

CAPER NOTES

This newsletter will be available every month online at www.lcmrschools.com. It will contain information about scholarships as well as other information important to seniors and their parents. Most of the local scholarships will be offered after the first of the year. It is the student's responsibility to obtain a copy of the application and to return it completed to the guidance office.

As always students and parents are invited to visit with the Guidance Counselors:

Senior assignment as follows:

Ms. White	All Freshmen
Mr. Courtney	A - E
Ms. Markovitz	F - K
Ms. Nelson	L - Pr
Ms. Novitskie	Pro - Z

Financial Aid Meeting

January 11, 2012

6:30 PM

HS Auditorium

ALSO IMPORTANT!!

AS YOU RECEIVE ACCEPTANCE LETTERS AND SCHOLARSHIP AWARDS EITHER FROM THE COLLEGES OR OTHER SOURCES PLEASE BRING A COPY OF THE LETTER TO THE GUIDANCE OFFICE

ACCC JUMPSTART PROGRAM

ACCC JUMPSTART IS AN OPPORTUNITY FOR STUDENTS TO APPLY TO ACCC, TAKE THE PLACEMENT TEST, AND ENROLL IN CLASSES ALL AT LCMR. STUDENTS MUST COMPLETE AN APPLICATION AND SIGN UP FOR THE PROGRAM IN THE GUIDANCE OFFICE. THE FIRST JUMPSTART SESSION WILL BE HELD JANUARY 18-20TH

FINANCIAL AID FORMS AVAILABLE AT FAFSA.ED.GOV NOW

IT IS NOW TIME TO FILE YOUR FINANCIAL AID APPLICATION.

FORMS ARE AVAILABLE ONLINE AT WWW.FAFSA.ED.GOV. THE PREFERRED, EASIEST AND QUICKEST METHOD OF APPLICATION IS ON THE WEB. DO NOT DELAY. FILE EARLY!!

FINANCIAL AID

FAFSA: The Free Application for Federal Student Aid is an important part of the college application process if you are interested in receiving grants, loans or scholarships. January 1, 2012 is the earliest the application can be submitted to the Department of Education due to year end financial information that is required. This is the accepted form for most colleges and universities.

PROFILE: Many private colleges, universities, graduate and professional schools and scholarship programs use the information collected on the PROFILE to help them award private, nonfederal student aid funds. If one or more of the schools to which you are applying requires the PROFILE you can pick up a form in the Guidance Office or register on line at www.collegeboard.org

Note: You will need to collect financial records (both yours and parents') to complete financial aid forms. Make sure these papers are close at hand: tax returns, W-2 forms, bank statements, records of benefits from the Social Security Administration, Department of Veterans 'Affairs, and other agencies.

~NEW RESOURCE~

Naviance is a new career and college search tool available to all students. Take career surveys, research occupations, perform college searches, and look up scholarships from your personalized Naviance Family Connection account. Naviance is also used to send electronic documents to colleges like transcripts and letters of recommendation. For more information on how to register, contact your Guidance Counselor.

IMPORTANT

WHEN YOU REGISTER FOR THE SAT/ACT, YOU MUST LIST OUR HIGH SCHOOL CODE OR SCORES WILL NOT BE SENT TO LCMRHS AND THEREFORE WILL NOT BE LISTED ON YOUR TRANSCRIPT.

LCMR HIGH SCHOOL CODE: 310210

COLLEGE ADMISSIONS TESTING

Seniors who plan to attend a four-year college and have not taken a college admissions test need to do so very soon. Those who have tested may choose to retake either test in order to try for a higher score. The registration packets for the SAT I, SAT II Subject, and ACT tests are now available in the Guidance Office or you can register online at www.collegeboard.com/sat or www.act.org. You may check the college catalogs or talk with your counselor if you are unsure which test(s) to take. The high school code number for Lower Cape May Regional High School is **310210**. Students planning to attend a community college will not need to take the SAT or the ACT.

The testing schedule for the 2011 - 12 school year is listed below.

SAT I & SAT II SUBJECT TESTS

Test Date	Registration Deadline
January 28, 2012*	December 30, 2011
March 10, 2012	February 10, 2012
May 5, 2012	April 6, 2012
June 2, 2012*	May 8, 2012

*test given at LCMRHS

The cost of the SAT I is \$49.00; the SAT II Subject Tests range varies depending on the test. Late registration dates are available for an additional \$26.00.

ACT

Test Date	Registration Deadline
February 11, 2012	January 13, 2012
April 14, 2012	March 9, 2012
June 9, 2012	May 4, 2012

*test given at LCMRHS

The cost of the ACT without the writing component is \$34.00 and with the writing component is \$49.50. Please check the registration packet for test site locations.

ASVAB TESTING

There are opportunities available to young men and women who can qualify for today's ARMED FORCES. Each branch of the military offers programs of training and technical schooling as well as an excellent college scholarship program. Any senior interested in taking the vocational test for the Armed Services needs to sign up for the test in the Guidance Office. The test is free and will be administered at LCMRHS on **April 24th**.

ADMISSIONS: EARLY DECISION OPTION

If you are considering early decision for admission, check immediately with your college of choice for their specific requirements. These deadlines are rapidly approaching and you must plan now if this option is important to you.

COLLEGE APPLICATIONS

Now is when you should be in contact with colleges, securing their applications, filling out their applications, and submitting the different kinds of paperwork required. All colleges have deadlines, some in the fall and others early in the new year. Check your catalogs and don't be caught by a passed deadline. **It is your responsibility to determine where you want to apply and what the specific requirements are.** Information is available in the Counselors' Office to assist you.

Note: It is important that you give teachers and/or counselors 2-3 weeks notice if you want them to write a letter of recommendation. Please plan ahead so you won't miss any deadlines.

COMMON APPLICATION

The Common College Application is available through the National Association of Secondary School Principals. Students need only to complete this application once when applying to any of the participating independent colleges and universities who utilize this form. The list of schools using the common application is available in the Guidance Office.

***** We now have a partnership with Common App and Naviance that allows us to send out transcripts and letters of recommendation electronically. If you are applying to a Common App school, please let your Guidance Counselor know.**

ATTENTION SENIOR BOYS

You need to register with Selective Service. It is not the Army, it's not the draft, no one's going to your house-it's just one of the things a man's gotta do. If you are 18, you have to register within 30 days of your 18th birthday. It's the law! If you are 17, you can submit registration information and when you're 18, you'll be registered automatically. Registering keeps you eligible for Federal college loans, grants, and student aid in most states. You can register on-line at www.sss.gov, you can fill out a registration card at any U.S. Post Office or you can send back the registration card you may have received in the mail. If you have any questions, check with your Guidance Counselor.

WHAT DO THEY LOOK AT?

Admissions officers consider these factors in roughly the following order of importance:

1. Grade Point Average/Difficulty in Curriculum
2. SAT I & SAT II scores
3. Class Rank
4. Application essays
5. Extracurricular activities
6. Recommendations
7. Interviews
8. Intangibles

Of course, every college is different. The larger the school, the less time it has to spend with your application (sometimes less than five minutes). Big state schools rarely reach number three on this list. Small schools may look past weak grades or test scores if they see something special about you.

SCHOLARSHIP INFORMATION

As scholarship information is received in the Counselors' Office, it will be publicized through the "Caper Notes" and/or announcements. It is important to pay close attention to information on eligibility criteria, deadlines, etc. If you are interested in any of these scholarships, please contact the Counselors' Office for applications and/or additional information.

IT IS THE STUDENTS RESPONSIBILITY TO:

1. READ THIS NEWSLETTER
2. OBTAIN THE APPLICATION
3. FILL OUT THE APPLICATION CAREFULLY AND COMPLETELY
4. ATTACH ANY REQUESTED DOCUMENTS OR REQUEST IN WRITING THAT THE DOCUMENTATION BE ATTACHED BY THE GUIDANCE COUNSELOR
5. RETURN THE APPLICATION TO GUIDANCE PRIOR TO THE DEADLINE SET BY THE GUIDANCE OFFICE.

SCHOLARSHIP ANNOUNCEMENTS

Mensa Foundation Scholarship Competition: Applicants complete an essay that describes his or her career, vocational, or academic goals. Scholarship amounts vary. Deadline is **January 9, 2012.**

Burger King Scholars Program: Awarded to graduating students with a GPA of at least a 2.5 who plans to enroll full-time, without interruption, for the entire 2012-13 academic year at an accredited two- or four-year college, university, or vocational-technical school. Apply online at www.haveyourwayfoundation.org/bksp_scholarship_eligibility.html. Deadline is **January 10, 2012.**

Ronald McDonald House Charities Asia Scholarship Program: Awarded to college bound seniors with at least one parent of Asian-Pacific heritage and a GPA of at least a 2.7. Deadline is **January 20, 2012.**

Ronald McDonald House Charities HACER Scholarship: Awarded to college bound seniors who have at least one parent of Hispanic/Latino heritage and a GPA of at least a 2.7. Deadline is **January 20, 2012.**

Ronald McDonald House Charities Scholars: Awarded to college bound seniors with a GPA of at least a 2.7. Deadline is **January 20, 2012.**

Ronald McDonald House Charities Future Achievers: Awarded to college bound seniors who have at least one parent of African American or Black Caribbean heritage and have a GPA of at least a 2.7. Deadline is **January 20, 2012.**

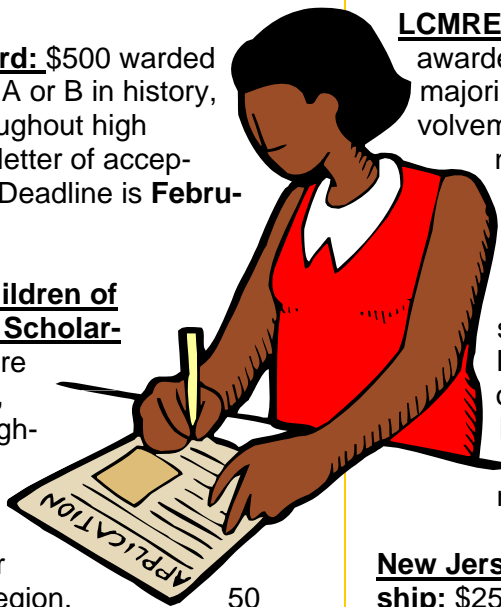
Phi Delta Kappa Education Scholarship: Awarded to any student in the upper 10% of his/her graduating class and planning to enter the field of education after college. Deadline is **January 20, 2012.**

The Italian-American National Hall of Fame Scholarship: Awarded to a senior with at least one parent who is of Italian extraction. Student must also demonstrate academic excellence and actively participate in school and community activities. Students may pick up the application in guidance or online at ianof.org. Deadline is **January 25, 2012.**

The Kingdom of Lucerne Award: \$500 awarded to a senior that has received an A or B in history, English, math, and science throughout high school. Student must present a letter of acceptance at a college or university. Deadline is **February 23, 2012.**

American Legion Auxiliary Children of Warriors National President's Scholarship:

Awarded to seniors who are daughters, stepdaughters, sons, stepsons, grandsons, granddaughters, great grandsons, great granddaughters, etc. of veterans who served in the Armed Forces during eligibility dates for membership in The American Legion. 50 hours of Community Service and essay required. Deadline is **February 23, 2012.**



New Jersey Burglar & Fire Alarm Association Scholarship: Awarded to a student whose parent or natural guardian is a full time paid member of the police or sheriff's department or fire department. Volunteer Firefighters are considered as well. Deadline is **March 8, 2012.**

Ocean City Tabernacle Dana Kull Memorial Scholarship: Awarded to a student with at least a 2.75 GPA who is pursuing a vocation in Christian services. Deadline is **March 8, 2012.**

Kiwanis of Cape May Scholarship: Awarded to students that live in Cape May, Lower Township, West Cape May, and Cape May Point AND/OR are active Key Club members. Students must remain a minimum GPA of 2.5. Deadline is **March 9, 2012.**

ACCC Marjorie Ward Scholarship: Available to Cape May County residents who plan on attending ACCC. Student must show leadership potential through school, community, civic, or athletic activities and have a GPA of 2.5 or better. Financial need preferred, but not required. Deadline is **March 20, 2012.**

ACCC Previti Family Scholarship: Available to full-time students entering ACCC from Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Ocean, or Salem counties. Student must have a GPA of at least a 2.5 and demonstrate financial need. Deadline is **March 20, 2012.**

Fred Baker Memorial Scholarship: Awarded to a student pursuing a career in Law Enforcement of the Fire/Rescue Field. Deadline is **March 22, 2012.**

LCMREA John R. Maxwell Scholarship: \$500 awarded to a male and female student who will be majoring in education at an accredited college. Involvement in extracurricular activities and/or community involvement in required. Deadline is **March 27, 2012.**

Lower Cape May Regional Education Association Scholarship: This award goes to a student with a parent or guardian who is an LCMREA member and will be attending a two or four year college in the fall. Student must have a GPA of at least a 3.0 and show some type of school activity or community involvement. Deadline is **April 2, 2012.**

New Jersey Vietnam Veterans' Memorial Scholarship: \$2500 awarded to a graduating senior who has visited the Vietnam Veterans' Memorial. Student must submit an essay and proof of acceptance to college. Deadline is **April 2, 2012.**

American Legion Auxiliary, Department of NJ 2012 Grant: Dorothy Kellerman: Awarded to a child, grandchild, or great-grandchild of a Veteran who served in the Armed Forces during the eligibility dates for membership in the American Legion. Award is based on character, Americanism, leadership, scholarship, and basis of need. Essay required. Deadline is **April 2, 2012.**

American Legion Auxiliary Past President's Parley 2012 Nursing Grant: Awarded to a child, grandchild, or great-grandchild of a veteran who served in the Armed Forces during the eligibility dates for membership in the American Legion who is entering in the field of nursing or related vocation. Essay required. Deadline is **April 2, 2012.**

American Legion Auxiliary Clair Oliphant 2012 Grant: \$1800 awarded to a child, grandchild, or great- 4

grandchild of a veteran who served in the Armed Forces during the eligibility dates for membership in the American Legion. Awarded based on character, Americanism, leadership, scholarship, and based on need. Essay required. Deadline is **April 2, 2012**.

Cape May Beach Property Owners' Association

Scholarship: \$1500 awarded to a resident of Lower Twp. and plan to further their education by attending a college, trade school, or other institute of higher learning. Deadline is **April 3, 2012**.

Christopher J. Loftus Memorial Scholarship: A \$1000 scholarship awarded to a student who has been personally affected by violence. A one page essay is required detailing what you have done to turn your life around and what you have done to help turn those experiences into positive actions. Deadline is **April 3, 2012**.

The Morgan Hand II Scholarship for Rutgers University:

Awarded to a student who will be attending Rutgers in the fall. Preference is given to those students majoring in engineering, but any student may apply. Must have a GPA of 2.5 or better, demonstrate qualities of character, leadership, and ability, and require financial assistance. Deadline is **April 3, 2012**.

VFW Post 386 Scholarship: Multiple scholarships awarded to students who are full time residents of the Lower Cape May Regional School District and are attending an accredited institution. Essay required. Deadline is **April 23, 2012**.

Most universities offer scholarships for students planning to attend that school. You should contact the Financial Aid office at each of the schools that you are interested in attending.

College Application Reminders

1. Register and take the SAT or ACT as quickly as possible, if needed. **NOW!**
2. After investigation, narrow your college list to a manageable number. **NOW!**
3. Write, call, fax, or go on-line with each college to request information and applications for admissions, scholarships, financial aid, housing, etc. **NOW!**
4. Complete and submit application for admissions well in advance of deadlines. Do the same for housing, scholarships, and financial aid. **SOON!**
5. Attend the **Financial Aid Meeting on January 11, 2012** at LCMRHS. The **FAFSA (Free Application for Federal Student Aid)** will be

distributed at the meeting and will be available in the Guidance Office following the meeting. This form is to be mailed on or after January 1, 2012. (Note: some private schools use the CSS Profile application also. Follow your school's instructions)

Remember: The best source of information about a particular college is their own catalog. Also, the best source of financial aid information is the Financial Aid office of the college to which you are applying.



Test Strategy

•**Get Familiar:** Learn the content and format of the test

•**Practice, practice, practice!!**

•**Get your rest:** Get plenty of sleep the night before the test, and leave yourself enough time to get to the test site. Arrive at least 30 minutes before the exam and bring necessary materials to the test site: admission ticket, photo identification, several pre-sharpened pencils with good erasers, and a calculator.

•**During the test remember to:**

- Read the directions and questions carefully
- Pace yourself
- Answer easy questions first
- Use logical reasoning and process of elimination for tougher questions
- Review your work
- Be precise in marking your answer document
- Erase wrong answers completely

•**The most important advice:**
Stay cool, calm, and collected.
Don't let the test stress you out!

www.kaplanpracticetest.com
www.review.com

www.number2.com

www.collegeboard.com>satprep
www.act.org/aap/index.html

10 Things College Financial Aid Offices Won't Tell You

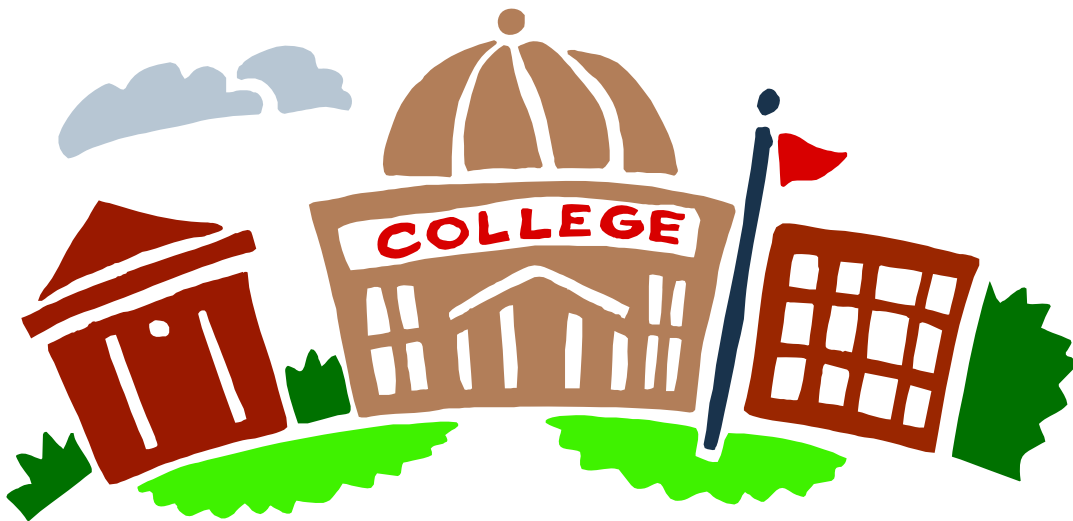
By David Weliver

1. "You waited until April? Sorry, we gave your money away."

At first glance, the amount of financial aid available to students seems like a gold mine. According to education testing and information organization The College Board, students received over \$105 billion in aid last year for undergraduate and graduate study; more than \$70 billion came from the federal government alone. Problem is, you'll need a treasure map to find your share. The bewildering aid-application process stumps thousands of families each year, leaving many to pay more tuition than they have to.

Lots of students miss out on aid because of the confusing deadlines for the Free Application for Federal Student Aid (FAFSA), which everybody must complete to be considered for government grants and subsidized loans. The forms, which are available from colleges and at www.fafsa.ed.gov, are reviewed first by the government and then by your student's prospective school. While the deadline on the form is June 30, many schools' individual aid deadlines — listed in the colleges' materials but not on the FAFSA forms — are as early as February.

If you're the parent of a high school senior, keep a list of all the schools' different deadlines. To play it safe, though, apply for aid as soon as any admissions applications are in the mail — as in now. "Families need to submit their financial aid info as soon as they can after Jan. 1 preceding the student's freshman year," says Barry Simmons, aid director at Virginia Tech. While the forms typically ask for the previous year's tax information — a common reason parents postpone applying until April — it's completely legit to estimate tax figures based on last year's return and update them later.



2. "Your error, your problem."

If you fail to fill in some key parts of your FAFSA, the central processor will reject your form, sending it back to you and not to the prospective schools, resulting in a potentially costly delay. One error that parents make: putting their income and tax information in the student section or vice versa, which can't be fixed by the machine scanning the form. As a safeguard, Ohio State aid director Tally Hart recommends using the online form at fafsa.ed.gov; it will alert you if you leave questions blank and can even recognize some obvious errors, such as household income of \$50,000 combined with a \$5 million mortgage. Of course, there are many circumstances that can't be fully explained on a FAFSA form — say, if a family member was recently laid off. In that case, officers recommend writing a letter to the aid office stating your family's financial situation and mailing it at the same time as your FAFSA. Just make sure the letter goes directly to the college. Too many people "send a letter with the FAFSA [to the government office], and it's just destroyed," says Mark Lindenmeyer, aid director at Loyola College in Maryland.

3. "Our low tuition rate means less financial aid."

Many parents who haven't saved enough for college tell their gifted high school seniors not to consider pricey private schools. Ironically, those colleges may actually be the more affordable alternative. "The more expensive and prestigious the school," says Bedford, Mass., financial planner Tom Brooks, "the more likely it is well endowed and can meet 100% of need," thanks to alumni donation campaigns. "You might be sending your kid to a state school that [for you] costs more than a Harvard or an MIT or a Stanford."

To estimate how likely it is that your preferred schools will give you substantial aid, check a few statistics with the colleges themselves or using the annual "America's Best Colleges" survey in U.S. News & World Report, available at usnews.com for \$12.95. Look for two figures: the percentage of undergraduates receiving grants meeting financial need, and the college's average discount, which is the percentage of a student's total costs — including tuition, room and board, and books — covered by grants. If they're both 50% or better, you can feel assured that your needs will be fairly met.

4. "You'll pay dearly for early decision."

Early decision is a big temptation at elite colleges: Students can apply months before other applicants, as long as they promise to attend if admitted. In most cases, the college offers these applicants a better chance of acceptance. But when it comes to getting aid, early decision can backfire. Why? Your commitment to attend if accepted means you have less leverage. "If you went to an auto dealership and threw yourself across the hood of a car and told them you would do anything to have that car, you're not in a very good negotiating position," says Linda P. Taylor, a certified college planning specialist in Agoura Hills, Calif. If aid is your top priority, you're better off skipping early decision. Especially if your kid's SAT scores and GPA are above the college median, and she excels in extracurricular activities. If she applies in the spring and gets admitted, she'll have a better shot at negotiating a rich aid package.

5. "We don't buy your pauper act."

Every year parents are tempted to cheat the aid system by trying to look poorer on paper — by going on a spending spree, perhaps. There are, however, some perfectly acceptable ways to adjust your assets to maximize your aid potential. Step one is to trim any assets held in the child's name — in particular, custodial accounts (UGMAs or UTMAs), up to 35% of which the aid system will say should go toward next year's tuition. For assets in the parents' names, the rate is a much lower 5.65%. "Technically, parents can't touch UGMAs except for the benefit of the child, above and beyond food and clothing," says Tom Brooks. But "you can use the UGMA to pay for things like summer camp, tutoring, school trips or a car [for the kid], thus diminishing the account." But if you're looking to sock away some free-floating cash in your name, you could give up to \$11,000 each — any more will trigger the gift tax — to grandparents or other relatives outside your household, who could then help pay tuition bills; aid officers can't touch their assets. If your kid is a few years from college, be sure to contribute the maximum to 401(k)s or IRAs. Colleges won't expect you to tap retirement savings to pay your share of tuition.

6. "We'll judge you by your house . . . and your car."

Fortunately for homeowners, the value of your house doesn't get considered in most aid formulas. On the flip side, if you're paying a fat mortgage or sky-high property taxes to live in an elite suburb, colleges likely won't be too sympathetic. Here's why: To determine aid, colleges calculate your expected family contribution from your adjusted gross income and assets. They usually don't consider what your real disposable income is or how cash-strapped you might be after paying your stack of bills. "A moderately high-earning family spending most of its income on housing and other necessities may find that their expected family contribution is difficult or impossible to meet," says Roger Dooley, co-owner of Web site CollegeConfidential.com. All is not lost, however. While most colleges do not automatically factor in regional cost-of-living discrepancies, some may if you ask. When writing or speaking to an aid officer during the application process, emphasize "involuntary" costs like taxes over voluntary ones like your mortgage, Dooley suggests. Your car is normally considered an involuntary expense, but elite schools sometimes ask what cars you own and when you bought them. If they're too new and too swank, they may be considered voluntary expenses.

7. "We'll let you borrow more than you can afford."

Vickie Hampton, an associate professor of financial planning at Texas Tech University, knows that being well educated can make you poor. A colleague of hers, she says, racked up more than \$100,000 in debt while earning a Ph.D. in English. "There's very little probability of her paying that off in her lifetime!" Hampton says. The predicament isn't unique, as more students take on excessive debt to finance degrees that lead to jobs in relatively low-paying fields. Unfortunately, college financial aid offices rarely discourage these decisions. While there are statutory limits on certain government loans — based on lifetime borrowing caps — there are fewer limits on loans from private lenders such as Sallie Mae, KeyBank or Citibank, three of the biggest players. If your student must borrow, exhaust federal programs first. Perkins loans or subsidized Stafford loans — both of which you may be offered after filing a FAFSA — are best; their 5 and 3.42% rates, respectively, blow others out of the water, and interest doesn't accrue until the borrower leaves school. The Perkins, which you pay back directly to your school, is the slightly more flexible of the two, offering longer grace periods. Beware of unsubsidized Stafford loans, which your college may offer if your family doesn't qualify for subsidized loans. Although these loans have similar low rates, interest will accrue from the moment the loan is made, even though payments aren't yet required. While parents may also consider a federal Parent Loan for Undergraduate Stu-

dents (PLUS) — which currently carries a 4.22% rate and has a rate ceiling of 9% — a home equity line may be a better bet, as it offers more generous tax benefits. Find more information on government loans at www.studentaid.ed.gov.

8. "Outside scholarships help us, not you."

Sure, you're proud of the five scholarships your high school senior won from community groups such as the Lions Club and a local church, but don't be relieved. Unless you weren't counting on any financial aid at all, those scholarships won't make a dent in how much you have to pay. "Many parents mistakenly think their cost will be diminished and then are disappointed to learn that it will actually be the grant [from the school] that is diminished, thus saving the college money and not the family," says Anne Macleod Weeks, director of college guidance at the Oldfields School in Glencoe, Md. Federal guidelines mandate that outside scholarship money be considered a resource in meeting financial need. This means you can't use the scholarship dollars toward your expected family contribution, and the college gets to reduce the amount of aid coming your way.

Even so, applying for outside awards can help you, especially if you're looking at an aid package that features more loans than grants. Ask your college if it can reduce the loans first, says Jim Eddy, aid director at Willamette University in Salem, Ore. "Secondly, it [can] reduce work-study." In that case, a few scholarships could still save thousands of dollars in interest and let your student study more and flip burgers less.

9. "We won't 'negotiate,' but we will 'review.'"

College financial aid guides have long urged parents to negotiate with aid offices, often suggesting you bring a better aid offer from a "competing" school to shame them into giving you more money. Tread lightly. Many aid directors hate this tactic. Some schools have strict no-negotiation policies, while others are only a little more approachable. "There's certainly no harm in asking a college to review an aid decision," says Loyola's Lindenmeyer. But "we do not negotiate, and we do not match other colleges." So how do you request a "review"? When contacting your aid office to discuss your child's aid package, start by avoiding such words as "negotiate" or "bargain," says Virginia Tech's Simmons, and don't throw another school's aid award in an officer's face. Instead, thank the officer for his hard work and the school's generosity, then follow up by expressing doubt at being able to meet your family's contribution. If you haven't already done so in writing, explain any special circumstances you have, such as recent unemployment, a death in the family or medical bills. Then, directly but politely, ask if there's anything the aid office can do to help.

Once you've established a rapport with the officer, try casually mentioning that you have a competing offer and where else your student has been admitted. At the very least, aid officers may refer you to outside borrowing opportunities or payment plans. Whatever the response, don't push it. Remember, you'll be relying on this person's award decisions for the next three years.

10. "Thought freshman year was expensive? Wait till senior year."

Your kid just got her award letter and scored a fat four-year grant covering most of her tuition, with a small loan for the rest. You're set, right?

Not necessarily. Two problems get in the way. First, the amount of federally subsidized loans a student can borrow increases slightly each year; as a result, your college may expand the loans it offers in subsequent years and downsize grants. Second, many parents and students assume that four-year merit-based awards will keep pace with tuition hikes. "Very few schools are that generous," warns Willamette's Eddy. Nationwide, the average private school price tag jumped 6% from last year, with the average cost for resident students now just over \$29,500. Assuming a steady 6% annual price increase and a constant \$25,000 in aid each year, the \$4,500 contribution you made toward your student's freshman year could grow to \$10,135 by senior year. If your child receives merit-based aid, ask whether the college can adjust it for tuition inflation. Regardless, make sure your scholar keeps hitting the books

BACKYARD SCHOLARSHIPS AND HOW TO FIND THEM

By Gen & Kelly Tanabe authors of *Get Into Any College: Secrets Of Harvard Students*, *Get Free Cash For College: Scholarship Secrets of Harvard Students*, and founders of www.SuperCollege.com where you'll find more tips, secrets, and strategies. Copyright 2000.

Each year there are large scholarships awarded by nationally recognized companies such as Coca-Cola, Tylenol, and USA Today. While you should definitely apply to these awards, keep in mind that competition is stiff and of the thousands who enter, only a few will win. While applying these national jackpots you should not overlook one of the best sources of scholarships—your own backyard.

Think about all of groups, clubs, businesses, churches and organizations in your community. Each of these is a potential source for scholarships. Plus, because of their limited marketing budgets, many are not widely publicized. That means fewer applicants and higher odds of winning.

There are probably some great local scholarships that are just waiting to be discovered. Here's how to find them:

School Activities. One fringe benefit of participating in activities might be a scholarship sponsored by the organization. Inquire with the officers or advisors of the organization about scholarship funds. Bands, newspapers, academic clubs, athletic organizations, and service organizations often have scholarships that are awarded to outstanding members.

Community Organizations. Don't limit yourself to only organizations that you belong to. Community groups will often sponsor scholarships that are open to all students who live in the community. For example, local Rotary and Lions clubs often offer scholarships for outstanding students in the community whether or not their parents are members. They view scholarship programs as a way of serving their community. Open a phone book and call the five largest organizations in your area. Chances are that at least one will offer a scholarship.

Employers. Many businesses that employ young people offer scholarships as a way to reward students like you who both study and work. Ask your manager if your employer has a scholarship fund and how you can apply.

Parent's Employer. Companies often award scholarships to the children of their employees as a benefit for their employment. Your parents should speak with someone in their Human Resources department about scholarships and other educational programs offered by their company.

Parent's Union. Some unions sponsor scholarships for the children of their members. Your parents should speak with the union officers about scholarships and other educational programs sponsored by the union.

Parent's Organizations. Are your parents involved in civic or other local organizations? These organizations may offer scholarships for members. Ask your parents to find out.

Church Or Religious Organizations. Religious organizations may provide scholarships for members. If you or your parents are members of a religious organization, check with the leaders to see if a scholarship is offered.

Local Government. Some cities and counties provide scholarships specifically designated for local students. Often, local city council members and state representatives have a scholarship fund. Even if you didn't vote for them, call their offices and ask if they offer a scholarship.

Local Businesses. Local business owners who want to see students in their community succeed often set up scholarship funds as a way to thank their customers and customers' children. Contact your local chamber of commerce to see if there are local businesses that offer scholarships for student in the community.

Internet. One of the benefits of online scholarship directories is that they can be updated at any time. Thus, if you search an online scholarship directory you can find up-to-date information on new scholarships.

Local scholarships are truly the hidden backyard gems of financial aid. Students often find the greatest success with smaller, local scholarships. You'd be surprised how quickly the awards add up.