



# PROVIDENCE CATHOLIC HIGH SCHOOL

1800 W. Lincoln Highway • New Lenox, Illinois 60451 • (815) 485-2136 • [www.providencethecatholic.org](http://www.providencethecatholic.org)

## COUNSELING DEPARTMENT

Dear Parents of Seniors,

November 2017

The College Fair at Joliet Junior College was well attended last month by Providence Catholic students and parents. We hope you were able to talk to various college representatives and acquire the necessary information you need to make the college decision a little easier.

### **WHAT SENIORS SHOULD BE DOING IN NOVEMBER**

Students should be finishing up the application process by the end of November and should be making arrangements to visit the colleges to which they've applied if they have not done so already. Each senior is allowed to take one college day to visit a prospective college. This is an excused absence. Students must present to Mr. Murphy or Mr. Palmasani **at least one week prior** to the visit a letter or email from you giving them permission to go. They will then give them a form to be validated by an admissions counselor at the college that is visited and submitted to our Dean's office upon return to school. The list of questions on page 9 and 10 of the Providence Catholic College Preparation Information Handbook you received in September will be helpful as you make your college visit. These campus visits are very important in the decision-making process and we strongly encourage everyone to take advantage of this privilege.

The first day to complete the FAFSA was October 1. If you have not already done so, you may access the application at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). This new filing date will allow families to receive their award letters earlier which in turn will give families more time to make their admissions decision. In addition to being able to file earlier, you are also allowed to use tax information from your 2016 tax return instead of estimating or waiting for your 2017 tax return to be completed. If you have any questions about filing the FAFSA or financial aid in general, don't hesitate to contact Mr. Palmasani at 815-717-3148.

Also included with this letter are bulletins from Fast Web which include a quick guide to financial aid and a guide to understanding your financial aid award letter.

### **NAVIANCE FAMILY CONNECTION**

We want to remind all parents and students that Providence Catholic is using Naviance Family Connection, to assist in managing the college selection process as well as to conduct college and career searches. Naviance Family Connection has many useful tools which allow students and their parents to research and track the most up-to-date application trends.

Go to <http://connection.naviance.com/family-connection/auth/login/?hsid=providenccechs>. (You can also go to the Providence Catholic homepage and click on Current Students > Counseling Department > College Planning and then click on the Naviance logo.) From here, you will enter your student's Providence Catholic email address and their network password.

### **A WORD ABOUT COLLEGE APPLICATIONS**

After submitting an application, students must then complete an application tracking slip for each transcript requested. The tracking slips can be obtained in our Counseling Office, in the document library on Naviance

Family Connection or on the “Seniors” page of our website. **All college applications must go through our Counseling office.** If you apply via the Common Application, your transcript and recommendations will be submitted electronically through Naviance.

When filling out applications, you may be asked for the high school CEEB code, or ACT/SAT school code. In all cases, the code for Providence is **142-375**. In addition, the senior class size is 246.

Seniors should continue to meet with college representatives who visit Providence Catholic, go on college visits, and attend college fairs to learn more about schools they are applying to or schools where they have been accepted.

**IMPORTANT:** As you receive your acceptance and scholarship letters, please bring them to the Counseling Center and we will make a copy for you. **We ask that you bring in ALL letters even if you are not sure if you will be attending that particular school or accepting that scholarship.** These letters are used for tracking purposes and for verification in the graduation program. Please also indicate on your Naviance account the colleges from which you have been accepted or denied acceptance.

### **SOME HELPFUL WEBSITES**

What makes a good Internet search? If you’re looking for ways to finance college, determine exactly what type of college financing information you seek. Access an Internet search engine. In the "search" box, type in phrases such as *scholarships, student loans, college loans, education grants, financial aid, or paying for college*, and you'll quickly receive a list of links to related websites.

Be aware that this type of search will still take some time to complete. Therefore, if your time is limited or you want more immediate sources of information, you might consider directly accessing some of the most popular and informative financial aid websites available. These include:

Federal Student Aid – An Office of the U.S. Department of Education (<https://studentaid.ed.gov/sa/>) – This site gives useful information on five of the most common topics regarding financial aid: preparing for college, types of aid, who gets aid, applying for aid and how to repay student loans. The link to completing the FAFSA may also be accessed via this site. The FAFSA is submitted to the U.S. Department of Education processor, schools of choice and an individual's state to determine Expected Family Contribution (EFC). Instructions for completing and submitting the form are also available. The form is free.

Federal Trade Commission (<https://www.consumer.ftc.gov/financialaid>) - Students who are interested in gathering information about scholarships - in particular, how to avoid scholarship scams - should log-on to this website to review important tips for ensuring that companies offering "guaranteed" scholarships or scholarship search services are legitimate.

FinAid, The Smart Student Guide to Financial Aid ([www.finaid.org](http://www.finaid.org)) - This website is an independent, comprehensive and objective guide to student financial aid. It offers facts about student loans, sources of financial aid, a roster of books and periodicals on financial aid and a thorough glossary of terms. The site also features links to other financial aid/student loan websites.

Sallie Mae (<https://www.salliema.com/plan-for-college/scholarships/>) - This is a free scholarship service which contains thousands of private scholarships, grants, tuition waivers, internships, fellowships and

loans. Student information is kept confidential and never sold or rented to others.

While these are just some of the most popular Internet websites, they represent a wide range of useful information and services available to college-bound students and their families. There are additional websites listed on page 26 of your Providence Catholic College Prep Booklet.

### NET PRICE CALCULATOR

All U.S. college websites are required by federal law to offer a net price calculator to assist students and their families manage their financial expectations early in the college search process. This is an online device that offers customized approximations of college costs based on standardized inputs – family size and savings, for example. The calculator estimates a prospective student’s financial aid; subtracts that amount from a college’s “list price,” or full cost; and determines a “net price,” the amount a particular student must pay or borrow to enroll. The majority require no more than about fifteen minutes for an applicant to complete.

### UPCOMING TEST DATES

<u>TEST</u>	<u>DATE</u>	<u>REGULAR DEADLINE</u>	<u>LATE DEADLINE</u> (additional fee required)
ACT	December 9	November 3	November 17
ACT	February 10	January 12	January 19
<b>ACT</b>	<b>April 14*</b>	<b>March 9</b>	<b>March 23</b>
ACT	June 9	May 4	May 18

**\*Providence is a Test Center for this date.**

SAT	December 2	November 2	November 21
SAT	January 21	December 21	January 10
SAT	March 10 (SAT I only)	February 9	February 28
SAT	May 5	April 6	April 25
SAT	June 2	May 3	May 23

### COLLEGE REPRESENTATIVES COMING TO PROVIDENCE CATHOLIC IN NOVEMBER

November 1	<a href="#">Millikin University</a> at 1:10 pm (period 3)
November 7	<a href="#">Southern Illinois-Carbondale</a> at 1:50 pm (period 7)
November 8	<a href="#">Drake University</a> at 7:55 am (period 1)
	<a href="#">Fashion Institute of Design &amp; Merchandising (FIDM)</a> at 9:35 am (period 2)
	<a href="#">Loyola University</a> at 1:10 pm (period 3)
November 10	<a href="#">The University of Alabama</a> at 9:40 am (period 3)
November 13	<a href="#">University of Oregon</a> at 12:10 pm (period 5)
November 15	<a href="#">University of Findlay</a> at 7:55 am (period 1)
November 20	<a href="#">Monmouth College</a> at 9:40 am (period 3)
December 5	<a href="#">Dominican University</a> at 1:00 pm (period 6)

We regularly receive requests from college representatives to come for visits. Juniors and seniors should listen to our daily announcements, check Naviance Family Connection, or check the calendar in the glass case in the Counseling hallway for any additions. Remember that you can click on the visiting school’s name from the list above or on Naviance and be immediately connected to that school’s website.

If a student wishes to speak with a college representative, he/she should sign up and obtain a pass from Mrs. Brassil in the Counseling Center a couple of days before the date of the visit. The pass must then be signed by the teacher of the class the student will miss at least one day in advance of the scheduled visit. The teacher has the option of signing the pass to excuse the student from class.

## SCHOLARSHIPS

Information and/or applications for the following scholarships may be found in the “Scholarship List” on Naviance Family Connection or by clicking on the links below. Paper applications for scholarships that are not “apply online only” may also be obtained from Mrs. Brassil in the Counseling Office or printed from Naviance.

AXA Achievement Scholarship – (52) \$10,000 state winners, (10) \$15,000 national winners – Open to students who have demonstrated outstanding achievement in their activities in school, the community or the workplace. Apply online only at <https://us.axa.com/axa-foundation/AXA-achievement-scholarship.html>. **Deadline December 15.**

Elks National Foundation Most Valuable Student Scholarship – (480) \$1000, (14) \$5000, (2) \$7500, (2) \$10,000, (2) -\$12,500 renewable for four years – Based on scholarship, leadership and financial need. Essay required. Apply online only at [www.enf.elks.org/mvs](http://www.enf.elks.org/mvs). **Deadline November 27.**

General Federation of Women’s Clubs (GFWC) Scholarships – Seven separate scholarships offered. All scholarships are open to male or female students who will be attending a college in Illinois. **(1) GFWC Lorado Taft Art Scholarship (\$1000)** - Must include statement of goals and ambitions and list of volunteer and extracurricular activities. Three color photos of original works of art and two letters of recommendation are required. **(2/3) GFWC Performing Arts Scholarship (\$500 for Drama; \$1000 for Music)** - Must include statement of goals and ambitions and list of volunteer and extracurricular activities. (See application for details.) Two letters of recommendation are required. **(4) GFWC Vina A. Miller Memorial Scholarship (\$1000)** - Must include statement describing your field of study in Public Issues (i.e. Political Science, Fire & Police, Safety & Crime Prevention, Law, etc.) Also a statement of goals and ambitions and list of volunteer and extracurricular activities. Two letters of recommendation required. **(5/6) GFWC Illinois Cottage Park Ridge Vocational Scholarships for Girls and Lincoln Lodge Vocational Scholarship for boys (\$1000)** - Open to male or female students planning on taking classes in ANY vocational field at an Illinois college, trade or vocational school. Must include statement of goals and ambitions and list of volunteer and extracurricular activities. Two letters of recommendation required. **(7) GFWC Illinois Cultural Exchange Scholarship (\$1000)** – Must include statement describing why you want to study in a foreign country (see application for details,) goals and ambitions and two letters of recommendation required. All seven applications are available in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **All applications with supplemental material must be mailed in the same envelope and have a postmark deadline of February 15.**

George M. Pullman Educational Foundation Scholarship - \$10,000 renewable for four years - Must be a resident of Cook County. Open to students who are committed to their academic goals. Must have a minimum 3.0 GPA and strong financial need. A strong applicant is involved in his/her school and community and is driven, goal-oriented, and responsible. Essay and two recommendations required. Apply online only at <https://www.pullmanfoundation.org/apply/>. **Deadline February 2.**

Golden Apple Scholars - \$2500/yr. for freshman and sophomore year; \$5000/yr. for junior and senior year plus \$2000/summer stipend for attending (4) summer workshops. (Total financial package is \$23,000.00) Open to students who are planning to pursue a teaching career. Must attend one of (52) participating Illinois colleges. Must have a minimum GPA of 2.5 and ACT 22+ composite score with minimum of 16

on the writing portion. (This is a State requirement.) You may self-nominate or be nominated by a teacher. Apply online only at <https://www.goldenapple.org/apply>. **Priority deadline is Dec. 1. (decision in Jan. 2018) Regular deadline is February 15. (decision in Feb/March 2018)**

Illinois Amvets Scholarships - Four scholarships available. Students may apply for more than one scholarship, but must complete separate applications. **(1) Service Foundation Scholarship (\$1000)** – Must be the child or grandchild of a veteran or in active duty. Based on financial need and community service. **(2) Junior ROTC Scholarship (\$1000)** – Must be a child or grandchild of veteran or in active duty. Must submit copy of participation letter from ROTC instructor. Based on financial need and community service. **(3) Sad Sacks Nursing Scholarship (Amount to be determined at time of award)** - Must have been accepted into a pre-approved nursing program (A copy of an acceptance letter must accompany the application.) Based on academic record, character, interest and activity record, and financial need. Priority will be given to the dependent of a deceased or disabled Veteran. **(4) Trade School Scholarship (\$1000)** - Must be a child or grandchild of a veteran or in active duty. Based on financial need and community service. Must submit a copy of acceptance from trade school. Applications available at <http://ilamvets.org/WhatWeDo/Programs/Scholarships/tabid/120/Default.aspx>, in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **All scholarships have a postmarked deadline of March 1.**

Illinois Amvets Ladies Auxiliary Scholarships - Two scholarships available. Student may only apply for one scholarship. **(1) Memorial Scholarship (\$500)** - Must be a child or grandchild of a Veteran who served after September 15, 1940 and was Honorably Discharged or who is presently serving in the military. **(2) Worchid Scholarship (\$500)** - Must be a child of a deceased parent who was a Veteran of the United States of America who served after September 15, 1940, and was Honorably Discharged. They need not be killed in action or died as a result of a service-connected disability. Applications available at <http://ilamvets.org/WhatWeDo/Programs/Scholarships/tabid/120/Default.aspx>, in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Both scholarships have a postmark deadline of March 1.**

Leopold Education Project Scholarship Program – several \$1000 – Open to students who plan to study a natural resource field such as fish or wildlife biology, conservation or management, air quality, botany, forestry, pollution control. Must have a minimum GPA of 3.0. Three letters of recommendation and statement of goals is required. Applications available in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Deadline February 15.**

Lincoln Way Area Business Women’s Organization Scholarship - \$1000 for 4-year college; \$500 for 2-year college or trade school – Must be a female resident of New Lenox, Manhattan, Frankfort or Mokena. Essay on future educational plans, desires and career goals, list of extracurricular activities and community service and two letters of recommendation required. Applications available in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Deadline February 16.**

Lockport Township Government College Scholarship – up to (4) \$1000 – Must be a resident of Lockport Township. May NOT be a Lockport Government employee or close relative to a Lockport Government employee or official. Based on work experience, school and extra-curricular activities, awards and recognitions. Essay on specific topic and two letters of recommendation required. Applications available in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Deadline February 6.**

National Federation of Independent Businessmen (NFIB) Young Entrepreneur Awards – several \$2000, (3) \$5000, (2) \$15,000 – Open to students who own and operate their own small business. Must be nominated by a dues paying member of NFIB. Apply online only at [www.NFIB.com/YEA](http://www.NFIB.com/YEA). **Deadline December 18.**

Paramount Tall Club of Chicago Scholarship - \$750 – Students must meet the minimum height requirements of 6’2” for males and 5’10” for females. Based on academics, school activities, and volunteer work. Two letters of recommendation required (teacher, counselor or coach and non-school



community member.) Applications available at <http://tallclubchicago.org/scholarship/>, in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Deadline February 12.**

Will-South Cook Soil and Water Conservation Education Scholarship – (3) \$1000 – Must plan to major in agricultural or natural resources related field of study and live within the boundaries of the district (i.e. in Will County or in South Cook County, south of 22<sup>nd</sup> St.) Short essay (250 words) and two letters of recommendation required. Applications available at <http://www.will-scookswcd.org/scholarships.php>, in the “Scholarship List” on Naviance Family Connection or from Mrs. Brassil in the Counseling Office. **Deadline February 1.**

Many schools offer a wide variety of scholarships which are based on academics, special areas of interest, or are offered for specific fields of study. Information and/or applications for these scholarships are available on the individual school's website.

### **NCAA AND NAIA ELIGIBILITY CENTERS**

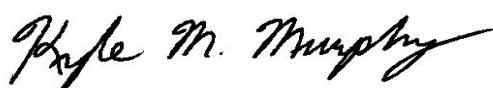
Those students who intend to play NCAA Division I or II sports need to register with the NCAA Eligibility Center. Students may apply online at <http://eligibilitycenter.org> or by going to the PCHS website. A direct link to the NCAA is set up under the Counseling Department page. You will be asked for a PIN (Personal Identification Number) that will allow you to check on your student's status. It is suggested that the PIN be the last four digits of the student's social security number; this would make it easy to remember. After you apply and pay (\$80) online, you must fill out a tracking slip and bring it to the Counseling Office. Mr. Murphy or Mr. Palmasani will then send your transcript electronically. This procedure is the same for registering with NAIA. Students may register online at [www.playnaia.org](http://www.playnaia.org) or by going to the Counseling page of the PCHS website.

We are now more than one-fourth of the way through the school year. Encourage your senior to keep working hard. Enjoy the upcoming Thanksgiving season. It may be a good opportunity to finalize applications.

Sincerely,



Pamela J. Ryan  
Director of Counseling



Kyle M. Murphy  
Senior/College Counselor



Frank Palmasani  
Senior/College Counselor

PJR/KM/FP:lb  
Enclosures

**NUMBER OF TRANSCRIPTS SENT TO DATE: 823**

## Quick Guide to Financial Aid

A few weeks after filing the Free Application for Federal Student Aid (FAFSA), you will receive a copy of your Student Aid Report (SAR) with your Expected Family Contribution (EFC). The prospective college(s) will receive your FAFSA information as well. Each school you applied to will send you a Financial Aid Award Letter, breaking down the college costs and summarizing your eligibility for each type of financial aid. The aid offered in the letter will be based on your demonstrated financial need, which is equal to the Cost of Attendance (COA) minus your EFC. To understand the financial aid process better, here are the key terms you need to know:

**Free Application for Federal Student Aid (FAFSA):** The FAFSA is a form used to apply for student financial aid from the federal and state government, as well as most colleges and universities. The government uses the information from your FAFSA to determine your expected family contribution (EFC). You can file the FAFSA at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

**FSA ID.** The FSA ID is comprised of a username and password and can be used to login to certain Federal Student Aid websites, such as the Free Application for Federal Student Aid (FAFSA). Obtain your FSA ID at: <https://fsaid.ed.gov/npas/index.htm>.

**Student Aid Report (SAR):** The SAR is the official notification sent to you about a week after filing the FAFSA online. This document includes your Expected Family Contribution (EFC). The SAR also provides information about the colleges you are considering, such as the graduation rates.

**Expected Family Contribution (EFC):** The EFC is a measure of your family's financial strength. It is based on the information you submitted on the FAFSA, including income, assets, family size and the number of children in college. Your EFC represents the amount of money the federal government believes your family can contribute toward one academic year of college. It is a harsh assessment of ability to pay, since it does not consider many types of consumer debt, such as credit card debt, student loan debt and auto loans. The actual amount your family ends up paying could be higher or lower than the EFC figure, depending on the sources of aid available to you.

There are two main formulas for calculating an EFC, the federal methodology (FM) and the institutional methodology (IM). The two formulas differ in the types of assets that are included (e.g., family home, assets of siblings), the assumption of a minimum student contribution, the treatment of paper losses, regional differences in cost of living, allowances for educational savings and emergency funds, the treatment of children of divorced parents and adjustments for more than one child in college at the same time. The FM EFC is used for determining eligibility for federal and state aid and financial aid at most colleges. About 250 colleges use the IM EFC for awarding their own financial aid funds.

**Financial Aid Package:** The financial aid package is a combination of multiple types and sources of financial aid available to you to help pay for college costs. It may include money from the federal government, state government, the college itself and private sources. It can include scholarships, grants, work-study and loans. The financial aid offered by each college may vary and is summarized in financial aid award letters sent by the prospective colleges.

**Financial Aid Award Letter:** The financial aid award letter is the list of all the aid from multiple sources that you are eligible to receive through your prospective college, including terms and conditions. You are not required to accept every type of aid found in the letter. For example, you could turn down loans. Turning down loans, however, will not increase the amount of grants and/or scholarships you may receive.

**Cost of Attendance (COA):** The cost of attendance includes the total price of tuition, fees, room, board, textbooks, supplies, transportation and personal expenses for one year of college. This is also known at some colleges as the "Student Budget." There may be separate student budgets for students who live on campus, off campus or with their parents. Some colleges will adjust the cost of attendance to include the cost of a computer, student health insurance and dependent care.

**Net Price:** The net price or out-of-pocket cost is the bottom line cost of college. It is the difference between the cost of attendance and grants. It is the amount of money you must pay from savings, income and loans to cover college costs.

## Understanding Your Financial Aid Award Letter

Use this example as a guide to reading your financial aid award letter. Remember, you can choose to accept or decline any part of your financial aid package. If you decide to decline any type of aid, contact the Financial Aid Office. If you have any questions, make sure to contact your prospective college's aid office immediately.

Expenses (COA*)	
Tuition:	\$7,334
Room/Board	\$5,204
Health Fees	\$ 176
Books/Supplies	\$1,015
Personal	\$2,600
Transportation	\$ 900
<b>Total Expenses</b>	<b>\$17,239</b>

\*Cost of Attendance (COA): The total expenses (tuition, fees, etc.) of one year's education. Your college may also include indirect costs (books, room and board, transportation, personal expenses, etc.). Our example includes both direct and indirect expenses.

Resources (EFC*)	
Parent's Contribution	
From Earnings	\$2,500
From Assets	\$ 112
Student's Contribution	\$ 500
<b>Total Resources</b>	<b>\$3,112</b>

\*Expected Family Contribution: Amount your family is expected to contribute determined by the Free Application for Federal Student Aid (FAFSA).

The amount you end up actually paying for the academic year, could differ from the EFC, depending on what resources are available at the college you decide to attend.

### Sample Award Letter Explained

Dear Student:

The results of your Free Application for Federal Student Aid (FAFSA) indicate that you are eligible for financial assistance for the upcoming academic year. We are pleased to offer you the following financial aid award. Please review each type of award before accepting.

Award	Federal Pell Grant (free money)		Option to accept or decline each award		Total
	Fall	Spring	Accept	Decline	
Federal Pell Grant	\$ 625	\$ 625	€	€	\$1,250
Total Direct Loans					\$6,876
Direct Federal Stafford Loan (Subsidized)	\$1,500	\$1,500	€	€	
Direct Federal Stafford Loan (Unsubsidized)	\$1,938	\$1,938	€	€	
<b>Total Financial Aid Package</b>					<b>\$8,126</b>

**Federal Stafford Loan – Unsubsidized**  
(Interest accrues immediately after loan is disbursed)

**Federal Stafford Loan – Subsidized**  
(Interest-free until graduation when repayment of interest & principal begins)

### What does this mean to you?

Cost of Attendance (COA)	\$17,239
<u>Less Gift Aid (Pell Grant)</u>	<u>- \$1,250</u>
<b>Out-of-Pocket Cost (Net Price)</b>	<b>\$15,989</b>

The out-of-pocket cost (net price) is the difference between the cost of attendance and the gift aid, such as grants and scholarships. It is the amount of money you will have to pay from savings (past income), income and loans (future income). Scholarships and grants will always be the best way to meet the costs of a college education. Search for scholarships at free websites like [www.fastweb.com](http://www.fastweb.com)!