

## History of the Crosby Scholars Program

The Crosby Scholars Program was established in 1992 by the organizers of the CROSBY National Celebrity Golf Tournament, which was hosted and coordinated by the Sara Lee Corporation, with corporate sponsors from across the nation. The Program assists students in public middle and high schools in preparing academically, personally, and financially for college admission. The Program is now a partnership of the Winston-Salem Foundation, the Winston-Salem/Forsyth County Schools, the Kate B. Reynolds Foundation, and the United Way of Forsyth County. The Crosby Scholars Program and Goodwill Industries announced the formation of a strategic alliance, which became effective on July 1, 2012, that establishes Crosby Scholars as an independent affiliate of Goodwill. The rationale for the affiliation includes the close alignment of organizations' missions and the enhancement of financial support the future growth of the Crosby Scholars Program.



At first, scholarships were offered as incentives for students' commitment to remain drug-free. Over time, the program developed into the comprehensive college access program of Winston-Salem and

Forsyth County. Students still make the drug-free commitment, and also commit to community service and strong academics. The program complements scholarship monies with college preparation workshops including academic skills training, community service learning, career awareness, conflict resolution, and financial aid planning. Current programs include Career Day Program, College Visitation, our volunteer advisor/mentor program, and Academies, featuring workshops in academic skills, speech and communications, college survival skills, SAT/ACT preparation, conflict resolution, college admissions, and financing a college education.

Each year the Program serves more than 8,800 students, and guides some 750 seniors through the college admission process and into post-secondary institutions. Services provided by the Program are **free** to students and parents. **All** students in grades 6-10

enrolled at a Winston-Salem/Forsyth County school, who submit a completed application by the published deadline, are accepted into the Program.



The Program has assisted some 6,321 students in leveraging more than \$44 million dollars in financial aid (not including student loans) to enroll in college.

With a 60-year history, The Crosby was the longest running charity golf tournament in the nation. During its 16 years in Winston-Salem, the tournament raised more than \$18 million dollars for local/national charities. In 2002, Sara Lee Branded Apparel presented a check to the Crosby Scholars Community Partnership, a gift which represented the final payment from the Crosby National Celebrity Golf Tournament.

## Mission

The Program's mission is to assist public middle and high school students in Forsyth County in preparing themselves for successful college enrollment.

## E-mail

The Program recommends its seniors have an e-mail address; but does not require it. Read your e-mail address aloud. Does your email address reflect you in a positive manner? If not, establishing a more professional e-mail address. Think about how many professionals you will contact through e-mail over the next year. Senior scholars are asked to check their e-mail at least once per week. Reminders and confirmations are e-mailed to scholars. Some e-mail addresses you may use to contact our office...



- [seniorprogram@crobsyscholars.org](mailto:seniorprogram@crobsyscholars.org)
- [bmasi@crobsyscholars.org](mailto:bmasi@crobsyscholars.org)



**Check your e-mail at least once a week ~ if you change your e-mail address, please contact us with your new address!**

## Requirements — Senior Program



**A**s an active participant in the Senior Program, you are required to comply with the partnership agreement as well as complete program requirements. The

checklist on the next page assists you with tracking the completion of your program requirements.

Seniors who complete the program receive a special designation on their transcript and in their graduation program, are invited to an honors gala and are given the opportunity to apply for last dollar grant funding.

The primary purpose of the Crosby Scholars Program is to help prepare scholars for successful college enrollment. By completing the program's requirements, we believe you will achieve your goal of attending a college or university of your choice.

Senior Scholars must do the following to remain active in the program:

1. Attend a *mandatory senior meeting* with Program staff this summer. Your meeting **must be scheduled by July 18th**. The purpose of this meeting is to review your high school transcript, to confirm the scholar's target list of colleges, and to discuss college plans upon high school graduation. Scholars are required to bring the following documents to this meeting including: target list of colleges with campus visit plans, draft of activities resume, SAT/ACT scores and plans to re-take either, names of individuals to consider asking for a letter of recommendation, and social security number.
2. Fulfill the terms of the Partnership Agreement. **Please note that you will be dismissed from the Program if you are suspended or excluded from school.**
3. Participate in the It's Our Call program. Scholars selected for drug screening are expected to participate. The selection is random which means a scholar may or may not be selected when drug screening is conducted. Should a Scholar test positive he/she is required to contact Partnership for a Drug-Free NC to schedule an assessment. **Any Scholar testing positive must follow**

**the recommended intervention in order to remain active in the Program.**

4. Attend Senior Advisor meetings throughout the school year. Seniors and advisors schedule the meetings together. Any senior who asked the program to assign him/her to a community volunteer advisor will meet with the advisor at school during the school day.
5. Attend the PSOS/College Night if you did not submit a college fair participation form verifying your attendance during your sophomore or junior year. **If you do not submit a college fair participation form during one of the three eligible years, you will be dismissed from the Program.** You are not required to stay for the entire fair.
6. Volunteer (2 hours required; 5 hours recommended) and submit a signed community service form or verification of community service by **January 31, 2015. Forms signed by your parent are not accepted.**
7. Attend two Crosby Senior Academies. Credit for Crosby Senior Academy is awarded to scholars who arrive on time; sign in; submit a confirmation of attendance form at the end of the academy; and to those who stay for the entire academy. A schedule of the Crosby Senior Academies is distributed by the end of the summer. **Permission is not granted to arrive late or to leave early.**
8. Complete the program with a 2.0 cumulative weighted grade point average to be eligible to apply for a last dollar grant.
9. Maintain enrollment at a Winston-Salem/Forsyth County public school and then graduate from a Winston-Salem/Forsyth County public school.

### Eligibility

**T**o remain active in the Program, you must complete all program requirements each year. Effective with the 2003-2004 school year, students must enroll in the program no later than the beginning of their sophomore year. There is neither a junior nor a senior application to the Program.



## Complete this Checklist...



- \_\_\_\_\_ Attended your mandatory senior meeting\*
- \_\_\_\_\_ Received the Crosby Senior Academy dates
- \_\_\_\_\_ Received your fall timeline
- \_\_\_\_\_ Received your Senior Advisor assignment
- \_\_\_\_\_ Attended a college fair and submitted your college fair participation form\*
- \_\_\_\_\_ Attended your 1st Crosby Senior Academy\*
- \_\_\_\_\_ Attended your 2nd Crosby Senior Academy\*
- \_\_\_\_\_ Received your spring timeline
- \_\_\_\_\_ Submitted your community service form\*
- \_\_\_\_\_ Met with your advisor monthly to complete conference notes 1 through 7
- \_\_\_\_\_ Completed your senior year with a cumulative weighted GPA of a 2.0 or better to be eligible to apply for Last Dollar Grant funding\*
- \_\_\_\_\_ Submitted a Last Dollar Grant application
- \_\_\_\_\_ Graduated from a WS/FC public school\*

\*program requirement

## Seeking Answers

**W**hen you are seeking answers to questions, ask yourself if you have...

- ◆ Read your monthly newsletter;
- ◆ Read your e-mail ~ *if you change your e-mail address please contact us*;
- ◆ Checked the Crosby web site at [www.crosbyscholars.org](http://www.crosbyscholars.org);
- ◆ Read the information posted on the Crosby board at your high school or at the Career Center;
- ◆ Listened to or read announcements at school;
- ◆ Asked the liaison at your school (*a guidance counselor assigned by your school*);
- ◆ Asked your Crosby Scholar Senior Advisor;
- ◆ Read your senior notebook;
- ◆ Asked your school's Crosby Scholars President;
- ◆ Attended meetings at your school;
- ◆ Contacted the Crosby Scholars office at 725-5371 or [info@crosbyscholars.org](mailto:info@crosbyscholars.org)?



## Program Staff

**Mona Lovett**, Executive Director

**Miriam Hernandez**, Excelencia Outreach Coordinator

**Barbara Masi**, Assistant Director/Volunteer Coordinator

**Becky Perkinson**, Marketing and Development Coordinator

**Tara Stokes**, Middle School Coordinator

**Paula Ware**, High School Coordinator

**Jessica Armstrong**, Senior Program Associate

**Alyson Kilby**, Program Assistant

**Jessica Fisher**, Program Assistant

**Sarah Katherine Mabe**, MS Program & Mktg/Dev Program Assistant

**Kristie Mingo**, Administrative Assistant

**Marissa Pierre**, Social Media Intern

**Ally Weihe**, Senior Advisor

**Angelina Castellani**, Senior Advisor

**Candace Shaw**, Senior Advisor

**Carolyn Matthews**, Senior Advisor

**Cindy Sutton**, Senior Advisor

**Donya Harden**, Senior Advisor

**Gina Hubbard**, Senior Advisor

**Jean Plante**, Senior Advisor

**Jennifer Weaver**, Senior Advisor

**Jocelyn Plummer**, Senior Advisor

**Johnetta Huntley**, Senior Advisor

**Julie Cunningham**, Senior Advisor

**Ken Anderson**, Senior Advisor

**Kerry Fishel**, Senior Advisor

**Kimberly Geter**, Senior Advisor

**Kirby Wilson**, Senior Advisor

**Marissa Dancy**, Senior Advisor

**Natalie Harding**, Senior Advisor

**Sandra Amos**, Senior Advisor

**Stephen Diehl**, Senior Advisor

**Susan McBride**, Senior Advisor



## Senior Meeting

Scholars are required to meet individually with a program representative during the summer prior to their senior year. During this meeting, we review your high school transcript; confirm a timeline; re-view your target list of colleges; discuss SAT/ACT scores; review requirements, college plans, etc. Seniors bring their target list of colleges with campus visitation plans, SAT/ACT scores, a draft of their activities resume, social security number, and names of individuals they will consider asking for a letter of recommendation to this meeting. Seniors call the Crosby office to schedule their meeting.

## Random Drug Screening ~ It's Our Call

The Winston-Salem/Forsyth County School Board adopted a policy stating that any student who chooses to participate in an extracurricular activity is required to participate in the random drug screening program entitled, "It's Our Call". The Crosby Scholars Program is an extracurricular activity of the school system. Scholars selected for drug screening are expected to participate. **Any scholar refusing to be tested will be dismissed.** The selection is random which means a scholar may or may not be selected when drug screening is conducted. The drug screening is conducted on-site at the high school. Scholars sign one pledge card to make a commitment for their entire high school career.

Should a Scholar test positive, the Scholar along with his/her parents will be notified by the Medical Review Officer (MRO), usually within 10 working days. This Scholar must participate in an assessment at the Partnership for a Drug-Free NC, and must complete the recommended intervention to stay active in the Crosby Scholars Program. There will be no cost to the Scholar for any services provided by the Partnership for a Drug-Free NC. Crosby Scholars who complete a prescribed treatment program, remain active. Scholars who do not complete a prescribed treatment program are dismissed. If the Scholar is taking prescription drugs, the drug test may indicate this. The MRO talks with the Scholar and his/her parents to confirm that the drug has been prescribed and used properly. The MRO will

maintain the confidentiality of that information. Substances found in the drug test for which the Scholar does not have a valid prescription or which have been misused will result in a "positive" result.

Crosby Scholars staff confirms the enrollment of scholars in the "It's Our Call" program. A Crosby Scholar not enrolled in the "It's Our Call" Program, will be reminded to submit a pledge card.

## Senior Advisor Program



The Program requires each high school scholar to have an advisor. Advisors meet with scholars throughout the school year to help them achieve their post-secondary educational goals. Advising during the senior year is done individual-

ly. This allows the advisor to tailor the Program to meet each scholar's individual needs. Senior Advisors attend a training session during which they receive a senior advisor handbook. This handbook helps the advisor guide the senior through the admission process and into the financial aid process. Your Senior Advisor is one member of your team helping you to prepare for the college application process.

Crosby Scholars complete a Senior Advisor form and submit it following the mandatory rising senior meeting held during the spring of their junior year. Scholars have the option to select their own advisor or to be assigned to an advisor selected from a group of community volunteers. All advisors are required to attend a training session. **Seniors are expected to attend and actively participate in every meeting scheduled by their senior advisor.** Advisor meetings begin in September and are held monthly through the end of the school year excluding December. Advisors submit conference notes to the Crosby Scholars office following each meeting. The submission of conference notes allows Crosby staff to monitor the progress of each senior scholar.



## Community Service

The Program recommends its scholars complete five hours of community service; but requires only two hours. Participation in a service activity must be documented by submitting a community service form by the deadline of **January 31, 2015**. The form must be signed by the person in charge of the service activity. A form is enclosed in the back pocket of this notebook. A form is also available in each high school guidance office or on our website. Community Service must be performed with a non-profit agency. Crosby Scholars staff reserves the right to determine if a community service activity fulfills our community service requirement. Seniors may complete this requirement by submitting their form during the summer prior to their senior year. When a scholar's community service form is approved by staff, he/she will receive a confirmation e-mail. Only one form totaling at least 2 hours is required from each senior. At the end of the school year, seniors will have the opportunity to report all volunteer hours to Program staff on the Senior Conference Notes 7 form.



## Crosby Senior Academy

Crosby Senior Academies are offered throughout the school year. **Each senior is required to attend two Crosby Senior Academies.** In previous years, topics have included: Preparing for the SAT or ACT, Social Media and College Admissions, Scholarships: An Avenue for Funding Your College Education, Essay Writing for Admissions and Scholarships, Paying for College, and College Survival Skills. A flyer with dates of the academies is distributed this summer. Seniors are asked to register their attendance through their Crosby portal prior to the academy. Students must login with their e-mail address on file and password at [my.crosbyscholars.org](http://my.crosbyscholars.org). The registration process is not complete until the senior sees the confirmation page. Seniors are asked to print the confirmation page and bring it to the Crosby Senior Academy.

## To receive credit for attending Crosby Senior Academy:

- ◆ **register online;**
- ◆ **arrive to the academy on time;**
- ◆ **check-in upon arrival;** (registration closes 5 minutes prior to the start of the academy);
- ◆ **stay for the entire academy;** (permission is not granted to arrive late or leave early);
- ◆ **and submit a confirmation of attendance upon exiting the academy.**



## Senior Newsletter

The first two issues of **destinationcollege2015** were distributed to the seniors during their junior year — once in the fall and once in the spring. Beginning in July, the newsletter will be posted to each senior's portal on a monthly basis. The newsletters are posted on our website and on the Crosby board at the high schools, including the Career Center. It is important for a senior to read the newsletter each month.

## Senior Timeline

A timeline outlining monthly activities is distributed to the seniors at the beginning of each semester. Seniors will receive a monthly e-mail reminder to follow the timeline that is posted in their portal.

## Essay Readers

Seniors who wish to have their admission or scholarship essays read and receive feedback may e-mail the essays to [bmasi@crosbyscholars.org](mailto:bmasi@crosbyscholars.org). The Program has volunteer essay readers. Please allow at least two weeks for the volunteer to read your essay and submit feedback. Also, ask your English teacher to read your essays!

## High School Liaisons

Each high school (except UNCSA and HBI schools) selects a guidance counselor to serve as the liaison to the Program. The high school liaisons are announced just prior to the beginning of each school year. The liaisons serve as another resource for the scholars. Scholars may submit their community service form to their liaison.

## Crosby Board

Each high school including the Career Center (except UNCSA and HBI schools) has a Crosby board full of program information. Typically the board is located close to the school's guidance office. Visit this board frequently, especially if you don't check your e-mail account weekly.

## Senior Honors Gala

Each spring the Program hosts a Senior Honors Gala to celebrate the commitment of its seniors. At this gala, seniors in attendance from all participating high schools are recognized individually. Several seniors are specially recognized including the recipient of the Michael Nachman Scholarship (see the description below), the Crosby Scholars who according to their cumulative weighted GPA have achieved a 5.0 or better, and those scholars who enrolled in the program in 6th grade and completed the program requirements each year through the 12th grade without interruption. Invitations are mailed to the seniors.

## Scholarship Opportunities

Crosby Scholar seniors have the opportunity to apply for over 20 scholarships unique to Crosby Scholars. The application for each scholarship is posted in the Crosby portals. A complete list of scholarship opportunities is posted in the Crosby portals.

Every scholarship is different. So you must approach each scholarship application and/or interview accordingly. When applying for scholarships, consider the following: Who created the scholarship and why? Who are the past

scholarship winners and what have they done? Who is on the selection committee?

In addition to Program scholarships, consider the scholarship opportunities through the Winston-Salem Foundation. Visit [www.wsfoundation.org](http://www.wsfoundation.org) for more information.



## Proceed With Caution

As you search for scholarship opportunities, you may come across information that makes finding and applying for scholarships sound too good or too easy. It may simply be that the process isn't as difficult as you feared. Be careful, there are scams out there, and you need to know what to look for.

The U.S. Dept of Ed estimates that families lose millions of dollars to scholarship fraud every year. The College Scholarship Service Fraud Prevention Act provides protection against fraud in student financial assistance. Be careful when searching for information on student financial aid. Call 877-382-4357 or visit [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams) for details.

**Scholars are notified of scholarship opportunities and deadlines through their senior portal and newsletter, [destinationcollege2015](http://destinationcollege2015.com).**

## Partnership Agreement: Partnership's Responsibilities

*The Crosby Scholars Program agrees to:*

- Provide academic and personal enrichment workshops through Crosby Scholars Academy
- Inform Scholars of community service opportunities
- Design enrichment activities to promote early awareness of post-secondary opportunities
- Annually recognize the Scholars who successfully complete the program requirements
- Provide parents with useful and timely information and tools to help support the student in the college application process
- Provide assistance with locating funding sources to finance a post-secondary education
- Provide renewable last dollar grant assistance, up to \$1,200 per year to qualified Crosby Scholars who demonstrate an unmet financial need as determined by federal financial aid guidelines
- Coordinate and sponsor financial aid and college admission workshops
- Provide trained advisors who meet with high school students throughout the year to provide additional program information and to help students achieve their post-secondary educational goals
- Co-sponsor activities with the school system and community agencies that provide academic support and increase the post-secondary options for Scholars

Our goal is to help Crosby Scholars in Forsyth County prepare academically, personally, and financially for college admission and other post-secondary opportunities.

## Partnership Agreement: Parent's Responsibilities

*As a parent/guardian of a Scholar enrolled in the Crosby Scholars Program, I realize that it is my responsibility to:*

- See that my Scholar is adequately prepared for school each day
- Provide security, values, and discipline
- Review my Scholar's school work and activities regularly
- Encourage my Scholar to achieve perfect attendance and avoid unexcused absences
- Insist that my Scholar be courteous, considerate, and respectful
- Provide my Scholar with a place to study
- Follow my student's academic progress and meet with school personnel during the school year as needed
- Make a special effort to attend school functions
- Make sure that my Scholar's extra-curricular activities and/or after-school employment does not interfere with academic performance
- Insist that my Scholar remain drug free and not make, sell, distribute, or possess illegal drugs
- See that my Scholar completes all program requirements each year as outlined in the Student Partnership Agreement

*As the parent/guardian of a participant in the Crosby Scholars Program, I fully understand the overall objectives and requirements of the Partnership Agreement and commit myself to the responsibilities as stated above. I understand that participation in the **High School Crosby Scholars Program** includes random selection for drug testing through the "It's My Call" program. I also give permission for my student's school to release his/her transcript, test scores and student record to the Crosby Scholars Program and permission for photos of my student taken during Crosby activities to be used by the Program for the purposes of illustrating, publicizing or advertising the Crosby Scholars Program.*

This agreement is effective as long as your Scholar remains an active participant in the Crosby Scholars Program. If for any reason your Scholar is dismissed from the Program or decides to not participate, he/she must submit a new Partnership Agreement to be readmitted to the Program.

## **Partnership Agreement: Scholar's Responsibilities**

As a voluntary participant of the Crosby Scholars Program I will:

Make my education a priority in my life by maintaining at least a 2.0 GPA, completing high school, and enrolling in college or another post-secondary institution

Contribute to a cooperative school environment by being courteous, considerate, and respectful toward teachers, school officials, adults, and fellow classmates

Utilize academic assistance provided by my parents, my school, the community, and the Crosby Scholars Program

Develop my leadership skills through active involvement in my school and the community

Come to school prepared to learn, strive for perfect attendance, and avoid unexcused absences

Not participate in any form of bullying – verbal, physical or cyber bullying

Obey the law and refuse to make, sell, use, distribute, or possess illegal drugs \*As a High School Crosby Scholar, you are required to participate in the "It's My Call" drug and alcohol screening program.\* I also understand that as a voluntary participant in the Crosby Scholars Program, I agree to submit to random drug testing administered by the WS/FC school system through the "It's My Call" program. I understand that if I test positive, I will participate in the recommended treatment. If I test positive and choose not to participate in the recommended treatment, I have made a conscious decision to discontinue my participation in the Crosby Scholars Program. I authorize the SRO and principal/designee to release my decision about remaining a Program participant to the director of the Crosby Scholars Program.

*I fully commit myself to the overall objectives and requirements of this Partnership Agreement. I also give permission for my school to release my transcript, test scores, and student record to the Crosby Scholars Program, and I understand that the following requirements must be met for completion of the Crosby Scholars Program each school year. Failure to fulfill any of these requirements will result in my dismissal from the Crosby Scholars Program.*

Attend one Crosby Scholar Academy each school year

Complete and document a minimum of two hours of community service each school year by submitting a Crosby Scholars community service form by the published turn-in date. The Program recommends high school students complete five hours of service but requires only two hours.

Follow school rules and not be placed on out of school suspension

Meet other mandatory requirements as assigned by grade level

This agreement is effective as long as you remain an active participant in the Crosby Scholars Program. If for any reason you are dismissed from the Program or decide to not participate, you must submit a new Partnership Agreement to be readmitted to the Program.



## Violations of Partnership Agreement and Respective Disciplinary Actions

Please read over this information carefully and contact us if you have questions regarding any item. Please understand that when the disciplinary action states that the Scholar will not be allowed to continue in the program, it also means the Scholar will not be eligible to receive any funding or assistance with funding from the Crosby Scholars Program.



### VIOLATION

Senior testing positive for drug use during a random drug screening.

### DISCIPLINARY ACTION

Senior Scholars are referred to Drug-Free NC and must complete the prescribed treatment program to remain a Crosby Scholar. Seniors not completing prescribed Step One treatment will be dismissed.

### VIOLATION

Senior refuses to participate if selected for random drug screening.

### DISCIPLINARY ACTION

Senior will be dismissed immediately.

### VIOLATION

Final high school cumulative grade point average is below a 2.0.

### DISCIPLINARY ACTION

Graduating seniors must have a **2.0 cumulative GPA** to be eligible to apply for a last dollar grant. Without a 2.0, a scholar cannot apply for last dollar grant funding for the first semester in college. College scholars submit their grades at the end of each semester, and their grades for last dollar grant eligibility are reviewed at the end of each year.

### VIOLATION

Senior no longer enrolled in a Forsyth County public school.

### DISCIPLINARY ACTION

Senior is no longer eligible to participate in the Crosby Scholars Community Partnership.

### VIOLATION

Exclusion from school and/or out-of-school suspension

Did not submit a community service form documenting the minimum required hours of service by the final turn-in date

Did not attend or submit documentation of attendance for 2 of the Crosby Senior Academies.

Did not attend or submit documentation of attendance for the Post Secondary Opportunities Session (PSOS)/ College Night during sophomore, junior, or senior year.

### DISCIPLINARY ACTION

Senior will be dismissed.



There are multiple ways the Internet can help you through the college admission process from establishing your target list of colleges to submitting your applications online to applying for financial aid. You will need access to a computer and an account with an Internet service provider. If you do not have a computer, perhaps you can use one at your high school or local library. Below are some sites that will be helpful as you explore college options and seek to learn more about the college admission process. Most colleges have their own web site and from the home page of that web site, you can access a page for *prospective students*. Also, requirements for admission, online applications, application deadlines, and special campus visitation information can be readily found on a college's web site. Verify information found on a general web site with the college's web site.

<a href="http://www.crosbyscholars.org">www.crosbyscholars.org</a>	Crosby Scholars Community Partnership
<a href="http://www.cfnc.org">www.cfnc.org</a>	College Foundation of North Carolina
<a href="http://www.nacacnet.org">www.nacacnet.org</a>	National Association for College Admission Counseling
<a href="http://www.collegeboard.com">www.collegeboard.com</a>	College Board — My College QuickStart™
<a href="http://www.act.org">www.act.org</a>	The ACT Assessment Test
<a href="http://www.kaplan.com">www.kaplan.com</a>	Kaplan Online — college search, test preparation
<a href="http://www.collegeview.com">www.collegeview.com</a>	Profiles of more than 3,700 colleges
<a href="http://www.petersons.com">www.petersons.com</a>	Peterson's Education & Career Center Guide
<a href="http://www.princetonreview.com">www.princetonreview.com</a>	Princeton Review
<a href="http://www.eCampusTours.com">www.eCampusTours.com</a>	virtual campus tours
<a href="http://www.MyCollegeOptions.com">www.MyCollegeOptions.com</a>	guides and information about college admissions
<a href="http://www.usnews.com">www.usnews.com</a>	U.S. News Online Colleges and Careers Center
<a href="http://www.ctcl.com">www.ctcl.com</a>	Colleges That Change Lives
<a href="http://www.exploringeducationalexcellence.org/index.html#">www.exploringeducationalexcellence.org/index.html#</a>	Exploring Educational Excellence
<a href="http://www.commonapp.org">www.commonapp.org</a>	common application accepted by many colleges
<a href="http://www.finaid.org">www.finaid.org</a>	links to more than 750,000 scholarships
<a href="http://www.fastweb.com">www.fastweb.com</a>	400,000 scholarships
<a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a>	Free Application for Federal Student Aid (FAFSA)
<a href="http://www.ncseaa.edu">www.ncseaa.edu</a>	NC State Education Assistance Authority
<a href="http://www.wsfoundation.org">www.wsfoundation.org</a>	The Winston-Salem Foundation

## Plan For and Apply To College: Websites to Help You Get Started

<b>DO YOU NEED HELP...</b>	<b>THEN TRY THIS WEBSITE...</b>	<b>BECAUSE IT WILL SHOW YOU...</b>
Understanding College Admissions	<a href="https://bigfuture.collegeboard.org/get-in/applying">https://bigfuture.collegeboard.org/get-in/applying</a> <a href="https://bigfuture.collegeboard.org/get-in">https://bigfuture.collegeboard.org/get-in</a>	The top 5 things you need to know about applying to college
Comparing Your SAT and ACT Scores	<a href="http://www.studypoint.com/ed/sat-to-act-conversion/">http://www.studypoint.com/ed/sat-to-act-conversion/</a> <a href="http://research.collegeboard.org/programs/sat/data/concordance">http://research.collegeboard.org/programs/sat/data/concordance</a> <a href="http://www.act.org/solutions/college-career-readiness/compare-act-sat/">http://www.act.org/solutions/college-career-readiness/compare-act-sat/</a>	Which score to use to be a more competitive applicant
Learning the truth about college admissions	<a href="http://www.knowhow2go.org/mentors_myths.php">http://www.knowhow2go.org/mentors_myths.php</a> <a href="http://fairfield.patch.com/groups/dr-paul-r-lowes-blog/p/bp--top-ten-myths-about-college-admissions-part-i-by-35b22549b8">http://fairfield.patch.com/groups/dr-paul-r-lowes-blog/p/bp--top-ten-myths-about-college-admissions-part-i-by-35b22549b8</a> <a href="http://weston-ct.patch.com/groups/dr-paul-r-lowes-blog/p/bp--top-ten-myths-about-college-admissions-part-ii-by52718c45d7">http://weston-ct.patch.com/groups/dr-paul-r-lowes-blog/p/bp--top-ten-myths-about-college-admissions-part-ii-by52718c45d7</a>	Common myths about the admissions (and financial aid) process
Planning your college application process	<a href="https://bigfuture.collegeboard.org/">https://bigfuture.collegeboard.org/</a>	How to make plans for applying to college; learn about interviewing and writing essays; and conduct searches to begin a target list of colleges.
Organizing your college application materials	<a href="https://bigfuture.collegeboard.org/get-in/applying-101/college-application-checklist">https://bigfuture.collegeboard.org/get-in/applying-101/college-application-checklist</a> <a href="http://professionals.collegeboard.com/profdownload/College%20Application%20Checklist%204A.pdf">http://professionals.collegeboard.com/profdownload/College%20Application%20Checklist%204A.pdf</a>	Straightforward, easy to follow checklist of things to do for each college to which you apply  Compare up to 3 colleges on one document
Understanding all of the terms associated with the college application process	<a href="https://bigfuture.collegeboard.org/get-in/applying-101/college-admission-glossary">https://bigfuture.collegeboard.org/get-in/applying-101/college-admission-glossary</a>	Definitions for some frequently used terms in college admissions
Getting a great letter of recommendation	<a href="https://bigfuture.collegeboard.org/get-in/your-high-school-record/how-to-get-a-great-letter-of-recommendation">https://bigfuture.collegeboard.org/get-in/your-high-school-record/how-to-get-a-great-letter-of-recommendation</a>	Tips and videos from college students sharing advice on getting recommendation letters
Planning for the SAT	<a href="http://sat.collegeboard.org/practice/sat-study-plan">http://sat.collegeboard.org/practice/sat-study-plan</a> <a href="http://sat.collegeboard.org/register/when-to-take-sat">http://sat.collegeboard.org/register/when-to-take-sat</a>	Study plan tips based on your answers to three short questions  Suggestions on taking the SAT based on grade level
Planning for the ACT	<a href="http://www.act.org/planstudent/tests/index.html">http://www.act.org/planstudent/tests/index.html</a> <a href="http://www.act.org/planstudent/index.html">http://www.act.org/planstudent/index.html</a>	A breakdown of each part of the ACT  The basics on the ACT as well as sample questions

## Financial Aid Overview

**F**inancial aid can make a difference in your life. Financial aid may allow you to continue your education or it may allow you to attend the school of your choice despite higher tuition costs. **Applying for federal student aid is FREE. The financial aid process is time sensitive.** Adhere to the timeline distributed by the Crosby Scholars Program.

There are two basic types of financial aid: gift aid and self-help. **Gift aid** is student financial aid that includes both **scholarships** and **grants**. They do not have to be repaid and do not require a student's being employed. Scholarships may be based on merit or special interests. Grants are typically given to students who show financial need. **Self-help** is student financial aid, such as **loans** and **jobs** that requires repayment or a student's being employed. Work-study provides jobs for students with financial need to help pay for school. Loans include money borrowed directly from the school or the federal government by the student or student's parents that must be repaid — many times with interest. Additional private loans may be available from a lending institution like a bank or credit union.



The Winston-Salem/Forsyth County School system will host general financial aid programs. Parents of Crosby Scholars are strongly encouraged to attend one of the programs. These programs will be held in January. Seniors who attend a general financial aid program hosted by the school system may be eligible to receive Crosby Senior Academy credit. Read your newsletter and e-mail for more details.

## Financial Aid Forms

**Y**ou should become familiar with each of these forms:

**FAFSA** (Free Application for Federal Student Aid)

**SAR** (Student Aid Report)

**Institutional Forms**

**CSS/Financial Aid Profile** ([www.collegeboard.com](http://www.collegeboard.com))

## Financial Aid Terms

**Y**ou should be familiar with the following terms:

- ◆ Financial Aid Package
- ◆ Cost of Attendance (COA)
- ◆ PIN (Personal Identification Number)
- ◆ EFC (Expected Family Contribution)
- ◆ DRN (Data Release Number)
- ◆ Merit-Based Award
- ◆ Verification
- ◆ Campus-Based Aid Programs
- ◆ Priority Deadline

**F**or many students the FAFSA is the first step in the financial aid process. Scholars use it to apply for federal student financial aid. Most states and colleges use FAFSA information to award their financial aid. For introductory instructions on how to complete the FAFSA online, visit [www.fafsa.gov](http://www.fafsa.gov). Submitting a FAFSA is free. For other students, the CSS/Profile will be the first step in the financial aid process. Some colleges use PROFILE information to award institutional aid. There is a fee required for the Profile; make sure your school requires the Profile before submitting the form. Visit [www.profileonline.collegeboard.com](http://www.profileonline.collegeboard.com) for more information. Some colleges require the FAFSA and the PROFILE. You can easily find out which forms are required by visiting the college's web site.

## Warning!


**Be wary of organizations that charge a fee to submit your application, or to find you money for school.**

Some are legitimate and some are scams. Generally, any help that you pay for can be received free from your school or the U.S. Department of Education.



**Financial Aid is very time sensitive -- submit your FAFSA as soon after January 1, 2015 as possible.**

## Getting Ready to Complete A FAFSA

- ◆ Gather the documents required to complete the FAFSA ~ see the list below
- ◆ Print **FAFSA on the Web worksheet** from [www.fafsa.gov](http://www.fafsa.gov)
- ◆ Plan to sign your FAFSA electronically~ see the next column for details 
- ◆ Check your eligibility for federal aid (see below)
- ◆ Note important deadlines ~ colleges may have earlier deadlines than the federal deadline. Try to apply by early March (or by the school's date if it is earlier) before funds start running out.

To be eligible to receive federal student aid, you must meet certain requirements:

- ◆ Be a U.S. citizen or eligible non-citizen
- ◆ Have a valid Social Security number
- ◆ Comply with Selective Service registration, if required (see [www.sss.gov](http://www.sss.gov) for more information)
- ◆ have a high school diploma
- ◆ be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs
- ◆ have financial need (except for unsubsidized Stafford Loans)
- ◆ must not have certain drug convictions

Other requirements may apply. Contact your college's financial aid office for more information.

## Documents Needed to Complete a FAFSA


To apply for financial aid for the 2015-2016 school year (your first year of college), you will need financial information from 2014 to complete your first FAFSA.

- ◆ Your social security and driver's license numbers
- ◆ Your 2014 W-2 forms and other records of money earned
- ◆ Your 2014 Federal Income Tax Return

- ◆ Your parents' 2014 Federal Income Tax Return
- ◆ Your 2014 untaxed income records
- ◆ Your current bank statements
- ◆ Your parents' current bank statements
- ◆ Your current business investment information, stock, bond, and other investment records
- ◆ Your parents' business and investment mortgage information, stock, bond, and other investment records

## Signing A FAFSA

When you file a FAFSA, The US Department of Ed is required to collect signatures from you and your parent.

Plan to sign your FAFSA electronically with a PIN (personal id number) **Remember you created your PIN during your summer meeting!** 

Check the form in the front pocket of this notebook. If your parent does not have a PIN, he/she can apply for one a few days in advance or at the end of the FAFSA process. **Electronic signatures guarantee the fastest processing time.**

## Web Addresses

- [www.fafsa.gov](http://www.fafsa.gov)
- [www.collegeboard.com](http://www.collegeboard.com)
- [www.cfnc.org](http://www.cfnc.org)
- [www.ncseaa.edu](http://www.ncseaa.edu)
- [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- [www.finaid.org](http://www.finaid.org)
- [www.fastweb.com](http://www.fastweb.com)



**You do not have to wait to be admitted to a college to apply for financial aid!** Submit your FAFSA as soon after January 1 as possible. Submit your CSS/Financial Aid

PROFILE, if required, in the fall of 2014!

## Steps to The Financial Aid Process

It is very important that you and your family complete the forms and follow the procedures accurately and on time. Adhere to deadlines.

### Step One: The Scholar and Family applies

- ◆ collect the documents required to complete the FAFSA and/or PROFILE
- ◆ complete and submit the PROFILE, if required
- ◆ when filing the FAFSA electronically, student and parent/guardian each need a PIN
- ◆ complete the FAFSA on Web and the worksheets
- ◆ sign and submit the FAFSA electronically
- ◆ complete and submit institutional forms, if required
- ◆ unusual circumstances (i.e. medical, death, loss of job)—*Write them out and submit them directly to the college's financial aid office —not to the federal processor. Be sure to use specific dollar amounts. If a wage earner in the family has lost his/her job, provide a copy of the lay off notice and a copy of unemployment eligibility with your request to the aid office.*



### Step Two: The Processing Center Responds

- ◆ the processing center sends results to the family called a Student Aid Report (SAR) ~ **this will be in the form of an email if an email address is entered on the FAFSA**
- ◆ the processing center sends electronic results to the schools listed on the FAFSA approximately 3 days after the application and all required signatures have been received and processed — It may take about a week for a school to be able to pull in your FAFSA results. Most schools must have an admissions application on file before they can pull in your FAFSA results.

### Step Three: The Family Reviews the SAR

- ◆ the family reviews the SAR for errors and/or additional forms needed
- ◆ the family makes corrections electronically, if needed
- ◆ if selected for verification, the family will need to send documents to the college's financial aid office

### Step Four: The School Processes the Information and Makes an Award

- ◆ the schools listed on the FAFSA review the electronic results and paper documents
- ◆ the schools request additional information, if needed
- ◆ some schools make corrections for you; others ask you to make the corrections
- ◆ the schools make an aid award "package" based on their awarding policy and sends it to the student
- ◆ the schools continue to monitor for changes and revisions

### Step Five: The Scholar and Family Replies

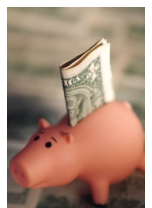
- ◆ submit any papers requested by the college to complete documentation requirements
- ◆ review the award
- ◆ call the Crosby Scholars office if you have questions about your award
- ◆ send in award acceptance by paper or electronically, if required — review the school's instructions on how to accept the award
- ◆ keep schools informed of other scholarships received
- ◆ review and file revised SARs
- ◆ review revised awards for changes in funds or total dollars

### Step Six: Apply for a Crosby Scholar Last Dollar Grant

- ◆ submit the application by May 15 ~ applications are distributed at the Senior Honors Gala in the spring

### Step Seven: Paying the Bill

- ◆ compare financial aid award letter with the bill received
- ◆ billing is done by term or quarters and gift aid is divided between terms
- ◆ research the availability of payment options, if needed



## Helpful Hints

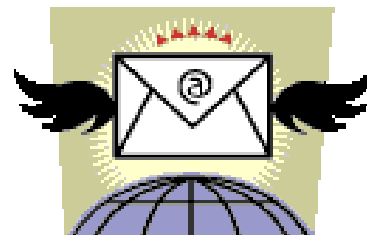
- ◆ You must reapply for student financial aid every year.
- ◆ You must reapply for a Crosby Scholar Last Dollar Grant every year.
- ◆ Complete the FAFSA as soon after January 1, as possible. For the best chance for all federal, state, and institutional funds, apply by early March or earlier.
- ◆ If you change schools, your aid does not go with you.
- ◆ Gift aid (scholarships, grants) is divided between terms.
- ◆ Don't ever send your only copy of a document anywhere.
- ◆ Always put scholar's name and student ID number on information submitted to schools.
- ◆ Take a copy of your birth certificate, voter registration card or US passport to school with you for employment eligibility. Learn your student ID; do **NOT** use your social security number as a substitute.
- ◆ Call 1-800-433-3243 — if no electronic SAR appears within 2 weeks or to correct data entry errors made by the federal processing center. To add schools, update the scholar's address, or make corrections electronically go to [www.fafsa.gov](http://www.fafsa.gov).
- ◆ If needed, send a signed written statement directly to the college's financial aid office to allow the aid officer to make the corrections for you or correct directly on the web at [www.fafsa.gov](http://www.fafsa.gov).
- ◆ If schools make corrections for you, don't change the data without talking to the school's aid officer first.
- ◆ Each year approximately one third of those who apply for financial aid with the FAFSA will be selected by federal standards to have their information checked for accuracy. This process is referred to as being selected for **verification**. When a family and the school receive the results of the FAFSA, there is a comment that informs the recipients that the application has been selected for verification. Colleges also are allowed to choose any additional applications they wish to verify; some schools verify every application, others set particular criteria. So, save all records and all other materials used in completing the application because you may need them later to prove that the data you listed on the FAFSA is accurate.
- ◆ If the family used the IRS Data Retrieval option and did not change the data after downloading it from the IRS to the FAFSA, the school will not need to see a federal tax return in *most* cases. If the family did not use the IRS Data Retrieval option and is selected for verification, either with the original FAFSA or when the family goes back and makes corrections to the original FAFSA, then the school will be required to see a federal tax return.
- ◆ Schools are no longer allowed to accept a personal copy of the federal tax return from the family for *federal* aid. Instead, the family must request a federal tax transcript from the IRS - 1-800-829-1040. The transcript can be faxed directly to the school from the IRS in some circumstances but it is usually sent to the family. If the family receives it, the "owner" of the tax information must sign it before forwarding it to the school(s). In addition, the family should make sure the student's name and school ID number are printed at the top so the school will know which file to review. In addition, schools may request a family copy of the federal tax return for consideration for non-federal aid. Many schools using the PROFILE application will still want to see the full tax return provided by the family.
- ◆ If a student determines he/she does not want or need all of the loans offered, the student may lower any loan amount offered.



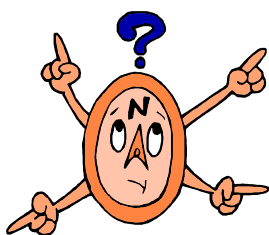
## Steps to Obtain a PIN (personal ID number)

- Step One: Go to [www.fafsa.gov](http://www.fafsa.gov)
- Step Two: Click on PIN SITE ICON (in the menu bar at the top of the page in the blue box)  
*Welcome to Federal Student Aid PIN Web Site screen appears*
- Step Three: Click on Apply Now (in the **Apply For A PIN** box)
- Step Four: Apply for a PIN screen appears  
To continue with the PIN application process, select **NEXT** at the bottom of the page  
*Enter Personal Information screen appears*
- Step Five: Enter Personal Information  
Create your own PIN — select a 4-digit number you can remember  
*Select Challenge Question and answer this question*  
*Remember this question and the answer you provided*
- Step Six: Select NEXT  
*Submit Your PIN Application screen appears*  
Read the statement and select *I agree not to share my PIN*
- Step Seven: Select Submit My PIN Application  
*PIN Application Confirmation page appears*
- Step Eight: Print Confirmation page
- Step Nine: Activate your PIN

During the summer meeting, you created a 4-digit PIN. Check the form in the front pocket of this notebook.



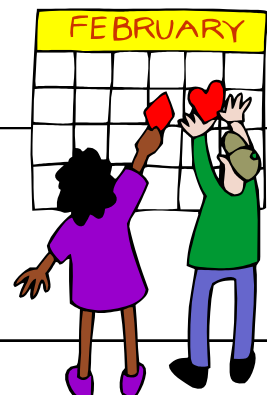
If you forget your PIN, look at the form you completed when you applied for your PIN that should be stored in the front pocket of this notebook or go to [www.pin.ed.gov](http://www.pin.ed.gov) and request a duplicate by selecting *Request A Duplicate PIN*. You will need to remember your challenge question and answer. If a PIN has been compromised, go to [www.pin.ed.gov](http://www.pin.ed.gov) and request a different PIN by selecting *Change My PIN*.



**Student Aid Report (SAR)** ~ The SAR summarizes the data the family reported on the FAFSA. If this information is complete, the SAR will list the student's estimated EFC (Expected Family Contribution). Your estimated EFC is a preliminary estimate based on the information provided on the FAFSA. It is subject to change based upon college's verification of information provided. The family should check the SAR carefully for accuracy. If the student lists an email address on the FAFSA, the SAR will be delivered electronically. The colleges will use the EFC to calculate a financial aid award. The financial aid award will come from the college, not the federal processing center. The SAR is sent to you from the federal processing center.

**Save your SAR — make copies of your SAR — send one copy to the Crosby Scholars Program — do not send your original anywhere.**

**FAFSA DAY will be held in February. This is a day when financial aid professionals are available to assist families with completing the FAFSA. Details will be announced in our newsletters and emails. The Crosby Scholars Program encourages you and your family to attend FAFSA DAY!**





**Crosby Scholars Last Dollar Grant — The Crosby Scholars Last Dollar Grant is need-based aid.** To be considered for a last dollar grant, a scholar must apply for financial aid by submitting a FAFSA. A scholar must not only demonstrate financial need but also demonstrate remaining need after the school of choice has awarded aid. To determine eligibility, the Crosby Scholars staff completes a need analysis form on each scholar individually.



Last Dollar Grant applications are available at the senior honors gala held in the spring. Seniors who do not attend the gala will receive an application in the mail. To apply, a scholar must simply complete the application and submit it by May 15. Three supporting documents must also be submitted. These documents include:



- a **copy** of the scholar's letter of admission from the institution he/she will attend,
- a **copy** of the financial aid award letter from the institution he/she will attend, and
- a **copy** of the entire SAR—Student Aid Report.

If the scholar does not have the three supporting documents by May 15, he/she must submit the application and then submit the supporting documents when they are received. Priority is given to those applications received prior to May 15.

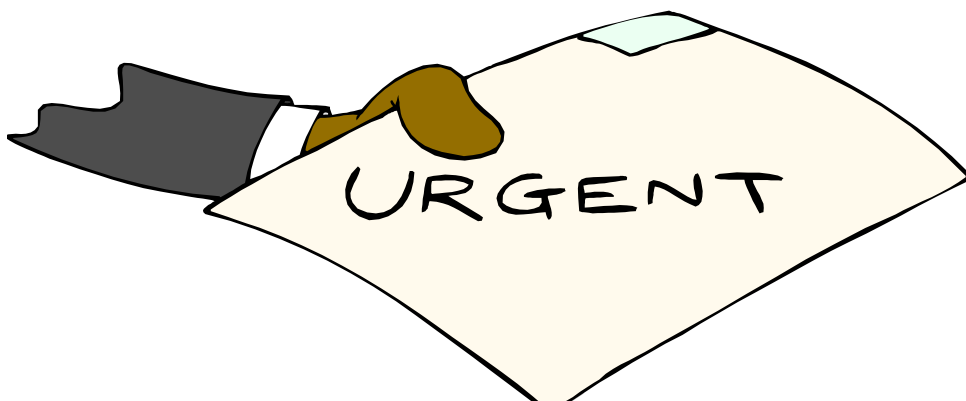
**Scholars are notified of our decision by letter beginning in July. Awards are made payable to the scholar and the institution and are sent directly to the institution. The first half of the award is mailed during the summer and is to be used for the fall semester. The second half of the award is mailed upon receipt of the scholar's fall semester grades and is to be used for the second semester.**

Crosby Scholars who complete the Program their senior year with a cumulative GPA of 2.0 or higher are eligible to apply for a Last Dollar Grant for up to four years. Even if a last dollar grant is not awarded the first year, the scholar may still reapply each year of undergraduate study for a maximum of four years.

The last dollar grant application has two copies. The white copy is to be submitted to our office, and the **yellow copy must be mailed to the financial aid office at the scholar's school of choice.** This copy gives the financial aid office permission to discuss an award with the Crosby Scholars staff.

A Scholar who does not graduate from high school with a cumulative GPA of 2.0 or higher, may apply once his/her college cumulative GPA is 2.0 or higher. To receive an application, a college scholar must send a copy of his/her mid-year and end-of-year grades to the Crosby Scholars Program's office. The college last dollar grant application is posted on our web site.

Students must apply for last dollar grant funding within two years of high school graduation. The last dollar grant policy states that scholars are eligible for funding consideration for up to four years of college within six years after high school graduation.



**MAY 15**  
**is the deadline to submit a last dollar grant application . Documents to support the last dollar grant may be submitted at a later date.**

**MONEY ON YOUR MIND?  
USE THESE RESOURCES TO GET YOU MOVING IN THE RIGHT DIRECTION!**

- 20 Things You Need to Know About Financing College**
- Going to College Without Going Broke**
- Don't Get Scammed on Your Way to College**
- Tips on Paying for College**

\*Find all of these resources and more on CFNC.org!

**Money Matters: Websites to help you tackle Financial Aid**

<i><b>Do you need help...</b></i>	<i><b>Then try this website...</b></i>	<i><b>Because it will give you...</b></i>
Deciding what questions to ask about financing college?	<p><a href="http://www.act.org/path/parent/finaid/questions.html">http://www.act.org/path/parent/finaid/questions.html</a></p> <p>OR</p> <p><a href="http://middlecollege.guhsd.net/index.php/component/docman/doc_view/120-20-questions-to-ask-about-financial-aid">http://middlecollege.guhsd.net/index.php/component/docman/doc_view/120-20-questions-to-ask-about-financial-aid</a></p>	Over 30 questions to ask a college financial aid officer. Compare the two lists and create your own list of questions.
Understanding the various financial aid terms?	<p><a href="http://studentaid.ed.gov/glossary">http://studentaid.ed.gov/glossary</a></p> <p>OR</p> <p><a href="https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-glossary-learn-the-lingo">https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-glossary-learn-the-lingo</a></p>	<p>A detailed list of financial aid terms with definitions</p> <p>A limited list of important terms, as well as videos, explaining financial aid lingo</p>
Dispelling myths about paying for college?	<p><a href="http://youcango.collegeboard.org/twelve-myths-about-paying-college">http://youcango.collegeboard.org/twelve-myths-about-paying-college</a></p> <p>(downloadable resource)</p>	The truth about some common misconceptions surrounding financial aid
Comparing financial aid award letters?	<p><a href="http://www.finaid.org/fafsa/awardletters.phtml">http://www.finaid.org/fafsa/awardletters.phtml</a></p> <p>AND</p> <p><a href="http://www.finaid.org/calculators/awardletter.phtml">http://www.finaid.org/calculators/awardletter.phtml</a></p> <p>OR</p> <p><a href="https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator">https://bigfuture.collegeboard.org/pay-for-college/financial-aid-awards/compare-aid-calculator</a></p> <p>AND</p> <p><a href="https://bigfuture.collegeboard.org/get-started/for-parents/webinar-its-time-comparing-financial-aid-award-letters">https://bigfuture.collegeboard.org/get-started/for-parents/webinar-its-time-comparing-financial-aid-award-letters</a></p>	<p>Helpful hints about comparing financial aid letters</p> <p>An online format to compare award letters</p> <p>A simplified online format to compare award letters</p> <p>Webinar videos that discuss paying for college</p>