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Issue # 42

Paul VI Catholic High School Winter Newsletter

Upcoming events....

AP Exams

The Advanced Placement Exams are scheduled for Monday, May 4 - Friday, May 15. Mr. Kochis, the AP Coordinator, will distribute registration information February 3rd to all AP students at a Priority Meeting.

Reminder: All AP students with a grade of "C" or above must take the AP exam.

Paul VI College Night

This event is in the planning stages.

Invitations will be mailed to sophomores and juniors

Paul VI Jesuit College Fair

Wednesday, March 11, 2009

Juniors will be allowed to leave class during first period to speak with representatives from Jesuit colleges. Students must pick up a pass from Guidance at least one day prior to the fair to meet with the representatives.

Paul VI Service Academy Week

March 23, 2009

Representatives from service academies and ROTC programs will meet with students interested in the programs and requirements. A list of representatives will be posted on the *Guidance Grab Bag* as appointments are confirmed. Students must pick up a pass from Guidance at least one day prior to the visit to meet with the representatives.

Northern Virginia Regional College Fair

Wednesday, April 22, 2009

Patriot Center, George Mason University

6:00-8:00 P.M.

Over 150 colleges and universities from across the country will participate.

Admission to the fair is free.

Seniors

FIRST SEMESTER GRADES are mailed if the student made this request on the transcript request forms. If uncertain, seniors should stop by Guidance to make sure this request was noted on the

transcript request form. Some colleges require students to self-report, so seniors should check with individual colleges on the proper procedure.

SCHOLARSHIP AWARD LETTERS: Seniors who receive scholarship award letters should bring a copy of the letter to Guidance by Friday, May 1, 2009. All awards are listed in the graduation program, whether the student attends the awarding institution or not. A copy of the letter verifies the information.

ACCEPTANCES:

When choosing among acceptances, seniors should research and visit their choices, choosing wisely and attending the school that best meets their needs and goals.

FINAL GRADES:

In May, seniors will complete a Guidance questionnaire in which they indicate the college they have chosen to attend. A final transcript will be mailed to that college.

Juniors

In an effort to assist juniors with the researching of post-high school options, the Guidance Department conducted a two-day post high school planning class in January. Each junior was given a *Post High School Planning Handbook* which covers all aspects of two and four year college planning, financial aid, and alternatives to college.

Looking ahead...The Class of 2010 will begin the college application process when classes resume in the fall. A transcript, which consists of final grades earned each year at Paul VI and standardized scores, is required for each college application. Transcript requests are \$5.00 EACH for the first 7 requests and \$10.00 EACH for each request after the initial 7. This information and MUCH MORE is in the *Post High School Planning Handbook*. Please ask your student about it!

Sophomores

In March, guidance counselors will introduce sophomores to career and college choices. Students will complete and discuss a personality traits inventory, a career interest inventory, and a learning style/multiple intelligence survey. This information identifies strengths, weaknesses, and possible curriculum and career choices, affording sophomores the opportunity to learn more about themselves. Counselors will also offer a brief introduction to college selection.

Freshmen and Transfers

The following questions provide some guidelines for evaluating SAT prep courses.

1. Does the course combine math, reading, and vocabulary review with problem-solving and test-taking strategies?
2. Do experienced teachers teach the course? How much experience have they had coaching for the SAT?
3. How recently has the course material been updated?
4. What size are the classes? Have the classes been kept small to permit individual assistance?
5. Does the course offer diagnostic testing?
6. Is the student's progress monitored weekly?
7. Are timed practice tests used throughout the course? Does the course employ actual SAT test materials?
8. Will the course schedule and student schedule be compatible? Will the student have time to attend the classes and do the homework?
9. Does the course teach to the individual needs of the student?

Other methods to prepare for the SAT include software for your home computer or books with practice materials and strategy ideas. There is no "best" method to prepare. The method chosen, whether it is software, books, a class or one-on-one tutoring, should be tailored to the needs and preferences of the student. Consider the time commitment and the student's school and activities' commitments.

STUDENTS WITH LEARNING DIFFERENCES

Extended Time on Tests and Exams:

Students with documented learning differences may be eligible for extended time on tests as well as semester and final exams. Students should discuss this option with their teachers if they feel it is needed. Documentation **MUST** be on file in the Guidance Department. See page 50 of the Student Handbook for details.

SPECIAL SERVICES SAT

College Board established the following policy regarding SAT special services.

Students with documented learning disabilities may take an extended time SAT at a national test center. The students are given an additional 90 minutes of testing time. Students who require only additional time and/or large block materials take the test at a national center with these accommodations. Students needing other accommodations, such as use of an audio cassette or computer, take the SAT at Paul VI during a specific week.

TO BE ELIGIBLE: Students must have on file in their school a currently active evaluation by a qualified licensed professional (testing ordinarily completed within the past **FIVE YEARS**) plus a current Paul VI Accommodation Plan. The Paul VI Accommodation Plan must be in use at least four (4) months prior to registering for a national test.

DOCUMENTS MUST:

- State and describe the disability
- List the tests used in the diagnosis

- State the need for special testing arrangements (such as extra time).

Any student who has documentation on file and who is receiving accommodations should complete the SAT eligibility form by the end of the freshman year. *Sophomores and juniors should apply for eligibility now.* Even if the SAT test will not be taken for several years, the SSD Eligibility Form should be completed now. It will remain in effect until the student graduates. Thus, the last minute rush for assuring current documentation before registering for the SAT can be avoided.

Currently, the ACT does not offer the opportunity for pre-approval.

ALL STUDENTS must register in the following manner, regardless of whether they are registering for a center-based or a school-based test site: Registration materials for both center-based and school-based testing are in Guidance. A student may register for either the SAT or SAT Subject Tests (but not both) during one testing period. Up to three SAT Subject Tests may be taken during one testing period.

The student and the coordinator, Mrs. Liz Ratliff in the Guidance Department, complete the appropriate sections of the Eligibility Form. All registration materials must be in Guidance prior to the SAT/ACT deadline dates. Mrs. Ratliff submits all completed registration materials.

SPECIAL SERVICES ACT

The ACT also offers testing accommodations. A student is required to fill out one Eligibility form and one Registration form and submit them together for each ACT the student plans to take. Eligibility is not reviewed unless a test registration is submitted. Please note that this is an ACT policy and does not apply to SAT where eligibility can be predetermined. Packets may be picked up in Guidance.

Note: The N.C.A.A. Eligibility Clearinghouse does not automatically accept extended time SAT scores. The N.C.A.A. must also approve the documentation.

Federal Aid First

Thinking about attending college? Will you need a loan? If so, think Federal Aid First! Federal loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

Federal Student Aid Frequently Asked Questions

What is a federal student loan?

A federal student loan allows students and their parents to borrow money to help pay for college through loan programs supported by the federal government. They usually have low interest rates

and offer attractive repayment terms, benefits and options. Generally, repayment of a federal loan does not begin until after the student leaves school. Federal student loans can be used to pay school expenses such as tuition and fees, room and board, books, supplies and transportation.

Federal student loans are delivered to students through two programs: the Direct Loan Program and the Federal Family Education Loan Program. Both programs offer essentially the same type of loans with similar loan terms and borrower benefits. Your school chooses the loan program in which it will participate. In both programs, loan funds are provided to you through your school.

What is a private student loan?

A private student loan is a nonfederal loan issued by a lender such as a bank or credit union. Private student loans often have variable interest rates, require a credit check and do not provide the benefits of federal student loans.

Why are federal student loans a better option for paying for college?

Federal student loans offer borrowers many benefits not typically found in private loans. These include low fixed interest rates, income-based repayment plans, loan forgiveness and deferment options, including deferment of loan payments when a student returns to school. For these reasons, students and parents should always exhaust federal student loan options before considering a private loan.

How do I get a federal student loan?

To get a federal student loan, you must complete the Free Application for Federal Student Aid (FAFSA). The easiest way to complete the FAFSA is online at www.fafsa.ed.gov. Here, you identify schools that you are interested in attending. When your FAFSA is processed, the schools you have identified will receive your information. The school will then tell you how much financial aid is available, including grants, scholarships, work opportunities and federal student loans. Should you choose a federal student loan, your school will provide you with instructions on next steps, including how to select a lender.

How much money can I borrow in federal student loans?

Undergraduate student loan limits range from \$3,500 to \$10,500 per year depending on certain factors, including the student's year in college. Graduate students can borrow up to \$20,500 each year. Parents can also get federal student loans to help pay the remainder of college costs that are not covered by their children's other financial aid. These are called PLUS loans. In addition, graduate students may obtain PLUS loans to help pay for their own education.

Why should I complete a FAFSA when the private loan application process may be easier?

While the application process may be easier in some instances, federal student loans usually have lower interest rates and better repayment terms and options than private student loans. Additionally, schools use the information provided on the FAFSA to determine eligibility for other types of financial aid provided by the federal government, from your state, or from the school itself. This aid can include grants, scholarships and work opportunities.

What kinds of federal student loans are available?

Stafford loans are for undergraduate and graduate students. There are two types of Stafford loans: Subsidized and Unsubsidized.

- *Subsidized Stafford loans* provide low interest rates and are available to students who demonstrate financial need based on income and other information provided on the FAFSA. A credit check is not required to receive these loans. The federal government pays the interest on these loans until six months after the student is no longer enrolled in school at least half time.
- *Unsubsidized Stafford loans* provide low interest rates and are available to all students regardless of financial need (although the FAFSA still must be filed). A credit check is not required to receive these loans. The student is responsible for the interest, which may be paid while the student is in school or accrued and then added to the principal balance when the student enters repayment, which occurs six months after the student is no longer enrolled in school at least half time.

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Plus loans are low interest loans that parents can obtain to help pay the cost of education for their children. In addition, graduate students may obtain PLUS loans to help pay for their own education. PLUS loans require a credit check and, in some instances, an eligible cosigner. Repayment of PLUS loans begins following the final disbursement for the year. Graduate students may be able to defer repayment of their PLUS loans until after the student is no longer enrolled in school at least half time, although interest will continue to accrue.

Consolidation loans allow student or parent borrowers to combine multiple federal student loans into one loan with one monthly payment. A federal consolidation loan cannot include private loans. However, some private lenders may offer consolidation loans. Borrowers should be aware that they will lose their federal borrower benefits if they consolidate their federal student loan into a private consolidation loan. Borrowers should always exhaust federal student loan options first before considering a private consolidation loan.

Federal Student Loans...

- Allow students and their parents to borrow money to help pay for college through programs supported by the federal government.
- Offer lower interest rates and better repayment benefits and options than private student loans.
- Are available to students and parents that need help paying for college – in many cases, regardless of income level or credit history.

Students and parents should always exhaust federal loan options first before considering a private loan. To apply for a federal student loan, complete our online tool, the [Free Application for Federal Student Aid \(FAFSA\)](#).

For additional information on the federal student aid programs, consult the Department of Education's free publication *Funding Education Beyond High School: The Guide to Federal Student Aid*, which may be obtained by visiting www.federalstudentaid.ed.gov/pubs or calling 1-800-4-FED-AID.

Tips to Help You Apply For a Federal Student Loan

1. *Apply* online using www.fafsa.ed.gov.
2. *Check deadlines.* Be aware of your state's and your school's application deadlines. While there is no deadline for applying for federal student aid, you should apply as early as possible after January 1 of each year that you will attend college. Some state and school aid is awarded on a first-come, first-served basis.
3. *Collect* the information you need to complete the FAFSA:
 - Your Social Security number and your parents' Social Security numbers;
 - Your driver's license number, if you have one;
 - Your alien registration number, if you are not a U.S. citizen; and
 - Your federal tax returns and income information
4. *Check* your FAFSA. After you complete the FAFSA, you will receive a Student Aid Report (SAR). Review the information carefully and make any necessary corrections.
5. *Respond immediately* to any request from your school for additional information.

For information on the non-need based TAG grant for Virginia residents attending private Virginia colleges, contact the admissions or financial aid office of participating private colleges.

Reminders...

ALATEEN: Paul VI sponsors an Alateen group which meets weekly at school. Any student affected by the alcohol or drug abuse of a family member or close friend is invited to attend. Mrs. Ratliff, a counselor in the Guidance Department, is the adult moderator. Any student or parent who would like more information on the focus of the group and the meeting time and place should contact the student's counselor or Mrs. Ratliff. Regularly, 5 to 8 students come to meetings; however, many more could benefit from the group.

DID YOU KNOW...? The Guidance Department has videos, catalogues, brochures, college guidebooks and a computer hooked up to the Internet. Posted near the computer is a list of useful websites. These sites are also listed in the *Post High School Planning Handbook*. Some materials may be checked out; others must be used in Guidance. For additional information on scholarships, summer pre-college programs, and useful web links, visit the *Guidance Grab Bag* on the PVI website.