



Crosby Scholars

For college. For life.

Senior Notebook



2701 University Parkway
Winston-Salem, North Carolina 27105
(p) 336-725-5371 (f) 336-725-1321
www.crosbyscholars.org @Crosby_Sr2018
seniorprogram@crosbyscholars.org

History of the Crosby Scholars Program

The Crosby Scholars Program was established in 1992 by the organizers of the CROSBY National Celebrity Golf Tournament, which was hosted and coordinated by the Sara Lee Corporation, with corporate sponsors from across the nation.

With a 60-year history, The Crosby was the longest running charity golf tournament in the nation. During its 16 years in Winston-Salem, the tournament raised more than \$18 million dollars for local/national charities. In 2002, Sara Lee Branded Apparel presented a check to the Crosby Scholars Community Partnership, a gift which represented the final payment from the Crosby National Celebrity Golf Tournament.

The Program is now a partnership of the Winston-Salem Foundation, the Winston-Salem/Forsyth County Schools, the Kate B. Reynolds Foundation, and the United Way of Forsyth County. The Crosby Scholars Program and Goodwill Industries announced the formation of a strategic alliance, which became effective on July 1, 2012, that establishes Crosby Scholars as an independent affiliate of Goodwill. The rationale for the affiliation includes the close alignment of organizations' missions and the enhancement of financial support for the future growth of the Crosby Scholars Program.



At first, scholarships were offered as incentives for students' commitment to remain drug-free. Over time, the program developed into the comprehensive college access program of Winston-Salem and Forsyth County. Students still make the

drug-free commitment, and also commit to community service and strong academics. The program complements scholarship monies with college preparation workshops including academic skills training, community service learning, career awareness, conflict resolution, and financial aid planning. Current programs include Career Day Program, College Visitation, advisor/mentor program, and Academies that include workshops in academic skills, speech and communications, college survival skills, SAT/ACT preparation, conflict resolution, college admissions, and financing a college education.



The Program serves more than 10,000 students and guides some 1,200 seniors through the college admission process and into post-secondary institutions. Services provided by the Program are **free** to students and parents. **All** students in grades 6-10 who are enrolled at a Forsyth County Public school and submit a completed application by the published deadline are accepted into the Program.

The Program has assisted over 8,000 students in leveraging more than \$52 million dollars in financial aid (not including student loans) to enroll in college.

Mission

The Program's mission is to assist public middle and high school students in Forsyth County in preparing themselves for successful college enrollment.

Vision

We seek to ensure that every public school student in Forsyth County has the opportunity to attend college.

Eligibility

To remain active in the Program, you must complete all program requirements each year. Effective with the 2003-2004 school year, students must enroll in the program no later than the beginning of their sophomore year. There is neither a junior nor a senior application to the Program.



Senior Program Requirements

As an active participant in the Senior Program, you are required to comply with the partnership agreement as well as complete program requirements.

Seniors who complete the program receive a special designation on their transcript and in their graduation program, are invited to an honors gala, and have the opportunity to apply for last dollar grant funding.

The primary purpose of the Crosby Scholars Program is to help prepare scholars for successful college enrollment. By completing the program's requirements, we believe you will achieve your goal of attending a college or university of your choice.

Senior Scholars must do the following to remain active in the Program:

1. Attend a *mandatory senior meeting* with Program staff this summer. Your meeting **must be scheduled by July 21st**. The purpose of this meeting is to review your high school transcript, to confirm the target list of colleges, and to discuss college plans upon high school graduation. Scholars are required to bring the following documents to this meeting: target list of colleges with campus visit plans, draft of activities resume if it is not posted in your Crosby portal, SAT/ACT scores and plans to retake either, names of individuals to consider asking for a letter of recommendation.
2. Fulfill the terms of the Partnership Agreement. Please note that you will be dismissed from the Program if you are suspended or expelled from school. You agreed to the terms of the Partnership Agreement when you joined the Program. The agreement is effective as long as you remain an active participant in the Program. A copy of the Partnership Agreement is included in this notebook.
3. Participate in the It's Our Call program. Scholars selected for drug screening are expected to participate. The selection is random, which means a scholar may or may not be selected when drug screening is conducted. Should a scholar test positive, he/she is required to contact INSIGHT Human Services to schedule an assessment. Any Scholar testing positive must follow the rec-



ommended intervention in order to remain active in the Program. You signed a pledge card for this program during or before your sophomore year. The Crosby Scholars Program verifies your enrollment with your school.

4. Attend Senior Advisor meetings throughout the school year. Seniors and advisors schedule the meetings together. Any senior who asked the program to assign him/her a community volunteer advisor will meet with the advisor at school during the school day.
5. Speak with four admission reps about their respective schools by attending a college fair or visiting four college campuses. Turn in the college fair/college visit form verifying your attendance during your sophomore, junior, or senior year. The date of the 2017 WS/FCS college fair is October 2. Details are posted on our website and in your Crosby Scholars student portal. You are not required to stay for the entire fair.

OR

Take the College Fair/College Visit form with you on four college visits. After attending the admission session, ask the representative to sign your form verifying your attendance. **Submit the form no later than October 2, 2017.**

6. Volunteer (two hours required; five hours recommended) and submit a signed community service form or verification of community service by **January 31, 2018. Forms signed by your parent are not accepted.**
7. Attend two Crosby Senior Academies. Credit for Crosby Senior Academy is awarded to scholars who arrive on time; sign in; stay for the entire academy; and submit a confirmation of attendance form at the end of the academy. A schedule of the Crosby Senior Academies is distributed by the end of the summer. **Permission is not granted to arrive late or to leave early.**
8. Complete the program with a 2.0 cumulative weighted grade point average (to be eligible to apply for a Last Dollar Grant.)
9. Maintain enrollment in a Forsyth County public school and graduate from a Forsyth County public school. The exception being HBI program participants.

E-mail

The Program recommends its seniors have an e-mail address. Read your e-mail address aloud. Think about how many professionals you will contact through e-mail over the next year. Does your e-mail address reflect you in a positive manner? If not, create a more professional e-mail address. Senior scholars are asked to check their e-mail at least once a week for reminders and confirmations from the Program. An e-mail address you may use to contact our office is seniorprogram@crosbyscholars.org



Seeking Answers

When you have questions, consider the following...



- ◆ Read your monthly newsletter;
- ◆ Read your e-mail ~ *if you change your e-mail address please update your portal;*
- ◆ Check the website at crosbyscholars.org;
- ◆ Read the information posted on the Crosby Scholars board at your high school or at the Career Center; excluding HBI schools and UNCSEA;
- ◆ Listen to the announcements at school;
- ◆ Ask the liaison at your school (*a school counselor*);
- ◆ Ask your Crosby Scholar Senior Advisor;
- ◆ Read your senior notebook;
- ◆ Ask your school's Crosby Scholars President;
- ◆ Attend meetings at your school;
- ◆ Check your Crosby Scholars student portal regularly
- ◆ Follow the Senior Program on Twitter @Crosby_Sr2018 & Instagram
- ◆ Contact the Crosby Scholars office at 725-5371 or seniorprogram@crosbyscholars.org

Senior Meeting

Scholars are required to schedule a **Mandatory Senior Meeting**. This meeting provides you with the opportunity to meet one-on-one with a Crosby Scholars summer counselor to evaluate your target list of colleges, review your SAT and/or ACT scores, any plans to re-take, discuss your senior course selection, fall timeline, names of teachers/counselors/etc. to write letters of recommendation for you, and examine your activities resume. Seniors call the office to schedule this meeting.

Senior Advisor Program

The Program requires each high school senior to have an advisor. Crosby Scholar juniors complete a senior advisor form online



after attending the mandatory rising senior meeting held during the spring of their junior year. On this form, scholars choose to self-select an advisor or to be assigned an advisor from program staff or a group of community volunteers. For the first two years of high school, scholars are assigned to meet with a volunteer Grade Advisor who hosts group meetings at the high schools. Then during the senior year, scholars meet with a Senior Advisor individually. The Senior Advisors can then address specific needs of students as they arise.

Following each meeting, the Senior Advisor submits online conference notes to the Crosby Scholars office. This process allows Crosby staff to monitor each scholar's progress. The Senior Advisor is thus the lead member of a team helping each scholar to navigate the college admission process.

All advisors are required to attend a training session. Seniors are expected to attend and actively participate in every meeting scheduled by their senior advisor. Advisor meetings begin in September and are held periodically throughout the school year.

Crosby Bulletin Board

Each high school including the Career Center (except UNCSEA and HBI schools) has a Crosby bulletin board full of program information. Typically the board is located close to the school's counseling office. Visit this board frequently, especially if you don't check your e-mail account weekly.



Community Service

The Program recommends its scholars complete five hours of community service, but requires only two hours. Seniors must submit a community service form documenting their hours by **January 31** of the senior year. (The deadline for grades 6-8 is April 13, 2018, grades 9-10 is March 9, 2018, and juniors is January 31, 2018) The form must be signed by the person in charge of the service activity. The form is displayed in the guidance offices and posted on our website. **Community Service must be performed with a non-profit agency.** Crosby Scholars staff reserves the right to determine if a community service activity fulfills our community service requirement. Seniors may submit their form during the summer prior to their senior year. Only one form totaling at least two hours is required from each scholar; however, scholars are invited to submit all volunteer hours to our office. Scholars may visit our [website](#) to view a list of community service opportunities.

Crosby Senior Academy/Boot Camps

Crosby Senior Academies and Boot Camps are offered throughout the school year. **Each senior is required to attend two.** Topics include: Preparing for the SAT or ACT, Making the Most of your College Visits, Writing the College Admission Essay, Completing Your FAFSA, College Survival Skills, and more. Seniors must register their attendance through their Crosby Scholars student portal. The registration process is not complete until the senior sees the confirmation page.

To receive credit for attending Crosby Senior Academy:

- ◆ register online;
- ◆ arrive to the academy on time;
- ◆ Sign-in; (registration closes 5 minutes prior to the start of the academy);
- ◆ stay for the entire academy and sign out at the end (permission is not granted to arrive late or leave early);
- ◆ submit a confirmation of attendance form at the end.

Senior Newsletter

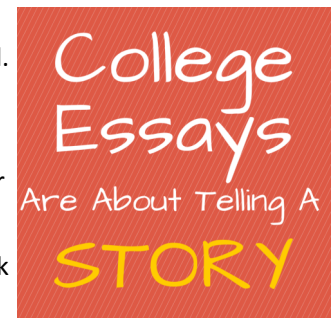
destinationcollege2018 is published monthly for Crosby Scholars to keep them informed of activities, deadlines, and announcements. A copy of the newsletter is posted on our website and on the Crosby board at the high schools, including the Career Center, and in the Crosby Scholars senior portal. It is important for seniors to read the newsletter each month and to keep a copy of the newsletter. A scholarship newsletter is also posted in the Crosby Scholars student portal.

Senior Timeline

A timeline outlining monthly activities is posted in the Crosby Scholars student portal at the beginning of each month. Seniors will receive a monthly e-mail reminder to follow the timeline that is posted in their Crosby Scholars student portal.

Essay Review

Seniors who wish to have their admission or scholarship essays read and receive feedback may e-mail the essays to seniorprogram@crosbyscholars.org. Please allow at least one week for the volunteer essay reader to review your essay and submit feedback. Also, ask your English teacher to read your essays!

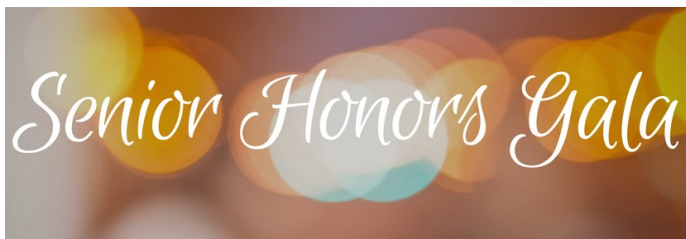


Mock Interviews

The Senior Program offers mock interviews. During this one-hour interview, scholars have the chance to practice with experienced counselors. This is also the chance for scholars to have their activities resume reviewed and become better prepared for the real interview. Seniors can email seniorprogram@crosbyscholars.org to set up a mock interview

High School Liaisons

Each high school (except UNCSCA and HBI schools) selects a counselor to serve as the liaison to the Program. The high school liaisons are announced just prior to the beginning of each school year and serve as another resource for scholars. Scholars may submit their community service form to their liaison.



Senior Honors Gala

Each spring the Program hosts a Senior Honors Gala to celebrate the accomplishments of its seniors. At this gala, seniors in attendance from all participating high schools are recognized individually. Several seniors are specially recognized, including the recipient of the Michael Nachman Scholarship, the Crosby Scholars who have achieved a cumulative weighted GPA of 5.0 or above, seniors with the most community service hours, and those scholars who enrolled in the program in 6th grade and completed the program requirements each year through the 12th grade without interruption.

Scholarship Opportunities

Seniors have the opportunity to apply for over 20 scholarships unique to Crosby Scholars. A complete list of scholarship opportunities is posted in the Crosby Scholars student portal along with the application for each scholarship.

Every scholarship is different, so you must approach each scholarship application and/or interview accordingly. When applying for scholarships, consider the following: Who created the scholarship and why? Who are the past scholarship winners and what have they done? Who is on the selection committee?

In addition to Program scholarships, consider scholarship opportunities through the Winston-Salem Foundation. Visit www.wsfoundation.org for more information.

Proceed With Caution

As you search for scholarship opportunities, you may come across information that makes finding and applying for scholarships sound too good or too easy. It may simply be that the process isn't as difficult as you feared. However, there are scams out there, and you need to know what to look for.

Scholars are notified of scholarship opportunities and deadlines through their senior portal, newsletter, and social media accounts.

The U.S. Dept of Education estimates that families lose millions of dollars to scholarship fraud every year. The College Scholarship Service Fraud Prevention Act provides protection against fraud in student financial assistance. Be careful when searching for information on student financial aid. Call 877-382-4357 or visit www.ftc.gov/scholarshipscams for details.

ASVAB

CSA Opportunity

It's Not Just for Those Seeking a Military Career!

We at Crosby Scholars believe in the Armed Services Vocational Aptitude Battery's (ASVAB) value for clarifying strengths and interests that might direct you toward a major area in college or toward a specific career field. Although branches of the military use ASVAB results to determine training assignments, **it is NOT a recruitment tool**, and the information gathered from the assessment has value for students fully committed to post-secondary education. In fact, over 50% of students who completed the assessment during the 2013-14 school year expected to enroll in a four-year or two-year college after high school.

Please consider this opportunity to fulfill one of the Crosby program requirements while gaining a better understanding of your intellectual aptitude as you are setting goals for further education.

Social Media Account

The Senior Program has a Twitter account. The Twitter handle is [@Crosby_Sr2018](https://twitter.com/Crosby_Sr2018). Make sure you follow the Senior Program on social media! We will not follow you back or monitor your tweets/posts. This account offers a simple way to stay connected to the Senior Program.



Partnership Agreement: Partnership Responsibilities

The Crosby Scholars Program agrees to:

Provide academic and personal enrichment workshops through Crosby Scholars Academy

Inform Scholars of community service opportunities

Design enrichment activities to promote early awareness of post-secondary opportunities

Annually recognize the Scholars who successfully complete the program requirements

Provide parents with useful and timely information and tools to help support the student in the college application process

Provide assistance with locating funding sources to finance a post-secondary education

Provide renewable last dollar grant assistance, up to \$1,200 per year to qualified Crosby Scholars who demonstrate an unmet financial need as determined by federal financial aid guidelines

Coordinate and sponsor financial aid and college admission workshops

Provide trained advisors who meet with high school students throughout the year to provide additional program information and to help students achieve their post-secondary educational goals

Co-sponsor activities with the school system and community agencies that provide academic support and increase post-secondary options for Scholars

Our goal is to help Crosby Scholars in Forsyth County prepare academically, personally, and financially for college admission and other post-secondary opportunities.

Partnership Agreement: Parent/Guardian Responsibilities

As a parent/guardian of a Scholar enrolled in the Crosby Scholars Program, I realize that it is my responsibility to:

See that my Scholar is adequately prepared for school each day

Provide security, values, and discipline

Review my Scholar's school work and activities regularly

Encourage my Scholar to achieve perfect attendance and avoid unexcused absences

Insist that my Scholar be courteous, considerate, and respectful

Provide my Scholar with a place to study

Follow my student's academic progress and meet with school personnel during the school year as needed

Make a special effort to attend school functions

Make sure that my Scholar's extra-curricular activities and/or after-school employment does not interfere with academic performance

Insist that my Scholar remain drug free and not make, sell, distribute, or possess illegal drugs

See that my Scholar completes all program requirements each year as outlined in the Student Partnership Agreement

*As the parent/guardian of a participant in the Crosby Scholars Program, I fully understand the overall objectives and requirements of the Partnership Agreement and commit myself to the responsibilities as stated above. I understand that participation in the **High School Crosby Scholars Program** includes random selection for drug testing through the "It's My Call" program. I also give permission for my student's school to release his/her transcript, test scores and student record to the Crosby Scholars Program and permission for photos of my student taken during Crosby activities to be used by the Program for the purposes of illustrating, publicizing or advertising the Crosby Scholars Program.*

This agreement is effective as long as your Scholar remains an active participant in the Crosby Scholars Program. If for any reason your Scholar is dismissed from the Program or decides to not participate, he/she must submit a new Partnership Agreement to be readmitted to the Program.

Partnership Agreement: Scholar's Responsibilities

As a voluntary participant of the Crosby Scholars Program I will:

Make my education a priority in my life by maintaining at least a 2.0 GPA, completing high school, and enrolling in college or another post-secondary institution

Contribute to a cooperative school environment by being courteous, considerate, and respectful toward teachers, school officials, adults, and fellow classmates

Utilize academic assistance provided by my parents, my school, the community, and the Crosby Scholars Program

Develop my leadership skills through active involvement in my school and the community

Come to school prepared to learn, strive for perfect attendance, and avoid unexcused absences

Not participate in any form of bullying – verbal, physical or cyber bullying

Obey the law and refuse to make, sell, use, distribute, or possess illegal drugs *As a High School Crosby Scholar, you are required to participate in the "It's My Call" drug and alcohol screening program.* I also understand that as a voluntary participant in the Crosby Scholars Program, I agree to submit to random drug testing administered by the WS/FC school system through the "It's My Call" program. I understand that if I test positive, I will participate in the recommended treatment. If I test positive and choose not to participate in the recommended treatment, I have made a conscious decision to discontinue my participation in the Crosby Scholars Program. I authorize the SRO and principal/designee to release my decision about remaining a Program participant to the director of the Crosby Scholars Program.

I fully commit myself to the overall objectives and requirements of this Partnership Agreement. I also give permission for my school to release my transcript, test scores, and student record to the Crosby Scholars Program, and I understand that the following requirements must be met for completion of the Crosby Scholars Program each school year. Failure to fulfill any of these requirements will result in my dismissal from the Crosby Scholars Program.

Attend one Crosby Scholar Academy each school year

Complete and document a minimum of two hours of community service each school year by submitting a Crosby Scholars community service form by the published turn-in date. The Program recommends high school students complete five hours of service but requires only two hours.

Follow school rules and not be placed on out of school suspension

Meet other mandatory requirements as assigned by grade level

This agreement is effective as long as you remain an active participant in the Crosby Scholars Program. If for any reason you are dismissed from the Program or decide to not participate, you must submit a new Partnership Agreement to be readmitted.

Random Drug Screening ~ It's My Call/It's Our Call

The Winston-Salem/Forsyth County School Board adopted a policy stating that any student who chooses to participate in an extracurricular activity is required to participate in the random drug screening program entitled, "It's Our Call". The Crosby Scholars Program is an extracurricular activity of the school system; therefore, scholars selected for drug screening are expected to participate. **Any scholar refusing to be tested will be dismissed.** The selection is random, which means a scholar may or may not be selected when drug screening is conducted. The drug screening is conducted on-site at the high school. Scholars sign one pledge card to make a commitment for their entire high school career.

Should a Scholar test positive, the Scholar along with his/her parents will be notified by the Medical Review Officer (MRO), usually within 10 working days. This Scholar must participate in an assessment at INSIGHT Human Services, and must complete the recommended intervention to stay active in the Crosby Scholars Program. There will be no cost to the Scholar for any services provided by INSIGHT Human Services. Crosby Scholars who complete a prescribed treatment program, remain active. Scholars who do not complete a prescribed treatment program are dismissed. If the Scholar is taking prescription drugs, the drug test may indicate this. The MRO talks with the Scholar and his/her parents to confirm that the drug has been prescribed and used properly. The MRO will maintain the confidentiality that information. Substances found in the drug test for which the scholar does not have a valid prescription or which have been misused will result in a "positive" result.

Crosby Scholars staff confirms the enrollment of scholars in the "It's My Call/It's Our Call" program. A Crosby Scholar not enrolled in this program, will be reminded to submit a pledge card.

Violations of Partnership Agreement and Respective Disciplinary Actions

Please read over this information carefully and contact us if you have questions regarding any item. Please understand that when the disciplinary action states that the Scholar will not be allowed to continue in the program, it also means the Scholar will not be eligible to receive any funding or assistance with funding from the Crosby Scholars Program.



<u>Violation</u>	<u>Disciplinary Action</u>
Senior testing positive for drug use during a random drug screen.	Senior Scholars are referred to INSIGHT and must complete the prescribed treatment program to remain a Crosby Scholar. Seniors not completing prescribed Step One treatment will be dismissed.
Senior refuses to participate if selected for random drug screening.	Senior will be dismissed immediately.
Final high school cumulative grade point average is below a 2.0.	Graduating seniors must have a 2.0 cumulative GPA to be eligible to apply for a last dollar grant. Without a 2.0, a scholar cannot apply for last dollar grant funding for the first semester in college. College scholars submit their grades at the end of each semester, and their grades for last dollar grant eligibility are reviewed at the end of each year.
Senior no longer enrolled in a Forsyth County public school.	Senior is no longer eligible to participate in the Crosby Scholars Community Partnership.
Expulsion from school and/or out-of-school suspension.	Senior will be dismissed.
Did not submit a community service form documenting the minimum required hours of service by the deadline.	Senior will be dismissed.
Did not attend or submit documentation of attendance for two of the Crosby Scholars Senior Academies.	Senior will be dismissed.





LINKS & RESOURCES

There are multiple ways the internet can help you through the college admission process from establishing your target list of colleges to submitting your applications online to applying for financial aid. If you do not have a computer, perhaps you can use one at your high school or local library. Below are some sites that will be helpful as you explore college options and seek to learn more about the college admission process. Most colleges have their own web site and from the home page of that web site, you can access a page for *prospective students*. Also, requirements for admission, online applications, application deadlines, and special campus visitation information can be readily found on a college's web site. Verify information found

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| 1. crosbyscholars.org | Crosby Scholars Community Partnership |
| 2. cfnc.org | College Foundation of North Carolina |
| 3. nacacnet.org | National Association for College Admission Counseling |
| 4. collegeboard.com | College Board — My College QuickStart™/SAT |
| 5. act.org | The ACT Assessment Test |
| 6. kaplan.com | Kaplan Online — college search, test preparation |
| 7. collegeview.com/index.jsp | Profiles of more than 3,700 colleges |
| 8. petersons.com | Peterson's Education & Career Center Guide |
| 9. princetonreview.com | Princeton Review |
| 10. eCampusTours.com | virtual campus tours |
| 11. MyCollegeOptions.com | guides and information about college admissions |
| 12. usnews.com | U.S. News Online Colleges and Careers Center |
| 13. ctcl.com | Colleges That Change Lives |
| 14. exploringeducationalexcellence.org | Exploring Educational Excellence |
| 15. commonapp.org | common application accepted by many colleges |
| 16. finaid.org | links to more than 750,000 scholarships |
| 17. fastweb.com | 400,000 scholarships |
| 18. FAFSA.ed.gov | Free Application for Federal Student Aid (FAFSA) |
| 19. ncseaa.edu | NC State Education Assistance Authority |
| 20. wsfoundation.org | The Winston-Salem Foundation |

Plan For and Apply To College: Websites to Help You Get Started

DO YOU NEED HELP...	THEN TRY THIS WEBSITE...	BECAUSE IT WILL SHOW YOU...
Understanding College Admissions	https://bigfuture.collegeboard.org/get-in/applying https://bigfuture.collegeboard.org/get-in	The top 5 things you need to know about applying to college
Learning the truth about college admissions	http://www.knowhow2go.org/mentors_myths.php http://patch.com/connecticut/fairfield/bp--top-ten-myths-about-college-admissions-part-i-by-35b22549b8	Common myths about the admissions (and financial aid) process
Planning your college application process	https://bigfuture.collegeboard.org/	How to make plans for applying to college; learn about interviewing and writing essays; and conduct searches to begin a target list of colleges.
Organizing your college application materials	https://bigfuture.collegeboard.org/get-in/applying-101/college-application-checklist	Straightforward, easy to follow checklist of things to do for each college to which you apply Compare up to 3 colleges on one document
Understanding all of the terms associated with the college application process	Terms of Admission by Julie Cunningham are posted in your Crosby portal.	Definitions for some frequently used terms in college admissions
Getting a great letter of recommendation	https://bigfuture.collegeboard.org/get-in/your-high-school-record/how-to-get-a-great-letter-of-recommendation	Tips and videos from college students sharing advice on getting recommendation letters
Planning for the SAT	http://sat.collegeboard.org/practice/sat-study-plan http://sat.collegeboard.org/register/when-to-take-sat	Study plan tips based on your answers to three short questions Suggestions on taking the SAT based on grade level
Planning for the ACT	http://www.act.org/planstudent/tests/index.html http://www.act.org/content/dam/act/unsecured/documents/Preparing-for-the-ACT.pdf	A breakdown of each part of the ACT The basics on the ACT as well as sample questions
Comparing Your SAT and ACT Scores	http://www.studypoint.com/ed/sat-to-act-conversion/ http://research.collegeboard.org/programs/sat/data/concordance http://www.act.org/solutions/college-career-readiness/compare-act-sat/	Which score to use to be a more competitive applicant
Comparing colleges to find a "good fit"	https://bigfuture.collegeboard.org/compare-colleges	Compare colleges based on a variety of criteria

Financial Aid Overview

Financial aid can make a difference in your life by allowing you to continue your education or allowing you to attend the school of your choice despite higher tuition costs. **Applying for federal student aid is FREE and is a time sensitive process.** Adhere to the timeline distributed by the Crosby Scholars Program.

There are two basic types of financial aid: gift aid and self-help. **Gift aid** includes both **scholarships** and **grants, which do not** have to be repaid and do not require student employment. Scholarships can be based on merit or special interests; grants are typically need-based. **Self-help** is student financial aid such as **loans** and **jobs** that requires repayment or employment while in school. Work-study provides jobs for students with financial need to help pay for school. Loans include money borrowed directly from the school or the federal government by the student or student's parents that must be repaid — many times with interest. Additional private loans may be available from a lending institution like a bank or credit union.

The Winston-Salem/Forsyth County School system hosts general financial aid programs, which parents of Crosby Scholars are strongly encouraged to attend. These programs will be held in January. Seniors who attend a general financial aid program hosted by the school system may be eligible to receive Crosby Senior Academy credit. Read your newsletter and e-mail for more details.

Financial Aid Forms

You should become familiar with each of these forms:

FAFSA (Free Application for Federal Student Aid)

SAR (Student Aid Report)

CSS/Financial Aid Profile (www.collegeboard.com)

Institutional Forms (required by individual colleges)

Student Financial Aid Award

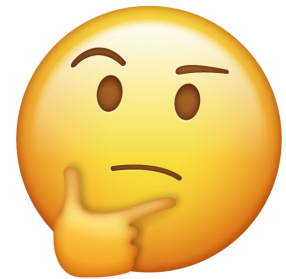
For many students the FAFSA is the first step in the financial aid process. Scholars use it to apply for federal aid. Most states and colleges use FAFSA information to award their financial aid. For introductory instructions on how to complete

the FAFSA online, visit www.FAFSA.ed.gov. Submitting a FAFSA is free. Other students will complete CSS/Profile first, because some colleges request the form earlier than the FAFSA. Some colleges use PROFILE information to award institutional aid. There is a fee required for the Profile; make sure your school requires the Profile before submitting the form. Visit www.profileonline.collegeboard.com for more information. Some colleges require both the FAFSA and the PROFILE. You can easily find out which forms are required by visiting the college's web site.

Financial Aid Terms

You should be familiar with the following terms:

- ◆ Financial Aid Package
- ◆ Cost of Attendance (COA)
- ◆ EFC (Expected Family Contribution)
- ◆ FSA ID
- ◆ DRN (Data Release Number)
- ◆ Merit-Based Award
- ◆ Need-Based Award
- ◆ Verification
- ◆ Priority Deadline



Warning!

Financial Aid is time sensitive!
Submit your FAFSA as soon after

Be wary of organizations that charge a fee to submit your FAFSA application, or to find you money for school. Some are legitimate and some are scams. Generally, any help that you pay for can be received free from your school or the U.S. Department of Education.

Getting Ready to Complete A FAFSA

- ◆ Check your eligibility for federal aid (see below)
- ◆ Gather the documents required to complete the FAFSA ~ see the list below
- ◆ Print **FAFSA on the Web worksheet** from www.FAFSA.ed.gov
- ◆ Plan to sign your FAFSA electronically - see the next column for details
- ◆ Note important deadlines - colleges may have earlier deadlines than the federal deadline. Try to apply as soon after October 1 as possible (or by the school's date) to receive priority consideration for aid.



To be eligible to receive federal student aid, you must meet certain requirements:

- ◆ Be a U.S. citizen or eligible non-citizen
- ◆ Have a valid Social Security number
- ◆ Comply with Selective Service registration, if required (see www.sss.gov for more information)
- ◆ have a high school diploma
- ◆ be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs
- ◆ have financial need (except for unsubsidized Stafford Loans)
- ◆ must not have certain drug convictions

Other requirements may apply. Contact your college's financial aid office for more information.

Documents Needed to Complete a FAFSA

To apply for financial aid for the 2018-2019 school year (your first year of college), you will need financial infor-

mation from 2016 as follows, in addition to your social security and driver's license numbers:

- ◆ Your 2016 W-2 forms and other records of money earned
- ◆ Your 2016 Federal Income Tax Return
- ◆ Your parents' 2016 Federal Income Tax Return
- ◆ Your 2016 untaxed income records
- ◆ Your current bank statements
- ◆ Your parents' current bank statements
- ◆ Your current business investment information, stock, bond, and other investment records
- ◆ Your parents' business and investment mortgage information, stock, bond, and other investment records

Signing A FAFSA

When you file a FAFSA, The US Department of Ed is required to collect signatures from you and your parent.

Plan to sign your FAFSA electronically with an FSA ID. Instructions on creating an FSA ID are posted in your Crosby Scholars student portal. If your parent does not have an FSA ID, he/she can apply for one a few days in advance or at the end of the FAFSA process. **Electronic signatures guarantee the fastest processing time.**

You do not have to wait to be admitted to a college to apply for financial aid!

Submit your FAFSA as soon after **October 1** as possible. Submit your CSS/Financial Aid PROFILE, if required, in the fall of 2017!



Steps in the Financial Aid Process

It is very important that you and your family complete the forms and follow the procedures accurately and on time. Adhere to deadlines.

Step One: The Scholar and Family applies

- ◆ collect the documents required to complete the FAFSA and/or PROFILE
- ◆ complete and submit the PROFILE, if required
- ◆ when filing out the FAFSA electronically, student and parent/guardian each need an FSA ID
- ◆ complete the FAFSA on Web and the worksheets
- ◆ sign and submit the FAFSA electronically
- ◆ complete and submit institutional forms, if required
- ◆ unusual circumstances (i.e. medical, death, loss of job)—*Write them out and submit them directly to the college's financial aid office —not to the federal processor. Be sure to use specific dollar amounts. If a wage earner in the family has lost his/her job, provide a copy of the lay off notice and a copy of unemployment eligibility with your request to the aid office.*

Step Two: The Processing Center Responds

- ◆ the processing center sends results to the family called a Student Aid Report (SAR) ~ **this will be in the form of an email if an email address is entered on the FAFSA**
- ◆ the processing center sends electronic results to the schools listed on the FAFSA approximately three days after the application and all required signatures have been received and processed — It may take about a week for a school to be able to pull in your FAFSA results. Most schools must have an admissions application on file before they can pull in your FAFSA results.

Step Three: The Family Reviews the SAR

- ◆ the family reviews the SAR for errors and/or additional forms needed
- ◆ the family makes corrections electronically, if needed
- ◆ if selected for verification, the family will need to send documents to the college's financial aid office

Step Four: The School Processes the Information and Makes an Award

- ◆ the schools listed on the FAFSA review the electronic results and any paper documents
- ◆ the schools request additional information, if needed
- ◆ some schools make corrections for you; others ask you to make the corrections
- ◆ the schools make an aid award "package" based on their awarding policy and send them to the student
- ◆ the schools continue to monitor for changes and revisions

5 REASONS

YOU SHOULD FILL OUT THE FAFSA

Not really sure whether you or your child should fill out the Free Application for Federal Student Aid or whether it affects you?

You should — and it probably does.

1

IT'S FREE.

The FAFSA doesn't cost anything to complete.

2

IT'S EASY.

The application has been majorly simplified over the past few years — and there are helpful pointers throughout.

3

IT'S FAST.

It takes most students just 23 minutes to complete the FAFSA: less time than it would take to watch your favorite show.

4

YOU PROBABLY QUALIFY.

More people qualify for federal student aid than you think — chances are, you're leaving money on the table by not applying.

5

IT MAY BE REQUIRED.

Many states, schools, and private scholarships require you to submit the FAFSA before they'll consider you for any financial aid.

NOW THAT YOU HAVE THE FACTS — SHARE THEM AND THEN HEAD TO [FAFSA.GOV](https://fafsa.gov) TO GET IT DONE.

Step Five: The Scholar and Family Replies

- ◆ submit any papers requested by the college to complete documentation requirements
- ◆ review the award
- ◆ call the Crosby Scholars office if you have questions about your award
- ◆ send in award acceptance by paper or electronically, if required — review the school's instructions on how to accept the award
- ◆ keep schools informed of other scholarships received; ask if/how private scholarships earned will affect the financial aid package
- ◆ review and file revised SARs
- ◆ review revised awards for changes in funds or total dollars



Step Six: Apply for a Crosby Scholar Last Dollar Grant

- ◆ submit the application by **May 15** ~ *applications are posted online in the Crosby portal by the Senior Honors Gala*

Step Seven: Paying the Bill

- ◆ compare financial aid award letter with the bill received
- ◆ billing is done by term or quarters and gift aid is divided between terms
- ◆ research the availability of payment options, if needed

3 Types of Federal Student Aid

<p>1</p>  <p>Free money.</p>	<p>2</p>  <p>Borrowed money.</p>	<p>3</p>  <p>Earned money.</p>
<p>Grants are usually based on financial need and don't have to be repaid.</p>	<p>Loans are an investment in your future. But remember, they must be repaid with interest.</p>	<p>A work-study job lets you earn money while you're in school.</p>

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.

Helpful Hints

- ◆ You must reapply for student financial aid every year.
- ◆ You must reapply for a Crosby Scholar Last Dollar Grant every year.
- ◆ Complete the FAFSA as soon after October 1, as possible. For the best chance for all federal, state, and institutional funds, apply by early March or before.
- ◆ If you change schools, your aid does not go with you.
- ◆ Gift aid (scholarships, grants) is divided between terms.
- ◆ Don't ever send your only copy of a document anywhere.
- ◆ Always put scholar's name and student ID number on information submitted to schools.
- ◆ Take a copy of your birth certificate, voter registration card or US passport to school with you for employment eligibility. Learn your student ID; do **NOT** use your social security number as a substitute.
- ◆ Call 1-800-433-3243 — if no electronic SAR appears within 2 weeks or to correct data entry errors made by the federal processing center. To add schools, update the scholar's address, or make corrections electronically go to www.FAFSA.ed.gov.
- ◆ If needed, send a signed written statement directly to the college's financial aid office to allow the aid officer to make the corrections for you or correct directly on the web at www.FAFSA.ed.gov.
- ◆ If schools make corrections for you, don't change the data without talking to the school's aid officer first.
- ◆ Each year approximately one third of those who apply for financial aid with the FAFSA will be selected by federal standards to have their information checked for accuracy. This process is referred to as **verification**. When a family and the school receive the results of the FAFSA, there is a comment that informs the recipients that the application has been selected for verification. Colleges also are allowed to choose any additional applications they wish to verify; some schools verify every application, others set particular criteria. So, save all records and all other materials used in completing the application, because you may need them later to prove that the data you listed on the FAFSA are accurate.
- ◆ If the family used the IRS Data Retrieval option and did not change the data after downloading them from the IRS to the FAFSA, the school will not need to see a federal tax return in *most* cases. If the family did not use the IRS Data Retrieval option and is selected for verification, either with the original FAFSA or when the family goes back and makes corrections to the original FAFSA, then the school will be required to see a federal tax return.
- ◆ Schools are no longer allowed to accept a personal copy of the federal tax return from the family for *federal* aid. Instead, the family must request a federal tax transcript from the IRS (1-800-829-1040). The transcript can be faxed directly to the school from the IRS in some circumstances, but it is usually sent to the family. If the family receives it, the "owner" of the tax information must sign it before forwarding it to the school(s). In addition, the family should make sure the student's name and school ID number are printed at the top so the school will know which file to review. In addition, schools may request a family copy of the federal tax return for consideration for non-federal aid. Many schools using the PROFILE application will still want to see the full tax return provided by the family.
- ◆ If a student determines he/she does not want or need all of the loans offered, the student may lower any loan amount offered or decline a loan altogether.

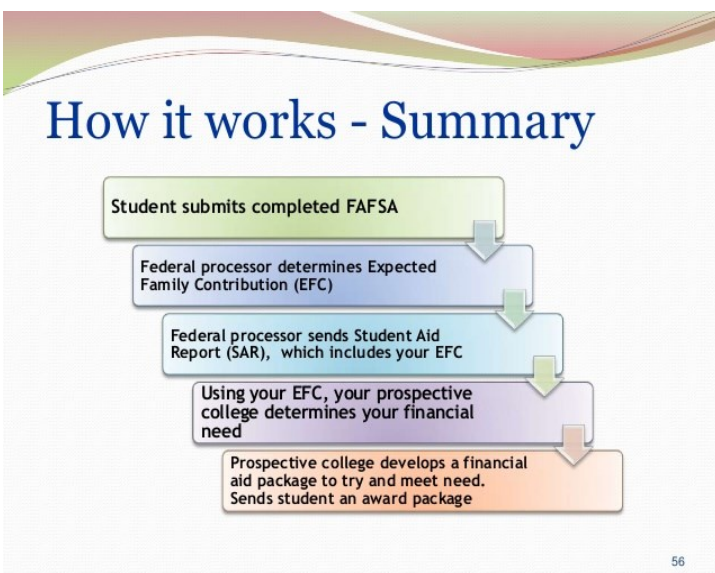


Steps to Obtain Login Information for FSA ID

- Go to <https://fsaid.ed.gov/npas/index.htm>
- Enter e-mail address
- Confirm e-mail
- Create username (6-30 characters using uppercase and/or lowercase letters and/or numbers)
- Create password (8-30 characters and must include three of the following):

- Number
- Uppercase letter
- Lowercase letter
- Special character

- Enter Personal Information
 - Social Security Number
 - Date of Birth
 - First, Middle, and Last Names
 - Mailing Address
 - Four Challenge Questions (two selected; two created)



Student Aid Report (SAR) The SAR summarizes the data the family reported on the FAFSA. If this information is complete, the SAR will list the student’s estimated EFC (Expected Family Contribution). Your estimated EFC is a preliminary estimate based on the information provided on the FAFSA. It is subject to change based upon a college's verification of information provided. The family should check the SAR carefully for accuracy. If the student lists an email address on the FAFSA, the SAR will be delivered electronically. The colleges will use the EFC to calculate a financial aid award. The financial aid award will come from the college, not the federal processing center. The SAR can be viewed and printed from by logging in to your FAFSA account.

FAFSA DAY will be held on October 28, 2017 at Winston-Salem State University. Financial aid professionals are available to assist families with completing the FAFSA. Details will be announced in our newsletters, email, and social media accounts. The Senior Program encourages you and your family to attend FAFSA DAY! A FAFSA DAY may even be held at your high school!



Financial Aid is time sensitive. Pay attention to priority filing deadlines. You do not have to wait to be admitted to a college to apply for financial aid. Contact the Program’s Scholarships/Financial Aid Coordinator with questions or if you need assistance with completing and submitting your forms or interpreting your awards.

Crosby Scholars Last Dollar Grant — The Crosby Scholars Last Dollar Grant is need-based aid. To be considered for a last dollar grant, a scholar must apply for financial aid by submitting a FAFSA. A scholar must not only demonstrate financial need but also demonstrate remaining need after the school of choice has awarded aid. **A scholar does not need to receive need-based financial aid to be eligible to apply for a LDG.** To determine eligibility, the Crosby Scholars staff completes a need analysis form on each scholar individually.

Last Dollar Grant applications are posted online in the Crosby Scholars student portal by the Senior Honors Gala held in the spring. In addition to the application, these documents must be uploaded:

- the scholar's letter of admission from the institution he/she will attend,
- the financial aid award letter from the institution he/she will attend, and
- the entire SAR—Student Aid Report.



If the scholar does not have the three supporting documents by May 15, he/she must submit the application and then upload the supporting documents when they are received. Priority is given to those applications received prior to May 15.

Scholars are notified of our decision through their Crosby Scholars student portal beginning in July. Awards are made payable to the scholar and the institution and are sent directly to the institution. The first half of the award is mailed during the summer and is to be used for the fall semester. The second half of the award is mailed upon receipt of the scholar's fall semester grades and is to be used for the second semester.

Crosby Scholars who complete the Program their senior year with a cumulative GPA of 2.0 or higher are eligible to apply for a Last Dollar Grant for up to four years. Even if a last dollar grant is not awarded the first year, the scholar may still reapply each year of undergraduate study for a maximum of four years.

A Scholar who does not graduate from high school with a cumulative GPA of 2.0 or higher may apply for a LDG once his/her college cumulative GPA is 2.0 or higher. A scholar who did not initially meet the GPA eligibility requirement should call the Crosby Scholars office for instructions on how to apply.

Students must apply for last dollar grant funding within two years of high school graduation. The last dollar grant policy states that scholars are eligible for funding consideration for up to four years of undergraduate study within six years after high school graduation.

MAY 15 is the deadline to submit a Last Dollar Grant application . Documents to support the Last Dollar Grant may be uploaded to your application after May 15.

You have access to your Crosby Scholars student portal through college graduation. Check your Crosby Scholars student portal for the most current application and filing process.

DON'T MISS THE DEADLINE!

MONEY ON YOUR MIND?

USE THESE RESOURCES TO GET YOU MOVING IN THE RIGHT DIRECTION!

20 Things You Need to Know About Financing College

Going to College Without Going Broke

Don't Get Scammed on Your Way to College

Tips on Paying for College

**Find all of these resources and more on CFNC.org!*



Money Matters: Websites to help you tackle Financial Aid

<i>Do you need help...</i>	<i>Then try this website...</i>	<i>Because it will give</i>
Deciding what questions to ask about financing college?	http://www.act.org/path/parent/finaid/questions.html OR https://www.fastweb.com/financial-aid/articles/the-15-financial-aid-questions-you-need-to-ask	Over 30 questions to ask a college financial aid officer. Compare the two lists and create your own
Understanding the various financial aid terms?	http://studentaid.ed.gov/glossary OR https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-glossary-learn-the-lingo	A detailed list of financial aid terms with definitions A limited list of important terms, as well as videos, explaining financial aid lingo
Dispelling myths about paying for college?	http://youcango.collegeboard.org/twelve-myths-about-paying-college	The truth about some common misconceptions surrounding financial aid
Comparing financial aid award letters?	http://www.finaid.org/FAFSA/awardletters.phtml AND http://www.finaid.org/calculators/awardletter.phtml OR https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator AND https://bigfuture.collegeboard.org/get-started/for-parents/webinar-its-time-comparing-financial-aid-award-letters	Helpful hints about comparing financial aid letters An online format to compare award letters A simplified online format to compare award letters Webinar videos that discuss paying for college

Program Staff

Mona Lovett, President and CEO

mwlovett@crobsyscholars.org

Barbara Masi, Director of College Access Programs

bmasi@crobsyscholars.org

Don Symons, Director of Development and Finance

dsymons@crobsyscholars.org

Richard Watts, AAMPED Program Coordinator

eanazia@crobsyscholars.org

Miriam Hernandez, Hispanic Outreach Coordinator

mhernandez@crobsyscholars.org

Megan Tang, Advisor Coordinator

mmassey@crobsyscholars.org

Becky Perkinson, Coordinator-Crosby Scholars Invitational

bperkinson@crobsyscholars.org

Tara Stokes, Middle School Program Coordinator

tstokes@crobsyscholars.org

Jessica Fisher, High School Program Coordinator

jfisher@crobsyscholars.org

Ashly Wilson, High School Program Assistant

awilson@crobsyscholars.org

Hannah Danze, Middle School Program Assistant

hdanze@crobsyscholars.org

Maggie DeBaugh, Senior Program Coordinator

mdebaugh@crobsyscholars.org

Alyson Kilby, Program Associate

akilby@crobsyscholars.org

Neely Turlington, Marketing Coordinator

nturlington@crobsyscholars.org

Kristie Mingo, Administrative Assistant

kmingo@crobsyscholars.org

James Jessup, AAMPED Outreach Specialist

jjessup@crobsyscholars.org

Andrew Muniz, Office Assistant

amuniz@crobsyscholars.org

Ismar Sanchez, Exitosis Liaison

isanchez@crobsyscholars.org

Amanda Latham, Crosby Bigs For Success Program Assistant

alatham@crobsyscholars.org

Now serving more than

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2701 University Parkway

Winston-Salem, North Carolina 27105

(p) 336-725-5371 (f) 336-725-1321

www.crobsyscholars.org @Crosby_Sr2018

seniorprogram@crobsyscholars.org