

# NHS News for Juniors Sophs & Fresh

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## *Counselor Notes:*

*Welcome to the first "NHS News for Juniors Sophs & Fresh," a newsletter created by your counselors to guide you as you make the best of your years here at Nimitz and to help you make plans for your future beyond graduation. High school is a time when you will make some decisions that will impact you for the rest of your life; we hope you'll use this newsletter to gather information that will help you make some of those decisions. Is there more information you'd like to have? Let your counselor know, and we'll put it in the next newsletter.*

## **Financial Aid: How Do I Pay for Higher Education?**

If you are planning for education after high school, you and your parents are no doubt talking about how you are going to pay for it. Especially if you are the first in your family to go to college, you are probably confused or unaware of the different types of financial aid available and how you can access them. Many families think that the only way they can get money for college is to earn scholarships; however, scholarships are only a small portion of the total package of financial aid that is awarded to students. The following are the types of aid available to you:

- Grants:** Financial aid you do not have to repay. Grants are based solely on family income. (Example: Pell Grant)
- Loans:** Borrowed money that you must repay with interest. (Example: Stafford Loan)
- Work-Study:** Work and earn money to help pay for school.
- State Aid:** Similar programs to federal aid available. (Example: Texas Grant)
- National & Community Service:** Work before, during or after your education and use those funds to pay educational expenses. (Example: Americorps)
- Employers:** Cooperative education programs in which students alternate semesters of school with semesters of work. (Example: Inroads)
- College funds:** Academic and athletic scholarships, tuition discounts, short-term loans. (Example: DCCCD Rising Star)
- Private Scholarships:** Money awarded to those who apply for and meet scholarship eligibility requirements as designated by the giver. This money does not have to be paid back.

You will find that most scholarships are designated for seniors or students already in college, but some are offered to underclassmen. You will not complete your application for federal and state financial aid until after your first semester of your senior year. Then you will reapply every year you are in college. In each newsletter, you will find a list of scholarship notifications sent to Nimitz High for which underclassmen may apply. In addition, a list of useful scholarship websites is also included.

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## Overview of Post-High School Options

When students say they are “going to college,” sometimes they don’t realize that there are several different types of colleges from which to choose. You should acquaint yourself with a variety of colleges by looking over catalogs, and reviewing other multimedia material available in the Career Resource Center next to the counseling office. Another way to find out about which type of college would suit you would be to research Internet sites, go to College Night, and talk with college representatives who visit the campus. Here is a comprehensive list of types of colleges:

**College:** an institution that offers education instruction beyond the high school level in a two-year or four-year program.

**University:** an academic institution which grants undergraduate and graduate degrees in a variety of fields and which supports at least two degree-granting professional schools that are not exclusively technological (such as medicine or journalism). It is composed of a number of “schools” or “colleges,” each of which encompasses a general field of study. Example: University of Texas at Arlington

**Liberal Arts College:** A four-year institution which emphasizes a program of broad undergraduate education. Preprofessional training may be available but is not stressed. Example: University of Dallas

**Community or Junior College:** A two year institution of higher learning which provides career and vocational training and academic curricula via *terminal* and/or *transfer*. Example: North Lake College

- *Terminal Program:* an academic program that is complete unto itself. A student who completes it may not be admitted to a four-year college for further study without completing additional course requirements. Students who complete a terminal program usually earn an Associates degree or certification in their field. Note: Some of the IISD Career/Technology programs are Tech Prep – meaning that the student who completes them earns college credit at designated community colleges.
- *Transfer Program:* an academic program that is designed to lead into a four-year program at another college or university. The two-year graduate transfers as a junior to the four-year institution.

**Technical school:** A two-year institution that offers terminal occupational programs intended to prepare students for immediate employment in technical fields related to engineering, science, business, etc. Example: Texas State Technological College

**Nursing School:** There are three kinds of nursing schools. At schools affiliated with hospitals, students receive an R.N. diploma upon successful completion of training and state examination. At schools affiliated with four-year colleges, student receives both a Bachelor’s degree and an R.N. diploma. Junior colleges and community colleges may offer a two-year nursing program. These schools confer an Associates degree in nursing.

**Military School:** Federal military academies prepare officers for the Army, Navy, Air Force and Merchant Marines. These institutions – U.S. Military Academy, U.S. Naval Academy, U.S. Air Force Academy, and U.S. Merchant Marine Academy require recommendations and a nomination by U.S. Senators or U.S. Representatives. Private and state-supported military institutions, however, operate on a college application basis, as does the U.S. Coast Guard Academy. They all offer degree programs in engineering, technology, and many other majors with concentration on various aspects of military science.

**Business School:** At some colleges it is possible to specialize in business administration in a two-year secretarial course in conjunction with supplementary liberal arts courses. Other institutions offer business or secretarial courses primarily and may or may not be regionally accredited. Example: Arlington Court Reporting School

**Trade School:** Trade schools offer specialized training in specific work fields such as cosmetology, computer technology, medical or dental technology, culinary arts, and drafting. Example: Ogle School of Hair Design

**Professional School:** This type of school offers specialized study in areas such as art, music, drama, dance, photography, etc. Example: Dallas Art Institute

**U.S. Military:** U.S. Navy, Army, Air Force, Marines, Coast Guard – Joining the military requires at least a two-year time commitment. The military offers career training in a specific field and college credits as well as money for further education later.

**Apprenticeship or Internship:** an apprentice or intern is a hired trainee who learns a craft or trade from a craftsperson or experienced supervisor and through formal classroom instruction. Example: North Texas Electrical Joint Apprenticeship and Training Committee Electrical Training Center

## Why Get a College Degree?

- taken from [www.collegeboard.com](http://www.collegeboard.com)

### Knowledge, Skills, and More Opportunities

If you go to college, you'll gain information and skills that you'll use for the rest of your life, no matter what career you chose.

College will enable you to:

- Expand your knowledge and skills
- Express your thoughts clearly in speech and in writing
- Grasp abstract concepts and theories
- Increase your understanding of the world and your community

### What This Means for You

The benefits above may sound great on their own, but college also has some very practical benefits:

### More Job Opportunities

The world is changing rapidly. More and more jobs require education beyond high school. College graduates have more jobs to choose from than those who don't pursue education beyond high school.

### Earn More Money

A person who goes to college usually earns more than a person who doesn't. According to the US Census Bureau, on average, someone with a Bachelor's Degree earns \$51,206—almost double the \$27,915 earned annually by someone with only a high school diploma.

### Why Not Go to College?

Many students are unsure about going to college, for many reasons. Below are five we've heard before, and why they don't hold water.

#### 1. "I Can't Afford It."

Most students get financial aid to help pay for college, and most aid is based on need. This means that the less money you have, the more aid you might get.

#### 2. "Nobody in My Family Has Ever Gone."

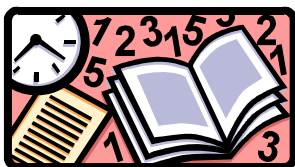
Being first can be hard. For instance, you may have to explain to the family why college is important to you. On the other hand, being first is likely to be a source of pride, for you and for your family.

#### 3. "I Don't Know What I Want to Do with My Life."

Join the crowd. Thousands of college freshmen haven't decided on a major or on a career. College gives you the opportunity to learn more about what's out there. You'll be exposed to a variety of academic subjects, people, and new perspectives.

#### 4. "College Is Too Hard for Me."

Most students think college will be too hard for them. Keep in mind, all colleges offer tutoring and student support. As confident as some students seem, no one goes to college knowing everything—if they did, why would they go?



## 5. "I Just Won't Fit In."

Most colleges have students from many backgrounds. To get an idea of what to expect, explore colleges with College Search, or better yet, visit in person. Be sure to ask about the make-up of the student body, and if they have clubs and activities that you're interested in joining.

### It Doesn't Have to Be a Four-Year College

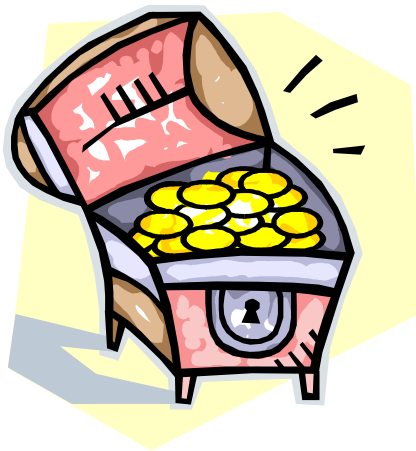
If you're not sure about college, or which college, consider attending a community college. Community colleges are public, two-year schools that provide an excellent education, whether you're considering an associate degree, a certificate program, technical training, or plan to continue your studies at a four-year college.

## Getting to Know Your Counselor

If you don't know your counselor well already, now is the time to do so. During your high school years, you should frequently be in touch with your counselor concerning grades, curriculum, graduation and future plans. Here are a few of the things your counselor can do to help you:

- review academic record; suggest areas that need improvement and recommend courses needed to graduate and/or qualify for admission to the college of your choice
- help you research careers and the path to reaching your career of choice
- interpret TAKS scores and schedule remediation when applicable
- help you interpret test scores and choose the college entrance tests you need in order to reach your goals
- distribute SAT, ACT, THEA and other registration packets and register you for preparation workshops where applicable
- provide specific information on your high school performance such as class rank and grade point average
- provide you with and help you find more information on colleges, technical schools, military opportunities, etc.
- help you begin the admissions process to the college or school of your choice
- write letters of recommendation for college and scholarships, complete secondary school and mid-year reports and assist you with applications
- keep you up-to-date on local scholarship opportunities, give you information on financial aid and provide the FAFSA and some other necessary forms for financial assistance
- provide crisis counseling and referral for crisis situations that might impede reaching your life goals
- offer emotional support and encouragement as you journey through one of the most important periods of your life

## FastWeb's Fall/Winter High School Planner



### Scholarship Scams: Beware of solicitations—

taken from *ACT News You  
Can Use*, September, 2005

Planning for college is an exciting time for a student. But sadly,

some people try to take advantage of students by offering bogus services and programs to help plan for college. For example, someone claiming to be a representative of the U.S. Department of Education was calling students, offering them grants and asking for their bank account numbers so a processing fee could be charged. Specifically, the caller says he understands the student has federal student loans and offers to replace them with an \$8,000 grant. The caller explains that a processing fee must be charged and obtains the student's checking account number. The Department of Education sent out a notice to let students know that they offer no program to replace loans with grants and that there is no processing fee to obtain Title IV grants from the federal government. They also warned students to never provide their bank account or credit card information over the phone unless they have initiated the call and trust the company they are calling. Before acting on any offer, write the information down. Research the offer and the company or person calling, and talk it over with your parents and counselor.

If you are a victim of a scam, take the following steps:

1. Immediately contact your bank, explain the situation, and request that the bank monitor or close the compromised account.

2. Report the fraud to the Dept. of Education Office of Inspector General hotline at 1-800-MIS-USED (1-800-647-8733) or e-mail [oig.hotline@ed.gov](mailto:oig.hotline@ed.gov). Special agents in the Office of Inspector General investigate fraud involving federal education dollars.

3. Report the fraud to the Federal Trade Commission (FTC). The FTC has an online complaint form at [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams) and a hotline at 1-877-FTC-HELP (1-877-382-4357; teletype for the hearing impaired: 1-866-653-4261). The FTC will investigate if the fraud seems widespread. It's important that every student contacted by those in question lodge a complaint so the FTC has an accurate idea of how many incidents have occurred.

4. Notify the police about the incident. Impersonating a federal officer is a crime, as is identity theft.

For information about identity theft prevention, visit [www.ed.gov/misused](http://www.ed.gov/misused). For information about preventing financial aid scams, visit [www.studentaid.ed.gov/lsa](http://www.studentaid.ed.gov/lsa).

### Freshmen/Sophomore

- Meet with your guidance counselor to discuss classes and available activities
- Plan which classes to take for the next four years. Challenge yourself to take more difficult courses.
- Join clubs and activities in your area of interest. Take leadership positions when possible.
- Start to build relationships with some of your favorite teachers, counselors and activity advisors who can write recommendations and serve as mentors later.
- Talk about saving for college with your parents/family.
- Start your scholarship search (one place to begin your search is [www.fastweb.com](http://www.fastweb.com)).
- Attend a college fair and speak with school representatives.
- Select a volunteer organization with which you'd like to become involved.
- Start to become familiar with standardized tests such as the SAT and ACT. You already have a perfect opportunity with the required PLAN and PSAT.
- Begin to think about a future college choice. There are a number of places you can go to start your search—ask your counselor and/or check the counselor's link on our website.
- Ask your counselor about contacting former students for future college advice.
- Research summer programs in your area of interest. Ask your counselor or teachers whether they know of any opportunities. Listen to announcements and check your school website often.
- Keep a portfolio of all your awards and activities. You will need to remember these later on when you apply for college and scholarships.
- If you don't have a clue what you want to do with your life, explore your options now. Take interest inventories that match you with future careers.
- Read, read, read!

### Junior

- Explore financial aid options and college planning with your parents/family.
- Take the most challenging courses you can. Doing so will show an admissions office that you can complete on a college level.
- Start researching prospective colleges. The internet makes your research easy. Ask your counselor or teacher how to get started.
- Visit prospective college web sites.
- Take the PSAT and begin preparations for the SAT/ACT.
- Continue your scholarship search.
- Take leadership roles in clubs, activities and other volunteer and service organizations.
- Consider which teachers, mentors and others whom you would like to write letters of recommendations for you.

# Scholarships

<b>Internet search resources:</b>		
	<a href="http://www.fastweb.com">www.fastweb.com</a>	
	<a href="http://www.hispanicheritageawards.org/youth_cont.php?cont=42">www.hispanicheritageawards.org/youth_cont.php?cont=42</a>	
	<a href="http://www.nelnet.net">www.nelnet.net</a>	
	<a href="http://www.scholarships.com">www.scholarships.com</a>	
	<a href="http://www.apps.collegeboard.com/cpsearch_ss/welcome.jsp">www.apps.collegeboard.com/cpsearch_ss/welcome.jsp</a>	
	<a href="http://www.collegenet.com/mach25">www.collegenet.com/mach25</a>	
	<a href="http://www.fastaid.com">www.fastaid.com</a>	
	<a href="http://www.freschinfo.com/search-main.php">www.freschinfo.com/search-main.php</a>	
	<a href="http://www.meritmoney.com">www.meritmoney.com</a>	
	<a href="http://www.collegeanswer.com/index.jsp">www.collegeanswer.com/index.jsp</a>	
	<a href="http://www.srnexpress.com">www.srnexpress.com</a>	
	<a href="http://www.collegefortexans.com">www.collegefortexans.com</a>	
<b>Deadline</b>	<b>Scholarship Name and Eligibility Requirements</b>	<b>Amount</b>
October 15	OSA (Outstanding Students of America) award  Go to <a href="http://www.outstandingstudentsofamerica.com">www.outstandingstudentsofamerica.com</a> to copy your application or pick one up in the counseling office.  <b>(underclassmen may also apply.)</b>	\$1,000
November 1	TCU Neeley School of Business, TCU Texas Youth Entrepreneur of the Year Award Program. Scholarships are awarded to students who have created and are operating their own business. <b>(Underclassmen</b>	One \$5,000 and five \$1,000
December 1	Essay contest – Council for America’s First Freedom, First Freedom Student Competition: student must submit an essay examining religious freedom, its history, current importance and relevance. <b>(Underclassmen may also apply.)</b>	\$3,000, \$1,500, and \$750 awards

Ten Ways School Prepares You for the Work World—taken from Collegeboard.com

1. Writing Skills
2. Speaking Skills
3. Teamwork Skills
4. Problem Solving Skills
5. Initiative
6. Cool under Pressure
7. Attention to Detail
8. Time Management
9. Honesty
10. Love of Learning



## Tips for building your reading skills

—taken from *ACT's News You Can Use*, September, 2005

Whether you believe "Too many books, too little time" or "Reading—who needs it?" you can always build your reading skills. And you should—your future depends on it.

Reading is an important life skill, one that is not only important for your success in school handwork, but also in your daily life.

College will require you to read a lot of material, much of it challenging, and usually in a short amount of time. Before heading to college, there's also the ACT, which includes a reading test and three other tests that require reading comprehension to complete.

Following are some tips to increase your reading time and help build your reading skills:

Find something that interests you and that you enjoy reading, such as a book series, magazine or a section of the newspaper. Read often.

Create a reading spot. It's much easier to read if you're comfortable.

Establish a daily reading time—lunch, before sports practice or bedtime—whatever works best for you. You might even begin to look forward to that reading time.

Visit bookstores or the library and explore all the types of reading materials available. The choices are endless—sports magazines, graphic novels, how-to manuals, teen fiction and newspapers, just to name a few.

Read a book that's coming out as a movie. Compare the two and think about what version you liked best and why.

Follow your interests and do some research on the Internet. Read about a new band, a new car or your favorite actor.

Try reading something new. Don't just stick with your favorites. Check out a daily newspaper, a classic novel or a news magazine. You might be surprised by what you read.



## Balancing High School and Part-Time Work —taken from Collegeboard.com

Are you excited that you're old enough to secure a part-time job and earn your own money? As you begin exploring the possibility of entering the work world, think about whether getting a job is the right decision for you. To start, ask yourself the following questions:

- Am I an organized person?
- What kind of study habits do I have?
- Do I make good use of my available time?
- Will I be able to manage my schedule effectively if I take on a part-time job?

Working takes a lot of time and energy, so you need to make sure that you can handle both employment and your current commitments.

### School Comes First

Schoolwork, including homework and studying for tests, should always be your top priority. "The activities and courses students choose vary considerably, so it's important for young people to keep their individual situations clearly in mind," says Brad MacGowan, director of the Career Center at Newton North High School in Massachusetts. He continues, "For example, student actors should allow for the fact that they won't have as much time during performance seasons. Student athletes need to remember the times of the year that they'll be tied up with games and practices. Other students who are in classes that make considerable demands outside of the classroom must keep that reality in mind." These are all issues you have to think about when you are considering adding a part-time job to the equation.

Students should always let their employers know what their time limits are. If you are being pressured to work more hours than you can handle, you need to find a new place to work. You also need to make sure that a job won't prevent you from getting enough rest. MacGowan points out that students who show up for school tired are not alert and therefore are not learning all they can. However, MacGowan thinks that working can be a valuable part of a student's life if taken on responsibly. "You can derive a great deal from working, considerably more than just money," he says. "In most cases, you can acquire a nice dose of discipline and a whole new set of skills and experiences." In addition, your supervisor may be willing to write a strong college recommendation for you.

### Additional Tips

Although working and going to school is challenging, it can be a rewarding experience if you use some foresight. If you do decide to take on a part-time job, check out the tips below on how to handle the situation and make the most of your time:

- To avoid time conflicts, try to plan your class and work schedules as far ahead of time as possible.
- Use your time efficiently. You can use ten minutes waiting in a line to go over a few pages of assigned reading. If your job has a lot of downtime and your boss has no objection, perhaps you can use slow periods to do schoolwork.
- Be flexible and willing to make sacrifices. You may have to cut down on some things you'd like to do because of your school and work commitments.
- Start slowly. Don't commit to working a lot of hours immediately.
- If you commute to your job on public transportation, bring your schoolwork with you so you can work along the way.
- Get in touch with your school counselor if you feel you would benefit from discussing your situation with someone who can help.
- If you have too much on your plate, admit it. Then cut back as needed.
- Schedule relaxation time. Everyone needs some downtime to stay happy and fulfilled.