SENIOR TO DO LIST

Are You Ready?
Planning to Apply to Garrett College?

- You can apply online at [www.garrettcollege.edu](http://www.garrettcollege.edu) or you can pick up an application in the Guidance Office.

- Make an appointment with your School Counselor to order a transcript to be sent to Garrett or any college where you have submitted an application.

- At the end of the school year, you will also need to inform the Guidance Office which college you have selected which is where your final transcript will be sent.
Are you wondering how you will pay for college?

- **Financial Aid and Scholarships** come from various sources:
  - **Federal Government** – to any school you plan to attend
  - **Maryland Government** – if you are attending college in Maryland
  - **Institutional Aid** – Check with the schools you are considering attending on how to apply for their financial aid and scholarships
  - **Private Sources** – You can find aid through employers, the local community and on the state and national level.
Types of Aid

- Scholarships are usually based on a student’s academic performance and involvement in extracurricular activities or sports. Some scholarships are based on financial need.

- Grants are awards that may be based on financial need or other eligibility criteria. Grants typically do not require repayment.

- Loans, unlike grants and scholarships, must be repaid. Federal loans (subsidized and unsubsidized) and other educational loans may be made to students, parents, or both. It is best to exhaust all federal options before turning to private loan sources.
• Subsidized loans do not require borrowers to pay interest while in school (the federal government pays the interest on these loans).

• Unsubsidized loans require borrowers to pay interest while in school or have it capitalized (i.e., added to the total loan amount).

• Work-Study is a federal program that provides funds to students through jobs arranged by the college.
How to apply for aid

- Federal Government
  - Complete the Free Application for Federal Student Aid (FAFSA) before March 1
  - Go to [www.fafsa.gov](http://www.fafsa.gov)
  - Avoid [www.fafsa.com](http://www.fafsa.com) – it is a scam!!!

- You have received a guide on how to complete. By counselor
- Your School Counselor can help you
- You will receive a list of dates for sessions to help you and your parents with the FAFSA
- You need to be involved in this – when you are in college, the college staff will want to talk with you, not your parents, about your financial aid. You need to know!!
How to apply for MD Financial Aid

Set up a MD CAPS account

- Info. Is on the sheet your counselor has previously given to you.
- This is the only way to be sure you are in position to receive Maryland aid (turn off spam blockers to be sure you receive all notices)
- Check in with your account regularly
- Respond immediately to items on your to do list
- See your school counselor if you need assistance
Once you set up your MD CAPS Account, you need to go in and apply for the scholarships for which you may be eligible.

This is NOT done automatically for you when you set up the MD CAPS account.

If you are eligible for free and reduced lunch then you are most likely eligible for the Guaranteed Access Grant. You need to apply for this regardless of where it shows up on the scholarship list.

If you have questions please see your counselor.
1) The Garrett County Scholarship Application is available on the Garrett website (www.garrettcollege.edu). You will soon also be able to pick up an application in the Guidance Office. This scholarship pays for tuition and fees, but not books, room and board, transportation, etc. Even though the deadline is May, please go ahead and apply now.

2) To be eligible for the county scholarship you need to:

- complete the FAFSA
- create a MDCAPS account
- graduate from high school
- complete application forms and submit them.

3) The Garrett Foundation Scholarships help with lodging, books and other costs. The application is available on the Garrett website and is due March 1.
Private Sources of Aid

- Are you on your counselor’s email list to receive notices about scholarships currently available? If not, sign up to see your counselor today.

- Do you have a copy of the county scholarship booklet? If not, stop by the Guidance Office to pick up a copy.

- Have you and your parents checked with employers about possible scholarship opportunities? Have you checked into scholarships with your church or other community organizations in which your family is involved?

- Have you set up online scholarship search accounts? If not, these are the best sites:
  - www.fastweb.com
  - www.finaid.org
Confused? Have more Questions?

• Contact your School Counselor:
• You can sign up to be seen:
  Students A-La - Ms. Steinkirchner
  Students Le-Z – Mrs. Sincell
• You can email:
  Students A-LA –
  denise.steinkirchner@garrettcountyschools.org
  Students LE-Z –
  beverly.sincell@garrettcountyschools.org