February Senior Bulletin

February 27, 2025

Selective Service

If you are an 18-year-old male, you need to register with Selective Service. The process is easy and is required by law. Register online at <u>www.sss.gov</u>.

<u> Financial Aid – FAFSA</u>

Every year, a lot of financial aid goes unclaimed because families think they will not qualify to receive needbased aid. Therefore, the Indiana Department of Education is requiring the families of all graduating seniors in the class of 2025 to complete the **2025-26 Free Application for Federal Student Aid (FAFSA).** Need-based financial aid includes loans, grants, and work-based study. The official filing window for the 2025-26 FAFSA in Indiana is December 1, 2024 - April 15, 2025. (Please note that colleges may have earlier deadlines. Do your research.) FAFSA is submitted online and is available at <u>https://studentaid.gov/h/apply-for-aid/fafsa</u>. FAFSA requires parent and student tax information from 2023.

To complete a **2025-26 FAFSA**, you will need a student and a parent FSA ID, one for each. Create these at <u>https://studentaid.gov/fsa-id/create-account/launch</u>. Watch the Video to Create your FSA ID: <u>https://www.youtube.com/watch?v=iTb7hMVtzco</u>. Once you have your FSA IDs you are ready to complete the FAFSA at <u>https://studentaid.gov/h/apply-for-aid/fafsa</u>. It is recommended that you complete your FAFSA as early as possible, so you can receive full financial aid consideration and receive award letters from colleges in a timely manner. For more information to help you get ready for the **2025-26 FAFSA**, visit <u>https://studentaid.gov/announcements-events/fafsa-support</u>.

The **2025-26 FAFSA** is designed to be shorter and more user-friendly than in previous years. However, some families may still need assistance with completing it. Below are local FAFSA completion events available to offer support.

Online Support | Now through March 23 | College Goal Sunday

Visit <u>https://www.collegegoalsunday.org/</u> to connect with a FAFSA expert.

In-Person Support | March 4 and March 19 | PFW FAFSA Completion Events

PFW's Financial Aid Office offers help to all students in the community. You do not have to attend PFW to receive assistance. Click on the link below for available dates and to register. <u>https://apply.pfw.edu/portal/fafsa-nights</u>

Net Price Calculator

Net Price Calculators (NPC) are available on a college's website to allow you to enter information (financial and/or academic) about yourself to find out what students like you paid to attend that institution in the previous year, after taking grants and scholarship aid into account. If you have an account with the College Board (SAT/AP), you may also use http://studentnpc.collegeboard.org/. The purpose of the NPC is to provide students with an early idea of what the bottom-line cost of attendance to a specific college may be.

Financial Aid – CSS Profile

There are several private colleges that require you to file a **CSS Profile** in addition to the FAFSA. CSS Profile registration forms are available online at <u>www.collegeboard.org</u>. Please note that there is a fee to submit the CSS Profile.

Financial Aid

After you submit your FAFSA, the colleges you listed will soon be sending a Financial Aid Award letter to you. This will include the financial aid package the college is offering you. Please carefully read all the information and respond according to their requests. Make sure you fully understand the types of aid you are being offered and discuss with your parents what you should accept or decline. You are not obliged to accept all that you are offered.

<u>Types of financial aid typically offered</u> Grants/scholarships - money that is awarded to you that does not need to be paid back Work-study – secured employment on campus Loans – money that is borrowed that must be paid back, with interest

<u>Loans</u>

To cover the cost of your education, you may need to secure loans. A loan is a sum of money that you borrow and must eventually pay back, with interest. Any debt accumulated throughout your college career must be paid back to the lender. Keep this in mind when you are accepting/declining the loans offered to you. Visit the website <u>http://www.finaid.org/calculators/loanpayments.phtml</u> to help you determine what the monthly payments will be for your loans. Below is an example of the overall cost of borrowing \$25,000.

Loan Balance:	\$25,000.00
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Loan Interest Rate:	6.53%
Loan Fees:	0.00%
Loan Term:	10 years
Minimum Payment:	\$50.00
Degree Program:	Bachelor's Degree
Total Years in College:	4 years
Average Debt per Year:	\$6,250.00
Monthly Loan Payment:	\$284.54
Number of Payments:	120
Cumulative Payments:	\$34,110.29
Interest Paid	\$9,110.29

When borrowing money, always remember to:

Max out your federal aid before you consider the private option. Federal aid often comes with lower interest rates and more favorable lending terms, so fill out a FAFSA (Free Application for Federal Student Aid) if you haven't already. <u>The FAFSA deadline is April 15!</u>

<u>Know how much to borrow</u>. One of the most expensive mistakes you can make is borrowing too much money. Budget for all your costs and know that borrowed money should ONLY be used for school-related necessities, not on trips, entertainment, or clothing.

Keep your expected costs down. The less money you plan on spending, the less money you have to borrow. The rule here? Make a budget and stick to it.

<u>Know your borrower's benefits</u>. Private lenders offer various benefits to borrowers. Some provide interest rate discounts for enrolling in auto-repayment or for students who've made a certain number of on-time consecutive payments. Some lenders even cut your premium by a percentage point or two when

you graduate. The key here: know what's offered ahead of time and calculate those benefits into your total cost.

Scholarships

The following scholarships are currently available through the guidance office. Please see Mrs. Stefanek for paper applications. <u>You are responsible for meeting the deadlines.</u>

Scholarship Name: Marian University Diocesan Employee Family Guarantee

Criteria: Must be the dependent of an employee who works full-time for the Catholic diocese, including parishes, schools, and social services.

Amount: Half-tuition for four years

Deadline: application is available at https://www.marian.edu/admissions/ assets/ documents/2024-25diocesan-family-grant.pdf

Scholarship Name: Paul and Madelyn Sagstetter Scholarship

Criteria: 2.0 GPA; demonstrate leadership skills, good moral character and religious affiliation, and plan to pursue a 4-year degree

Amount: The amount awarded varies by demonstrated financial need, so you must have submitted your FAFSA to apply.

Deadline: The application portal is available at www.csascholars.org/sagstetter and all materials must be received by March 10. After your application is submitted, you will be given a list of additional documents that must be submitted by mail or email, including your transcript. All materials must be received by March 10. As soon as possible, but no later than March 5, please let Mrs. Stefanek know that you will need a transcript and class rank verification letter for your application. **Please note that the funds for this scholarship may not be awarded until the fall of 2025.

Scholarship Name: BBB Students of integrity Brotherhood Mutual Scholarship

Criteria: Plan to attend a Christian college or university in Indiana. Essay regarding how you live a life of integrity and exhibit high ethical behavior.

Amount: \$2,000

Deadline: Paper applications are available in the guidance office and are due back to the guidance office by March 10.

Scholarship Name: BBB Students of Integrity Paul Davis Scholarship

Criteria: Plan to attend a college or trade school. Essay regarding how you live a life of integrity and exhibit high ethical behavior.

Amount: \$2,000

Deadline: Paper applications are available in the guidance office and are due back to the guidance office by March 10.

Scholarship Name: BBB Students of Integrity Charly Butcher Scholarship

Criteria: Plan to pursue a degree in Communications or Education. Essay regarding how you live a life of integrity and exhibit high ethical behavior.

Amount: \$2,000

Deadline: Paper applications are available in the guidance office and are due back to the guidance office by March 10.

Scholarship Name: BBB Students of Integrity Indiana Tech Scholarship

Criteria: Plan to pursue a degree at Indiana Tech. Essay regarding how you live a life of integrity and exhibit high ethical behavior.

Amount: \$2,000

Deadline: Paper applications are available in the guidance office and are due back to the guidance office by March 10.

Scholarship Name: Mediacom Communications Scholars *Criteria*: Recipients are selected based upon academic achievements and leadership accomplishments. *Amount:* \$1,000

Deadline: The application is available at https://mediacomworldclass.com/ and is due on March 14

Scholarship Name: Questa Scholars - Loan Forgiveness -**This is a great way to borrow money!** *Criteria*: Must have a 2.75 GPA if you plan to attend a 4-year college or a 2.5 GPA if you plan to attend a 2-year college. I must plan to attend a college in Indiana.

Amount: up to \$5,000 may be borrowed per year (\$20,000 maximum); 50% of the loan will be forgiven if the student maintains a 2.75 college GPA and lives in Northeast Indiana after college graduation for five years. Students who attend Anderson University, Grace College, Huntington University, Ivy Tech, Manchester University, University of St. Francis, Indiana Tech, Indiana Wesleyan University, Taylor University, Trine University, and Purdue University Fort Wayne will have another 25% of the loan forgiven. This is a great local program, and all qualified students are encouraged to apply.

Deadline: Student must complete a FAFSA before submitting this application. The application is available at https://www.questafoundation.org/traditional-scholars-program. Funds are limited, so students are https://www.questafoundation.org/traditional-scholars-program. Funds are limited a scholars-program are https://www.questafoundation.org/traditional-scholars-program. Funds are scholars-program are scholars-program are s

Scholarship Name: John H. Noll Scholarship

Criteria: This scholarship is designed for the average student. You must have a GPA between 2.0 and 3.5. Financial need is also considered.

Amount: Varies by student; renewable up to four years. Multiple scholarships will be awarded to BD students. <u>Deadline: The application is available at http://learnmore.scholarsapply.org/johnnoll/, and is due on March</u> <u>18.</u>

Scholarship Name: Evans-Moss Scholarship

Criteria: 3.75 GPA; strong moral character, extracurricular activities, and demonstrate financial need *Amount*: Varies by demonstrated financial need, so you must have submitted your FAFSA to apply. Multiple scholarships will be awarded to BD students.

Deadline: The application portal is available at www.csascholars.org/moss and must be submitted by March 21. After your application is submitted, you will be given a list of additional materials that must be submitted by mail, including your transcript. All materials must be received by March 21. As soon as possible, but no later than March 14, please let Mrs. Stefanek know that you will need a transcript and class rank verification letter for your application. **Please note that funds for this scholarship may not be awarded until fall of 2025.

Scholarship Name: EH Kilbourne Scholarship

Criteria: 3.75 GPA; demonstrate leadership skills, good moral character and religious affiliation, and plan to pursue a 4-year degree

Amount: Scholarship is renewable. The amount awarded varies by demonstrated financial need, so you must have submitted your FAFSA to apply. Multiple scholarships will be awarded to BD students.

Deadline: The application portal is available at www.csascholars.org/kilbourne and must be received by

March 31. After your application is submitted, you will be given a list of additional materials that must be submitted by mail or email, including your transcript. All materials must be received by March 31, which is during Spring Break. As soon as possible, but no later than March 24, please let Mrs. Stefanek know that you will need a transcript and class rank verification letter for your application. **Please note that the funds for this scholarship may not be awarded until the fall of 2025.

Scholarship Name: Eugene Kimmel Scholarship

Criteria: 3.75 GPA; be a Catholic high school student planning to attend any four-year college or university *Amount:* Scholarship is renewable. Amount awarded varies by demonstrated financial need, so you must have submitted your FAFSA to apply. Multiple scholarships will be awarded to BD students. Deadline: The application portal is available at www.csascholars.org/kimmel and must be submitted by March 31. After your application is submitted, you will be given a list of additional materials that must be submitted by mail, including your transcript. All materials must be received by March 31, which is during Spring Break. As soon as possible, but no later than March 24, please let Mrs. Stefanek know that you will

<u>need a transcript and class rank verification letter for your application. **Please note that the funds for this</u> scholarship may not be awarded until fall of 2025.

Scholarship Name: Gertrude B. Eckrich Scholarship

Criteria: Students attending a Catholic high school who plan to attend a Catholic college or university. Students must also be members of the Roman Catholic faith to apply.

Amount: Varies; multiple scholarships will be awarded

Deadline: BD will have multiple recipients for this scholarship. Applications are due by April 1. This is due during our spring break, so plan accordingly. Create an account to complete the application at https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships. To start the application, click the dark Create an Account to Apply button in the upper right corner.

Scholarship Name: Indiana Sheriffs' Association Scholarship

Criteria: Applicant must plan to pursue an education and career in a law enforcement field and must be a member of or the dependent of a member of the Indiana Sheriffs' Association. An application for membership is available with the application for the scholarship.

Amount: \$750; 40 scholarships will be awarded statewide

Deadline: Paper applications are available in the guidance office and are due by April 1, which is during Spring Break.

Scholarship Name: National Catholic College Admission Association (CCAA) Scholarship **Criteria:** Plan to attend a CCAA member school. Most Catholic colleges are members, but a complete list of members may be found at the website listed below.

Amount: \$1,000

Deadline: The application is available online at http://www.catholiccollegesonline.org/students-parents/financial-aid/nccaa-scholarship.html. Application must be submitted by April 1, which is during Spring Break.

Scholarship Name: Grace Hogan Scholarship

Criteria: Scholastic achievement, character, financial need, and potential to achieve a college education will be considered

Amount: varies; multiple scholarships will be awarded

Deadline: BD will have multiple recipients for this scholarship. Application is available online at https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships and is due on April 1. This is due during our Spring Break, so plan accordingly. Click the Create an Account to Apply button in the upper right.

Scholarship Name: Robert C. Batchelder, DDS Scholarship

Criteria: Must have a 3.0 GPA and plan to attend either IUFW, IUPUI, or IU Bloomington to pursue a career in the dental field.

Amount: \$5000

Deadline: Application is available online and is due by April 1, which is during Spring Break. To access the application visit https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships. To start the application, click the Create an Account to Apply button in the upper right corner.

Scholarship Name: Fort Wayne Firefighters Fraternal Benefit Association Scholarship **Criteria:** Must be the child or stepchild of an active or pensioned Fort Wayne Fire Department employee. **Amount:** Not yet determined

Deadeline: Visit https://www.grantinterface.com/Process/Apply?urlkey=cfgfwscholarships. The application is due by April 1, which is during Spring Break. To start the application, click the Create An Account to Apply button in the upper right corner.

Scholarship Name: AFA Teen Alzheimer's Awareness Scholarship

Criteria: Must submit an essay or video describing out Alzheimer's has impacted you and/or your family. *Amount:* up to \$5,000

Deadline: The application is available at alzfdn.org/scholarship and is due on April 1, which is during Spring Break.

Scholarship Name: Notre Dame Federal Credit Union Scholarship

Criteria: Applicant or parent of applicant must be a member of the Notre Dame Credit Union. Must plan to attend any accredited college or university.

Amount: \$1,500

Deadline: The application is available at NotreDameFCU.com/scholarship and is due by April 5, which is during Spring Break.

Scholarship Name: Central Catholic High School Alumni Association Award
Criteria: Must submit an essay regarding what your Catholic education has meant to you.
Amount: \$500
Deadline: Paper applications are available in the guidance office and are due April 14.

Scholarship Name: Parkview Opportunity Scholars Program

Criteria: Plan to earn an approved two-year degree from Ivy Tech and then work at Parkview for at least one year. There are a large variety of approved programs such as nursing, accounting, construction, and computer science.

Amount: Up to \$5,000 per year in forgivable loans. Renewable for up to two years.

<u>Deadline: The application is available at https://www.questafoundation.org/parkview-opportunity. The application is due by June 30.</u>

Scholarship Name: Ivy Tech Scholarships Criteria and Amount: Varies Visit https://www.ivytech.edu/financial-aid/scholarships.html for instructions for how to apply.

Online Scholarship Opportunities

There are countless websites to help you search for scholarships. The scholarship search process is yearlong and ongoing. The sooner you start, the better.

- 1. Check each potential college's website for scholarship opportunities for incoming freshmen.
- 2. Naviance has three scholarship search features under the Scholarships and Money heading under the Colleges tab.

 A few recommended websites for general scholarship searches are: <u>www.fastweb.com</u> <u>www.collegeboard.org</u> <u>www.appily.com</u> <u>https://learnmoreindiana.org/cost/</u> <u>www.finaid.org</u> <u>www.commonapp.org</u> <u>www.unigo.com</u> <u>https://www.questafoundation.org/scholarship-database</u>

Please note, you should never pay for a scholarship search nor to apply for a scholarship.