



February/March 2016

STUDENTS, PLEASE SHARE WITH YOUR PARENTS!!!

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## FAFSA Information (<https://studentaid.ed.gov/sa/fafsa>)

### Why should I fill out the FAFSA?

If you don't fill out the FAFSA, you could be missing out on a lot of financial aid! We've heard a number of reasons students think they shouldn't complete the FAFSA. Here are a few:

- "I (or my parents) make too much money, so I won't qualify for aid."
- "Only students with good grades get financial aid."
- "The FAFSA is too hard to fill out."
- "I'm too old to qualify for financial aid."

If you think any of these statements apply to you, then you should read "[Myths About Financial Aid](#)." The reality is, EVERYONE who's getting ready to go to college or career school should fill out the FAFSA!

### When do I fill out the FAFSA?

The 2015–16 FAFSA has been available since Jan. 1, 2015. The 2016–17 FAFSA launches on Jan. 1, 2016. There are different FAFSA deadlines for different programs:

Aid Program	Deadline Information
Federal student aid	For the 2015–16 year, you can apply between Jan. 1, 2015, and June 30, 2016. For the 2016–17 year, you can apply between Jan. 1, 2016, and June 30, 2017. However, there are a few <i>federal student aid programs</i> that have limited funds, so be sure to apply as soon as you can.
State student aid	You can find state deadlines at <a href="http://fafsa.gov">fafsa.gov</a> or on the <a href="#">paper or PDF FAFSA</a> .
College or career school aid	Check the school's website or contact its <i>financial aid office</i> . School deadlines are usually early in the year (often in February or March).
Other financial aid	Some programs other than government or school aid require that you file the FAFSA. For instance, you can't get certain private scholarships unless you're eligible for a Federal Pell Grant—and you can't find out whether you're eligible for a Pell Grant unless you file a FAFSA. If the private scholarship's application deadline is in early to mid-January, you'll need to submit your FAFSA before that deadline.

As you can see, it's a good idea to file the FAFSA as soon as it's available so you don't miss out on anything. You have to fill out the FAFSA every year you're in school in order to [stay eligible](#) for federal student aid.

### Can I get an early estimate of my aid?

You sure can! If you're not ready to file a FAFSA, you can [use FAFSA4caster to estimate your federal student aid](#).

### How do I fill out the FAFSA?

There are several ways to file:

- Online at [fafsa.gov](http://fafsa.gov) is faster and easier than using paper.
- If you need a paper FAFSA, you can
  - [download a PDF FAFSA](#) or
  - [order a paper FAFSA](#).
- Ask the financial aid office at your college or career school if you can file it there. Some schools will use special software to submit your FAFSA for you.

Need some [tips on filling out the FAFSA](#)? We've got them!

### What happens after I fill out the FAFSA?

Applying isn't the last step; your FAFSA has to be processed, and then you get an *Expected Family Contribution (EFC)*, which your college or career school uses to figure out how much aid you can get. Find out more about [what happens after you fill out the FAFSA](#), including how aid is calculated and when and how you'll get your aid.

## Scholarships Available by Completing the FAFSA

The FAFSA serves as the primary application for state-funded need-based grants. Students can apply for the following state programs by completing the FAFSA:

- Iowa Tuition Grant (FAFSA deadline is July 1).
- Iowa Vocational Technical Tuition Grant (FAFSA deadline is July 1).
- Kibbie Grant (FAFSA deadline is July 1).
- Barber and Cosmetology Arts and Sciences Tuition Grant (FAFSA deadline is July 1).

The following programs require completion of both the FAFSA and Iowa Financial Aid Application:

- All Iowa Opportunity Scholarship (FAFSA and Iowa Financial Aid Application deadline is March 1).
- All Iowa Opportunity Foster Care Grant (FAFSA and Iowa Financial Aid Application deadline is March 1 for renewals).  
Education Training Voucher (FAFSA and Iowa Financial Aid Application deadline is March 1 for renewals).
- Governor Terry E. Branstad Iowa State Fair Scholarship (FAFSA and Iowa Financial Aid Application deadline is March 1).

The following program requires only completion of the Iowa Financial Aid Application:

- Iowa National Guard Educational Assistance Grant (Iowa Financial Aid Application deadline for the fall enrollment term is July 1).

For additional details on the state scholarship and grant programs, please visit: <https://www.iowacollegeaid.gov/content/state-grants-scholarships>.

## FSA ID Replaces PIN Numbers on FAFSA

New this year is the FSA ID username and password, which replaces the PIN number. When setting up an FSA ID, write down the username and password, as well as the challenge questions and answers for each ID and have them readily available when completing the FAFSA. This will make your FAFSA completion much smoother and faster. If you have questions regarding the FSA ID or the FAFSA process, give ICAN a call at **(877) 272-4692**. Students seeking help completing the FAFSA can receive free FAFSA Completion Assistance at the ICAN Boyson Road location at the Kirkwood Regional Center.

### SAT

Test Dates	Registration Deadline	Late Deadline	C.R. Locations & Site #
March 5, 2016	Feb. 5, 2016	Feb. 23, 2016	Coe College - # 16125 Kirkwood College - #16132 University of Iowa - #16189
May 7, 2016	April 8, 2016	April 26, 2016	Coe College - # 16125 University of Iowa - #16189
June 4, 2016	May 5, 2016	May 25, 2016	Coe College - # 16125 Kirkwood College - #16132 University of Iowa - #16189

**SAT Fee: \$52.50** To register online go to <https://sat.collegeboard.org/register>

### ACT

Test Dates	Registration	Late Deadline	C.R. Locations
Apr 9, 2016	March 4, 2016	March 18, 2016	Coe College - #12940 John F Kennedy HS - #180140 Kirkwood College - #012750 Prairie HS - #212460 Xavier HS - #202930
June 11, 2016	May 6, 2016	May 20, 2016	Coe College - #12940 Kirkwood College - #012750 Prairie HS - #212460

**Fees: ACT only - \$38.00      ACT + Writing - \$54.50**

**ACT Kennedy Code #160-673** To register online go to [www.actstudent.org/](http://www.actstudent.org/)

### JUNIOR TIPS

- Take your list of 10 to 15 colleges that fit your requirements and begin to narrow them down.
- Download the College Checklist from [www.ICANSucceed.org](http://www.ICANSucceed.org) to stay organized.
- Continue working on your resume/activities list. This is something you'll continuously use for College and Scholarship Applications Continue to update it through your senior year!
- Start planning to take the SAT and/or ACT exams, if required. Familiarize yourself with registration deadlines and test dates. Check colleges' entrance requirements to see which test(s) you need to take.
- Stay involved with extracurricular activities
- Organize your college information

### SENIOR TIPS

- Request a FSA ID ([StudentAid.gov/fsaid](http://StudentAid.gov/fsaid)) in preparation of filing the FAFSA
- Complete your FAFSA so you can get the most possible financial assistance for college
- Finalize your college admission applications.
- Research college scholarship days and deadlines at the schools you've applied to. Fill out any additional scholarship forms before the deadlines.
- Continue your hunt for scholarships and apply for scholarships
- Once you've received all of your responses from colleges, make your final decision!
- Verify your financial aid before you make any college budget decision.

### Scholarship Search by Sallie Mae

Scholarship Search by Sallie Mae is the free, easy way for students to find scholarships that match their skills and interests, with information on more than 5 million scholarships worth \$24 billion. When they register for free and create a customized profile, your student:

- Is automatically matched to eligible scholarships and receives information on deadlines, requirements, and award amounts.
- Receives email alerts when new matches are posted

Register at the following e-mail address: <https://www.salliemae.com/plan-for-college/>

### MARTIN LUTHER KING SCHOLARSHIP

#### **Must be a minority student planning to attend an Iowa College or University**

The essay must be type written and no longer than 750 words on how you intend to use your course of study to live the dream of Dr. Martin Luther King, Jr. All applications must be accompanied by copies of your most recent transcripts from high school (and college, if applicable). The next annual banquet is scheduled for **April 16, 2016 at DMACC Culinary School in Ankeny, IA**. Award recipients will be announced at the banquet.

The Committee is looking for students who are committed to furthering the teachings of Dr. King. When filling out this application, make sure that you include any courses, activities, or organizations in which you have participated that might be relevant. Scholarship applications are available in the counseling office.

**Deadline: February 28, 2016**

## PSAT Score Information

### Calculating Your Score

Because there's no penalty for guessing, your raw score is the number of questions you answered correctly. Raw scores are converted to scores on a scale of 160 to 760 using a process called *equating*. Equating adjusts for slight differences in difficulty between various versions of the test (such as versions taken on different days).

The College Board uses equating to make sure there's no advantage in taking the test on a particular day. A score of 400, for instance, on one day's test means the same thing as a 400 on a test taken on a different day — even though the questions are different.

### Making Sense of the Numbers

Score ranges, mean (average) scores, benchmarks, and percentiles can be used to see if you're on track for college readiness.

For the next few years, norm groups for the score ranges, mean scores, and percentiles described below will be derived from research data, not the prior year's test-taking populations. A norm group, also called a reference population, is the group whose data your results are compared to.

### Score Ranges

Tests can't measure exactly what you know, and many factors can affect your score. After all, no two days are the same, and if you were to take the PSAT/NMSQT or PSAT 10 three times in a week or once a week for a month, your scores would vary.

That's why it's helpful to think of each score as a range that extends from a few points below to a few points above the score earned. Score ranges show how much your score might change with repeated testing, assuming that your skill level remains the same.

### Mean (Average) Scores

Your score report will show you the mean, or average, scores earned by typical U.S. test-takers per grade. Unless your score is much lower than average, you're probably developing the kinds of reading, writing and language, and math skills you'll need in college.

### College Readiness Benchmarks

You'll see a benchmark for each section of the PSAT/NMSQT and PSAT 10. Benchmarks are the scores that represent college readiness. In other words, if you score at or above the benchmark, you're on track to be ready for college when you graduate high school.

If you score below the benchmark, you still have time to work on your skills. Use the detailed feedback in your online score report to see which skills need the most improvement.

### Percentiles

A percentile is a number between 0 and 100 that shows how you rank compared to other students. It represents the percentage of students in a particular grade whose scores fall at or below your score. For example, a 10th-grade student whose Math percentile is 57 scored higher or equal to 57 percent of 10th-graders.

You'll see two percentiles:

**The Nationally Representative Sample percentile** shows how your score compares to the scores of all U.S. students in a particular grade, including those who don't typically take the test.

**The User Percentile — Nation** shows how your score compares to the scores of only *some* U.S. students in a particular grade, a group limited to students who typically take the test.

## JUNIOR SCHOLARSHIP –

### Uncommon Student Award Deadline: March 15, 2016

- Award: **\$5,000**
- Must propose a realistic project that demonstrates the problem solving and organizational skills Herbert Hoover was able to show in his career.
- Presentation date is in October 2, 2016,; references are required
- Can apply online at [http://www.HooverPresidentialFoundation.org/grantsawards/uncommon\\_student.php](http://www.HooverPresidentialFoundation.org/grantsawards/uncommon_student.php)

## SENIOR SCHOLARSHIPS

### **La'James International College Scholarship Deadline: No expiration date**

- Award: \$1,000
- The LJIC scholarships are for \$1,000.00 and may be awarded to any cosmetology, esthetics or massage student who enrolls at LJIC. There is not an expiration date.
- Application can be found at: <http://www.ljic.edu/Admissions/Scholarships.aspx>

### **Cedar Rapids Area Association of Realtors Scholarship Opportunity Deadline: February 21, 2016**

- Award: \$500.00 scholarships are awarded for one academic year.
- Selection of awards based on: Financial need, community involvement, academic plans and goals.
- Requirement: Applicant must have attended a Linn or Benton County High School and be a citizen of the United States.
- Applications are available at: <http://crr Realtors.org/scholarship-program/>.

### **All Iowa Opportunity Scholarship Deadline: March 1, 2016**

- Award: \$7,885
- Requirements: Cumulative grade point average of 2.5 or higher.
- Applications are available online from the Iowa College Student Aid Commission (ICSAC) website from Jan. 1 through July 1 annually. To apply, students must complete both the Iowa Financial Aid Application and FAFSA. The FAFSA is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov), at high school guidance offices, and in college financial aid offices. For priority consideration, the FAFSA and Iowa Financial Aid Application submit on or before March 1. Applications received after the March 1 priority date consideration for an award only if funding remains.

### **Governor Terry E. Branstad Iowa State Fair Scholarship Deadline: March 1, 2016**

- Award: Up to four \$500 to \$1,000 Scholarships
- Requirements: Actively participate in the Iowa State Fair, graduating senior from an Iowa High School and plan to enroll at an Iowa college or university.
- Required Application: Iowa Financial Aid Application and FAFSA will be available January 1 through March 1.

### **Grand Lodge of Iowa, A.F. & A.M. / MCEC Technical Scholarships Deadline: March 1, 2016**

- Award: Number of scholarships and the amount is dependent on the investment income earned.
- Scholarships awarded to graduating high school seniors who plan to enroll in a mechanical or trade course of study at an accredited Iowa Community college.
- Application available at: <http://tinyurl.com/grandlodgescholarshipapp>
- Technical Application available at: <http://tinyurl.com/grandlodgetechnicalscholarship>

### **Iowa Automobile Dealers Foundation for Education Deadline: March 1, 2016**

- Award: \$2,000
- Scholarships for students interested in pursuing careers in the automobile industry.
- Careers in the automobile industry include:
  - Automotive technician
  - Diesel technician
  - Business manager
  - Accountant
  - Marketing specialist
  - Finance and insurance professional
- Applications available at: <http://tinyurl.com/iadascholarshipapp>

### **IT Leadership Forum Technology Scholarship Deadline: March 1, 2016**

- Award: \$1,000 scholarship
- Scholarship awarded to **Iowa high school seniors** who have been involved in STEM classes or clubs and plan to pursue a technology-related degree at an Iowa college, university or community college. The applicant must be an Iowa resident and high school senior graduating in the 2015-2016 school year.
- Complete the online application form: <https://goo.gl/VRZr1f>

**Iowa Financial Know-How Challenge: Senior Scholarship Deadline: March 4, 2016**

- Award: 30 - \$2,000 Scholarships
- Iowa Student Loan will award 30 Iowa high school seniors each \$2000 to use for their fall 2016 college expenses.
- Interested seniors should go to <https://register.iowastudentloan.org/seniorscholarship/registration.aspx?cid=> to register and read the complete scholarship rules.
- Once registered, seniors will receive an email with instructions to complete two online tutorials-Student loan Game Plan and ROCI Reality Check-and a multiple-choice assessment. Students must complete all three steps before 4 p.m. on Friday, March 4 to be considered for the scholarship.

**Education Recruitment Grant/Scholarship Deadline: March 15, 2016**

- Award: \$500 Grant
- The application and information about the grant are online at <http://deltakappagamma.org/IA-theta/announce.html#recruitment>.
- Applicants also have the opportunity to complete and submit the application online: <http://goo.gl/forms/80JxfzaXzt>.

**First Friday Breakfast Club Deadline: March 15, 2016**

- Award: \$3,000 Scholarship
- The scholarships will be awarded to eligible recipients that demonstrate significant efforts in educating their schools and/or communities of lesbian, gay, bisexual and transgender (LGBT) issues, promoting LGBT acceptance, and reducing homophobia.
- Applications available at: <http://tinyurl.com/ffbc scholarshipapp> .

**Kirkwood Community College / Leaders for Tomorrow Deadline: March 15, 2016**

- Award: 60 - \$3,000 Scholarships
- Requirements: GPA=3.0
- Applications available at: <http://tinyurl.com/kirkwoodplfts scholarshipapp>

**Kirkwood Community College / Presidential Scholarship Deadline: March 15, 2016**

- Award: 30 - \$5,000 Scholarships
- Requirements: ACT 25+, GPA 3.5+
- Applications available at: <http://tinyurl.com/kirkwoodplfts scholarshipapp>

**Mary J. Boland Scholarship Deadline: March 25, 2016**

- Award: \$1,000 each and will be paid to the college/university and student \$500 increments each semester.
- Requirements: List high school activities, community service, employment, financial – indicate how you plan to finance your post-secondary education, personal resume and letter of recommendation.
- Applications available at: <http://tinyurl.com/boland2016>

**American Legion Merit Awards Deadline: March 25, 2016**

- Award: Three separate \$300 general Merit Awards awarded.
- Requirements: Applicant must be a graduating high school senior who resides in the American Legion Second District of Iowa.
- Applications available at: <http://tinyurl.com/amlegionscholarshipapp>.

**Dupaco College Scholarship Deadline: March 31, 2016**

- Award: Scholarship amount from \$1,000 to \$2,000
- Entrants must be a Dupaco Community Credit Union member or meet membership eligibility requirements and must join the credit union prior to submitting a scholarship entry form. Scholarship applicants must be entering college as a first time, first-year student in fall 2016 or spring 2017.
- A printable application form may be downloaded at: [www.dupaco.com/scholarships](http://www.dupaco.com/scholarships)

**SFM Foundation Scholarship Opportunity Deadline: March 31, 2016**

- Award: Amount of the award may range between \$1,000 and \$10,000
- SFM's mission is to assist deserving students affected by a parent's work-related injury during the course and scope of employment with a Minnesota, Iowa or Wisconsin employer.
- Application form available at [www.sfmfoundation.com](http://www.sfmfoundation.com)



**Cadets of St. George Br. W45 FCSLA Deadline: May 1, 2016**

- Award: 5 - \$300 scholarships
- Must have a parent or guardian registered in a Catholic Parish in Linn County, attend an Iowa college or university
- Requirements: Minimum GPA = 2.5+
- Application forms available at: <http://tinyurl.com/cadetscholarshipapp>.

**LendEDU Scholarship Deadline: April 15, 2016**

- Award: \$1,000
- Our scholarship can be used to cover costs related to your education. The LendEDU Scholarship can be used to cover tuition, textbooks, room and board, and living expenses. The LendEDU Scholarship will be awarded to **two** students this spring.
- Who can apply: High school seniors
- Information/Application: <https://lendedu.com/blog/scholarship-application/>

**Pearl Hull Falk Trust Scholarship Deadline: May 2, 2016**

- Award: \$400 - about 85 scholarships will be awarded
- Requirements: Must be a graduating senior, protestant faith, and attend the University of Iowa full-time
- Applications available at: <http://tinyurl.com/pearlfaulkscholarshipapp>.

**Robert D. Blue Scholarship Deadline: May 10, 2016**

- Award: \$500 to \$1,000
- Provide financial assistance to Iowa students who deserve to be recognized. The Robert D. Scholarship awards students who demonstrate literary and scholastic ability, exhibit qualities of truth, courage, fellowship and display moral force of character.
- Applications available at: <https://www.rdblue.org/application/>.

**B. Davis Scholarship Deadline: May 23, 2016**

- Award: \$1,000 Scholarship
- The creators of the “*Student Award Search Aid*” website are offering a scholarship for 2016.
- Please visit our website at <http://www.studentawardsearch.com/scholarships.htm> to read about us and to apply for our scholarship. While you are there, please browse through the rest of the site to learn more about applying for scholarships.
- Our website is solely for helping students locate and apply for scholarships. We are trying to improve the students’ chances for success. The site is free and we charge nothing for the information or the application.
- If you have any questions, please feel free to contact us at [awards@studentawardsearch.com](mailto:awards@studentawardsearch.com)

**Aspiring Animation Professional Scholarship Deadline: June 1, 2016**

- Award: Amount of Scholarship: \$1,000
- High school seniors have the opportunity to win a \$1,000 scholarship. Scholarships awarded to students that are interested in pursuing an animation career path at an accredited post-secondary school or college.
- Visit our website, <http://www.animationcareerreview.com/> to find eligibility information along with the online application.

**Aspiring Fashion Professional Scholarship Deadline: June 1, 2016**

- Award: \$1,000
- \$1,000 scholarship to students that are interested in pursuing a fashion degree at an accredited post-secondary school or college.
- Interested students can visit this link [www.fashion-schools.org](http://www.fashion-schools.org)

**Abbott and Fenner Scholarship Program Deadline: June 10, 2016**

- Award: \$1,000
- Students will submit an essay on the topic that appears on the scholarship page of our web. Full details are available on our site. Site: <http://www.abbottandfenner.com/scholarships.htm>

**Aspiring Nurse Scholarship Deadline: June 30, 2016**

- Award: \$1,000
- This scholarship is open to all high school seniors who plan to pursue college education in nursing, including LPN / LVN, ADN, and BSN programs.
- Visit: [www.nursingschoolsalmanac.com](http://www.nursingschoolsalmanac.com)