

Crosby Scholars

For college. For life. Senior Notebook



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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 11,000 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 over the summer. Your meeting must be scheduled by July 20th. 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, and names of individuals to consider asking for a letter of recommendation.

- 2. Fulfill the terms of the Partnership Agreement, which you committed to doing when you joined the Program. Please note that you will be dismissed from the Program if you are suspended or expelled from school. 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 recommended 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.

- Attend Senior Advisor meetings throughout the school 4. year. Seniors and advisors schedule the meetings together. Any senior who asked to be assigned a community volunteer advisor will meet with the advisor at school during the 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 2018 WS/ FCS college fair is October 1st. 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 1, 2018.

- 6. Volunteer (two hours required; five hours recommended) and submit a signed community service form or verification of community service by January 31, 2019. 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, and graduate from, a Forsyth County public school, with the exception of HBI pro gram participants.

E-mail

The Program expects seniors to have an e-mail account that they check frequently for Program reminders and confirmations. Read your email address aloud, and think about the people 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 new, more professional e-mail address. Contact our office via seniorprogram@crosbyscholars.org

Seeking Answers



When you have questions, consider the following...

- Read the monthly newsletter;
- Read your e-mail ~ if you change your e-mail address, please update your Crosby Scholars Student Portal;
- Check the website at crosbyscholars.org;
- Read the information posted on the Crosby Scholars board at your high school (excluding HBI schools and UNCSA) or at the Career Center
- 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 Crosby Scholars on Instagram @CrosbyScholars;
- Contact the Crosby Scholars office at 725-5371 or seniorprogram@crosbyscholars.org

Senior Meeting

Scholars are required to schedule a **Mandatory Summer 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 senior year course selections, 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 (except UNCSA and HBI schools), including the Career Center, 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 to stay updated on Program info, events, and deadlines.



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 form must be signed by the person in charge of the service activity. The form is available in the school counseling offices and posted on our web site. **Community Service must be performed with a non-profit agency.** Crosby Scholars staff reserves the right to determine if a community service activity fulfills this 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 can visit our <u>website</u> 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 College Visits, Writing the College Admission Essay, Completing the FAFSA, Your Digital Footprint Matters, 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 five 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

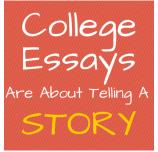
destinationcollege2019 is published monthly for Crosby Scholars to keep them informed of activities, deadlines, and announcements. A copy of the newsletter is posted on our website and on the Crosby board at the high schools, including the Career Center, and in the Crosby Scholars Student Portal. It is important for seniors to read the newsletter each month and to keep a copy of it.

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.

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 comments. Also, ask your English teacher to read your essays!

Mock Interviews

The Senior Program offers one-hour mock interviews, during which 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 UNCSA 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.



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. Special recognition is given to the recipient of the Michael Nachman Scholarship, 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 scholarships is posted in the Crosby Scholars Student Portal along with the application for each scholarship.

Every scholarship is different, so you must approach each application and/or interview accordingly. When applying for scholarships, consider the following: Who created the scholarship and why?

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

Proceed With Caution

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

As you search for scholarship opportunities, you might discover 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.

The U.S. Department 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.

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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 Accounts

The Program Instagram and Twitter handles are @CrosbyScholars. Make sure you follow Crosby Scholars on social media! We will not follow you back or monitor your posts. These accounts offer a simple way to stay connected with all that is going on with the Program. You may even get the opportunity to be spotlighted!



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 postsecondary 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.



Violation	Disciplinary Action
Senior testing positive for drug use during a random drug screen.	Senior Scholars are referred to INSIGHT and must complete the pre- scribed 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

These online resources can provide assistance with the college admission process, from establishing a target list of colleges to submitting 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. On the home page of college web sites, there will be link to a page for *prospective students* in which requirements for admission, online applications, application deadlines, and special campus visitation information are shared. Verify information found on a general web site with the college's web site.

Crosby Scholars Community Partnership

National Association for College Admission Counseling

Kaplan Online — college search, test preparation

guides and information about college admissions

U.S. News Online Colleges and Careers Center

College Board — My College QuickStart[™]/SAT

Peterson's Education & Career Center Guide

College Foundation of North Carolina

Profiles of more than 3,700 colleges

The ACT Assessment Test

Princeton Review

virtual campus tours

Colleges That Change Lives

- 1. crosbyscholars.org
- 2. cfnc.org
- 3. nacacnet.org
- 4. collegeboard.com
- 5. act.org
- 6. kaplan.com
- 7. collegeview.com/index.jsp
- 8. petersons.com
- 9. princetonreview.com
- 10. eCampusTours.com
- 11. MyCollegeOptions.com
- 12. usnews.com
- 13. ctcl.com
- 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.cssprofile.collegeboard.org	CSSProfile
20. ncseaa.edu	NC State Education Assistance Authority
21. 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	https://bigtuture.collegeboard.org/get-in/applying	—
Admissions	https://bigfuture.collegeboard.org/get-in	The top five things you need to know about applying to college
Learning the truth about	http://www.knowhow2go.org/mentors_myths.php	Common myths about the admis-
college admissions	http://patch.com/connecticut/fairfield/bptop-ten-myths-	sions (and financial aid) process
	about-college-admissions-part-i-by-35b22549b8	
Planning your college	https://bigfuture.collegeboard.org/	How to make plans for applying
application process	https://bigiditire.conegeboard.org/	to college; learn about interview- ing and writing essays; and con- duct searches to begin a target list of colleges.
Organizing your college	https://bigfuture.collegeboard.org/get-in/applying-101/	Straightforward, easy to follow
application materials	college-application-checklist	checklist of things to do for each college to which you apply
		Compare up to three
		colleges on one
		document
Getting a great letter of	https://bigfuture.collegeboard.org/get-in/your-high-	Tips and videos from college stu-
recommendation	school-record/how-to-get-a-great-letter-of-	dents sharing advice on getting
	recommendation	recommendation letters
Planning for the SAT	http://sat.collegeboard.org/practice/sat-study-plan	Study plan tips based on your answers to three short questions
	http://sat.collegeboard.org/register/when-to-take-sat	Suggestions on taking the SAT based on grade level
Planning for the ACT	https://www.princetonreview.com/college/act-sections	A breakdown of each part of the ACT
	http://www.act.org/content/dam/act/unsecured/	
	documents/Preparing-for-the-ACT.pdf	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/	Which score to use to be a more competitive
	http://research.collegeboard.org/programs/sat/data/	applicant
	<u>concordance</u>	apprount
	http://www.act.org/solutions/college-career-readiness/	
	compare-act-sat/	
Comparing	https://bigfuture.collegeboard.org/compare-colleges	Compare colleges based on a
colleges to find a "good fit"		variety of criteria

Financial Aid Overview

Financial aid can make a difference in your life by 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 selfhelp. **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 financial aid such as **loans** and **work-study** 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 with interest. Additional private loans may be available from a lending institution such as a bank or credit union.

The Winston-Salem/Forsyth County School system hosts general financial aid programs, held in January, which parents of Crosby Scholars are strongly encouraged to attend. 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:

Free Application for Federal Student Aid (FAFSA)

Student Aid Report (**SAR**) - a summary of the information reported on the FAFSA.

CSS/Financial Aid Profile (www.collegeboard.com) - an online financial aid form required by certain colleges in addition to the FAFSA.

Institutional Aid Forms (required by individual colleges) - additional forms required by some schools to determine eligibility for institutional aid.

Student Financial Aid Award - a list of which types and how much financial aid is being offered to you by the school.

For many students, submitting the FAFSA is the first step in the financial aid process. Most states and colleges use FAFSA information to determine financial aid award packages. For instructions on how to complete the FAFSA online, visit www.FAFSA.gov. Submitting a FAFSA is free and should be completed as soon as possible after Oct 1st. The CSS Profile (if required) can also be completed as soon as possible after Oct 1st. 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)
- Expected Family Contribution (EFC)
- Federal Student Aid (FSA) ID
- Merit-Based Award
- Need-Based Award
- Verification
- Priority Deadline



Financial Aid is time sensitive! Submit your FAFSA as soon as possible after October 1, 2018.

Warning!

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

Getting Ready to Complete the 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.gov
- Plan to sign the FAFSA electronically, if eligible 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 priority 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

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 2019-2020 school year (your first year of college), you will need financial information from 2017 as follows, in addition to your social security and driver's license numbers:

• 2017 W-2 forms and other records of money earned

- 2017 Federal Income Tax Return
- parents' 2017 Federal Income Tax Return
- 2017 untaxed income records
- current bank statements
- parents' current bank statements
- current business investment information, stock, bond, and other investment records
- 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 a Federal Student Aid (FSA) ID. Instructions on creating an FSA ID are posted in your Crosby Scholars student portal. Parents who don't have an FSA ID can apply for one prior to completing the FAFSA or at the end of the 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 the FAFSA as soon after **October 1** as possible. Submit the CSS/Financial Aid PROFILE, if required, as soon after **October 1** as possible.



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 online, both the student <u>AND</u> parent will each need an FSA ID
- Sign and submit completed FAFSA using FSA ID's
- complete and submit any institutional aid forms, if required

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; or it will arrive in paper form via mail if no email address is listed.
- 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

Step Three: The Family Reviews the SAR

- the family reviews the SAR for errors and makes any corrections online, if necessary
- if selected for Verification, the school will require additional documentation from the student and parent to support the information reported on the FAFSA. After submitting the required documentation, be sure to follow up with the school until the Verification process is complete

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

 the schools listed on the FAFSA review the FAFSA data and send a Financial Aid Award Package to the student. This can arrive in the mail, via email or electronically by posting to the schools online student portal

Step Five: The Scholar and Family Replies

- review the financial aid award package; make sure to understand which types of aid are being offered to you (Scholarships, Grants or Federal Student Loans)
- call the Crosby Scholars office if you have questions about your financial aid award package
- send in award acceptance by paper or electronically, if required review the school's instructions on how to accept the award



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.

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.



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

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.

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.

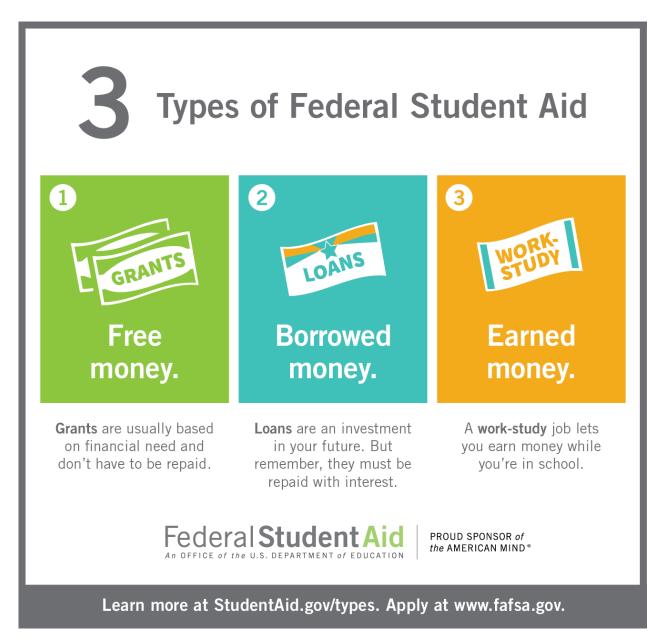
NOW THAT YOU HAVE THE FACTS — SHARE THEM AND THEN HEAD TO <u>FAFSA.GOV</u> TO GET IT DONE.

Step Six: Apply for a Crosby Scholar Last Dollar Grant

• submit the Crosby Scholars Last Dollar Grant application by **May 15** ~ *Students will be able to apply for Last Dollar Grant inside their Crosby Scholars Student Portal after the Senior Honors Gala*

Step Seven: Paying the Bill

- compare your financial aid award package with the bill received
- make an appointment to speak with the *Business Office* or *Cashiers Office* at your school to discuss the possibility of payment options, if needed



Helpful Financial Aid Hints

- You must fill out the FAFSA to re-apply for 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, submit your FAFSA as soon as possible after Oct 1.
- Complete the CSS PROFILE (if required) as soon as possible after Oct 1.
- If you transfer schools, remember that your aid does <u>not</u> automatically go with you. Discuss how to continue your aid with your new schools Financial Aid Office.



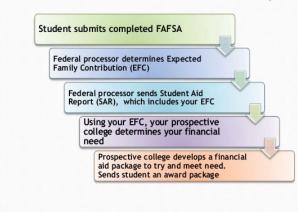
- Do not send your only copy of a document to anyone. Always keep a copy for your records.
- Always put your name and student ID number on information submitted to schools.
- Take a copy of your birth certificate, voter registration card or US passport to school with you for employment eligibility. Learn your student ID; do **NOT** use your social security number as a substitute.
- Make any necessary corrections to your FAFSA, or to add or remove school codes, do so electronically by going to www.fafsa.gov
- If you are unable to make necessary FAFSA corrections yourself, send a signed written statement directly to the college's financial aid office to allow the aid officer to make necessary corrections for you.
- If schools make FAFSA corrections for you, don't change the data without talking to the school's aid officer first.
- Each year approximately one third of FAFSA filers will be selected for a process known as *Verification*. Being selected for verification does not mean that you did anything wrong. If selected, your school will request additional documentation from you and your parents to support the information reported on your FAFSA. Keep a copy of any information you submit. Be sure to follow up with the schools Financial Aid Office to ensure Verification has been completed. The verification process can take several weeks to complete and can result in a delays in processing your Financial Aid.
- You are not obligated to accept Federal Student Loans. Students who determine that they neither want nor need any student loans may decline the entire loan offer, or accept a lower amount by notifying the schools Financial Aid office in writing.

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)

How it works - Summary



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 Expected Family Contribution (EFC). The EFC is a preliminary amount 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. 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 by logging in to your FAFSA account.

FSA ID =

YOUR OWN PERSONAL USERNAME & PASSWORD

Get yours now

so you can log in

to the FAFSA.

FAFSA DAY will be held on October 27, 2018 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 Crosby Scholars' Financial Aid Coordinator with questions or if you need assistance with completing and submitting forms or interpreting awards.

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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** in their Crosby Scholars Student Portal. Last Dollar Grants are NOT automatic. Please note, filling out a FAFSA is also required to apply for Last Dollar Grant. If a scholar cannot complete a FAFSA, please contact Crosby Scholars' Financial Aid Coordinator for more information. 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 Student Aid Report (SAR), which is the document you will receive after successfully completing the FAFSA.

Scholars who do not have the three supporting documents by May 15 should submit the application and then upload the supporting documents when they are received. Priority is given to 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 school. The first half of the award is sent to the school during the summer and is to be used for the fall semester. The second half of the award is sent to the school 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.

Scholars who do not graduate from high school with a cumulative GPA of 2.0 or higher may apply for a LDG once their college cumulative GPA is 2.0 or higher. Scholars who did not initially meet the GPA eligibility requirement should call the Crosby Scholars office for instructions on how to apply. MAY 15 is the PRIORTIY deadline to submit a Last Dollar Grant application. If you do not have all of the required documentation by May 15, please submit your incomplete application as-is and upload any remaining required documents as soon as you receive them.

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.

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!



Do you need help	Then try this website	Because it will give
		уои
Deciding what questions	https://www.fastweb.com/financial-aid/articles/the-15-financial-	15 questions to ask a
to ask about financing	aid-questions-you-need-to-ask	college financial aid of-
college?		ficer. Review the list and
		create your own list of
		questions.
Understanding the vari-	http://studentaid.ed.gov/glossary	A detailed list of financial
ous financial aid terms?		aid terms with definitions
	OR	
		A limited list of important
	https://bigfuture.collegeboard.org/pay-for-college/financial-aid-	terms, as well as videos,
	101/financial-aid-glossary-learn-the-lingo	explaining financial aid
		lingo
Dispelling myths about	http://youcango.collegeboard.org/twelve-myths-about-paying-	The truth about some
paying for college?	college	common misconceptions
		surrounding financial aid
	(downloadable resource)	Ũ
Comparing financial aid	http://www.finaid.org/FAFSA/awardletters.phtml	Helpful hints about com-
award letters?		paring financial aid letters
	AND	
	http://www.finaid.org/calculators/awardletter.phtml	An online format to com-
		pare award letters
	OR	
	https://bigfuture.collegeboard.org/pay-for-college/financial-aid-	A simplified online format
	awards/compare-aid-calculator	to compare award letters
		to compare award letters
	AND	
	https://bigfuture.collegeboard.org/get-started/for-parents/	Webinar videos that dis-
	webinar-its-time-comparing-financial-aid-award-letters	cuss paying for college

Money Matters: Websites to help you tackle Financial Aid

2018-2019 Senior Academy Schedule

CSA #1 ACT Score Interpretation Session was held on May 2, 2018.

CSA #2A Take the Armed Services Vocational Aptitude Battery (ASVAB) was held on May 19, 2018. CSA #2B Take the ASVAB – offered at your school, check with student services. Dates will be posted in your Crosby Scholars Student Portal. CSA #2C Take the ASVAB will be held on October 29 from 9:00am-12:00pm.

CSA #3A Preparing for the ACT: Math and Science was held on June 26, 2018 from 1:30-3:30pm.

CSA #3B Preparing for the ACT: Reading and Writing was held on July 12, 2018 from 10:00am-12:00pm

CSA #3C Preparing for the ACT: Math and Science was held on August 28, 2018 from 5:30-7:30pm.

CSA #3D Preparing for the ACT: Reading and Writing was held on September 6, 2018 from 5:30-7:30pm.

CSA #4A Residency Determination Service Completion Lab was held on July 10 from 1:30-2:30; #4B was held on July 10 from 2:45-3:45pm; #4C was held on July 10 from 4:00-5:00pm; #4D was held on July 18 from 2:30-3:30pm; #4E was held on July 18 from 3:45-4:45pm; #4F was held on July 18 from 5:30-6:30pm; #4G will be held on July 26 from 2:45-3:45pm; #4H will be held on July 26 from 4:00-5:00pm; #4I will be held on July 26 from 5:15 -6:15pm.

CSA #5 Making the Most of The College Visits was held on July 16 from 1:30-3:00pm.

CSA #6 Financial Basics for High School and Beyond is an online, self-paced Crosby Senior Academy through CFNC's *Financial Basics for High School and Beyond*. Deadline September 30th, 2018.

CSA #7 Engaging Your Future was held on July 16 from 10:00-11:30am.

CSA #8 Applying to Highly Selective Schools was held on July 31st from 10:30am-12:00pm.

CSA #9A College Application Lab was held on August 2nd from 2:00-3:00pm; CSA #9B was held on August 2nd from 3:15-4:15pm; CSA #9C was held on August 2nd from 4:30-5:30pm; CSA #9D was held on August 14th from 1:30-2:30pm; CSA #9E was held on August 14th from 2:45-3:45pm; CSA #9F was held on August 14th from 4:00-5:00pm; CSA #9G will be held on September 12th from 4:00-5:00pm; CSA #9H will be held on September 12th from 5:15-6:15pm; CSA #9I* will be held on October 17th from 2:00-3:00pm; CSA #9J* will be held on October 17th from 3:15-4:15pm; CSA #9K* will be held on October 17th from 4:30-5:30pm.

CSA #10A SAT Prep: Math was held on August 7th from 9:30-11:30am.

CSA #10B SAT Prep: Critical Reading and Writing was held on August 21st from 6:00-8:00pm.

CSA #11A Writing the College Admission Essay was held on August 20th from 2:00-3:30pm; CSA #11B will be held on September 19th from 6:00-7:00pm; CSA #11C will be held on October 8th from 6:00-7:00pm. CSA #12A Essay Writing Bootcamp will be held on September 18 from 5:30-7:30pm; CSA #12B will be held on October 11 from 6:30-8:30pm; CSA #12C will be held on October 16 from 6:00-8:00pm; CSA #12D will be held on November 14th from 5:30-7:30pm; CSA #12E will be held on November 29th from 6:00-8:00pm.

CSA #13 Destination: Community College will be held on September 13th from 6:00-7:30pm

CSA #14 Your Digital Footprint Matters WEBINAR will be held on October 3rd from 6:00-7:30pm.

CSA #15A Completing The FAFSA will be held on October 1st from 6:00-7:00pm; CSA #15B will be held on October 10th from 6:30-8:00pm; CSA #15C WEBINAR *TBA*; CSA #15D WEBANAR *TBA*

CSA #16A Scholarships: Seeking Additional Funding For Your Education will be held on October 1st from 6:30-7:30pm; CSA #16B Scholarships: Seeking Additional Funding For Your Education WEBINAR will be held on November 6th from 6:30-7:30pm.

CSA #17A FAFSA Lab will be held on October 17th from 2:15-3:15pm; CSA #17B will be held on October 17th from 3:30-4:30pm; CSA #17C will be held on October 17th from 4:45-5:45pm; CSA #17D will be held on October 29th from 10:30-11:30am; CSA #17E will be held on October 29th from 1:30-2:30pm; CSA #17F will be held on October 29th from 3:30-4:30pm.

CSA #18 Taking A Gap Year WEBINAR will be held on October 25th from 5:30-6:30pm

CSA #19 Transitioning to College for Students with Disabilities *TBD*.

CSA # 20A Scholarship Lab will be held on **December 12th** from 2:00-3:00pm; CSA #20B will be held on **December 12th** from 3:15-4:15pm; CSA #20C will be held on **December 12th** from 4:30-5:30pm

CSA #21 Khan Academy Online SAT Prep – Deadline to submit verification of lesson completion November 30th

CSA #22 ACT Academy Online Test Prep— Deadline to submit verification of lesson completion December 7th

Remember:

- Seniors are required to complete two academies.
- Academies will be hosted through December 2018, there will be NO make-up opportunities.
- Dates are subject to change, make sure to check your Crosby Scholars Student Portal with the must updated details.
- You must register to attend a Senior Academy through your Crosby Scholars Student Portal.
- To receive credit for attending an academy, scholars must: arrive on time, sign in, stay for the entire academy, and submit a confirmation of attendance at the end. Scholars who skip any of the steps to this process <u>DO NOT</u> receive academy credit.
- Seniors who register for an academy but do not attend and do not cancel their registration prior to the event will jeopardize their status in the Program.
- Read the special instructions listed in the Crosby Scholars Student Portal on how to apply for credit for the online, module-based academies.
- Read the special instructions listed in the Crosby Scholars Student Portal on accessing a webinar academy.

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Now serving more than



students!

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