) Notification Letter (if applicable) to CollegeBound by **JULY 1, 2010**.

If you or your parents have any questions, please call your CollegeBound CAPS, Ms. Pam Wainwright, at 443.677.1729 or Ms. Jamie Martino at 410.783.2905 x 207.

Taking Time Off: Interim Programs

Many high school seniors take time off before they hit campus with the understanding that their path to college doesn't have to be a straight line. Many opt to take a year off to participate in an interim program, in which they:

- Get a chance to focus on their interests & decide what they want to do in college;
- Develop their independence and the ability to work on their own;
- Build their resume before they start college;
- Create a network base of varied contacts;
- Take a break from formal education, so they can go back to school refreshed and ready to take on a new challenge.

If you're interested in an interim program before college, you can defer college enrollment until the following year once you have been accepted. Many colleges today are supportive of students taking time between high school and college, as long as they are using the time productively. Check with your CAPS for help with research.

Rising Senior Seminar

CollegeBound Foundation will host its annual *Rising Senior Seminar* for parents and students August 3, 2010 from 9:00am to 12:00 noon at Coppin State University. This free event will feature:

- An overview of college planning checklists;
- A review of federal and Maryland financial aid resources;
- Advance copies of scholarship applications;
- Tips on how parents can ensure their child writes winning essays for college applications and scholarships.

Space to this event is limited!

To reserve a seat, please call CollegeBound Foundation at 410.783.2905 or register online at info@collegeboundfoundation.org.

4 Rules of Paying for College in a Recession

Many parents are reeling from big financial losses at the same time they are shocked by college price tags. While every family is unique, there are four principles that apply to everybody:

1. **Grades matter more than ever.** The better the student, the more options the student has and the more likely the student will receive scholarships or win admission to college. Spend extra hours studying, bring your GPA up a point or two, and it could pay off in tens of thousands of dollars.
2. **Early birds will get more scholarship worms.** Next fall's high school seniors need to start applying for scholarships AND admission to low-cost schools in the early fall - before Thanksgiving. Families MUST fill out the Free Application for Federal Student Aid ASAP each January, because some aid is handed out on a first-come, first-served basis.
3. **Students should apply to at least a few affordable schools.** Anyone who applies to just one "dream" school should prepare for heartbreak.
4. **Students should apply to at least a couple of generous schools.** Some of the most expensive schools by sticker price also give out huge scholarships and can end up being cheaper than public schools. Students from low- and middle-income families should focus on schools that award aid based on the family's income.

