

COLLEGE SURVIVAL KIT

1. GENERAL INFORMATION

- *College Steps/Middle School
- *College Steps/Freshman
- *College Steps/Sophomores
- *College Steps/Juniors
- *College Steps/Senior Timeline
- *ACT Strategies and Notes
- *Choosing a Major and Career Resources
- *Employment and Career Resources
- *COMPASS Test Information
- *Michigan College Access Portal
- *Useful College Terms

2. APPLICATION PROCESS

- *Applying
- *College Application Essay Tips
- *College Application Tracker
- *Parchment

3. FINANCIAL AID

- *Paying for College: Financial Aid
- *FAFSA Information
- *Types of Financial Aid
- *EFC and Pell Grants
- *Tuition Incentive Program Fact Sheet

4. HOW BIG, HOW FAR, HOW MUCH

- *Michigan College and University Costs
- *How Big, How Far?
- *Michigan Community Colleges Map
- *Delta & SVSU Contact Information

5. COLLEGE CAMPUS VISITS

- *College Campus Visits
- *Campus Visit Record
- *College Meal Plans
- *Getting Involved on Campus
- *College Visit Check List
- *Junior Career and College Search (MiCap Directions)
- *College Search Comparison Worksheet
- *Career Search Worksheet

6. CREDENTIALS

- *Credentials
- *Cover Letter Sample
- *Sample High School Resume
- *Resume Tips
- *Letter of Recommendation Student Worksheet

7. SCHOLARSHIPS

- *Community Foundation Scholarships
- *Developing Your Scholarship Game Plan
- *Scholarship Websites
- *Additional Scholarships: HS Seniors
- *Additional Scholarships: College/Adults
- *Scholarships Scams Tip Sheet
- *Scholarship Tracker

8. PARENTS, GUARDIANS, AND MENTORS

- *Preparing Your Student for College
- *College Communication Resources
- *College Savings Plans



College Preparation Survival Kit

Middle School Steps for College Readiness

Figure out what you want to do.

- Start thinking about your future and career possibilities.
- Explore different occupations that match your interests. For free career tests and information, visit www.michigancap.org or www.bls.gov/k12.
- Keep your options open.
- Use time outside of school wisely.
- Get help when it's needed.

Do your best in class.

- Take control - learn to be a good student.
- Get off to a good start! Study hard, turn in assignments, and work to earn good grades.
- Review your academic strengths and weaknesses. Talk with friends and family about careers and possible college choices.
- Sign up for pre-algebra, if at all possible.
- Get to know your teachers.
- Read, read, read!

Start saving.

- Start learning about different financial aid programs from your counselor or teachers.
- Save money now to pay for school, and keep saving.
- Attend, with your parent or guardian, any financial planning or "how to afford college" programs offered at your school or in the community.

Talk to your school counselor about:

- Going to a college or university.
- College-track courses to start taking in middle school.
- The importance colleges and universities place on grades, and at what year your school grades will start to matter in the admissions process.
- College preparatory, AP, and other honors courses you should be taking in high school.
- Academic enrichment programs (including summer and weekend programs) available through your school or local colleges.
- Pursuing extracurricular activities (such as sports, performing arts, volunteer work, or other activities that interest you).

Other top tips:

- Take advantage of every opportunity to participate in enrichment activities.
- Visit a local college campus, and talk with college students and your friends.



College Preparation Survival Kit

Freshman Steps for College Readiness

Plan out a challenging program of classes to take.

- Colleges care about which courses you're taking in high school. Remember, you will have more options if you start planning now for college and do your best to earn good grades.
- The courses you take in high school show colleges what kind of goals you set for yourself. Are you signing up for advanced classes or honors sections? Are you choosing electives that stretch your mind and help you develop new abilities? Or are you doing just enough to get by?
- Colleges will be more impressed by respectable grades in challenging courses than by outstanding grades in easy ones.
- Do your high school course selections match what most colleges expect you to know? For example, many colleges require two to four years of foreign language study.
- Establish your college preparatory classes; your schedule should consist of at least 4 college preparatory classes per year, including:
 - 4 years of English
 - 3 years of math (through algebra II or trigonometry)
 - 2 years of foreign language
 - At least 2 years of natural science
 - 2 years of history/social studies
 - 1 year of art
 - 1 year of electives from the above list
 - Algebra or geometry classes and a foreign language class for each semester (most colleges have math and foreign language requirements)

Create a file of important documents and notes.

- Copies of report cards
- Lists of awards and honors
- Lists of school and community activities in which you are involved, including both paid and volunteer work, and descriptions of what you do

Start thinking about the colleges you want to attend.

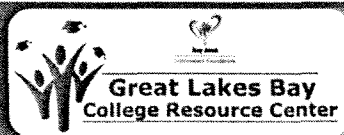
- Create a list of colleges and universities in which you are interested.
- Discuss the list with your school counselor and narrow it down to your top few.
- Start visiting the campuses.
- Begin exploring possible careers at www.michigancap.org or www.bls.gov/k12.

Find out about honors-level courses at your school.

- Ask if AP or other honors courses are available.
- See if you are eligible for the honors classes you want to take.

Stay active in clubs, activities, and sports that you enjoy.

- Study, study, study. Colleges look at your permanent academic record for admissions beginning with freshman-year grades.
- Think about an after school or summer job to start saving for college.



College Preparation Survival Kit

Sophomore Steps for College Readiness

Prepare for standardized testing.

- There are a variety of standardized tests available - PSAT, SAT, SAT Reasoning Test, ACT PLAN, ACT, and AP tests to name a few - but you don't have to take every test in order to be college-ready.
- Discuss the standardized test options with your school counselor and determine which ones would be most beneficial for you. Below are some possible options and scheduling information:
 - Take the ACT PLAN test in the fall, normally in October or November. This is a valuable test to help you prepare for the ACT which you can take during your junior year in April or June.
 - Review PLAN test results with your parents and school counselor. Compare these to your EXPLORE results to measure growth.
 - Take the PSAT in October. The scores will not count for National Merit Scholar consideration in your sophomore year, but it is valuable practice for when you take the PSAT again in your junior year when the scores will count, as well as for the SAT Reasoning Test, which you should also be taking in your junior year. You will receive your PSAT results in December.

Update your file of important documents and notes.

- Copies of report cards
- Lists of awards and honors
- Lists of school and community activities in which you are involved, including both paid and volunteer work, and descriptions of what you do

Continue your college search and visits.

- Think about selecting a school, and find out about the different types. Decide which characteristics are most important to you, such as the size of the school, distance from home, cost, and extracurricular activities.
- Visit colleges and talk with college students.
- Be ready with a list of questions to ask on your campus visit.
- Review the high school courses you need to take to meet the requirements of the colleges you are interested in attending.
- Continue exploring possible careers at www.michigancap.org or www.bls.gov/k12. Knowing your career interests can help you narrow down your list of schools.

Find out about honors-level courses at your school.

- Ask if AP or other honors courses are available.
- See if you are eligible for the honors classes you want to take.
- Find out how to enroll in them for your junior year.

Other top tips:

- Continue extracurricular activities, as admissions officers look at students' extracurricular activities when considering them for admission.
- Continue participation in academic enrichment programs, summer workshops, and camps with specialty focuses such as music, arts, and science.
- Continue to meet with your school counselor at least once a year.



College Preparation Survival Kit

Junior Steps for College Readiness

Prepare for and take standardized tests.

- Check the schedules for the PSAT in the fall, and the SAT Reasoning Test and SAT Subject Test, ACT, and AP tests in the spring.
- Discuss with your school counselor why you should take these tests and how they could benefit you.
- Determine which tests you will take. (You can always change your mind.)
- Sign up and prepare for the tests you've decided to take.

Maintain good grades and other academic activities.

- Continue to take and seek out challenging courses.
- Join an academic club.
- Start or update an academic resume.
- Assume leadership roles in your activities and sports.
- Consider putting together a portfolio that highlights your special skills and talents.

Continue your college search and visits.

- Gather information from colleges. Request brochures and attend college fairs.
- Visit colleges and talk with college students.
- Check into applying to colleges online.
- Talk with your parents and high school counselor about colleges that interest you.
- During the summer between your junior and senior year, write practice applications and essays and decide where and if to apply early decision, early action, or regular decision.
- Continue exploring possible careers at www.michiganacap.org or www.bls.gov/k12.
Knowing your career interests can help you narrow down your list of schools.

Fall Semester Timeline

- **August:**
 - Start your year off right: Talk with your school counselor about your options and your plans. Be sure to ask about test dates for the PSAT, ACT, and SAT. You'll need to register up to six weeks ahead of time.
 - Sign up for courses with your eyes on the prize: college and money to pay for it! A tougher course load may pay off with scholarships and may get you a better chance to get admitted to the school of your choice.
 - Start investigating private and public sources for financial aid. Take note of scholarship deadlines and plan accordingly.
 - Sign up for activities to boost your college applications.



College Preparation Survival Kit

- **September:**
 - Find out about schools you are interested in attending. Treat your school selection process like a research paper: Make a file and gather information about schools, financial aid, and campus life to put in it. Go to college fairs and open houses and learn as much as you can from the Internet about schools.
 - Begin planning college visits. Fall, winter, and spring break are good times because you can observe a campus when classes are going on.
- **October:**
 - Take the PSAT. You'll get the results by Christmas.
 - Sign up for ACT or SAT prep courses.
 - Do your top college picks require essays or recommendations? Now is the time to begin planning your essays and choosing whom you'd like to ask for a recommendation.
- **November:**
 - Sign up for the ACT and SAT, if you haven't already.
- **December:**
 - Begin the application process for service academies (West Point, Annapolis, etc.)
 - Decide if you should take AP exams in May. Investigate the College-Level Examination Program or CLEP, which grants college credit for achievement in exams covering many different college-level subjects.

Spring Semester Timeline

- **January:**
 - Meet with your school counselor again to develop your senior schedule.
 - Organize your Individual Graduation Plan.
- **February:**
 - Think about lining up a summer job, internship, or co-op.
 - Plan campus visits for spring break.
 - Memorize your Social Security number if you haven't already. It will be your identity on campus.
- **March/April:**
 - Get ready for AP exams next month.
 - Write a resume.



College Preparation Survival Kit

Senior Steps for College Readiness: Timeline

There are so many tasks to be completed during the senior year that it's easy to lose track of things. The list below gives you a general idea of when certain items in the college-going process should be addressed.

June (summer before your senior year)

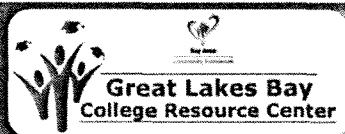
- Sign up for the ACT if you didn't take it as a junior, or to improve your score.
- Review ACT test results. Study and retest if necessary.

July through early December

- Visit with your school counselor to make sure you are on track to graduate and fulfill college admission requirements.
- Consider taking one or two courses at a local university or community college.
- Keep working hard all year; second semester grades can affect scholarship eligibility.
- Ask for personal references from teachers, school counselors, or employers early in the year, at least two weeks before application deadlines.
- Follow your school's procedure for requesting recommendations.
- Visit with admissions counselors who come to your high school.
- Attend a college fair.
- Begin your college essay(s).
- Apply for admission at the colleges you've chosen (as early as possible).
- Avoid common college application mistakes such as missing application deadlines, grammar mistakes, etc.
- Find out if you qualify for scholarships at each college to which you have applied.
- Start the financial aid application process.
- See your school counselor for help finding financial aid and scholarships.
- Visit colleges that have invited you to enroll.

January through May

- Complete the FAFSA (Free Application for Federal Student Aid) as soon as possible. Make sure to ask for help if needed.
- Be aware that colleges ask for high school transcripts in January. Any college you've paid a deposit to will be monitoring student progress.
- Watch the mail or email for your Student Aid Report (SAR). It should arrive four weeks after the FAFSA is filed.
- Compare financial aid packages from different schools.
- Decide which college to attend, and notify the school of your decision.
- Keep track of and observe deadlines for sending in all required fees and paperwork.



College Preparation Survival Kit

January through May continued

- Notify the schools you will not be attending of your decision within the specified timeline so your admissions deposit fee will be refunded.
- Continue to look for scholarship opportunities.
- Keep track of important financial aid and scholarship deadlines.
- Work with the Financial Aid Office at your chosen college/university to prepare necessary documents. Notify your college about any outside scholarships you received.
- Register for Fall classes according to school timelines, usually around April or May.
- Keep working hard - schools will look at your second semester senior year grades.
- Sign your Master Promissory Note if you are borrowing money.

June through August

- Getting a summer job can help pay some of your college expenses.
- Make a list of what you will need to take with you for your dorm room. Check your college's website for suggestions.
- If you haven't met your roommate, call, write, or e-mail to get acquainted in advance.
- Make sure housing documentation is quickly accessible when you move into the dorm.
- Learn how to get around at your new school. Review a campus map.
- Buy your books and supplies, used if at all possible. Check online sources for deals on textbooks, such as www.amazon.com, www.abebooks.com, and www.half.com.

Other Helpful Resources

- **Michigan College Access Portal (MichiganCAP)** – This free resource offers career inventories to provide insight into your skills and interests. It also includes a database of majors available at Michigan colleges: www.michigancap.org
- **Bureau of Labor Statistics** – This government website provides detailed information on work environments, average salaries, future job outlook, education needed, and more in the Occupational Outlook Handbook: www.bls.gov/k12
- **Federal Student Aid** – The Federal Student Aid website contains a wealth of information on college issues, such as student aid programs, career resources, and advice on choosing a school: www.studentaid.ed.gov
- **Bay Commitment** – Our website includes links to a number of college resources, along with informational handouts on a variety of college topics: www.baycommitment.org



ACT Strategies and Notes

Which Test to Take

- Students may choose between two tests: the ACT (No Writing), or the ACT Plus Writing, which contains a thirty-minute writing test in addition to the four required multiple choice tests.
 - The ACT Plus Writing provides students with information on their ability to produce a writing sample. While the ACT Writing Test does provide a Writing subscore and a combined English/Writing score, it does **not** affect the Composite score.
- Not all colleges require or recommend taking the ACT Writing Test; therefore, students should check with the colleges they are considering to determine their requirements.
- In Michigan, students take the ACT in the spring of their junior year as part of the requirements of the Michigan Merit Examination (MME). This version includes the Writing portion of the ACT.
 - However, if students decide to retake the ACT after the initial test, they do not have to choose the ACT Plus Writing.

When to Take the ACT

- As part of the MME requirements, Michigan students will take the ACT in their junior year.
- If students decide to retake the ACT, they should check the application deadlines of the colleges and scholarship agencies they are considering.
 - Test scores are distributed approximately three to eight weeks from the date of a test.
 - Students should leave plenty of time between their test date and the application deadlines, so that schools and scholarship agencies receive the most up-to-date scores.

General Test-Taking Strategies

- **Pace yourself.** Do not spend too much time on one passage within a section, which can prevent you from reaching other sections. If you are struggling with a particular question, and find yourself spending too much extra time on it, move on to the next question. If you have time at the end, return to that question.
- **Read the directions for each test carefully.** The English, Reading, and Science tests ask for the “best” answer, which implies that other answers could also be correct. Read all answer choices to determine which option *best* answers the question.
 - The Mathematics test is different in that it will ask for the “correct” answer.
- **Read each question carefully.** Though this seems obvious, fully understanding the question allows you to efficiently determine the answer, rather than wasting time because you misunderstood the question.
- **Answer the easy questions first.** Skip questions that you find difficult, and return to them after you have answered the easy questions. Sometimes an element of an easier question may trigger the necessary understanding for the more difficult questions.
- **Use logic on more difficult questions.** Try to eliminate incorrect answers, and then make an educated guess from the answers which remain.
- **Answer every question.** There is **no penalty** for guessing on the ACT; therefore, if you have time, answer every question, as it can only raise your score.

- **Review your work.** If you have time once you have completed the test, review your answers. Make sure you have only filled in one response for each question.
- **Be precise in marking your answer document.** Completely fill in the correct ovals on your answer document. Make sure that the number of each question corresponds to the line number on your answer document.

Strategies for the ACT English Test

- **Be aware of the writing style used in each passage.** The passage's writing style may affect the context of the question, making certain answers better than others.
- **Examine the underlined portions of the passage.** These may be particularly important, and specific questions will often focus on them.
- **Be aware of questions with no underlined portions.** Questions of this type are often identified by a question number in a box located at the appropriate point in the passage, or may refer to the entire passage.
- **Reread the sentence, using your selected answer.** After you have selected the answer you feel is best, reread the corresponding sentence of the passage. Insert your selected answer at the appropriate point to check your work.

Strategies for the ACT Mathematics Test

- **Pace yourself.** The Mathematics test contains 60 questions, and you are given 60 minutes; this gives you approximately 1 minute on average to answer each question. Do not rush through the questions, which can cause you to make simple errors. On the other hand, do not spend too long on one question, as you may be wasting time.
- **If you use a calculator, use it wisely.** While using a calculator can help you save time on the Mathematics test, all of the problems can be solved without a calculator. In some instances, it may be faster to solve the problem on your own than it is with a calculator.
- **Locate your solution among the answer choices.** After you have determined an answer, check the choices for your answer. If your answer is not there, carefully reread the problem to see if you missed a piece of information.
- **Make sure your answer is reasonable.** Once you have determined an answer, make sure that it is logical in the context of the problem.
- **Check your work.** If you have time at the end of the Mathematics test, go back and check your answers. It is common for people to use the right process to find an answer, but to make simple computation errors. Checking your work can help you avoid this.

Strategies for the ACT Reading Test

- **Pace yourself.** The Reading test contains 40 questions to be completed in 35 minutes. This gives you two to three minutes to read each passage, and an average of 25 seconds to answer each question. If you finish early, use the extra time to review your answers.
- **Read the passage carefully.** Though it is tempting to skim a passage so that you have more time to answer questions, doing so will hurt you in the long run, as you can miss important connections between ideas.
- **Refer to the passage when answering the questions.** Some answers may be stated explicitly in the text, while others will require you to draw conclusions and determine implicit meanings.

Strategies for the ACT Science Test

- **Read the passage carefully.** It is important that you read the entire text, as well as examine any table, graphs, or figures.

- **Note different viewpoints in the passage.** Some questions will ask you to distinguish between the various, sometimes conflicting viewpoints presented.

Strategies for the ACT Writing Test

- **Pace yourself.** You have thirty minutes to complete this portion of the exam. It is wise to use a few minutes at the beginning of this section to plan your essay, so that you do not need to heavily revise or recopy your essay.
- **Read the directions carefully.** The directions will tell you which aspects of writing your essay will be evaluated on.
- **Read the writing prompt carefully.** Nothing is worse than writing an entire essay, only to realize that you have answered the wrong question. Taking the time to carefully read the writing prompt can help you avoid this situation.
- **Write legibly.** A real reviewer will read your essay; make sure they can read what you write, so that you can receive a score.
- **Review your essay.** Take a few minutes before the test ends to correct any mistakes you find in grammar, punctuation, and spelling.
- **Make corrections clear.** If you need to make corrections, make them thoroughly and neatly. You can write corrections between the lines of your essay, but do not write in the margins.

Test Day Strategies

- Get plenty of rest. It's hard to concentrate on questions when you are falling asleep.
- Bring sharpened No. 2 pencils with good erasers. Mechanical pencils, along with ink, ballpoint, or felt-tip pens are **not** allowed.
- Bring a watch to pace yourself, though make sure it does not have an alarm.
- Bring a permitted calculator for the Mathematics test. Visit www.actstudent.org for a list of prohibited models.
- Relax. It is easier to do well on the ACT if you are able to keep yourself calm and concentrated.

One of the best ways to prepare for the ACT is to take practice tests well in advance of the actual test. For free practice tests, visit www.actstudent.org, or use the Michigan eLibrary's Tests and Tutorials section at www.mel.org. You can also purchase ACT study guides, which generally provide practice tests along with explanations of the correct answers.

ACT's College Readiness Benchmarks

The following scores were established by the ACT as the minimum test scores needed for students to have a high probability of success in credit-bearing college courses.

Course Area	Test	EXPLORE Score	PLAN Score	ACT Score	Compass Score
English Composition	English	13	15	18	77
Social Sciences	Reading	15	17	21	88
College Algebra	Mathematics	17	19	22	52
Biology	Science	20	21	24	N/A



Choosing a Major

What is a major?

According to dictionary.com, a major is “a subject or field of study chosen by a student to represent his or her principal interest and upon which a large share of his or her efforts are concentrated.” It is part of the academic process that leads to earning a degree.

Most majors, however, are **not** designed with a career in mind. Unlike engineering, education, and nursing, most majors do not have a direct correlation with your career path. So, many students find it advantageous to identify a career of interest first and then determine the major that best helps them reach that goal. This process takes time. There will be books to read; professors, supervisors and advisors to question; internships to try and internet sites to explore.

1. Assess Yourself - Ask yourself the following questions:

- What do I enjoy? Think about the classes you enjoy and why you enjoy them.
- What am I good at? This is no time to be humble. Identify your skills. Are they technical? Adventurous? Intellectual?
- What is most important to me? Your choice should match your values. Do you want to work behind the scenes or do you seek prestige? Do you need flexibility or security?
- What is the best job I can imagine? Describe it specifically and seek people in this area to ask how they got there.
- Do I need to take a career assessment to better assess my skills, interests and values?

2. Gather Information and Explore Options

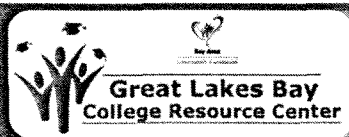
- Examine majors available to you and eliminate those that do not interest you.
- Review the courses that interest you most in majors you like. Do the courses match your interests, skills, and values?
- Review information about the majors on your short list; look through career resources, visit department web pages, and talk with academic advisors and faculty members.

3. Evaluate and Make Your Major Decision

- Put the information you have gathered together, and consider what you have learned.
- Weigh the pros and cons of each option and narrow your list down to two or three majors.
- Consider the feasibility of pursuing more than one major and/or adding a minor.
- If you are still having difficulties making decisions, talk with an advisor, professor you respect, or a career counselor, and ask for guidance through the decision-making process.

4. Take Action

- Sample courses in the majors you are considering.
- Choose activities, internships, volunteer work, or part-time jobs to develop relevant skills.
- Declare a major!



College Preparation Survival Kit

Employment and Career Resources

Career Exploration and Training

- **Michigan College Access Portal** – This free resource offers career inventories to provide insight into your skills and interests. It also includes a database of majors available at Michigan colleges, so students can search for their desired program: www.michigancap.org
- **Bureau of Labor Statistics** – This government website provides detailed information on work environments, average salaries, future job outlook, education needed, and more in the Occupational Outlook Handbook: www.bls.gov/ooh
 - There is also a more student-friendly version of this resource: www.bls.gov/k12
- **Michigan Works!** - Michigan Works! Agencies assist with career exploration through skill and interest assessments, career training programs, and more: www.michiganworks.org
- **CareerOneStop (Sponsored by U.S. Dept. of Labor)** - CareerOneStop allows you to explore careers and employment trends, search for local training opportunities, prepare for interviews, and search for open positions. This site also features resources specifically for veterans returning to the civilian workforce: www.careeronestop.org
- **Intern in Michigan** - This site lists internship opportunities for students in Michigan seeking to gain specific work experience, and allows students to post their resumes for interested companies to search: www.interninmichigan.com
- **Internships.com** - The largest internship database in the world, Internships.com is another great resource for those interested in internships: www.internships.com
- **Delta College** - Delta College offers a wide range of career training programs, from short-term certificate programs to full associate's degrees: www.delta.edu

Job Search and Placement Assistance

- **Michigan Works!** – In addition to career exploration, Michigan Works! assists with job searches, connecting people with appropriate employers: www.michiganworks.com
 - **Bay City Office:** (989) 667-0500
 - **Midland Office:** (989) 631-3073
 - **Saginaw Office:** (989) 776-1511
- **YWCA Great Lakes Bay Region** - The YWCA features several programs to assist with economic development, such as computer literacy classes, resume and interview workshops, and assistance in job searching: www.ywcaglblr.org
- **Pure Michigan Talent Connect** - This online platform connects Michigan jobseekers with employers, and is coordinated by Michigan's Workforce Development Agency and the Michigan Economic Development Corporation: www.mitalent.org
- **Indeed** - Indeed is the world's largest job search site, with millions of visitors (both employers and jobseekers) each month: www.indeed.com
- **LinkedIn** – On LinkedIn, you can create your own professional profile, connect with area employers and colleagues, and network for job opportunities: www.linkedin.com



College Preparation Survival Kit

COMPASS Test Information and Strategies

What Is COMPASS?

COMPASS is an untimed, computerized test that helps your college evaluate your skills and place you into appropriate courses. COMPASS offers tests in reading, writing, math, writing essay, and English as a Second Language (ESL). You will receive your COMPASS test results immediately upon completion of testing, and your score report will include placement messages informing you what courses you should take and how to register.

How Can I Arrange to Take the COMPASS Tests?

Most institutions give COMPASS during orientation to incoming freshmen who have already applied and been admitted to the school. Some institutions may require you to take one or more of the COMPASS tests before enrolling in a particular program or course. Talk to your advisor or Office of Student Services to determine the requirements and recommendations of your institution.

Tips for Taking COMPASS Tests

- Relax! The COMPASS tests are designed to help you succeed in school. Your scores help you and your institution determine which courses are most appropriate for your current level of knowledge and skills. Once you identify your academic strengths and weaknesses, you can get the help you need to improve underdeveloped skills before they interfere with your learning.
- You will be able to concentrate better on the test if you get plenty of rest and eat properly before the test. You should also arrive a few minutes early so you can find the testing area, bathrooms, etc., and have time to gather your thoughts before the test begins.
- Be sure you understand the directions for each test before that test session begins.
- Read each question carefully until you understand what the question is asking. If answering an item requires several steps, be sure you consider them all.
- Be sure to answer every item. You are not penalized for guessing. Your score will provide more useful placement information if you answer every item, even if you guess.
- Don't be afraid to change an answer if you believe that your first choice was wrong.
- If you have a problem or question during the test, raise your hand and the test administrator or proctor will help you. Although they cannot answer test questions for you, they can help you with other types of problems.

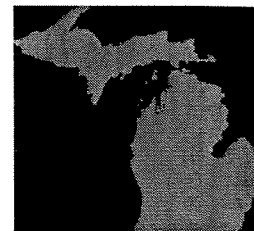
Reviewing for COMPASS Tests

Reviewing for COMPASS allows you to perform better on these tests, and therefore be placed into higher level classes. This can save you valuable time and money, as you may not be required to take as many classes before entering your program of study.

Many school and college libraries have materials available to prepare for the COMPASS tests. There are also several online resources with COMPASS preparation materials. To find sample questions for the COMPASS tests, please visit the following site: www.act.org/compass/sample/index.html

MichiganCAP

Michigan College Access Portal



MichiganCAP is Free to Families and Schools



College and Career Information for Students

Plan for a Career and College

- ◆ Create a student's Educational Developmental Plan (EDP)
- ◆ Organize academic information, test scores, activities, and personal information to create a resume
- ◆ Plan courses that reflect the student's career path, interests and graduation requirements
- ◆ Obtain free information on MME, ACT, SAT, PSAT, SAT Subject Tests, Accuplacer, and TOEFL
- ◆ Explore careers based on interests, strengths and career goals

Apply for College Admission

- ◆ Make a seamless transition from high school to college and career
- ◆ Research colleges and compare cost, program of study and campus life
- ◆ Request transcripts to be sent electronically to colleges
- ◆ Submit college applications online
- ◆ Track applications and college decisions

Pay for College

- ◆ Research local and national scholarships
- ◆ Access financial aid resources
- ◆ Estimate the cost to attend college
- ◆ Estimate the cost to repay student loans

User Features and Benefits

Students

- ◆ Create EDP in 7th grade
- ◆ Organize academic and personal information, test scores, and activities
- ◆ Obtain free test-prep tutorials
- ◆ Research schools
- ◆ Track and submit applications online
- ◆ Research and apply for financial aid

Counselors / Teachers

- ◆ Monitor and assist students with their EDP
- ◆ Communicate college access information to students and parents
- ◆ Track and assist students using a variety of profile elements
- ◆ Store information for the purpose of assisting students and parents with college planning

Parent / Mentor

- ◆ Track student progress
- ◆ Access financial aid resources
- ◆ Research local and national scholarships
- ◆ Estimate the cost to attend college

Additional MichiganCAP Resources

- ◆ **Michigan eLibrary:** LearningExpress Library; Job & Career Accelerator; www.mel.org
- ◆ **Comprehensive links** to postsecondary education information only found within MichiganCAP
- ◆ **Michigan Transfer Network:** transfer course equivalencies between many Michigan colleges and universities, www.michigantransfernetnetwork.org
- ◆ **Financial Literacy:** links to money management resources

MICHIGAN
COLLEGE ACCESS NETWORK

www.MichiganCAP.org

E-mail: MichiganCAP@micollegeaccess.org



College Preparation Survival Kit

Useful College Terms

Academic Advisor/Counselor - This person will help you select the correct courses, review the course requirements in the field you have selected to pursue and help you with any academic problems you may encounter.

Academic Probation - All colleges require students to maintain a minimum cumulative grade point average (GPA) to remain in school. Any student not maintaining satisfactory progress toward his/her educational objectives will be placed on probation for a semester.

Academic Suspension - A student on Academic Probation may be placed on Academic Suspension if he/she fails to maintain or achieve the minimum cumulative GPA required. A student placed on suspension will be dismissed from the college for a specified time period - usually one semester. Specific requirements may be placed on the student's re-entry into college.

Alumni - People who have graduated from the institution.

ACT and SAT - These letters are acronyms for the American College Test and the Scholastic Aptitude Test. Both tests are designed to measure a student's level of knowledge in basic areas such as math, science, and English. Colleges may require the results of either test before granting admission.

Application/Acceptance/Admission - *Application* is the process by which a prospective student submits the required forms and credentials to his/her chosen institution. Application criteria may include one or more of the following: previous academic records, test scores, interviews, recommendations, and other information provided by the applicant. Depending on the application requirements of a particular school, the student can gain *acceptance* to the institution if the decision to accept the application is positive. *Admission* is the status granted to an applicant who meets the prescribed entrance requirements of the institution.

Associate Degree - The Associate Degree is granted upon completion of a program of at least two, but less than four years of college work. Associate of Arts and Associate of Science degrees are conferred upon students who successfully complete programs designed for transfer to a senior college. The Associate Degree requires completion of a minimum of 60 credit hours, exclusive of physical education activity courses or military science courses, with a cumulative GPA of 2.0 (a "C" average).

Associate of Applied Science Degree - This degree is conferred upon students who successfully complete a program designed to lead the individual directly into employment in a specific career. The Applied Science degree has the same requirements as those stated above for the Associate Degree.

Audit - A student who does not want to receive credit in a course may, with approval of the instructor, audit the course as a "visitor." A student who audits a course usually cannot ask or petition the institution at a later date to obtain college credit for the audited course.

Bachelor's Degree - This is the undergraduate degree offered by four-year colleges and universities. The Bachelor of Arts degree requires that a portion of the student's studies be dedicated to the arts -

literature, language, music, etc. The Bachelor of Science degree requires that a portion of the studies be in the sciences - chemistry, biology, math, etc. The minimum credit hour requirement for a Bachelor's Degree is 120 hours.

Bookstore - All colleges have bookstores. It will generally stock all the books and other materials required in all the courses offered at the institution as well as providing basic sundries and clothing.

Business Office - The Business Office is responsible for all financial transactions of the institution. It may also be called the Bursar's Office or Cashier's Office on some campuses.

Catalog- College catalogs provide all types of information parents and students need to know about a school. It lists, for example: the institution's history and philosophy, policies and procedures, its accreditation status, courses of study, degrees and certificates offered, physical facilities, admission and enrollment procedures, financial aid, student life activities, etc.

CLEP - The College Level Examination Program can be administered to students who desire to obtain college credit by taking proficiency tests in selected courses. If the student scores high enough on the test, college credit can be awarded. There is a charge for each test taken. Information concerning an individual institution's policies toward CLEP Tests can be found in the institution's catalog.

College - A College is an institution of higher education that grants degrees and certificates. The term is also used to designate the organizational units of a university such as the College of Education or the College of Engineering.

Commuter - A commuter is a student who lives off-campus and drives to class, or commutes.

Concurrent Enrollment - A student can enroll and attend two educational institutions at the same time provided that certain criteria are met. Permission for concurrent enrollments is generally obtained in advance.

Course Numbers - All courses are identified by numbers usually containing 3 or 4 digits; for example Freshman English might be 111. A course number beginning with a "0" indicates that it does not carry credit hours applicable to a degree.

Credit Hours - Courses taken in college are measured in terms of credit hours. To earn one credit hour, a student must attend a class for one classroom hour (usually 50 minutes) per week for the whole semester (usually 16 weeks). Classes are offered in 1 - 5 credit hour increments, and sometimes larger amounts.

Curriculum - A curriculum is composed of those classes prescribed or outlined by an institution for completion of a program of study leading to a degree or certificate.

Degree Requirements - Those requirements prescribed by institutions for completion of a program of study are generally termed degree requirements. Requirements may include a minimum number of hours, GPA, prerequisite and elective courses within the specified major, and/or minor areas of study.

Department - A department is the basic organizational unit in a higher education institution, and is responsible for the academic functions in a field of study. It may also be used in the broader sense to indicate an administrative or service unit of an institution.

Drop and Add - Students are generally permitted to drop courses from their class schedules and/or add other courses. Colleges allow varying lengths of time for students to add and drop classes. The college catalog or class schedule should note the correct procedures. Students usually need written approval from designated college officials to initiate dropping or adding a class. A small fee is often required.

Enrollment - This is the procedure by which students choose classes each semester. It also includes the assessment and collection of fees. Pre-enrollment is the method by which students select courses well in advance of the official enrollment date of the next term.

Extra-Curricular Activities - These are non-classroom activities that can contribute to a well-rounded education. They can include such activities as athletics, clubs, student government, recreational and social organizations and events.

Faculty - The faculty is composed of all persons who teach classes for colleges.

FAFSA -Free Application for Federal Student Aid. The almost universal application for financial aid, including loans, grants, college work-study and other federal and state programs. It is often required before a student can be considered for scholarships.

Fees - Fees are additional charges not included in the tuition. Fees may be charged to cover the cost of materials and equipment needed in certain courses, and they may be assessed for student events, programs, and publications.

Final Exams - These exams are usually given during the last week of classes each semester. The type of final administered is left to the discretion of the instructor. Final exams are given on specified dates that may be different than the regular class time, and are usually listed in each semester's class schedule.

Financial Aid - Aid is made available from grants, scholarships, loans, and part-time employment from federal, state, institutional, and private sources. Awards from these programs may be combined in an "award package" to meet the cost of education. The types and amounts of aid awarded are determined by financial need, available funds, student classification, academic performance, and sometimes the timeliness of application.

Fraternities/Sororities (also called the Greek System) - Fraternities (for men) and sororities (for women) are social organizations that are active in various activities. Through a process of mutual selection, called Rush (which takes place during a specified period of time), students may be offered the opportunity to "pledge" a certain fraternity or sorority. Not all colleges have these organizations.

Full-Time Enrollment/Part-Time Enrollment - A full-time student is enrolled in 12 or more credit hours in a semester (full-time status for a Summer term is usually 6 credit hours). A part-time student is enrolled in less than 12 credit hours in a semester (less than 6 in a Summer term).

Honor Roll - Students are placed on honor rolls for GPAs above certain specified levels. Criteria for President's, Dean's, or other honor rolls vary at different institutions. In most cases, students must be enrolled full-time to be eligible.

Humanities Courses - Humanities courses are classes covering subjects such as literature, philosophy, and the fine arts. Most undergraduate degrees require a certain number of humanities credit hours.

Junior/Community College - A Junior/Community College is a two-year institution of higher education. Course offerings generally include a transfer curriculum with credits transferable toward a bachelor's

degree at a four-year college, and an occupational or technical curriculum with courses of study designed to prepare students for employment in two years.

Lecture/Laboratory/Discussion Classes - In lecture classes, students attend class on a regular basis and the instructor lectures on class material. Laboratory classes require students to perform certain functions in controlled situations that help them test and understand what is being taught in the lecture. Discussion classes offer students the opportunity to talk about material being taught, ask questions, and discuss material with their classmates.

Letter Grades/Grade Point Averages (GPA) - Most colleges use both letter grades and GPAs in determining students' grades. Grades at most colleges are figured using the following method: As are worth 4 points, Bs are worth 3 points, Cs are worth 2 points, Ds are worth 1 point, and Fs are worth 0 points. To figure a GPA, simply multiply the number of hours a course is worth by the number of points for the letter grade, then add up the totals for each course and divide by the number of credit hours. The result is the grade point average.

Major/Minor - A major is a student's chosen field of study. It usually requires the successful completion of a specified number of credit hours. A minor is designated as a specific number of credit hours in a secondary field of study.

Mid-Term Exams (Midterms) - During the middle of each semester, instructors may give mid-term exams that test students on the material covered during the first half of the semester. Some classes have only two tests, a midterm and a final.

Non-Credit Courses - These are classes or courses that do not meet the requirements for a certificate of a degree at a given institution. Non-credit courses may serve one of several purposes: to explore new fields of study, increase proficiency in a particular profession, develop potential or enrich life experiences through cultural and/or recreational studies.

Open-Door Institution - Open-door institutions are usually public two-year junior/community colleges. The term open-door refers to an admission policy that states that anyone who is 18 years of age or older, whether or not a high school graduate, can be admitted to that college.

Pass/Fail Courses - Pass/fail courses do not earn letter grades or grade points for students. If a student passes a pass/fail course, he/she receives a "P" (pass) or "S" (satisfactory) on the transcript and the credit hours. If the student does not pass the course, they will receive an "F" (fail) or a "U" (unsatisfactory) on the transcript and no credit hours. The evaluation for the pass/fail course is not figured into the student's GPA.

Petition - A petition is both the process and the form a student fills out to request consideration of special circumstances. For example, if a student is denied admission, they may petition for admission based on extenuating circumstances.

Prerequisite Courses - A prerequisite course is a course taken in preparation for another course. For example, Accounting 1 is a prerequisite for Accounting 2.

Private/Public Institutions - Private and public institutions differ primarily in terms of their source of financial support. Public institutions receive funding from the state or other governmental entities and are administered by public boards. Private institutions rely on income from private donations, or from religious or other organizations and student tuition.

Registrar - The registrar of an institution is responsible for the maintenance of all academic records and may include such duties as: maintenance of class enrollments, providing statistical information on student enrollment, certification of athletic eligibility and student eligibility for honor rolls, certification of the eligibility of veterans, administering probation and retention policies and verification of the completion of degree requirements for graduation.

Schedule - Colleges publish and distribute a Class Schedule book for each semester, during the previous semester. With the help of academic advisors and/or faculty members, students make up their own individual class schedules for each semester they are enrolled. Courses are designated in the Class Schedule by course department, course number, time and days the course meets, the room number and building name, and the instructor's name.

Student Identification Card (I.D.) - A student ID is usually required in college. It is similar to a driver's license and generally includes a photograph of the student, a student number, the student's name, the name of the college and the semester enrolled. The card is often required for admittance to functions sponsored by the college or for identification when cashing checks or for other purposes.

Syllabus - An outline of the important information about a course. Written by the professor or instructor, it usually includes important dates, assignments, expectations and policies specific to that course. Some are quite lengthy.

Textbooks - Books required of students enrolled in college classes. Professors notify students which books they must purchase (and sometimes additional, optional textbooks) at the beginning of each semester/class. Students can spend less money by buying used college textbooks.

Transcript - The transcript is a permanent academic record of a student at college. It may show courses taken, grades received, academic status and honors received. Transcripts are not released by the college if the student owes any money to the college.

Transfer of Credits - Some students attend more than one institution during their college career. When they move or transfer from one college to another, they also transfer accumulated credit hours from the former institution to the new one. The new institution determines which courses will apply toward graduation requirements.

Tuition - Tuition is the amount paid for each credit hour of enrollment. Tuition does not include the cost of books, fees, or room and board. Tuition charges vary from college to college and are dependent on such factors as resident or out-of-state status, level of classes enrolled in (lower, upper or graduate division), and whether the institution is publicly or privately financed.

Tutors - A tutor is a person, generally another student, who has completed and/or demonstrated proficiency in a course or subject, and is able to provide instruction to another student. Tutors usually help students better understand course material and make better grades.

Undergraduate - An undergraduate is a student who is pursuing a one-, two-, or four-year degree.

University - A university is composed of undergraduate, graduate, and professional colleges and offers degrees in each.

Withdrawal - Students may withdraw from courses during a semester, but there are established procedures for doing so. The college catalog and/or Class Schedule generally specifies the procedures. Written approval from a university official must be secured, and some fees must be paid.



College Preparation Survival Kit

Applying

Completing college applications can take a lot of time, so you want to make sure that you get it right the first time. Here are some tips to guide you through the process:

Know the Guidelines

Before you start applying to schools, find out the application deadline and fees for each school you are considering. Read the information carefully to see if you are eligible for early admission decisions.

Plan Ahead

It takes time to get standardized test scores tabulated and mailed, and it takes time for school counselors and others providing references to gather information. Give school officials plenty of notice.

Follow the Instructions and Proofread

The application is often a college admission committee's first contact with you. Make a good impression with a neat application free of spelling and grammatical errors.

Work with Your High School

Go to your school counselor for help in getting all necessary transcripts (grade history), test scores and applications sent to prospective schools. If you decide to apply to schools that have not already received your test scores, you can ask the counselor to send your scores to that college.

Make the Most of Personal References

Ask people who know you well, and who will give the best impression of you to your school. Prepare a neat and legible reference form and give your references plenty of time to respond.

Write an Outstanding Essay

Most college applications require an essay, so spend time developing a good one. While a great essay probably won't get you into college if you don't meet the other academic requirements, it could move you from a "maybe" to a "yes."

Be Ready to Interview, Audition or Submit a Portfolio

Some colleges also require a personal interview or examples of work in special areas such as art or music.

Keep a Copy of All Application Materials

You never know when you might need them again.



College Application Essay Tips

By Martha Merrill, Dean of Admissions and Financial Aid at Connecticut College

While there is no magic formula for the perfect admission essay, there are a few things prospective college students should know. Here are my top ten tips:

Write about yourself. A history paper on the Civil War might be very well written, but it doesn't say anything about the writer. Regardless of the topic, make sure you shine through your essay.

Use your own voice. Admissions officers can tell the difference between the voice of a 40-year-old and a high school senior.

Focus on one aspect of yourself. If you try to cover too many topics in your essay, you'll end up with a resume of activities and attributes that doesn't say as much about you as an in-depth look at one project or passion.

Be genuine. Don't try to impress me, because I've heard it all. Just tell me what is important to you.

Consider a mundane topic. Sometimes it's the simple things in life that make the best essays. Some of my favorites have included essays that reflect on the daily subway ride to school, or what the family goldfish observed from the fishbowl perched on the family kitchen table. It doesn't have to be a life-changing event to be interesting and informative.

Don't rely on "how to" books. Use them to get your creative juices flowing, but don't adhere too rigidly to their formulas, and definitely don't use their example topics. While there are always exceptions, the "what my room says about me" essay is way overdone.

Share your opinions, but avoid anything too risky or controversial. Your essay will be read by a diverse group of individuals, so try to appeal to the broadest audience possible.

Tell a good story. Show your readers why you are compassionate; don't tell them you are. Show them that you have overcome great difficulty; don't start your essay with "I have overcome great difficulties."

Don't repeat what is already in your application. If you go to a performing arts school and all of your activities and awards relate to dance, don't write about how much you love dancing. Tell me something I couldn't know just from reading the other parts of your application.

Finally, don't forget about the supplements. The supplement questions are very important – you should plan to spend as much time on them as you do on your essay. A well-written essay won't help if your supplement answers are sloppy and uninformative.



College Preparation Survival Kit

College Application Tracker

College / University	App Fee	Middle 50% ACT Scores	Accepted	Student ID #	Decision Due Enrollment Deposit	Financial Aid Apps	Major	Housing	Registered	Estimated Cost* Per Year
Albion College	<u>Online</u> Free	22-27								\$47,714
Alma College	<u>Online</u> Free	21-26								\$44,337
Aquinas College	<u>Online</u> Free	21-26								\$36,908
Baker College of Flint	<u>Online</u> \$20	Open admission								\$15,740
Central Michigan University	<u>Online</u> \$35	20-25								\$21,814
Davenport University	<u>Online</u> \$25	Min 18; Avg. 22								\$22,172 NON-RES
Delta College	<u>Online</u> Free	Open admission								\$6,900 NON-RES
Eastern Michigan University	<u>Online</u> \$25	18-24								\$19,949
Ferris State University	<u>Online</u> Free	19-24								\$22,036
Grand Valley State University	<u>Online</u> \$30	21-26								\$21,864
Hope College	<u>Online</u> \$35	23-29								\$39,820
Kettering University	<u>Online</u> Free	24-29								\$50,394

College / University	App Fee	Middle 50% ACT Scores	Accepted	Student ID #	Decision Due Enrollment Deposit	Financial Aid Apps	Major	Housing	Registered	Estimated Cost* Per Year
Lake Superior State University	<u>Online</u> \$25	20-25								\$20,368
Michigan State University	<u>Online</u> \$50	23-28								\$24,644
Michigan Tech. University	<u>Online</u> Free	24-29								\$26,105
Northern Michigan University	<u>Online</u> \$30	19-24								\$20,186
Northwood University	<u>Online</u> Free	20-25								\$34,806
Oakland University	<u>Online</u> Free	20-26								\$21,556
Saginaw Valley State University	<u>Online</u> \$30	18-24								\$20,641
University of Michigan/Ann Arbor	<u>Online</u> \$65	28-32								\$26,240
University of Michigan/Flint	<u>Online</u> \$30	19-25								\$22,510
Wayne State University	<u>Online</u> Free	18-26								\$22,408
Western Michigan University	<u>Online</u> \$35	19-25								\$23,128

*These costs are estimated according to tuition, fees, room and board, and transportation, living and miscellaneous expenses for one year. Students who choose to live at home and commute to a local college or university will see a large savings. These figures do not include any grants or scholarships. Sheet developed from materials created by St. Clair County RESA.



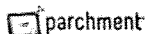
Parchment Exchange



Directions to send your transcripts with Parchment:

1. www.parchment.com

2. Sign in:



Administrators: Visit Parchment Exchange

Sign Up

Sign In

Send Transcripts

Find Colleges

About Us

- Use school e-mail

- Create your own password or it might be (First initial and school ID). If not click "forgot your password" and one will be sent to your email.

3. Click on top tool bar: "My Transcript"

parchment

My Transcripts

My Colleges

Discussion

Welcome to your Parchment

4. Click on "Deliver Latest Transcript"

Midland High School

Enrollment Status: Enrolled 2010 - current

Deliver Latest Transcript

5. Put in country

6. Put in state

7. Institution – type in college or university

8. Click on "Search"

Colleges & Universities

Find the college or university you want to send your transcript to by entering all or part of the name. You can filter the results by using the optional subfields: type, level, state, or country. Note:

Include subfields:

• Click on the subfield you want to use.

• Enter the subfield information.

Country:

United States

State/Province:

Michigan

Institution Name:

Search

9. Check the box

10. Either click on – "Save & Continue" or "Save & add another"

Institution Name	City, State/Province	Organization Type
1. Saginaw Valley State University	University Center, MI, US	Public University/Your College

2. Add this to my college list

Save & Continue Save & Add Another

11. Check all information and make sure transcript is sent to destination requested

12. If there is a fee, make sure to pay it

13. Click "Save and Continue" again, this time you are sending it

14. Click on "Print Page" for your records

Confirm Your Destinations and Delivery Details

Note: Reviewing your account information is required to change a destination you selected. Please "Test delivery information" to verify the delivery information is correct before sending a transcript.

Destination	Delivery Information	Transcript Type	Fee
1. Saginaw Valley State University University Center, MI, US Public University/Your College	Delivery Method: Electronic Delivery Authentication: Tracking Number	2. Current Transcript Transcript including grades through Fall semester, 2012 - 2013 (current) Require a valid transcript	3. Transcript Fee: \$2.00 * Fee not required for transcripts in Michigan
2. Add this to my college list	3. Test Delivery Information Transcript including grades through Fall semester, 2012 - 2013 (current) Require a valid transcript		
Total Due:			\$2.00
4. Save & Continue			5. Add Another Destination



College Preparation Survival Kit

Paying for College: Financial Aid

While going to college can have immense long-term payoffs, it can also be expensive upfront. Financial aid can help curb and/or defray some of the expenses associated with higher education. The more you know about financial aid, the better suited you will be to make smart decisions about financing a college education.

What is financial aid?

Financial aid consists of any source of funds available to students and their families for paying postsecondary education costs. Most financial aid is based on a student's financial need; however, some aid is based solely on special merit. In addition, there are federal and state tax credits available to help offset tuition costs for eligible families. Most students are also eligible for federal student loans, though these must eventually be repaid.

Why do financial aid programs exist?

The intent is to ensure that all students have the opportunity to obtain a postsecondary education, even if they can't afford the cost.

Where does student financial aid come from?

There are four primary funding sources. These sources are:

- Federal government
- State government
- Institutions (colleges and universities)
- Private sources (associations, foundations, employers, private scholarship funds, etc.)

Who is eligible for financial aid?

Many people are eligible for assistance. Students who excel in areas such as academics, sports leadership, music, art, and dance may receive an award in recognition of their special merit. These types of awards are *merit-based*.

Some students will receive awards based on their demonstrated financial need. By filling out a financial aid application, students may be able to demonstrate that they and their family cannot pay for all post-secondary education costs on their own. These students may receive an award based on their need for aid. These are *need-based* awards.

Why can't everyone get money for educational costs?

The demand for student aid exceeds the supply of dollars available. Therefore, most financial aid programs limit their awards to students who have demonstrated that they need the aid to be able to extend their education beyond high school.

How is financial need determined?

Families complete the Free Application for Federal Student Aid, called FAFSA, thereby providing information about their income and assets which is evaluated using a national formula. To determine whether or not you demonstrate need, you must subtract the Expected Family Contribution (EFC) from the Cost of Attendance. If your family contribution is less than the cost, you have a demonstrated financial need and may be considered for financial aid.

Can financial aid make a significant difference in college costs?

Although some of the college price tags you hear about can be discouraging—\$30,000 or more for yearly tuition and fees—most colleges are more affordable than you might think. For example, did you know that about 60 percent of students attending four-year schools pay less than \$6,000 for tuition and fees? After grants are taken into consideration, the net price paid by the average undergraduate for a college education is significantly lower than the published tuition and fees. And remember, financial aid may further reduce the amount your family will actually pay.

Should I apply for financial aid, even if I don't think I will receive any?

In short, yes you should! Many students don't believe they will receive financial aid, listing reasons such as their family's income level, their grades, and their age. However, there is no income cut-off for financial aid eligibility; many factors, such as the size of your family and your parents' ages, are considered when determining your financial need. And federal financial aid programs do not generally consider grades or age when awarding financial aid.

Keep in mind that even if you do not receive federal student aid, filing the FAFSA can make you eligible for funds from your state or school. In addition, many scholarship programs require that you file the FAFSA, even if the scholarship does not consider financial need.

Where can I learn more?

The U.S. Department of Education's Federal Student Aid (FSA) programs are the largest source of student aid in America. These programs provide more than \$150 billion a year in grants, loans and work-study assistance. Learn more about FSA and how to apply for this aid at www.studentaid.ed.gov.

The first step in seeking financial aid for higher education is filing the Free Application for Federal Student Aid (FAFSA). Fill out the FAFSA online at www.fafsa.ed.gov.

The National Association of Student Financial Aid Administrators offers a range of resources to help students and parents navigate the college aid process. For more information, visit their website at www.nasfaa.org.



College Preparation Survival Kit

What is the Free Application for Federal Student Aid (FAFSA)?

The FAFSA, or Free Application for Federal Student Aid, is the form that students fill out to apply for federal financial aid. In order to award grants, such as the Pell Grant, and federal student loans, the government assesses the information on the FAFSA form. You can file the FAFSA online, free of charge, by visiting www.fafsa.ed.gov.

When should the FAFSA form be completed?

Financial aid officers recommend that students complete their FAFSA as soon as financial records are available after January 1st of their senior year. The federal processor must receive your FAFSA application by March 1st for you to be considered for state funds. Once you have filed the FAFSA, you will be considered for grants, loans, scholarships, and work-study. The FAFSA must be completed *each year* for a student to continue receiving financial aid.

To complete the FAFSA form, you will need:

- Your Social Security Number, or Alien Registration Number if you are not a U.S. citizen
- Your most recent federal income tax returns, W-2s, and other records of money earned. (**Note:** You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- A Federal Student Aid PIN to sign electronically. (If you do not already have one, visit www.pin.ed.gov to obtain one.)

Will I need my parents' information?

If you are a **dependent** student, you must report your parents' information on the FAFSA.

Independent students only need to provide their own information. To determine if you are dependent, the FAFSA will ask you certain questions. Below are some example questions; if you can answer yes to any of them, you are considered independent. For a complete list of questions to determine your dependency status, visit www.studentaid.ed.gov.

- Were you at least 23 years old **before** January 1st of this year?
- As of today, are you married?
- At the beginning of the upcoming school year, will you be working on a graduate degree or program (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. armed forces for purposes other than training? (If you are a National Guard or Reserves enlistee, are you on active duty for other than state or training purposes?)
- Are you a veteran of the U.S. armed forces?
- Do you have children who receive more than half of their support from you?
- At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?

What if my parents refuse to complete the financial portion of the FAFSA?

Though you can now file the FAFSA without parental information, it greatly reduces your eligibility for financial aid. In most cases, students in this situation go from receiving no aid at all to only being eligible for unsubsidized student loans. You cannot get the Pell Grant, Perkins Loans, or subsidized Stafford Loans, all of which are better options than unsubsidized Stafford Loans.

To file the FAFSA without parental information, you will need the help of a college financial officer at the institution you plan to attend. Contact the financial aid office at your institution as soon as possible to discuss your situation.

It may help to remind your parents that filing the FAFSA does NOT put them under any legal obligation to financially support you, or to pay a single dime toward your education. In some cases knowing this may help coax them to cooperate.

If you have no contact with your parents and don't know their location, or if you left home due to an abusive situation, contact the financial aid officer at your institution for assistance.

What are the most common errors on the FAFSA? (Reported by Mike Pugh on Fastweb)

- The most frequent mistake made on the printed form is leaving a field blank. If the answer is zero or the question does not apply to you, write in a zero. If you leave a question blank, the processor will assume that you forgot to answer.
- Use the 1040 federal tax return for income reporting and reporting taxes paid. If you use your W-2 and 1099 forms, compare them with the previous year's income tax return to make sure you did not overlook any source of income, such as interest and dividends.
- Report your correct marital status. If you plan to file as a married student, you must be married on or before the date that you sign your FAFSA.
- If your parents are divorced, your stepparent's financial information must be reported in addition to the financial information for your custodial parent.
- Include yourself in the household size. Even if you didn't live there during the previous year, you should always include yourself as part of your parent's household.
- Don't forget to sign the application. If you're filing as a dependent, both you and your parents must sign. If you file online, you can sign electronically using your PIN numbers.
- Remember to file on time. Priority for programs with limited funds is often given to students who file the FAFSA as soon after January 1 as possible.
- If you're having trouble filling out the FAFSA, check the FAQ section on the FAFSA website, or call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

Where can I get help with the FAFSA process?

Higher education institutions usually host Financial Aid Nights and other financial aid events throughout the school year. Check with your high school counselor for scheduled dates, or contact the financial aid department of the college(s) you're interested in directly. For more specific information about FAFSA and the financial aid process, call the Great Lakes Bay College Resource Center at 989-893-6026 or visit www.baycommitment.org.



Types of Financial Aid

Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his/her own family resources are not sufficient to pay for all costs of attendance (tuition, room and board, books, transportation, etc.) should apply for financial aid.

Types of Financial Aid

1. **Grants or Scholarships** - Also called gift aid, grants don't have to be repaid and you don't need to work to earn them. Grant aid comes from federal and state governments and from individual colleges, and is generally based on the student's completed Free Application for Federal Student Aid, or FAFSA. Scholarships are usually awarded based on merit or other specific criteria. To search for scholarships, visit www.fastweb.com.
2. **Work-Study** - Work-study aid helps students pay for education costs such as books, supplies, and personal expenses. Work-study is a federal program that provides students with part-time employment to help meet their financial needs and give them work experience.
3. **Loans** - Most financial aid comes in the form of loans to students or parents. This is aid that must be repaid. Most loans that are awarded based on financial need are low-interest loans sponsored by the federal government. Some of these loans are subsidized by the government so no interest accrues until the student begins repayment after graduation. (Not all are qualified for no-interest loans.)

More about Loans

There are many different types of loans, both for students and for parents to secure on behalf of the student. Read on for the basics.

Federal Student Loans

1. **Perkins Loans** - Perkins Loans are need-based loans awarded by the institution's financial aid office to students with the highest need. The interest rate is very low - 5 percent - and you don't make any loan payments while in school. Please note that not all institutions participate in this program; check with your financial aid office.
2. **Subsidized Stafford or Direct Loans** - Subsidized Stafford Loans are need-based loans with interest rates in the 4-6 percent range. The federal government pays the yearly interest while you're in school. This is why they're called "subsidized" loans.
3. **Unsubsidized Stafford or Direct Loans** - Unsubsidized Stafford Loans aren't based on financial need and can be used to help pay the family's share of costs. You're responsible for paying interest on the loan while in school. You may choose to capitalize

the interest. The advantage of doing this is that no interest payments are required. The disadvantage is that the interest is added to the loan, meaning that you will repay more money to the lender.

4. **Grad PLUS Loans** - This is a student loan for graduate students sponsored by the federal government that is unrelated to need. Generally, students can borrow Grad PLUS loans up to the total cost of education, minus any aid received. The advantage of this loan is that it allows for greater borrowing capacity. However, it is recommended that students consider lower-interest loans, such as the unsubsidized Stafford Loans prior to taking out a Grad PLUS loan.

Parent Loans

1. **Federal PLUS Loans** - The PLUS Loan program is the largest source of parent loans. Parents can borrow up to the full cost of attendance minus any aid received. Repayment starts 60 days after money is paid to college.
2. **Private Parent Loans** - A number of lenders and other financial institutions offer private education loans for parents. These loans usually carry a higher interest rate than PLUS Loans. Some colleges allow payment plans over the course of the school year with little or no interest for regular on-time payments.
3. **College-Sponsored Loans** - A small number of colleges offer their own parent loans, usually at a better rate than PLUS. Check each college's aid materials to see if such loans are available.

Other Student Loan Options

1. **Private Student Loans** - A number of lenders and other financial institutions offer private education loans to students. These loans are not subsidized and usually carry a higher interest rate than the federal need-based loans. For a comprehensive list of private student loans, visit www.finaid.org.
2. **Other Loans** - Besides setting up scholarships, some private organizations and foundations have loan programs as well. Borrowing terms may be quite favorable. You can use search engines such as these to find more options: Fastweb, CollegeAnswer, Michigan Scholarship Resources, and many others.

One Last Note

Work closely with your college's financial aid office to determine what resources you need. Loan packages offer amounts larger than what is needed. It is in your best interest not to overextend your credit. Loans, remember, have to be repaid after graduation. This repayment is strongly enforced.



College Preparation Survival Kit

What is Expected Family Contribution (EFC)?

The EFC, or Expected Family Contribution, is the amount of money a student and his or her family can be expected to contribute toward college expenses. The EFC is calculated based on information provided by the student and his or her family on the FAFSA (Free Application for Federal Student Aid.) The EFC formula takes into account the following:

- Family's financial resources (income and assets)
- Size of family
- Basic living expenses of the family

Pell Grants and the EFC

The Federal Pell Grant Program awards funds to undergraduate students based on financial need; these grants do not need to be repaid. The EFC and the student's enrollment status are considered when awarding Pell Grant funds. Overall, students with the lowest EFCs will receive the highest amount of Pell Grant funds. See the charts below for examples.

Annual Pell Grant Estimate - 2013-14 Academic Year							
Enrollment Status (credits per semester)	Expected Family Contribution						
	\$0	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000+
Full-Time (12+ credits)	\$5,645	\$4,695	\$3,695	\$2,695	\$1,695	\$695	\$0
Half-Time (6-11 credits)	\$2,823	\$2,348	\$1,848	\$1,348	\$848	\$0	\$0
Less than Half-Time	\$1,411	\$1,174	\$924	\$674	\$0	\$0	\$0

Cost of Attendance - Michigan Schools	
School	Estimated Total for One Year (Tuition, Room/Board, Books, and Misc. Expenses)
Delta College	\$6,900*
Saginaw Valley State University	\$20,641
Central Michigan University	\$21,814
Davenport University	\$22,172*
Michigan State University	\$24,644
University of Michigan	\$26,240
Northwood University	\$34,806

Example: A full-time student at Delta College with an EFC of \$2,000 may receive \$3,695 in Pell Grant funds. Attending Delta College full-time costs approximately \$6,900 for one year.

$\$6,900$ (Cost of Delta) - $\$3,695$ (Pell Grant) = $\$3,205$ (Amount still needed)

*Total amounts for Delta College and Davenport University do not include room and board, as these institutions do not have residence halls. All other totals listed include room and board.



Tuition Incentive Program Fact Sheet Academic Year 2012-13



Description

The Tuition Incentive Program (TIP) is an incentive program that encourages eligible students to complete high school by providing tuition assistance for the first two years of college and beyond. To meet the financial eligibility requirement, a student must have (or have had) Medicaid coverage for 24 months within a 36-consecutive-month period as identified by the Michigan Department of Human Services (DHS). TIP provides assistance in two phases. Phase I covers tuition and mandatory fee charges for eligible students enrolled in a credit-based associate degree or certificate program at a participating Michigan community college, public university, degree-granting independent college, federal tribally-controlled college or Focus: HOPE. Phase II provides a maximum of \$2,000 total tuition assistance for credits earned in a four-year program at an in-state, degree-granting college or university. Award parameters are subject to legislative changes.

Application

Students are identified by DHS as having met the Medicaid eligibility requirement. The Department of Treasury will accept certification of Medicaid benefits received while in Michigan only and only from the Michigan Department of Human Services (DHS) for the purposes of verifying if a person is Medicaid eligible for 24 months within the 36 months before application. Students may be identified as TIP eligible as early as age 12. Since the student must be Medicaid eligible for 24 months out of a 36 consecutive month period, we begin to look at the 36 month period prior to the date of the student's 12th birthday and go forward until high school graduation. Medicaid eligibility prior to that 36-month period is not counted. After being identified, the Student Scholarships and Grants (SSG) will send the student an acceptance form. The student must then complete the acceptance form and return it to SSG **before** graduation from high school or GED completion¹ **and must graduate before** the 20th birthday to activate financial eligibility for the program. SSG will send the student an "eligibility letter" in their senior year of high school. The student should present this letter to their college financial aid office upon enrollment to receive payment. **The student is responsible for notifying SSG of a change in their college choice.**

NOTE: Identified students are encouraged to file the Free Application for Federal Student Aid (FAFSA) even though it is not necessary for establishing TIP eligibility. By filing the FAFSA, students will be considered for other federal and state financial aid programs and, if eligible, can use those additional funds to cover other educational expenses such as books, supplies, transportation or room and board. The FAFSA can be filed online at www.fafsa.gov or students can receive a paper form by calling 1-800-4-FED-AID (1-800-433-3243).

Program Limits, Phase I:

Students must begin using TIP by enrolling at a participating college (see page 3) within four years of high school graduation. Eligibility ends ten years from the date of high school graduation or GED completion. Future awards are subject to available and approved funding.

Phase I covers the cost of tuition at the current in-district rate at participating Michigan community colleges (see page 3). For persons not residing in a community college district, the out-of-district rate may be authorized. Tuition at the lower level resident rate is covered at **participating** Michigan public universities. The amount that can be received at participating degree-granting independent colleges, federal tribally-controlled colleges or Focus: HOPE is \$86² per credit hour.

Mandatory fees cannot exceed \$250 per semester or term. The only billable fees for the TIP program are registration/enrollment fees, student activity/student services and technology fees.

Not all colleges and universities offer associate degree programs (see page 3). If the college or university does not offer two-year associate degree or certificate programs, the student will not receive TIP assistance for the first two years.

TIP benefits cannot exceed 80 semester or 120 term credits (24 semester or 36 term credits per academic year).

¹ A student has until August 31 of the academic year in which his/her class graduates.

² Amount is based on the average current in-district tuition rate at participating Michigan community colleges.

Tuition Incentive Program Fact Sheet (continued)

Program Limits, *Phase II*:

Phase II provides tuition and mandatory fee assistance not to exceed \$500 per semester or \$400 per term up to a maximum of \$2,000 for credits earned in a four-year program at a Michigan degree-granting college or university. Phase II must be completed within 30 months of completion of Phase I requirements. Students can receive Phase II benefits without having received Phase I benefits. To receive Phase II benefits, the student must demonstrate the eligibility criteria for Phase I and have one of the following:

- 56 transferable semester or 84 transferable term credits
- An associate degree or certificate

Eligibility for both Phase I and Phase II

- Provide evidence of eligibility, i.e., submit a copy of the "eligibility letter" to the financial aid office of the college.
- Obtain a high school diploma, certificate of completion, or GED certificate prior to age 20.
- Be enrolled at least half time in a program earning less than 80 semester or 120 term credits.
- Be a Michigan resident as determined by institutional criteria.
- Be a U.S. citizen, permanent resident, or approved refugee.
- Meet the institution's satisfactory academic progress (SAP) policy.
- Must not be incarcerated (does not include detention of a juvenile in a State-operated or privately operated detention facility).

For More Information

Visit www.michigan.gov/ssg. Contact the Tuition Incentive Program, **Student Scholarships and Grants**, at the toll-free number 1-888-4-GRANTS (1-888-447-2687), e-mail ssg@michigan.gov or fax 517-241-5835.



Tuition Incentive Program Fact Sheet (continued)

Participating Institutions

See the list below and note which institutions are Phase II ONLY prior to enrollment.

Community Colleges

Eligible charges include current in-district tuition and mandatory fees. For persons residing in an area that is not included in any community college district, the out-of-district tuition rate may be authorized.

Phase I ONLY

Alpena Community College	Mid Michigan Community College
Bay de Noc Community College	Monroe County Community College
Bay Mills Community College	Montcalm Community College
Compass College of Cinematic Arts	Mott Community College
Delta College	Muskegon Community College
Glen Oaks Community College	North Central Michigan College
Gogebic Community College	Northwestern Michigan College
Grand Rapids Community College	Oakland Community College
Henry Ford Community College	Saint Clair County Community College
Jackson Community College	Schoolcraft College
Kalamazoo Valley Community College	Southwestern Michigan College
Kellogg Community College	Washtenaw Community College
Kirtland Community College	Wayne County Community College
Lake Michigan College	West Shore Community College
Lansing Community College	
Macomb Community College	

Public Universities

Eligible charges include lower level resident tuition and mandatory fees for the current year. Reminder: The student must be enrolled in an associate degree program to be eligible for TIP Phase I benefits.

Phase I and Phase II

Ferris State University	Michigan Technological University
Lake Superior State University	Northern Michigan University
Michigan State University (<i>Will pay Phase I benefits only for Institute of Agriculture Technology certificate programs.</i>)	

Phase II ONLY

Central Michigan University	University of Michigan - Ann Arbor
Eastern Michigan University	University of Michigan - Dearborn
Grand Valley State University	University of Michigan - Flint
Oakland University	Wayne State University
Saginaw Valley State University	Western Michigan University

Independent, Colleges and Universities

Eligible charges include mandatory fees for the current year and a per credit payment that does not exceed the average community college in-district per credit tuition rate. Reminder: The student must be enrolled in an associate degree program to be eligible for TIP Phase I benefits.

Phase I and Phase II

Adrian College	Kuyper College
Aquinas College	Lawrence Technological University
Baker College	Madonna University
Cleary University	Marygrove College
Concordia University	Michigan Jewish Institute
Cornerstone University	Northwood University
Davenport University	Rochester College
Finlandia University	Sacred Heart Major Seminary (will pay Phase I benefits only for Associate of Arts in Ministry [A.A.M.])
Grace Bible College	Siena Heights University
Great Lakes Christian College	Spring Arbor University

Phase II ONLY

Albion College	Kettering University
Alma College	Olivet College
Andrews University	Robert B. Miller College
Calvin College	University of Detroit Mercy
College for Creative Studies	Walsh College
Hope College	

Other Institutions

Phase I ONLY

Focus: HOPE
Michigan federal tribally-controlled community college



College Preparation Survival Kit

Michigan Colleges and Universities

A Comprehensive Look at the Price of One Year of Higher Education

Name	Tuition (varies depending on # of credit hours enrolled)	Room and Board	Total for Tuition, Room and Board	Books and Supplies	Transportation, Living, and Misc. Expenses	Estimated Total for One Year	Estimated Institutional Aid
Albion College	\$35,454.00	\$10,144.00	\$45,598.00	\$900.00	\$1,216.00	\$47,714.00	\$19,778.00
Alma College	\$32,750.00	\$9,265.00	\$42,015.00	\$830.00	\$1,492.00	\$44,337.00	\$19,349.00
Aquinas College	\$26,280.00	\$8,186.00	\$34,466.00	\$812.00	\$1,630.00	\$36,908.00	\$15,585.00
Baker College of Flint	\$7,740.00	\$5,400.00	\$13,140.00	\$1,000.00	\$1,600.00	\$15,740.00	\$5,188.00
Central Michigan University	\$11,220.00	\$8,544.00	\$19,764.00	\$1,000.00	\$1,050.00	\$21,814.00	\$6,066.00
Davenport University	\$16,920.00	NON RES	\$16,920.00	\$1,350.00	\$3,902.00	\$22,172.00	\$13,165.00
Delta College	\$2,604.00	NON RES	\$2,604.00	\$1,300.00	\$2,996.00	\$6,900.00	\$4,527.00
Eastern Michigan University	\$9,364.00	\$7,885.00	\$17,249.00	\$900.00	\$1,800.00	\$19,949.00	\$5,219.00
Ferris State University	\$10,220.00	\$8,910.00	\$19,130.00	\$1,050.00	\$1,856.00	\$22,036.00	\$6,312.00
Grand Valley State University	\$10,454.00	\$8,080.00	\$18,534.00	\$1,000.00	\$2,330.00	\$21,864.00	\$4,735.00
Hope College	\$28,550.00	\$8,810.00	\$37,360.00	\$870.00	\$1,590.00	\$39,820.00	\$12,869.00
Kettering University	\$35,600.00	\$6,980.00	\$42,580.00	\$1,200.00	\$6,614.00	\$50,394.00	\$15,196.00
Lake Superior State University	\$9,840.00	\$8,728.00	\$18,568.00	\$700.00	\$1,100.00	\$20,368.00	\$6,534.00
Michigan State University	\$12,908.00	\$8,856.00	\$21,764.00	\$1,026.00	\$1,854.00	\$24,644.00	\$8,859.00
Michigan Technological University	\$13,470.00	\$9,175.00	\$22,645.00	\$1,200.00	\$2,260.00	\$26,105.00	\$9,050.00
Northern Michigan University	\$8,974.00	\$8,696.00	\$17,670.00	\$900.00	\$1,616.00	\$20,186.00	\$6,056.00
Northwood University	\$22,130.00	\$9,040.00	\$31,170.00	\$1,214.00	\$2,422.00	\$34,806.00	\$9,609.00
Oakland University	\$9,646.00	\$8,208.00	\$17,854.00	\$1,362.00	\$2,340.00	\$21,556.00	\$6,260.00
Saginaw Valley State University	\$7,882.00	\$8,446.00	\$16,328.00	\$1,200.00	\$3,113.00	\$20,641.00	\$4,776.00
University of Michigan Ann Arbor	\$13,142.00	\$9,996.00	\$23,138.00	\$1,048.00	\$2,054.00	\$26,240.00	\$13,776.00
University of Michigan Flint	\$9,844.00	\$7,703.00	\$17,547.00	\$1,000.00	\$3,963.00	\$22,510.00	\$6,605.00
Wayne State University	\$10,090.00	\$9,269.00	\$19,359.00	\$1,122.00	\$1,927.00	\$22,408.00	\$6,041.00
Western Michigan University	\$10,355.00	\$8,473.00	\$18,828.00	\$1,040.00	\$3,260.00	\$23,128.00	\$5,965.00

These amounts were taken from each college's website for 2013-2014 tuition, room and board; the rest came from the State of Michigan's Postsecondary Handbook, which can be found at www.michigan.gov/mistudentaid. Estimated Institutional Aid came from <http://nces.ed.gov/collegenavigator>, and does not include student loans.



College Preparation Survival Kit

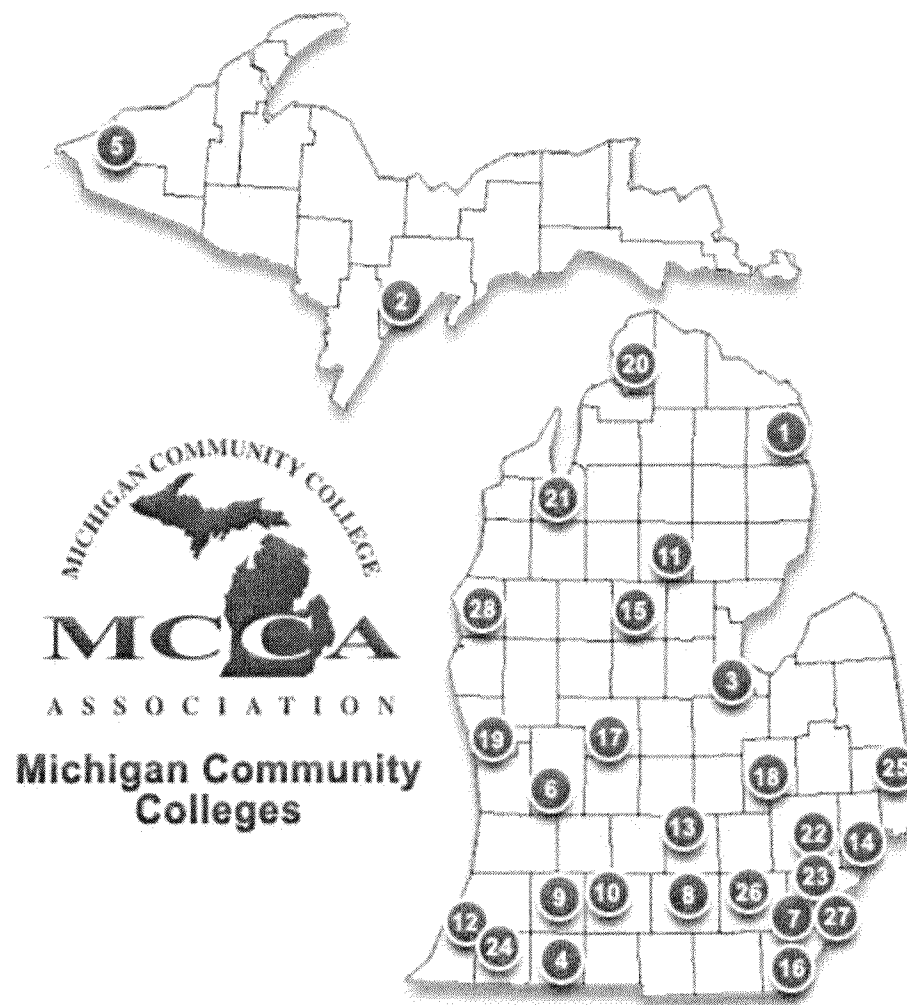
How Big, How Far? Looking at Michigan Colleges and Universities

College or University	Location	Approximate Undergraduate Enrollment	Approximate Driving Time from Bay City
Albion College	Albion	1,500	2 1/2 hours (150 miles)
Alma College	Alma	1,400	1 1/2 hours (60 miles)
Baker College of Port Huron	Port Huron	1,500	2 hours (110 miles)
Central Michigan University	Mt. Pleasant	21,700	1 1/4 hours (50 miles)
Delta College	University Center	11,500	1/4 hours (8 miles)
Eastern Michigan University	Ypsilanti	18,600	1 3/4 hours (105 miles)
Ferris State University	Big Rapids	13,500	2 hours (90 miles)
Grand Valley State University	Allendale	21,200	2 1/2 hours (130 miles)
Hope College	Holland	3,300	3 hours (160 miles)
Kettering University	Flint	1,750	1 hour (55 miles)
Lake Superior State University	Sault Ste. Marie	2,700	3 3/4 hours (235 miles)
Michigan State University	East Lansing	36,500	1 hour (50 miles)
Michigan Tech University	Houghton	5,700	8 hours (450 miles)
Northern Michigan University	Marquette	8,700	6 1/2 hours (350 miles)
Northwood University	Midland	3,200	1/2 hour (20 miles)
Oakland University	Rochester	15,800	1 1/2 hours (90 miles)
Saginaw Valley State University	University Center	9,350	1/2 hour (10 miles)
University of Michigan Ann Arbor	Ann Arbor	27,400	1 3/4 hours (100 miles)
University of Michigan Flint	Flint	7,000	1 hour (50 miles)
Wayne State University	Detroit	20,600	2 hours (115 miles)
Western Michigan University	Kalamazoo	20,000	3 hours (180 miles)

A few things to think about: Large schools offer anonymity, while smaller schools offer personal attention. Some students prefer urban campuses, while others prefer rural. As always, a big question: Is it far away from home?

1 <u>Alpena Community College</u>	Alpena
2 <u>Bay College</u>	Escanaba
3 <u>Delta College</u>	University Center
4 <u>Glen Oaks Community College</u>	Centreville
5 <u>Gogebic Community College</u>	Ironwood
6 <u>Grand Rapids Community College</u>	Grand Rapids
7 <u>Henry Ford Community College</u>	Dearborn
8 <u>Jackson Community College</u>	Jackson
9 <u>Kalamazoo Valley Community College</u>	Kalamazoo
10 <u>Kellogg Community College</u>	Battle Creek
11 <u>Kirtland Community College</u>	Roscommon
12 <u>Lake Michigan College</u>	Benton Harbor
13 <u>Lansing Community College</u>	Lansing
14 <u>Macomb Community College</u>	Warren
15 <u>Mid Michigan Community College</u>	Harrison
16 <u>Monroe County Community College</u>	Monroe
17 <u>Montcalm Community College</u>	Sidney
18 <u>Mott Community College</u>	Flint
19 <u>Muskegon Community College</u>	Muskegon
20 <u>North Central Michigan College</u>	Petoskey
21 <u>Northwestern Michigan College</u>	Traverse City
22 <u>Oakland Community College</u>	Bloomfield Hills
23 <u>Schoolcraft College</u>	Livonia
24 <u>Southwestern Michigan College</u>	Dowagiac
25 <u>St. Clair County Community College</u>	Port Huron
26 <u>Washtenaw Community College</u>	Ann Arbor
27 <u>Wayne County Community College District</u>	Detroit
28 <u>West Shore Community College</u>	Scottville

Member Colleges & Map





College Preparation Survival Kit

Delta and SVSU Contact Information

Delta College (www.delta.edu)

1961 Delta Road
University Center, MI 48710
General Information Phone: (989) 686-9000

Admissions Office

Office D101
Phone: (989) 686-9093
Email: admit@delta.edu

Financial Aid

Office D101
Phone: (989) 686-9080
Email: finaid@delta.edu

Counseling & Advising

Office D102
Phone: (989) 686-9330
Email: counsel@delta.edu

Saginaw Valley State University (www.svsu.edu)

7400 Bay Road
University Center, MI 48710
General Information Phone: (989) 964-4000

Undergraduate Admissions

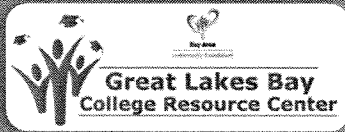
Wickes, First Floor
Phone: (989) 964-4200
Email: admissions@svsu.edu

Scholarships and Financial Aid

Wickes 141
Phone: (989) 964-4103
Email: financial-aid@svsu.edu

Academic Advisement Center

Wickes 117
Phone: (989) 964-4286
Email: aacsvsu@svsu.edu



College Campus Visits

No matter how many brochures you read or websites you visit, nothing tells you more about a college than visiting its campus in person. You can learn a lot by asking questions and getting a “feel” for the campus climate. Here’s a list to get you started.

Campus Visitation

1. Do you have a campus tour?
2. May potential students stay overnight in a resident hall?
3. May visitors eat in a food service unit?
4. May visitors sit in on a class?

Admission

1. What is the grade point required for entry?
2. Does the institution require the ACT or the SAT? What score is needed?
3. How is admission determined?

General Information

1. How large is the campus?
2. What is the faculty-student ratio?
3. What is the typical class size?
4. Do professors teach the classes, or do teaching assistants?

Cost and Financial Aid

1. What is the basic cost (tuition, fees, room and board)?
2. What amount should be estimated for books and supplies?
3. Does the college use eBooks?
4. How do I apply for financial aid? What forms do I need?

Student Life

1. Do all freshmen live in a residence hall?
2. What are the halls like? How many students share a room? Are dorms co-ed?
3. How does the college handle roommate issues?
4. Are medical facilities available on campus?
5. Are there laundry facilities on campus?
6. When can students move off campus?
7. Can students have a car on campus?
8. Is the campus urban, suburban, or rural?



College Preparation Survival Kit

Activities

1. What activities are available?
2. Are there sororities and fraternities?
3. Are there any intramural programs?
4. Is there a gym for student use? Is there a fee to use it?
5. Can students bring bicycles? Do bicycles have to be registered?

Academic Support

1. What academic supports are available to struggling students?
2. Are there tutoring services on campus?
3. What types of academic advisement are available?

College Major

1. When do students need to declare a major?
2. What percent of graduates are employed in their major right out of college?
3. What types of career placement does the institution offer?
4. Does the institution have the program(s) I am interested in?

After Graduation

1. How successful are the graduates in finding a job?
2. Does the college have internship or job placement programs?
3. Is there a Career Services Center for resume and job skills development?

Questions to Ask Students You Meet

1. How easy is it to meet with faculty?
2. Are you able to register for the classes you want?
3. What is there to do on the weekends?
4. Do most students leave or stay on campus during the weekends?



College Preparation Survival Kit

Campus Visit Record

Recording your thoughts, impressions, the pros and the cons of every campus visit directly after the visit is important. Making a detailed record after the visit will allow you to make comparisons between the schools you're most interested in at a later date. Use the following to make a record of every campus visit:

Complete the following section of this worksheet before you visit the college campus.

Name of College: _____

Location: _____

Date of Visit: _____

Time of Campus Tour: _____ Location: _____

Time of Interview: _____ Location: _____

Questions You Want to Ask: SEE HANDOUT INCLUDED IN CAMPUS VISIT FOLDER

Complete the following section of the worksheet while you visit the college campus.

Names and contact information of students, staff and faculty you spoke with:

Campus Facilities:

Comments on how the campus strikes you.

Student Life:

Comments on student life on campus - Is there a good chance I could fit in with the students?

Academic Factors:

Comments on academic factors - Does this seem like the right place for me to study and learn?

Overall Impressions:

What did you like best?

What did you like least?

Other factors you want to remember about this college:

Overall assessment of how this college fits you:

Not Very Well 1 2 3 4 5 Extremely Well



College Preparation Survival Kit

College Meal Plans

Do your homework on the college meal plans at your schools. Meal plans are expensive!

- **See what the schools offer.**
- **Think about your eating habits.**
- **Look for healthy options.**
- **Know what the dining options are on campus.**
- **Look into any restrictions the meal plans may have.**
- **Know your options in case you need to make any changes once school starts.**

College meal plans usually take one of several forms. You may get a certain number of “meals” per semester, meaning you can eat to your heart’s content a pre-set number of times. You may also have something similar to a debit account, where you are charged based on your purchases. Your school may also offer a combination plan (some debit, some meal credits).

Be honest with yourself and your parents when it comes to your eating habits. If you are always up late, don’t approach your meal plan thinking that you are suddenly going to wake up early every day and eat a healthy breakfast. Also realize that things are going to change when you are at school. You may be up late with friends when you want a pizza at 3:00 a.m. If you have an 8:00 a.m. lab class after eating a late night pizza, eating breakfast may be impossible. By knowing your eating habits, you can best make a decision on your meal plan.

Know what your dining options are. Some schools offer one main dining hall with no outside vendors. Some schools offer only outside vendors. Some schools, especially larger ones, have an arrangement with nearby restaurants where you can use your dining plan off campus.

Meal plans at college can be convenient. A student’s food costs are wrapped into each semester’s tuition bill, allowing them to focus on academics and college activities rather than finding money for each meal. However, many college students don’t always eat their daily meals, and thus are wasting money! Students should keep track of how often they use their meal plan and evaluate as to what decision should be made for the coming semesters.

Another issue to consider is whether a meal plan is mandatory. Many schools require that students living on campus, particularly those in their first year, purchase a meal plan. This is to ensure that students always have access to food, especially when adjusting to college life.

College students who care about their financial future must be aware of what they are spending and find ways to reduce costs, a particularly difficult task when there is no immediate feedback or consequences to the choices. Dining plans at colleges and universities can be costly if they are not used to one’s advantage, so students should increase their awareness!



College Preparation Survival Kit

Getting Involved on Campus

Involvement in campus life is a critical part of the college experience. Whether you live on campus or commute, there are plenty of ways to become involved. Being an active member of campus and community organizations can help you explore your own interests, create a network of friends and professional contacts, find meaningful volunteer opportunities, develop your spiritual life, and connect more with the community.

What types of organizations exist?

There are as many clubs on college campuses as there are motivated people with shared interests. The list below outlines some of the more common types of organizations, though there are certainly many other types.

- **Academic** - centered on a shared major or academic interest. These offer a forum for discussion, and can be a helpful addition to your resume.
- **Club sports** - develops common sports or recreation interests
- **Greek** - fraternities and sororities
- **Religious** - Provides a means for students of a particular denomination or religious affiliation to interact with others, and maintain or develop their faith
- **Service** - Provides volunteer opportunities for service-related projects
- **Special interest** - Focused on a specific interest or topic

How do I get involved?

- Visit your school's Office of Student Life, either in-person or online. Opportunities for student involvement are often listed there.
- Tag along to meetings with your friends or roommates. You may find a new passion!
- Ask your professors or other students in your major about relevant organizations.
- Keep an eye out around campus. Many organizations post flyers or have promotional tables to draw students in.
- If there is no organization for your particular interest at your school, create one! Check with the Office of Student Life for organization guidelines.

Should campus involvement be a factor in my college choice?

In short, yes! Though you should consider a wide array of factors in making your college choice, you should not ignore the quality of campus involvement and student life. Being involved on campus offers several benefits; you can gain self-confidence, pursue your interests, develop marketable skills, and create a network of friends and mentors. Make sure that your school is supportive of these activities, so that you get the most out of your college experience.

COLLEGE VISIT CHECKLIST

To help you find the right college, fill out one of these forms each time you visit a school.

COLLEGE NAME

CITY

STATE

SIZE

TUITION

ROOM & BOARD

FINANCIAL AID OPTIONS

ADMISSIONS CONTACT

NAME

EMAIL

PHONE

TO-DO CHECKLIST

Talk to professors

Talk to students

Visit the library

Visit student housing

Tour campus

Read bulletin boards

Sit in on a class

Check out recreational facilities

Eat at a cafeteria

Check out student activities

Talk to admissions office

Tour the city around campus

Read the college newspaper

Eat at an off-campus student hang-out

Check out computer labs

Picture yourself living here

RATE IT

On a scale of 1-5, five being the best, rate the following:

People

Social life

Classrooms

Dorms

Town

Campus

Food

ASK A STUDENT

THE BEST PART ABOUT MY VISIT

What is the best part about this college?

What is the worst part?

What is a typical day like?

What do the students do on the weekends?

THE WORST PART ABOUT MY VISIT

How are classes structured?

Why did you choose this college?

Junior Career and College Search

Session Goal: All juniors will begin to narrow down their post-secondary plans and gain further knowledge on a career choice.

1. Log onto MiCAP-

- a. Username is full school e-mail address (ex. Bussineauna@mps.k12.mi.us)
- b. Password is first initial capitalized, full last name lowercase and last 2 numbers of the year you were born. (ex: Nbussineau63)

Part 1: Career Search

"What do I like" Quiz: Optional

- a. On the top tool bar hover: Planning
- b. Click on get to know yourself
- c. Click on one or all: What do I like, What do I value, what are my skills ?...Start quiz
- d. Results
- e. Click on the category with your highest score
- f. Choose a career to research
- g. Complete the hand-out and turn it into us at the end of class.

Already took the Quiz?

- a. On the top tool bar hover: Planning
- b. Click on Explore Careers
- c. Find a career that interests you
- d. Complete the hand-out and turn it into us at the end of class.

Part 2: College Search

- a. On the top tool bar hover: College Search
- b. Click on: Name and Location
- c. Fill out the college search worksheet

11th Grade College Search Worksheet



Name: _____

Counselor: _____

College _____
Website: _____

Just the Facts

GPA: _____ ACT: _____

Size (Full-Time Undergraduates): _____

Majors and Programs: List three majors you are interested in pursuing at this College:

1. _____

2. _____

3. _____

Did this College have your major? Y or N

Sports and Campus Life: List three activities you would be interested in at this college.

1. _____

2. _____

3. _____

Financial Aid and Tuition: List the amount

In-State Tuition: _____ 1 year: _____

Books and Supplies: _____
Room and Board: _____

College _____
Website: _____

Just the Facts

GPA: _____ ACT: _____

Size (Full-Time Undergraduates): _____

Majors and Programs: List three majors you are interested in pursuing at this College:

1. _____

2. _____

3. _____

Did this College have your major? Y or N

Sports and Campus Life: List three activities you would be interested in at this college.

1. _____

2. _____

3. _____

Financial Aid and Tuition: List the amount

In-State Tuition: _____ 1 year: _____

Books and Supplies: _____
Room and Board: _____

College _____
Website: _____

Just the Facts

GPA: _____ ACT: _____

Size (Full-Time Undergraduates): _____

Majors and Programs: List three majors you are interested in pursuing at this College:

1. _____

2. _____

3. _____

Did this College have your major? Y or N

Sports and Campus Life: List three activities you would be interested in at this college.

1. _____

2. _____

3. _____

Financial Aid and Tuition: List the amount

In-State Tuition: _____ 1 year: _____

Books and Supplies: _____
Room and Board: _____

11th Grade Career Search Worksheet

Name:

Counselor:

Directions: Once you have taken the "What do I like" quiz it is time for you to start exploring some careers. On the top tool bar **click Planning**. Under Planning **click Explore Careers**. From the list of careers click on one that you are interested in and complete the information below.

1st Career Possibility _____

Overview:

Describe the duties of this job.

Specific Work Activities:

From the list, select five that interest you:

- | | |
|----|----|
| 1. | 4. |
| 2. | 5. |
| 3. | |

Related Occupations:

From the related occupation listed in this section, click on three different occupation and fill out the chart below:

Three Different Occupation	Job Description
1.	
2.	
3.	

Wages: Fill out the table below based on the wages listed for your occupational choice.

Location	Pay Period	25%	Median	75%
United States	Hourly			
	Yearly			

Career Match

Career Pathway: _____

Educational Level: _____

Will you consider this career for your future? Yes _____ No _____

Why or Why Not?



College Preparation Survival Kit

Credentials

Credentials are an important part of the college application process. You'll find yourself attaching the same information to every application, so keeping multiple copies of the following items will save time in the long run.

Resume: Some college applications require students to cite work experience. Even if the student has limited work experience, a simple resume can be a time saving tool. Consider an addendum for your resume – such as unique experiences related to your intended major, e.g. musical groups, traveling teams, debate events.

Letters of Reference: Letters of reference or recommendation are commonly required in the application process. Some schools will not ask for one, while some schools will ask for multiple letters. It is best to line up people who will be willing and able to write a great reference. Check the schools where you will be applying for their specific guidelines.

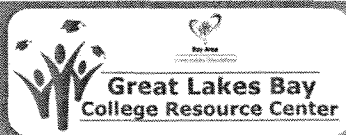
Essay: A solid entrance essay is a key component for the application process. While the essays may be tailored for each individual school to which you are applying, it is best to have one or two well written essays to be used as a foundation.

Portfolio: A student portfolio is beneficial for the college application process. This collection of student works should include a variety of artifacts such as a resume, a sample job application, state test scores, attendance records, awards, honors, and documentation of community service.

School Profile: Some high schools have prepared a school profile for college applicants. The profile contains information about the school such as the level of rigor in the curriculum, average test scores and GPAs, class size, etc. Admissions offices find this information helpful in evaluating the student's application.

High School Transcripts: Across the board, college applications require a copy of high school transcripts. Most colleges require official copies that must come from the high school itself. Look for guidelines on how to proceed for each application. Is a special form needed? Or do you just need to ask the counselor to send the document?

College Transcripts: It is not unusual for students to earn college credit while still in high school. If a student has college credit, it is important those credits are listed in the application. Much like the case with high school transcripts, an official transcript sent from the college or university is required.



College Preparation Survival Kit

Sample Cover Letter

John Williams

363 Second Street, Hometown, MI 12333

Phone: (989) 123-4567

Email: johnwilliams@vacapp.com

July 10, 2013

Mr. Stephan Scheck
Innovation
6553 Carlisle Drive, Suite 300
Midland, MI 48645

Dear Mr. Scheck,

I would like to apply for a summer internship position with Innovation. I learned of your company through the placement center at State College.

I am currently majoring in architecture at State College, and will receive my degree this spring. While I have a comprehensive architectural background, my emphasis is on rehabilitation and renovation.

I previously held an internship at Smithers & Associates, a Detroit-based architecture firm. While there, I used CAD technology to help design floor plans for a multi-level retail space. I also used the drafting techniques I learned on the Digital Terrain Modeler (DTM) to assist on the redesign of a movie theater in downtown Detroit. This could be of interest to you, as I recently read on your website that Innovation will be renovating three entertainment venues in the coming year.

I would like the opportunity to meet with you to discuss any internship openings you might have. Please let me know if you have any questions or would like to see some work samples. You can reach me by phone at (989) 123-4567 or by email at johnwilliams@vacapp.com.

Thank you for your consideration.

Sincerely,

John Williams



College Preparation Survival Kit

Sample High School Resume

Mary Smith

4214 Main Street, Hometown, MI 12333

Phone: (989) 123-5555

Email: msmith@vacapp.com

OBJECTIVE

To obtain knowledge of the day-to-day workings of a communications, public relations, or publishing firm through a part-time job or summer internship. *(Note: Objectives are most useful when you are seeking a specific type of experience. If you are not, you may omit this portion.)*

EDUCATION

Hometown High School

Graduation date: May 2013

G.P.A. 3.74 *(Note: If your GPA is substantially low, you may leave it off your resume.)*

EXPERIENCE

Yearbook Committee Member, Hometown High School

- **Aug. 2012 - present:** Editor-in-chief of yearbook staff. Leader of design and publication teams from initial layout through finished product.
- **Aug. 2010 - Aug. 2012:** Yearbook staff member. Experience in taking photographs, designing layout, and writing captions and sidebars.

Child Care Provider

- **June 2009 - Dec. 2012:** Provided child care for several families, often for extended periods of time. Received CPR and First Aid certifications.

RELEVANT HIGH SCHOOL STUDIES

Technical writing; advanced composition; debate; video production; computer classes providing knowledge of word processing, desktop publishing, and web software.

HONORS AND ACTIVITIES

- **U.S. Media Association Scholarship recipient**
Scholarship based on academic achievement, community service, and campus participation and leadership in high school communications projects and studies.
- **2012 Best High School Newspaper Design winner**
Central State Regional Communications Contest, sponsored by the Communications Department, State University.
- **Treasurer of National Honor Society, 2011 - present**
- **Volunteer, Big Brothers Big Sisters, 2012 - present**

Susie Smith

7400 Bay Road, University Center, Michigan 48710 | careers@svsu.edu | 989.964.4954

EDUCATION

Bachelor of Science in Health Science

Saginaw Valley State University

Minor: Psychology

GPA: 3.46/4.0

May 2013 (Expected)
University Center, Michigan

EMPLOYMENT

Ice Cream Server

Mooney's Ice Cream

August 2009 – May 2011

Saginaw, Michigan

- Determine customer orders by clarifying information to produce quality service
- Classify, organize, and catalog inventory of business in order to analyze and calculate re-ordering needs for store
- Develop relationships with vendors in order to execute and direct program events for families

Child Care Taker

Green's Childcare Center

January 2008 – August 2009

Saginaw, Michigan

- Develop and organize events and programs to entertain kids to increase teamwork
- Resolve problems among siblings and encourage collaboration
- Establish boundaries and achieve a cohesive environment

PROFESSIONAL DEVELOPMENT

Club Red Ambassador

Saginaw Valley State University

January 2011 – Present

University Center, Michigan

- Lead prospective students and parents on campus tours to develop an understanding of SVSU and its programs
- Represent SVSU in the highest regard to demonstrate a cohesive and diverse environment for prospective students

VOLUNTEER WORK

Green Cardinal Initiative, Saginaw Valley State University

August 2012 – Present

Alternative Breaks, Saginaw Valley State University

October 2011 – Present

Big Brothers Big Sisters, Saginaw, MI

August 2011 - Present

INVOLVEMENTS & HONORS

Health Professionals Association

January 2012 – Present

Pre-Physical Therapy Club

January 2012 – Present

Health Science Association

August 2011 – Present

SVSU Award for Excellence Scholarship

August 2011 – Present



College Preparation Survival Kit

10 Tips to an Excellent Resume

Limit your brilliance to one page: Remember that your resume is a marketing tool and not a laundry list of everything you've ever done. By keeping your resume short, you're demonstrating that you can edit yourself and sell your skills clearly and concisely.

Professionalize your contact info: Resumes with emails like ILovePuppies@internet.com may not seem professional to the company to which you are applying. Make sure your email address and the voicemail messages on any phone numbers you list are professional.

Include unpaid experience: Just because you didn't get compensated for certain work doesn't mean it shouldn't count as experience for your resume. Include internships and volunteer work if you achieved significant results or learned important skills in those positions.

Quantify your results: Employers don't just want to know what you did; they also want to know what results you accomplished. How many people did you oversee as a store manager? How much money did you save the junior class as treasurer?

Prioritize your points: When you list bullet points under each position or activity on your resume, be sure to place the most important task, accomplishment, or responsibility first. Most readers will pay close attention to what you've chosen to feature as the first item on each list.

Customize your resume for different opportunities: Employers can tell when they are seeing a generic resume that is being blasted out. You need to customize your resume by featuring the experience, keywords, and activities that best suit the requirements of that position.

Include only interesting interests: Only mention an interest on your resume if it is particularly unique or memorable. For example, you could include, "Founding president of first-ever Tae Kwon Do Club at my university" or "Three-time finisher of Chicago Marathon." Generic interests such as "travel and reading" are nice, but they don't add much.

Delete the reference references: Don't waste precious space on your resume with "References available upon request." Potential employers will request a list of references if they want one.

Never lie, exaggerate, or twist the truth: There are so many reasons not to lie on a resume. If your lie or truth stretching is discovered, you'll lose a job opportunity with that company forever. Second, if you exaggerate your skills, your lie will become obvious the day you start your new job. You should certainly cast yourself in a positive light, but never take it too far.

Proofread, and then proofread again: Finally, there is absolutely no excuse for a single typo or grammar mistake on a resume. Once you've proofread your resume and feel confident it's perfect, have at least two other people review it for mistakes and formatting glitches.

LETTER OF RECOMMENDATION - - STUDENT WORKSHEET

Fill out this worksheet completely and provide it to the person from whom you have requested the letter. It will help them greatly in writing a positive letter.

Your Full Name: _____

Your Full Address: _____

Telephone #: _____

Complete name & address of individual to whom this letter should be addressed:

_____	_____
_____	_____
_____	_____
_____	_____

OR CHECK HERE FOR GENERIC FORM : To Whom It May Concern _____

Date this letter of recommendation is needed: _____

1. Please list your current class schedule by hour (and semester if it's different)

1st:	_____
2nd:	_____
3rd:	_____
4th:	_____
5th:	_____ seminar _____

2. Current GPA: _____ Class Rank: _____

3. What has been your major area of academic emphasis throughout high school?
(College Prep: What Career Pathway & career if you know) OR (Vocational /
Technical: What Career Pathway & career if you know) Please explain what
experiences have helped you make these career decisions:

4. What are your personal goals and aspirations: _____

5. What 3 words best describe you: (1) _____

(2) _____ (3) _____

6. Any special talents or skills that you possess: _____

7. What are your post high school (career/college) plans: _____

8. School-related activities & leadership roles: _____

9. School-related honors: _____

10. Extra-curricular activities & leadership roles: _____

11. Extra-curricular honors: _____

12. Community service activities in which you have been involved:

13. Church and/or family activities/involvement that is important to you: _____

14. Tell me anything else that I should know about you when I write this letter: _____



College Preparation Survival Kit

Foundation Scholarships: Bay, Midland, and Saginaw

Students in the Great Lakes Bay Region can apply for scholarships from a number of community foundations. Those in Bay and Arenac Counties can apply to the Bay Area Community Foundation, while those in Midland and Gladwin Counties can apply to the Midland Area Community Foundation. The Saginaw Community Foundation's scholarships are generally intended for students in Saginaw County.

When should I apply?

Each foundation sets its own scholarship opening and deadline dates. However, the applications are all open in approximately the same timeframe, from November to March. For instance, applicants for Bay Area Community Foundation scholarships may begin submitting applications on December 1st of each year, with the deadline falling on the first Monday of March each year. Check your local foundation's website for specific dates.

Where can I find instructions on how to apply?

Applicants may go to each foundation's website to receive instructions on how to apply as well as view the application itself. The websites are listed below:

- Bay Area Community Foundation: www.bayfoundation.org
- Midland Area Community Foundation: www.midlandfoundation.org
- Saginaw Community Foundation: www.saginawfoundation.org

Which scholarships should I apply for?

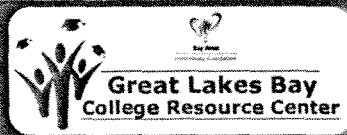
Each foundation's website has a detailed list of scholarships available, including the criteria for each scholarship. Find and apply for the scholarships that best match your qualifications.

Bay Commitment Scholarships are also available!

First generation students from Bay County planning to attend Delta College or Saginaw Valley State University may apply for this scholarship. Visit www.bayfoundation.org to learn more!

For more information, contact:

- Bay Area Community Foundation: Renee Courier
 - Email: reneec@bayfoundation.org
 - Phone: (989) 893-6026
- Midland Area Community Foundation: Heather Crowl
 - Email: hcrowl@midlandfoundation.org
 - Phone: (989) 839-9661
- Saginaw Community Foundation: LeeAnn Martuch
 - Email: leeann@saginawfoundation.org
 - Phone: (989) 755-0545



College Preparation Survival Kit

Developing Your Scholarship Game Plan

By Benjamin Kaplan, Fastweb

To mount an effective and efficient scholarship campaign the first thing you need is a winning game plan, a plan of attack that maximizes your chances of accumulating scholarship money, while minimizing your necessary investment of time and energy. What are some of the key components of this game plan? To begin, implement the following strategies.

Plan to Apply for as Many Scholarships as Possible

Some students make the mistake of thinking they maximize their chances of winning by pouring all of their energy into one or two scholarships. Such a strategy, however, is exactly what you don't want to do. Applying for scholarships is partially a numbers game. A variety of factors outside of your control can affect the outcome of any given award. Only by applying for large numbers of scholarships can you minimize such factors, and maximize your chances of winning. In my own scholarship quest, I ended up applying for about three dozen awards.

Develop a Suite of Generic Reusable Materials

When applying for large numbers of scholarships, creating a suite of generic reusable materials saves a great deal of time and energy. By having this suite to draw from, you will be able to focus less on just completing application requirements, and more time on customizing and fine-tuning the material you've already prepared.

To create this suite of generic materials, first seek to develop standard essay responses to perennial scholarship application themes: such old favorites as college plans, career goals, and future contributions to society.

Leverage Schoolwork and Class Time

If you have to do the schoolwork anyway, why not make it count toward your scholarship quest? For example, if you're asked to write an essay on a book of your choosing, you may want to select *The Fountainhead* by Ayn Rand. This way, you'll have a submission ready to go for the annual essay contest on this famous novel. If you're assigned a self-reflective essay, pick a personal topic that fits in well with scholarship applications you're pursuing. Moreover, teachers can provide early feedback for these potential scholarship submissions.

Learn From Past Scholarship Winners

In playing the scholarship game, it's extremely useful to have a roadmap of what it takes to win. To obtain this roadmap, make a point of reviewing past winning applications, essays, and other materials. Many times, you can request sample winning entries from the organization administering the scholarship program. The best way to master the scholarship game is to learn from those who have played it well.



Strategies for a Successful Scholarship Essay

By Matt Konrad, Scholarship America

It's not easy to separate your scholarship application from the crowd. After all, even if you fit the criteria to a "T," you're still likely to be one of a number of applicants with similar grades, goals, activities, and aspirations. That's where a great application essay comes in. The essay is your best chance to make the case for why you should receive the scholarship. By following these four tips, just about anyone can create a standout essay.

Know Your Audience

It's important to realize that every scholarship provider is looking for a specific student who meets unique criteria. When you get your application, look closely at the questions, the organization giving the scholarship, and any past recipients you can find.

Are they emphasizing classroom performance? Looking for someone who's dealt with adversity at home? Interested in character or community service more than grades? Whatever the answer, your research will put you a step ahead of applicants who use "one-size-fits-all" essays.

Plan Far in Advance

You can also avoid the "one-size-fits-all" essay by getting an early start on each application. Begin your research and planning a week or so before you think you should, and you'll have enough time to turn out something great.

This will also give you time to craft an outline. Think of two or three main points you want to make in response to the essay question, add some supporting information under each of them, and consider a sentence or two of introduction and conclusion. Before you know it, you'll have built the structure and thesis of your essay, and you won't have to rush to write it.

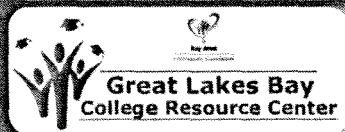
Make it Personal and Passionate

Don't forget that the main purpose of your essay is to convince the scholarship provider that you're the student they're looking for. Answer the questions set out in your outline, but make sure every point you make is illustrated with a specific detail that demonstrates your passion.

Don't just mention that you work with disadvantaged kids; tell them how your love of soccer got you into coaching those kids. Don't just tell them about your acting awards; show how the stage helped you conquer your shyness. Putting your unique interests and perspectives on the page will go a long way toward creating a memorable essay.

Find an Editor

Last but not least, run your essay by a good editor, whether it's a parent, teacher, or grammar-nerd friend. Even a well-researched and passionately written essay can be derailed by spelling mistakes or awkward sentences. A few minutes of proofreading by a trusted editor can make a huge difference.



College Preparation Survival Kit

Additional Scholarships

To inform students of as many scholarship opportunities as possible, the Great Lakes Bay College Resource Center has compiled a list of additional scholarships offered outside of the Bay Area Community Foundation. These scholarships come from a wide array of sources, from local clubs and organizations to national companies, and have been chosen based on their relevance to students in the Great Lakes Bay Region.

Because this list of scholarships grows so quickly and is constantly updated, the College Resource Center posts the most recent version of the list online instead of printing it; this prevents the circulation of outdated or inaccurate information.

To view this list of scholarship opportunities, please visit www.baycommitment.org. Under the "College Access" tab, click the "College Prep Survival Kit" button. The list, titled "Additional Scholarships," appears in the scholarship portion of the online kit.

Other Scholarship Information Websites

www.fastweb.com

www.michigancap.org

www.finaid.org

www.fastaid.com

www.studentaid.ed.gov

www.scholarships.com

www.princetonreview.com

www.collegefund.org

www.gmsp.org

www.collegeboard.com

www.scholarshipexperts.com

www.michigancenterfornursing.org

www.kaarme.com

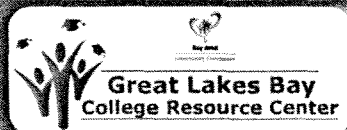
www.college-scholarships.com

www.careerinfonet.org

www.scholarships.collegetoolkit.com

www.findtuition.com

www.schoolsoup.com



College Preparation Survival Kit

Additional Scholarships – Current College Students and Adults

Introduction

This list provides information on additional scholarships offered outside of the Bay Area Community Foundation. The scholarships have been divided into the following categories for your convenience: **General Scholarships, Scholarships Based on Degree Pursued/Major, Scholarships Based on Institution of Attendance, Scholarships Based on Area of Interest, Scholarships for Non-Traditional Students, and Scholarships Based on Membership.** We will update the list as we learn of more scholarships, so be sure to check our website for the latest version.

General Scholarships

While the following scholarships have their own requirements, they do not specify that recipients must qualify for any of the other large requirement groups (e.g. recipients must pursue a certain degree, attend a certain institution, etc.)

Bay City Morning Rotary Club Scholarship

The Bay City Morning Rotary Club is a business oriented service club. Grade point average, ACT/SAT score, extracurricular activities, honors and awards, community involvement beyond those required for graduation, and work activities will be weighted by the Scholarship Committee in selecting the students to receive one of the scholarships. The selected awardees will be notified by our Scholarship Committee and will be required to attend a Thursday morning, Bay City Morning Rotary Club meeting in early May to receive the award.

For more information and to apply, visit:

<http://www.baycitymorningrotary.com/index.html>

Benjamin A. Gilman International Scholarship

The Gilman Scholarship Program offers awards for undergraduate study abroad and was established by the International Academic Opportunity Act of 2000. This scholarship provides awards for U.S. undergraduate students who are receiving Federal Pell Grant funding at a two-year or four-year college or university to participate in study abroad programs worldwide.

QUALIFICATIONS:

- Must be receiving a Federal Pell Grant
- Must be accepted into a study-abroad program eligible for credit by the student's accredited institution of higher education in the U.S.
- Must be studying abroad for at least four weeks in one country. Programs going to more than one country are eligible if the student will be studying in one country for at least four consecutive weeks.
- Must be studying abroad in any country except Cuba or a country on the U.S. Department of State's current Travel Warning list.

For more information and to apply, visit: <http://www.iie.org/en/Programs/Gilman-Scholarship-Program>

Bernie Smillie Memorial Scholarship

The Bernie Smillie Memorial Scholarship was established in 2010, in memory of Freeland resident and business owner Bernie Smillie. Bernie passed in 2000, due to complications from a lung transplant he had received in 1994. In 2005, family and friends of Bernie established the Bernie Smillie Memorial Golf Outing. Proceeds of this outing have helped to promote organ donor support and awareness and establish this scholarship fund.

Bernie was born January 9, 1938 in Saginaw, Michigan. He graduated from St. Andrews High School in 1956. In 1959 he married Sharon A. Call. The two moved to the Freeland area and raised five children. After working as a plumbing foreman for a local Saginaw business for 20 years, Bernie opened Smillie Plumbing and Heating, which continues to operate today.

The recipients of these scholarships should consider some of the beliefs of Bernie Smillie. He believed in hard work, whether it's using your brain or your hands. Have fun at home and at work. Have a sense of humor. Listen to others and show respect. Give others the benefit of the doubt. But mostly, don't be so serious.

For more information and to apply, visit:
http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Junior League of Saginaw Valley Scholarship

The Junior League of Saginaw Valley is an organization of women committed to promoting volunteerism, developing the potential of women and improving the community through the effective action and leadership of trained volunteers. Its purpose is exclusively educational and charitable. The Junior League of Saginaw Valley is an organization that welcomes for membership all women regardless of age, race, creed, religion or national origin, who demonstrate an interest in and commitment to volunteerism.

The League has had many fundraising events in its history, always with the purpose of returning monies to the community through varied and needed projects. The Junior League of Saginaw Valley Scholarship is one of those projects.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Female
- College student, not a high school senior
- Resident of Saginaw, Bay or Midland counties
- Pursuing an undergraduate degree or vocational training
- Part-/full-time enrollment

For more information and to apply, visit:
http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Maier & Associates Scholarship

Maier & Associates Financial Group, Inc. believes in the value of higher education. The Maier & Associates Charitable Foundation has established a one-year, non-renewable scholarship program to maximize the potential of its citizenry in the tri-county area.

These scholarships were established to recognize and give high school graduates in Bay, Midland and Saginaw counties the opportunity to further their education. Scholarship candidates may be from public or private high schools. All candidates must demonstrate acceptance to a college, university or vocational school.

Maier & Associates Charitable Foundation established these scholarships to promote further academic involvement for students who have been active in their high schools and in their communities. These scholarships are designed to assist students in identifying and further developing their educational and career goals. The Foundation's intention is to fund a scholarship program that will recognize the so-called "middle student" with a grade point average of 2.0 or higher. Preference will be given to students who are actively involved in high school and the community and whose GPA's fall in the 2.0 to 3.5 range. Scholarships will be awarded annually to recipients at a rate of \$1,500 per student. The check will be made out to the chosen school.

QUALIFICATIONS:

- Submission of a completed and signed application
- Minimum 2.00 GPA, preference will be given to students who are actively involved in their school/community and whose GPA is 2.00 to 3.5
- Graduate of a Bay, Midland or Saginaw County high school
- Accepted at a college, university or vocational school
- Full-time enrollment (12+ credit hours)
- Submission of an essay describing why you should be selected for this scholarship (limit to 1 page)
- Submission of High School Transcripts

For more information and to apply, visit:

http://maierandassociates.com/charitableSite/documents/ScholarshipApplication2012_000.pdf

UAW Casting Your Future Scholarship

The International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW) is one of the largest and most diverse unions in North America and is committed to improving the lives of working men and women around the globe. Here in Saginaw, Local 668 proudly represents the hourly employees at the General Motors Saginaw Metal Casting Operations plant.

The Casting Your Future UAW Local 668 Scholarship was established in 2004 because we realize the importance of continued education being a tool for empowering an individual to make improvements in their economic status.

QUALIFICATIONS:

- Minimum 2.0 GPA for high school student, minimum 2.5 GPA for college student

- High school senior or college student
- Resident of Michigan
- Pursuing an undergraduate degree or vocational studies
- Attending an accredited college, trade or vocational school
- Part-/full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships Based on Degree Pursued/Major

The following scholarships each specify that recipients must be pursuing a specific degree or major.

American Chemical Society Scholarship – Midland Section

In keeping with the mission of the American Chemical Society, to encourage in the broadest and most liberal manner the advancement of the chemical enterprise and its practitioners, the Midland Section has endowed The Midland Section American Chemical Society Endowed Scholarship to provide financial support to college students seeking academic degrees in the chemical sciences at colleges and universities in the Section's area. The requirements for receiving a scholarship will be based on academic achievement and potential for contributions to the chemical sciences.

QUALIFICATIONS:

- Majoring in a chemical science
- Entering the sophomore, junior, or senior year of study
- Attending colleges or universities in Midland, Bay, Saginaw, Gratiot, and Isabella Counties

For more information and to apply, visit:

<http://www.midlandfoundation.org/scholarships/>

The Bernard F. and Melissa Anne Bailey Family Fund Healthcare Scholarships

The Bernard F. and Melissa Anne Bailey Family Fund is a student scholarship program administered by MidMichigan Health, funded through a gift from Bernard Bailey. Scholarships are given to students in health care fields on the basis of merit and established criteria as determined by an overseer committee.

QUALIFICATIONS:

- A resident or have immediate family living in any of the following mid-Michigan counties: Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Montcalm, Ogemaw, Roscommon and Saginaw.
- Accepted in an accredited health care curriculum/program in one of the following fields of study. (Students in the pre-program stage or not yet accepted into their program of study are not eligible.)
 - Nursing, Medicine, Occupational Therapy, Physical Therapy, Speech Therapy, Social Work, Medical Technology, Medical Assistant, Pharmacy, Physician Assistant, Radiology, Respiratory Therapy, Sonography, Nuclear Medicine Technology, or other
- Pursuing undergraduate, graduate or professional schooling

For more information and to apply, visit:

<http://www.midmichigan.org/careers/EducationOpportunities/ScholarshipsFinancialAid/bailey-scholarships/>

Buick Achievers Scholarship

The Buick Achievers Scholarship Program rewards students who have succeeded both inside and outside of the classroom and who may not be able to attend college without financial assistance. In addition to financial need and academic achievement, community service is a consideration of each student's application as they seek to find young people who are committed to making a difference in our world. The program provides 100 students with up to \$25,000 a year, renewable for four years, and an additional 1,000 students with a one-time award of \$2,000.

QUALIFICATIONS:

Applicants to the Buick Achievers Scholarship Program must:

- Be high school seniors, high school graduates, or current postsecondary undergraduate students.
- Plan to enroll in full-time undergraduate study at a U.S. based accredited four-year college or university for the entire 2012-13 academic year. Proprietary and online schools are not eligible.
- Plan to major in a course of study that focuses on Engineering/Technology or select Design and Business related programs of study. See the [list of eligible majors](#).
- Demonstrate an interest in pursuing a career in the automotive or related industries using these areas of study.
- Be U.S. citizens and have permanent residence in the United States

Excluded from consideration are employees and relatives of employees of Scholarship Management Services, Scholarship America and their affiliates and subcontractors, and GM Foundation Directors, Officers, and staff and their relatives. Although GM employees are not eligible, relatives of General Motors employees are eligible

For more information and to apply, visit:

<https://buickachievers.scholarshipamerica.org/information.php>

Clifford H. Spicer Memorial Scholarship

Clifford Spicer, founder of Spicer Engineering, was a registered professional engineer and professional land surveyor. A member and past president of the Michigan Society of Professional Engineers, Michigan Society of Land Surveyors, Michigan Waterworks Association and Michigan Water Pollution Control Federation, he also served on the Board of Appeals on Zoning for the City of Saginaw for 21 years.

Mr. Spicer was from South Lyon, Michigan. He graduated from the University of Michigan and worked for the City of Saginaw and Francis Engineering Company before founding Spicer Engineering in 1944. Today, the company is known as Spicer Group and employs over 140 people in Saginaw, St. Johns, and Caro. Mr. Spicer and his wife, Mildred Field Spicer, were married for 65 years and had four children, Russell H. and William E. Spicer, Edna J. Blaisdell and Beverly M. Shaw.

At Spicer Engineering's 50th Anniversary celebration in 1994, Mr. Spicer was honored by community leaders, including Governor John Engler, and employees of Spicer Engineering. He was known as a true gentleman. Former Saginaw Township Manager Frank Jones remarked, "Clifford Spicer instilled in all employees his own extremely high professional work ethics. A finer gentlemen and engineer I have yet to meet." Mr. Spicer died in 1997 at the age of 94.

QUALIFICATIONS:

- High school senior or college student
- Michigan resident
- Minimum GPA requirements for high school senior, 3.0; 2.5 for college freshman; 2.75 for college sophomore; 3.0 for college junior
- Pursuing an undergraduate degree in land surveying or civil engineering major
- Attending an ABET-accredited program. If there are no applicants attending an ABET-accredited program, then a student who is enrolled in a transfer program to an ABET-accredited program may be considered.
- Full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Cyber Security Scholarship

The Cyber Security scholarship is awarded annually to one high school senior or undergraduate college student who is currently or has attended high school in a rural community. In order to be considered for this scholarship, the applicant must demonstrate an interest in cyber security. The student must also be planning to attend college to pursue a degree in a computer technology related field, or already doing so as part of an undergraduate degree program. This scholarship is awarded based upon answers to a series of essay questions that are designed to gauge the student's passion for his or her intended career in cyber security as well as the student's sense of citizenship and pride in their rural community.

For more information and to apply, visit: <http://ruraltechfund.org/scholarships>

Kenley Farrell Memorial Scholarship

To honor the memory of Mr. Kenley Farrel and to assist a student financially towards a higher education in Natural Science or a related field.

QUALIFICATIONS:

- Must be a US citizen and a Michigan resident
- Must be a college-bound high school senior or a college undergraduate
- Must have a GPA of 2.5 or better
- Must be attending or planning to attend a Michigan college/university
- Must not have received a previous MMCA scholarship

For more information and to apply, visit: <http://www.mimosq.org/scholarship.htm>

Kenneth E. and Eleanor M. Coulter Endowed Scholarship

One or more renewable scholarships are available for students who have graduated from high schools in Midland, Bay, Arenac, Iosco, or Isabella Counties. Must be enrolled in the MSU College of Agriculture and Natural Resources and the Department of Agriculture Economics. Recipient must intend to pursue a career in Agricultural Economics.

For more information and to apply, visit: <http://www.canr.msu.edu/canr/scholarships>

Michigan CardioVascular Institute Foundation Scholarship

At MCVI, we believe our ultimate role in the community is to improve the quality of life for individuals with cardiac-related health problems. Our nationally recognized team of cardiologists and surgeons form one of the largest providers of cardiovascular services in the Midwest. Our breadth of experience allows us to provide our patients with state-of-the-art care in a compassionate environment.

Through the Michigan CardioVascular Institute Foundation, we have dedicated ourselves to promoting educational and community initiatives that empower people of all ages to live and lead healthier lives. We strive to create a community that is healthy and vibrant by championing causes related to the education, prevention and treatment of cardiovascular-related diseases. In addition, we support collaborative efforts that seek to strengthen the economic, social and environmental well-being of the communities we serve.

QUALIFICATIONS:

- Minimum 3.0 GPA
- High school senior or college student
- Pursuing an undergraduate degree or vocational training in any health-related field
- Resident of Alcona, Alpena, Arenac, Bay, Clare, Gladwin, Gratiot, Huron, Iosco, Isabella, Montmorency, Midland, Ogemaw, Oscoda, Roscommon, Saginaw, Sanilac and Tuscola counties
- Part-/full time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Michigan Council of Women in Technology Foundation's University Scholarship & Research Grant

The MCWT Foundation offers one high school senior, two undergraduates (including one specifically for MCWT students members), and one graduate scholarship for women who are currently or will be enrolled in college-level courses for the 2013/2014 academic year at either a University or a Community College. Applicants must be studying for a career in Information Technology. The MCWT Foundation also offers three laptop awards to young women entering the I.T. field.

QUALIFICATIONS:

- Must be a female high-school student (entering college), undergraduate or graduate level student
- A resident of the State of Michigan

- A United States Citizen
- A student with a 3.0 GPA or better
- Enrolled (or will be enrolled) in a technology program

For more information and to apply, visit: http://www.mcwt.org/Scholarships_196.html

NALS of Michigan Scholarship Fund

NALS of Michigan Scholarship Fund shall present a \$1,000 non-renewable tuition/books-only scholarship available to those enrolled in a school of advanced education in the legal field. The scholarship will be awarded on the basis of scholastic or legal career achievements, future career goals, demonstration of financial need, and leadership ability. The scholarship award may be granted to any qualified applicant in the legal field.

QUALIFICATIONS:

- Be a high school senior or enrolled in a school of advanced education (including the current school year) or a NALS of Michigan member.
- Be a resident of Michigan and be enrolling in a Michigan school of advanced education in the legal field.
- Have at least a B average, or if percentile system is used, not below 90 percent.
- Be in need of financial assistance.
- Be able to enroll in the fall term. Candidates nominated in prior years who meet current qualifications are eligible for renomination.

For more information and to apply, visit: <http://www.nalsoftmichigan.org/Scholarship.html>

Saginaw Black Nurses Association – Nell Kelly Scholarship

The Saginaw Black Nurses Association (SBNA) is local chapter of the National Black Nurses Association, Inc., and was established in 1971. From the onset SBNA has been dedicated to improving health outcomes for those who are underserved or who face barriers in access to health care.

The mission of SBNA is to provide a forum for collective activities by a group of nurses to "investigate, define and determine the health care needs of our community and to implement change to make available to the community health care that is accessible and acceptable." SBNA provides health education for, and with, the community to support health promotion and disease prevention, and to empower individuals and families for self care, and they are committed to collaborative efforts with private and public agencies and organizations which share common concerns for improving the health status of all people.

This scholarship will be awarded to a student accepted into the school of nursing. This student must become an active member of the SBNA. If the student is a non-licensed student, the fee will be waived.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Pursuing an associate or undergraduate degree in nursing

- Michigan resident
- Part-/Full-time enrollment
- Accepted in a School of Nursing

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Syngenta Sugarbeet Scholarship

Syngenta and its legacy companies have a long history in the sugarbeet industry. To further demonstrate our commitment, we are continuing our Syngenta Sugarbeet Scholarship for the third consecutive year. Four \$1,500 scholarships will be awarded to students in sugarbeet-growing regions of the country to use toward their college education.

QUALIFICATIONS:

- Current high school seniors OR college freshmen, sophomores or juniors.
- Students majoring (or intending to major) in an agriculture-related field.
- Students who attend school or reside in one of the following sugarbeet growing regions:
 - Region 1: ID, WA, OR
 - Region 2: ND, MN
 - Region 3: WY, CO, NE, MT
 - Region 4: MI
- Students who are involved in 4-H, FFA and/or the sugarbeet industry.

For more information and to apply, visit:

http://www.farmassist.com/promo/sugarbeets/index.aspx?nav=scholarship_information.html

Wayne V. Black Memorial Scholarship

In 2006, the Board of Directors of the Energy Telecommunications & Electrical Association (ENTELEC; www.entelec.org) established the Wayne V. Black Scholarship Award. It was with great sadness that in the fall of 2011, ENTELEC mourned the loss of Mr. Black. The scholarship has been renamed the "Wayne V. Black Memorial Scholarship Award".

QUALIFICATIONS:

- To be eligible for consideration, the Applicant must be a currently enrolled full time undergraduate student in good academic standing at an accredited college or university in the United States or Canada.
- The Applicant must be working towards a Bachelor's degree in one of the following curricula:
 - Engineering/ Engineering Technology
 - Computer Science/MIS
 - Pre-law
 - Political Science
 - Telecommunications/Information Technology
- The Applicant must be a U.S. citizen or Permanent Resident or Canadian citizen.
- Family members of active members of the ENTELEC Board of Directors are not eligible to apply.

For more information and to apply, visit:

[http://www.entelec.org/documents/Wayne Black Scholarship 12-13.pdf](http://www.entelec.org/documents/Wayne%20Black%20Scholarship%2012-13.pdf)

Scholarships Based on Institution of Attendance

The following scholarships specify that recipients must be attending a certain post-secondary institution.

Below are links to the scholarship sites of common universities and colleges of attendance for students in the Great Lakes Bay Region.

- For more information on scholarships at Central Michigan University:
http://go.cmich.edu/financial_information/undergraduate/scholarships.shtml
- For more information on scholarships at Davenport University:
<http://www.davenport.edu/financial-aid/types-financial-aid>
- For more information on scholarships at Delta College: <http://www.delta.edu/financial-aid-office/scholarshipopportunities.aspx>
- For more information on scholarships at Ferris State University:
<http://www.ferris.edu/admissions/financialaid/scholarship/scholarship.html>
- For more information on scholarships at Grand Valley State University:
<http://www.gvsu.edu/scholarships/>
- For more information on scholarships at Michigan State University:
<http://www.admissions.msu.edu/finances/scholarships.asp>
- For more information on scholarships at Michigan Technological University:
<http://www.mtu.edu/finaid/types/scholarships/>
- For more information on scholarships at Northern Michigan University:
<http://webb.nmu.edu/FinancialAid/SiteSections/SourcesOfAid/NMUScholarshipsAndGrants.shtml>
- For more information on scholarships at Northwood University:
<http://www.northwood.edu/mi/financialaid/fundingyoureducation/>
- For more information on scholarships at Oakland University:
<http://www.oakland.edu/scholarships>
- For more information on scholarships at Saginaw Valley State University:
<http://www.svsu.edu/financialaid/home.html>
- For more information on scholarships at University of Michigan:
<http://www.finaid.umich.edu/Home/TypesofAid/ScholarshipsGrants.aspx>
- For more information on scholarships at Western Michigan University:
<http://www.wmich.edu/finaid/undergrad/scholarships/>

Gary R. Bierlein Memorial Scholarship

The Gary R. Bierlein Memorial Scholarship was established in 1989 in memory of Saginaw businessman Gary R. Bierlein, who was tragically killed in an airplane crash. \$1,500 scholarships are awarded to students attending Saginaw Valley State University who are involved in extracurricular activities both in their schools and in their communities.

Patricia Bierlein established the scholarship in memory of her husband. "Outside involvement is something Gary always found important. He felt a sense of dedication to the community and was grateful for what the community gave him." A lifelong resident of Saginaw, Gary also attended Saginaw Valley State University.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Attending Saginaw Valley State University
- Pursuing an undergraduate degree
- High school seniors must be a resident of Bay, Midland or Saginaw counties
- Residency is waived for current college students
- Shown leadership skills
- Involvement in community and school organizations

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships Based on Area of Interest

The following scholarships specify that students must demonstrate an interest or commitment to a field or ideal, though they do not necessarily have to pursue a major or degree in that area.

Perceptions Saginaw Valley Scholarship

The Perceptions organization was formed in 2002 to provide educational programs, networking opportunities, and services for the well-being of gay, lesbian, bisexual, and transgender individuals and their families, allies, and their community at large.

The scholarship will be awarded to a Michigan resident who has demonstrated a passion for promoting mutual respect and acceptance across borders of race, religion, sexual orientation, gender identity and gender expression.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Resident of Michigan
- High school senior, college student or non-traditional student
- Pursuing a graduate or undergraduate degree or vocational training
- Demonstrated a commitment to promoting respect and acceptance of diversity across all borders including race, religion, sexual orientation, gender identity and gender expression.
- Full-/part time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships for Non-Traditional Students

The following scholarships are designated for non-traditional students, or students who have a substantial length of time between their high school graduation and college attendance.

Joseph & Marjorie Carson Britton Scholarship

QUALIFICATIONS:

- Must be attending SVSU
- New Undergraduate
- Full Time
- Financial Need
- Academic success potential
- PREFERENCE Midland County resident
- Returning to school after absence of several years
- Has worked but needs or wants to improve his/her opportunity for a better job and remuneration.

For more information and to apply, visit: <http://www.svsu.edu/financialaid/types-of-financial-aid/scholarships/non-traditional.html>.

Morrison M. And Julie A. Stevens Scholarship

QUALIFICATIONS:

- Must be attending SVSU
- Non-traditional student
- Resident of Bay, Saginaw or Midland County
- New or Returning Undergraduate
- Preference to College of Business and Management, College of Education, or Science, Engineering and Technology majors
- Need based scholarship
- Enrollment requirement: Full-time or Part-time student

For more information and to apply, visit: <http://www.svsu.edu/financialaid/types-of-financial-aid/scholarships/non-traditional.html>.

American Legion Auxiliary/Department of Michigan Scholarship for Non-Traditional Student

This scholarship was given by Allen Park Auxiliary Unit 409 as a memorial to Aletha (Lee) Harvey, deceased Unit Education Chairman from 1977 through 1998, and other deceased members of Unit 409.

QUALIFICATIONS:

- Applicant must be a descendant of a veteran.
- Applicant must be one of the following.
 - a) A non-traditional student returning to the classroom after some period of time in which his/her formal education was interrupted.
 - b) A student over the age of twenty-two attending college for the first time pursuing a degree, or
 - c) A student over the age of twenty-two attending a vocational or trade school.
- Scholarship must be used within six months of the winner being notified.
- The money is to be applied toward expenses of tuition and books necessary to pursue study at any school, college or any other education institution in the State of Michigan.

- No Unit shall enter more than one candidate in the Department competition.

For more information and to apply, visit: <http://michalaux.org/>

Scholarships Based on Membership/Group Identity

The following scholarships specify that recipients must either belong to a specific organization or group, or that they must have a family member who does.

American Legion Auxiliary/Department of Michigan Memorial Scholarship

QUALIFICATIONS:

Applicants must be:

- Daughters, granddaughters and great-granddaughters or step of the afore-mentioned, of any honorably discharged or deceased men/women veterans of:
 - a) World War I, April 6, 1917-November 11, 1918
 - b) World War II, December 7, 1941-December 31, 1946
 - c) Korean Conflict, June 25, 1950-January 31, 1955
 - d) Vietnam Hostilities, February 28, 1961-May 7, 1975;
 - e) Granada and Lebanon Hostilities, August 24, 1982-July 31, 1984
 - f) Panama Hostilities, December 20, 1989-January 31, 1990
 - g) Persian Gulf Conflict, August 2, 1990 to date to be set by Congress
- Applicant must be a resident of the State of Michigan at the time of application and for one year preceding the date of this award. Applicant must be in her senior year of high school, or freshman/sophomore year of college but not over 21 years of age.
- Complete information must be given as to the applicant's family financial status. A copy of parent or guardian's most recent Income Tax Return (1040 Pages 1 & 2) or a Federal FAFSA Form completed in 2012 must be included with the application.

For more information and to apply, visit: <http://michalaux.org/>

Donald C. and Helene Marienthal McCabe Scholarship

The Donald C. and Helene Marienthal McCabe Charitable Foundation Scholarship Fund has been established to assist undergraduate students to meet the scholarship criteria established below.

QUALIFICATIONS:

- The scholarship funds may be used for tuition only at Delta Community College or Saginaw Valley State University.
- There are no restrictions on the age of a student or reapplication for succeeding years or undergraduate studies.
- To be initially considered as a scholarship candidate:
 - The Jewish students from Bay, Saginaw or Midland Counties must have a recommendation from the Bay City Jewish Community Association, Bay City, Michigan.
- Preference will first be given to Bay County needy Jewish undergraduate students who are below the family poverty level as set by the federal government, and thereafter to such students in need of financial assistance to obtain an undergraduate degree, even though their family income exceeds the poverty level.

- Preference will then be given to Saginaw or Midland County Jewish students in need of financial assistance to obtain an undergraduate degree.
- Preference will then be given to needy Presbyterian undergraduate students in Bay County followed by students in Saginaw or Midland Counties, without regard to the poverty level criterion.
- Lastly, those needy Bay County students who are below the family poverty level as set by the federal government, irrespective of their religion.

For more information and to apply, call the scholarship's account manager at (216) 222-9815.

Family RA Scholarship Program

UCB is offering 30, one-time scholarships of up to \$5,000 to people diagnosed with RA or an immediate family member (parent, spouse, child, or sibling) of someone with RA who is seeking a post-high school degree. Individuals of all ages are welcome to apply. The scholarship can be used for an associate's, undergraduate, or graduate degree, or a trade school certificate.

QUALIFICATIONS:

- A legal resident of the United States
- Diagnosed with RA by a physician, or an immediate family member (parent, spouse, child, or sibling) of someone with RA
- Seeking an associate's, undergraduate, or graduate degree, or enrolled in a trade school educational program
- An individual who demonstrates academic ambition and embraces a way of life that overcomes the boundaries of living with RA
- Enrolled in or awaiting acceptance from a United States-based institution of higher education for the fall semester

For more information and to apply, visit: <http://www.reachbeyondra.com/ucb-scholarship/rheumatoid-arthritis-scholarship/>

Fred and Lena Meijer Scholarship

The Fred and Lena Meijer Scholarship is a private scholarship fund that was established at the Grand Rapids Community Foundation in 1975 originally for children of Meijer team members that awarded \$500 scholarships. In 2010, the scholarship program was expanded to include Meijer team members and increased to \$1,000 awards. The Meijer family funded the scholarship in 2011 with a significant endowment gift to the Community Foundation. In 2012, the Meijer family wanted to do more and enhanced the scholarships to \$2,500, while also providing two \$10,000 scholarships: one each in Fred and Lena Meijer's names.

The Fred and Lena Meijer Scholarship is awarded by the Grand Rapids Community Foundation based on financial need, academics, and community involvement. A written essay of aspirations and educational goals is also part of the application process.

The scholarships are available for use at any accredited college, university, vocational, technical or specialized educational institution nationwide. The number of scholarships awarded each year is determined as a percentage of the number of applicants as set by the federal government.

QUALIFICATIONS:

- Student is a team member or a child of a team member who has been employed for a least one year at the time of the application deadline
- Team members may be full- or part-time attending college full- or part time
- Children of team members must be full-time students
- Undergraduate level student with financial need

For more information and to apply, visit: <http://www.grfoundation.org/scholarships>

Jerrold E. Potts Scholarship

Jerrold E. Potts was born and raised in Saginaw, living here until his death in 1997. An electrician by trade, he served in the U.S. Army and Army Reserves. Jerry was a longtime member of the International Brotherhood of Electrical Workers, Local #557. He was also a member of the Saginaw Lodge #77, F&AM, where he twice served as Worshipful Master.

Jerry was a caring, compassionate person who supported many causes, often anonymously. When establishing the Jerrold E. Potts Scholarship, Jerry indicated that the primary scholarship beneficiaries should be the children and grandchildren of IBEW 557 members because "I started there." He also wanted the scholarship to "make the difference between (their) going to school and not going to school."

QUALIFICATIONS:

- Minimum 2.5 GPA
- Parent, grandparent, or legal guardian must be a current or retired member of IBEW 557
- Attend a Michigan college or university, unless an out-of state school is necessary for a specialized field of study
- Pursuing a bachelor or graduate degree
- Traditional student
- Full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Knights of Columbus Fr. Van Rooy Council 2740 Scholarship

QUALIFICATIONS:

- Must be a son, daughter, stepson, stepdaughter, or grandchild of a member of Council 2740
- Must be a high school senior entering college in the fall
- Must be a full-time student (12 or more credit hours per semester)
- Non-member students must be a member of St. John's of Essexville, St. Joseph's of Bay City, or St. Boniface of Bay City

For more information and to apply, call the Knights of Columbus at (989) 893-6378, or visit the Knights of Columbus Hall at 1021 Woodside Avenue, Essexville, MI 48732.

The National Italian American Foundation Scholarship Program

The National Italian American Foundation (NIAF) has an education budget of about \$1 million. The NIAF will award scholarships and grants to outstanding students in the summer of 2012 for use during the following academic year. The awards will be made on the basis of academic merit and divided between two groups of students.

General Category I: Italian American students who demonstrate outstanding potential and high academic achievements. Area of study: open.

General Category II: Those students from any ethnic background majoring or minoring in Italian language, Italian studies, Italian American studies or a related field, who demonstrate outstanding potential and high academic achievements.

Scholarship awards range from \$2,000-\$12,000 and are awarded to undergraduate, graduate, post-graduate, medical, dental, and legal students. Each scholarship award can only cover tuition and university-provided room and board. Scholarship recipients are eligible for one year of scholarship support. Scholarship monies not used during one academic year are not transferable to the following academic year. Scholarship applicants and winners can and are encouraged to reapply in subsequent years.

QUALIFICATIONS:

- Be enrolled in an US accredited institution of higher education for the Fall 2012
- Have a grade-point average of at least 3.5 out of 4.0 (or the equivalent)
- Be a United States citizen or a permanent resident alien
- Fit into one of the two NIAF scholarship categories
- For the purposes of the NIAF Scholarship Program, to be "Italian American" the student must have at least one ancestor who immigrated from Italy

For more information and to apply, visit: <http://www.niaf.org/scholarships/>

O'Neill Tabani Enrichment Fund

The mission of the O'Neill Tabani Enrichment Fund (formerly the Joshua O'Neill and Zeshan Tabani Enrichment Fund) is to offer financial assistance to young adults with Down syndrome – 18 and older – who are continuing to enrich their lives by taking classes or enrolling in postsecondary educational programs.

For more information and to apply, visit: <http://www.ndss.org/Self-Advocates/ONeill-Tabani-Enrichment-Fund/>

Through the Looking Glass Scholarship for Students of Parents with Disabilities

Through the Looking Glass will award students of parents with disabilities two separate scholarship awards: one for graduating high school seniors who will be attending college, and one for currently enrolled college students.

QUALIFICATIONS:

- Must have at least one parent with a disability
- Must be 21 years of age or younger

Scholarship Scams Tip Sheet

How do I recognize a scholarship scammer?

A scammer:

- Indicates you won an award for which you didn't apply
- Does not supply valid contact information
- Guarantees you will win an award
- Requires personal financial information (such as, credit card numbers or checking account numbers) to verify or hold a scholarship
- Charges a fee to apply for a scholarship

How do I recognize a legitimate scholarship services?

A legitimate service:

- Does not guarantee you will win an award
- Sends information about awards when you request it
- Makes contact information available upon request
- Should not direct you to a fee-based provider because they know that financial aid information is readily available for free

What if you suspect a scam?

- Save all of the forms you receive from the company
- Keep copies of written details about the offer and any correspondence, emails or other paperwork
- Make sure all materials are dated
- Take notes during seminars and phone conversations (record the date, time, phone number and the person's name with whom you spoke)
- Include a detailed account of your conversation
- Take a copy of all literature and correspondence concerning the scholarship to your school's financial aid office, who can verify the organization is legitimate.

Report suspected scams to the following organizations:

National Fraud Information Center (NFIC)

Ph: 800-876-7060 Web: www.fraud.org

Federal Trade Commission (FTC)

Ph: 877-FTC-HELP (1-877-382-4357)

Web: www.ftccomplaintassistant.gov/

State Attorney General's Office

Visit your state's Web site to obtain state attorney general's contact information. Ask them about filing a complaint with the Bureau of Consumer Protection.

Better Business Bureau (BBB)

Ph: 703-276-0100 Web: www.bbb.org

US Postal Inspection Service (USPIS)

Ph: 800-654-8896

Web: postalinspectors.uspis.gov/

Popular (But False!) Claims

"For a small fee, we'll give you a list of scholarships."

- Never spend money on a fee-based matching service. The biggest and best award databases are available for free on the Internet.

"We'll help you complete complicated forms."

- Information about the Free Application for Federal Student Aid (FAFSA) and other forms is available for free from your guidance counselor, your library and the U.S. Department of Education. You still have to fill out the same basic information for a fee-based service that you would for the FAFSA; how else would they get your information?
- Your college financial aid administrator and College Goal Sunday programs can help.
- For general financial aid or FAFSA related questions call 800-4-FED-AID (800-433-3243).

"You are guaranteed a minimum of \$1000 in awards."

- A service can't guarantee any scholarships because they have no control over the scholarship judges' decisions.

"We have a 96% success rate."

- These false success rates indicate the percentage of students they've successfully matched with the database, NOT the number of students who actually receive money.

"We'll need a bank account and pin or credit card number to verify your information."

- Your bank account and credit card information are confidential. A legitimate scholarship provider won't ask for this information.

"We will do all the work for you."

- To win a legitimate scholarship, you must submit your own applications, write your own essays and solicit your own letters of recommendation

Financial Aid Seminars & Consultants

How do I protect myself from being scammed by a consultant or financial aid seminar?

Consultants

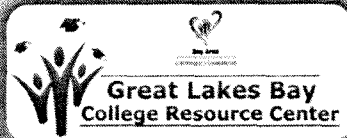
- When choosing to utilize the services of a consultant, consider their qualifications carefully. Find someone who has worked as a college financial aid administrator, Certified Public Accountant (CPA) or Certified Financial Planner (CFP).

Seminars

- Some seminars will indicate that their presentation is free and use high pressure tactics to get you signed up for their service, while only answering questions after you agree to pay a fee. Keep in mind that no one can find loopholes to help you save money. Don't trust anyone who encourages you to do something unethical. If you falsify financial aid forms, you can end up with a \$20,000 fine, be sent to prison or both. If you need help understanding the financial aid process, contact your financial aid office as soon as possible.

- Academic performance and community service will both be considered

For more information and to apply, visit: <http://lookingglass.org/services/national-services/scholarships>



College Preparation Survival Kit

Scholarship Application Tracker

Scholarship	Availability	Requirements	Due Date	Completed	Award	Response Requirements
Bay Area Community Foundation - Donor Sponsored Scholarships	Bay Area Community Foundation (bayfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Arenac or Bay County, unless criterion specifies otherwise <u>Free Application for Federal Student Aid</u> is completed with EFC provided See website for more detailed requirements 	1 st Monday in March each year			
Bay Area Community Foundation - Bay Commitment Scholarship (\$2,000)	Bay Area Community Foundation (bayfoundation.org)	<ul style="list-style-type: none"> Attend Delta or SVSU full-time in the fall immediately after high school First-generation student (neither parent nor legal guardian has a Bachelor's Degree) Resident of Bay County for at least 6 years Attended Bay County high school/s for 4 years See website for more detailed requirements 	1 st Monday in March each year			
Midland Area Community Foundation Scholarships	Midland Area Community Foundation (midlandfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Midland or Gladwin County, unless criterion specifies otherwise See website for more detailed requirements 	March 1 st ; May vary - check site			
Saginaw Community Foundation Scholarships	Saginaw Community Foundation (saginawfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Saginaw County, unless criterion specifies otherwise See website for more detailed requirements 	Feb. 1 st ; may vary - check site			
Saginaw Promise Scholarship	Saginaw Community Foundation (saginawfoundation.org)	<ul style="list-style-type: none"> Resident within the Saginaw School District Graduating senior - attended a school within the Promise Zone for at least 3 continuous years, with 12th grade as final year See website for more detailed requirements 	Feb. 1 st ; may vary - check site			
College specific scholarships	Online (see college websites)	<ul style="list-style-type: none"> See college websites for availability and requirements 	Varies by college - check site			
High school specific scholarships	High School Guidance or Counseling Office	<ul style="list-style-type: none"> See high school website or counselor for availability and requirements. 	Varies by school - check site			

Please use this page to keep track of other scholarships that interest you.

[illegible]

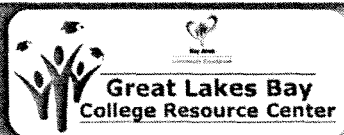
[illegible]



College Preparation Survival Kit

Scholarship Application Tracker

Scholarship	Availability	Requirements	Due Date	Completed	Award	Response Requirements
Bay Area Community Foundation - Donor Sponsored Scholarships	Bay Area Community Foundation (bayfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Arenac or Bay County, unless criterion specifies otherwise <u>Free Application for Federal Student Aid</u> is completed with EFC provided See website for more detailed requirements 	1 st Monday in March each year			
Bay Area Community Foundation - Bay Commitment Scholarship (\$2,000)	Bay Area Community Foundation (bayfoundation.org)	<ul style="list-style-type: none"> Attend Delta or SVSU full-time in the fall immediately after high school First-generation student (neither parent nor legal guardian has a Bachelor's Degree) Resident of Bay County for at least 6 years Attended Bay County high school/s for 4 years See website for more detailed requirements 	1 st Monday in March each year			
Midland Area Community Foundation Scholarships	Midland Area Community Foundation (midlandfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Midland or Gladwin County, unless criterion specifies otherwise See website for more detailed requirements 	March 1 st ; May vary - check site			
Saginaw Community Foundation Scholarships	Saginaw Community Foundation (saginawfoundation.org)	<ul style="list-style-type: none"> Permanent resident of Saginaw County, unless criterion specifies otherwise See website for more detailed requirements 	Feb. 1 st ; may vary - check site			
Saginaw Promise Scholarship	Saginaw Community Foundation (saginawfoundation.org)	<ul style="list-style-type: none"> Resident within the Saginaw School District Graduating senior - attended a school within the Promise Zone for as least 3 continuous years, with 12th grade as final year See website for more detailed requirements 	Feb. 1 st ; may vary - check site			
College specific scholarships	Online (see college websites)	<ul style="list-style-type: none"> See college websites for availability and requirements 	Varies by college - check site			
High school specific scholarships	High School Guidance or Counseling Office	<ul style="list-style-type: none"> See high school website or counselor for availability and requirements. 	Varies by school - check site			



College Preparation Survival Kit

Additional Scholarships – High School Seniors

Introduction

This list provides information on additional scholarships offered outside of the Bay Area Community Foundation. The scholarships have been divided into the following categories for your convenience: **General Scholarships, Scholarships Based on Degree Pursued/Major, Scholarships Based on Institution of Attendance, Scholarships Based on Area of Interest, and Scholarships Based on Membership.** We will update the list as we learn of more scholarships, so be sure to check our website for the latest version.

General Scholarships

While the following scholarships have their own requirements, they do not specify that recipients must qualify for any of the other large requirement groups (e.g. recipients must pursue a certain degree, attend a certain institution, etc.)

Bay City Morning Rotary Club Scholarship

The Bay City Morning Rotary Club is a business oriented service club. Grade point average, ACT/SAT score, extracurricular activities, honors and awards, community involvement beyond those required for graduation, and work activities will be weighted by the Scholarship Committee in selecting the students to receive one of the scholarships. The selected awardees will be notified by our Scholarship Committee and will be required to attend a Thursday morning, Bay City Morning Rotary Club meeting in early May to receive the award.

For more information and to apply, visit: <http://www.baycitymorningrotary.com/index.html>

Bernie Smillie Memorial Scholarship

The Bernie Smillie Memorial Scholarship was established in 2010, in memory of Freeland resident and business owner Bernie Smillie. Bernie passed in 2000, due to complications from a lung transplant he had received in 1994. In 2005, family and friends of Bernie established the Bernie Smillie Memorial Golf Outing. Proceeds of this outing have helped to promote organ donor support and awareness and establish this scholarship fund.

Bernie was born January 9, 1938 in Saginaw, Michigan. He graduated from St. Andrews High School in 1956. In 1959 he married Sharon A. Call. The two moved to the Freeland area and raised five children. After working as a plumbing foreman for a local Saginaw business for 20 years, Bernie opened Smillie Plumbing and Heating, which continues to operate today.

The recipients of these scholarships should consider some of the beliefs of Bernie Smillie. He believed in hard work, whether it's using your brain or your hands. Have fun at home and at work. Have a sense of humor. Listen to others and show respect. Give others the benefit of the doubt. But mostly, don't be so serious.

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Burger King Scholars

QUALIFICATIONS:

Applicants must:

- Be residents of the United States, Canada or Puerto Rico
- Be graduating high school seniors (U.S. and Puerto Rico), graduating from grade 12 (Canada) or graduating from home school education in the U.S., Puerto Rico or Canada
- Have a cumulative high school grade point average of 2.5 or higher on a 4.0 scale, or the equivalent
- Plan 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 in the U.S., Canada or Puerto Rico

For more information and to apply, visit:

<https://www.scholarshipamerica.org/burgerkingscholars/information.php>

Coca-Cola Scholars Program

QUALIFICATIONS:

Applicants must be:

- CURRENT high school (or home-schooled) seniors attending school in the United States (or select DoD schools);
- U.S. Citizens; U.S. Nationals; U.S. Permanent Residents; Temporary Residents (in a legalization program); Refugees; Asylees; Cuban-Haitian Entrants; or Humanitarian Parolees;
- anticipating completion of high school diploma at the time of application;
- planning to pursue a degree at an accredited U.S. post-secondary institution;
- carrying a minimum 3.00 GPA at the end of their junior year of high school.

Applicants may not:

- be children or grandchildren of employees, officers or owners of Coca-Cola bottling companies, The Coca-Cola Company, Company divisions or subsidiaries.

For more information and to apply, visit: <https://www.coca-colascholars.org/>

KFC Colonel's Scholars

Colonel Harland Sanders has become a symbol of entrepreneurial spirit. In keeping with the Charity's commitment to young people and family values, the KFC Colonel's Scholars program will honor more than 75 graduating seniors who share that spirit and need help affording college.

QUALIFICATIONS:

- Graduating from high school this academic year
- Enrolling in a **public (state-funded)** college or university within your state of legal residence (start date no later than September 30th.)
- Earning a minimum high school cumulative GPA of 2.75
- Pursuing a bachelor's degree
- A U.S. citizen or permanent resident

- Demonstrate financial need

For more information and to apply, visit: <http://www.kfcscholars.org/>

Maier & Associates Scholarship

Maier & Associates Financial Group, Inc. believes in the value of higher education. The Maier & Associates Charitable Foundation has established a one-year, non-renewable scholarship program to maximize the potential of its citizenry in the tri-county area.

These scholarships were established to recognize and give high school graduates in Bay, Midland and Saginaw counties the opportunity to further their education. Scholarship candidates may be from public or private high schools. All candidates must demonstrate acceptance to a college, university or vocational school.

Maier & Associates Charitable Foundation established these scholarships to promote further academic involvement for students who have been active in their high schools and in their communities. These scholarships are designed to assist students in identifying and further developing their educational and career goals. The Foundation's intention is to fund a scholarship program that will recognize the so-called "middle student" with a grade point average of 2.0 or higher. Preference will be given to students who are actively involved in high school and the community and whose GPA's fall in the 2.0 to 3.5 range. Scholarships will be awarded annually to recipients at a rate of \$1,500 per student. The check will be made out to the chosen school.

QUALIFICATIONS:

- Submission of a completed and signed application
- Minimum 2.00 GPA, preference will be given to students who are actively involved in their school/community and whose GPA is 2.00 to 3.5
- Graduate of a Bay, Midland or Saginaw County high school
- Accepted at a college, university or vocational school
- Full-time enrollment (12+ credit hours)
- Submission of an essay describing why you should be selected for this scholarship (limit to 1 page)
- Submission of High School Transcripts

For more information and to apply, visit:

http://maierandassociates.com/charitableSite/documents/ScholarshipApplication2012_000.pdf

Michigan Competitive Scholarship

The Michigan Competitive Scholarship program is available to undergraduate students pursuing their first degrees at an approved Michigan postsecondary institution. Students must demonstrate both financial need and merit and eligible applicants must achieve a qualifying ACT score prior to entering college.

QUALIFICATIONS:

- Provide your Social Security number to OSG (Office of Scholarships and Grants) by phone by fall of senior year in high school.
- Achieve a qualifying score on the ACT prior to entering college.

- Possess a high school diploma or general educational development (GED) certificate or meet the institution's Ability to Benefit Standards.
- Demonstrate financial need.
- Enroll at least half time at an approved Michigan community college, public university or independent, degree granting college or university (cannot be an institution whose primary purpose is to prepare students for ordination or appointment as a member of the clergy of a church, denomination or religious sect).
- Be a Michigan resident since July 1 of the previous calendar year.
- Be a U.S. citizen, permanent resident or approved refugee.
- Not be incarcerated.
- For renewal, maintain a minimum cumulative grade point average (GPA) of 2.0.
- For renewal, meet institution's satisfactory academic progress (SAP) policy.
- Not be in default on a federal student loan.

For more information, visit: www.michigan.gov/osg

Nathan Weidner Scholarship

The Nathan Weidner Scholarship is a two-year renewable grant awarded to Bay County students. The Scholarship is for tuition, and books only, not to exceed \$1500.00 per semester. This Scholarship is intended to provide an opportunity for students who would not otherwise be able to attend college. Students with financial need preferred.

QUALIFICATIONS:

- Be a high school senior
- Have a 2.0 or Higher GPA after Seven High School Semesters
- Plan to be a Full Time Student (12 Credit Hours) minimum (6 Credit Hours)
- Have demonstrated a need for financial assistance

For more information and to apply, visit: <http://www.nathanweidnerfoundation.org/#Scholarship>

UAW Casting Your Future Scholarship

The International Union, United Automobile, Aerospace and Agricultural Implement Workers of America (UAW) is one of the largest and most diverse unions in North America and is committed to improving the lives of working men and women around the globe. Here in Saginaw, Local 668 proudly represents the hourly employees at the General Motors Saginaw Metal Casting Operations plant.

The Casting Your Future UAW Local 668 Scholarship was established in 2004 because we realize the importance of continued education being a tool for empowering an individual to make improvements in their economic status.

QUALIFICATIONS:

- Minimum 2.0 GPA for high school student, minimum 2.5 GPA for college student
- High school senior or college student
- Resident of Michigan
- Pursuing an undergraduate degree or vocational studies
- Attending an accredited college, trade or vocational school

- Part-/full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships Based on Degree Pursued/Major

The following scholarships each specify that recipients must be pursuing a specific degree or major.

American Institute of Chemical Engineers, Mid-Michigan Section Scholarship

For high school seniors who plan to major in chemical engineering in college, this is a renewable scholarship awarding \$2000 over four years to study chemical engineering at the accredited college or university of your choice. Sponsored by the Institute of Chemical Engineers, Mid-Michigan Section.

For more information and to apply, visit: <http://www.mmaiche.org/scholarships.html>

American Society for Metals – Saginaw Valley Chapter Collegiate Scholarship Award

These \$1000 and \$500 awards are offered to high school seniors from the Saginaw Valley area who will attend an undergraduate program in **Metallurgy, Materials Science and Engineering**, or other related engineering discipline at **any** Michigan college or university. The Saginaw Valley area is defined as metropolitan Saginaw, Bay City, Flint, Midland and the remainder of the lower peninsula roughly north of these cities. Career interest, scholastic ability, initiative, achievements and potential are factors considered in the selection process.

For more information and to apply, visit: <http://asmsaginaw.org>

The Bernard F. and Melissa Anne Bailey Family Fund Healthcare Scholarships

The Bernard F. and Melissa Anne Bailey Family Fund is a student scholarship program administered by MidMichigan Health, funded through a gift from Bernard Bailey. Scholarships are given to students in health care fields on the basis of merit and established criteria as determined by an overseer committee.

QUALIFICATIONS:

- A resident or have immediate family living in any of the following mid-Michigan counties: Bay, Clare, Gladwin, Gratiot, Isabella, Midland, Montcalm, Ogemaw, Roscommon and Saginaw.
- Accepted in an accredited health care curriculum/program in one of the following fields of study. (Students in the pre-program stage or not yet accepted into their program of study are not eligible.)
 - Nursing, Medicine, Occupational Therapy, Physical Therapy, Speech Therapy, Social Work, Medical Technology, Medical Assistant, Pharmacy, Physician Assistant, Radiology, Respiratory Therapy, Sonography, Nuclear Medicine Technology, or other
- Pursuing undergraduate, graduate or professional schooling

For more information and to apply, visit:

<http://www.midmichigan.org/careers/EducationOpportunities/ScholarshipsFinancialAid/bailey-scholarships/>

Buick Achievers Scholarship

The Buick Achievers Scholarship Program rewards students who have succeeded both inside and outside of the classroom and who may not be able to attend college without financial assistance. In addition to financial need and academic achievement, community service is a consideration of each student's application as they seek to find young people who are committed to making a difference in our world. The program provides 100 students with up to \$25,000 a year, renewable for four years, and an additional 1,000 students with a one-time award of \$2,000.

QUALIFICATIONS:

Applicants to the Buick Achievers Scholarship Program must:

- Be high school seniors, high school graduates, or current postsecondary undergraduate students.
- Plan to enroll in full-time undergraduate study at a U.S. based accredited four-year college or university for the entire 2012-13 academic year. Proprietary and online schools are not eligible.
- Plan to major in a course of study that focuses on Engineering/Technology or select Design and Business related programs of study. See the [list of eligible majors](#).
- Demonstrate an interest in pursuing a career in the automotive or related industries using these areas of study.
- Be U.S. citizens and have permanent residence in the United States

Excluded from consideration are employees and relatives of employees of Scholarship Management Services, Scholarship America and their affiliates and subcontractors, and GM Foundation Directors, Officers, and staff and their relatives. Although GM employees are not eligible, relatives of General Motors employees are eligible

For more information and to apply, visit:

<https://buickachievers.scholarshipamerica.org/information.php>

Clifford H. Spicer Memorial Scholarship

Clifford Spicer, founder of Spicer Engineering, was a registered professional engineer and professional land surveyor. A member and past president of the Michigan Society of Professional Engineers, Michigan Society of Land Surveyors, Michigan Waterworks Association and Michigan Water Pollution Control Federation, he also served on the Board of Appeals on Zoning for the City of Saginaw for 21 years.

Mr. Spicer was from South Lyon, Michigan. He graduated from the University of Michigan and worked for the City of Saginaw and Francis Engineering Company before founding Spicer Engineering in 1944. Today, the company is known as Spicer Group and employs over 140 people in Saginaw, St. Johns, and Caro. Mr. Spicer and his wife, Mildred Field Spicer, were married for 65 years and had four children, Russell H. and William E. Spicer, Edna J. Blaisdell and Beverly M. Shaw.

At Spicer Engineering's 50th Anniversary celebration in 1994, Mr. Spicer was honored by community leaders, including Governor John Engler, and employees of Spicer Engineering. He was known as a true gentleman. Former Saginaw Township Manager Frank Jones remarked, "Clifford

Spicer instilled in all employees his own extremely high professional work ethics. A finer gentleman and engineer I have yet to meet." Mr. Spicer died in 1997 at the age of 94.

QUALIFICATIONS:

- High school senior or college student
- Michigan resident
- Minimum GPA requirements for high school senior, 3.0; 2.5 for college freshman; 2.75 for college sophomore; 3.0 for college junior
- Pursuing an undergraduate degree in land surveying or civil engineering major
- Attending an ABET-accredited program. If there are no applicants attending an ABET-accredited program, then a student who is enrolled in a transfer program to an ABET-accredited program may be considered.
- Full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Cyber Security Scholarship

The Cyber Security scholarship is awarded annually to one high school senior or undergraduate college student who is currently or has attended high school in a rural community. In order to be considered for this scholarship, the applicant must demonstrate an interest in cyber security. The student must also be planning to attend college to pursue a degree in a computer technology related field, or already doing so as part of an undergraduate degree program. This scholarship is awarded based upon answers to a series of essay questions that are designed to gauge the student's passion for his or her intended career in cyber security as well as the student's sense of citizenship and pride in their rural community.

For more information and to apply, visit: <http://ruraltechfund.org/scholarships>

Covenant HealthCare Foundation Scholarship

Covenant HealthCare Foundation will award six (6) non-renewable scholarships to graduating seniors currently attending a Saginaw, Bay, Tuscola, Arenac, Huron, Sanilac, or Midland County high school.

QUALIFICATIONS:

- High school senior attending a Saginaw, Bay, Tuscola, Arenac, Huron, Sanilac, or Midland County high school
- 3.75 GPA or above
- Pursuing an undergraduate degree in the human medical sciences or a field directly related to the health care industry at an accredited college or university

For more information and to apply, visit:

http://www.covenanthealthcare.com/body_foundation.cfm?id=557528&fr=true

Kenley Farrell Memorial Scholarship

To honor the memory of Mr. Kenley Farrel and to assist a student financially towards a higher education in Natural Science or a related field.

QUALIFICATIONS:

- Must be a US citizen and a Michigan resident
- Must be a college-bound high school senior or a college undergraduate
- Must have a GPA of 2.5 or better
- Must be attending or planning to attend a Michigan college/university
- Must not have received a previous MMCA scholarship

For more information and to apply, visit: <http://www.mimosq.org/scholarship.htm>

Kenneth E. and Eleanor M. Coulter Endowed Scholarship

One or more renewable scholarships are available for students who have graduated from high schools in Midland, Bay, Arenac, Iosco, or Isabella Counties. Must be enrolled in the MSU College of Agriculture and Natural Resources and the Department of Agriculture Economics. Recipient must intend to pursue a career in Agricultural Economics.

For more information and to apply, visit: <http://www.canr.msu.edu/canr/scholarships>

Kenneth Hugh MacDonald Sr., Broadcasting Scholarship

Founder of MacDonald Broadcasting and flagship station WSAM Saginaw, Kenneth H. MacDonald, Sr. packed a lot of success and many contributions into the Saginaw area in his three decades of business.

In business, the foundation for the former Navy pilot and NBC page was his humble beginnings in Saginaw with the purchase of WSAM AM. In 1962, Ken MacDonald along with his wife Ann and seven children moved to Saginaw from Ann Arbor to own and operate 'WSAM and then WSAM FM (now WKCQ 98FM). At the time of his death, MacDonald Broadcasting was one of the largest Michigan based broadcast firms with 8 AM/FM radio stations in Lansing, Cadillac and Petoskey.

Ken MacDonald, Sr. was a proud family man who helped three of his children enter the radio business. Two of them remain active in broadcasting today. One of Saginaw's most unique community events in the 1970's and 1980's was the WSAM Raft Race. Ken MacDonald, Sr. was the originator of this community event. The raft race, at one time, featured over 200 man-made rafts floating down the river from Wickes Park to Ojibway Island.

MacDonald was former president of the Michigan Association of Broadcasters and Board Member of the National Association of Broadcasters. MacDonald was awarded the prestigious Lifetime Achievement Award from the Michigan Association of Broadcasters in 1994.

This scholarship will help a student from Saginaw, Bay or Midland County achieve a degree in the broadcasting field.

QUALIFICATIONS:

- Graduating high school senior from Saginaw, Bay or Midland Counties
- Pursuing undergraduate studies in a broadcast related field
- Full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Michigan CardioVascular Institute Foundation Scholarship

At MCVI, we believe our ultimate role in the community is to improve the quality of life for individuals with cardiac-related health problems. Our nationally recognized team of cardiologists and surgeons form one of the largest providers of cardiovascular services in the Midwest. Our breadth of experience allows us to provide our patients with state-of-the-art care in a compassionate environment.

Through the Michigan CardioVascular Institute Foundation, we have dedicated ourselves to promoting educational and community initiatives that empower people of all ages to live and lead healthier lives. We strive to create a community that is healthy and vibrant by championing causes related to the education, prevention and treatment of cardiovascular-related diseases. In addition, we support collaborative efforts that seek to strengthen the economic, social and environmental well-being of the communities we serve.

QUALIFICATIONS:

- Minimum 3.0 GPA
- High school senior or college student
- Pursuing an undergraduate degree or vocational training in any health-related field
- Resident of Alcona, Alpena, Arenac, Bay, Clare, Gladwin, Gratiot, Huron, Iosco, Isabella, Montmorency, Midland, Ogemaw, Oscoda, Roscommon, Saginaw, Sanilac and Tuscola counties
- Part-/full time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Michigan Council of Women in Technology Foundation's University Scholarship & Research Grant

The MCWT Foundation offers one high school senior, two undergraduates (including one specifically for MCWT students members), and one graduate scholarship for women who are currently or will be enrolled in college-level courses for the 2013/2014 academic year at either a University or a Community College. Applicants must be studying for a career in Information Technology. The MCWT Foundation also offers three laptop awards to young women entering the I.T. field.

QUALIFICATIONS:

- Must be a female high-school student (entering college), undergraduate or graduate level student
- A resident of the State of Michigan
- A United States Citizen
- A student with a 3.0 GPA or better
- Enrolled (or will be enrolled) in a technology program

For more information and to apply, visit: http://www.mcwt.org/Scholarships_196.html

The Michigan Society of Professional Engineers Scholarship

The Michigan Society of Professional Engineers (MSPE) encourages talented and committed high school seniors to pursue an engineering degree. The Society also offers financial support through grants and scholarships to students who earn their degrees at a Michigan college or university. The scholarships are provided by the generosity of individuals, leading companies and educational institutions.

All scholarships are based on merit and are to be used towards tuition only. Applicants must meet minimum criteria to qualify.

QUALIFICATIONS:

- Be accepted at a Michigan ABET accredited college or university and enroll in an engineering program. Scholarship awards are contingent upon acceptance for admission and an intent to earn a degree in engineering and enter the practice of engineering after graduation
- Be a high school senior, a resident of Michigan, and a U.S. Citizen at the time of application
- Have at least a 3.0 grade point average (based on a 4.0 scale) for the 10th and 11th grades
- Attain a minimum composite test score of 26 on the American College Testing (ACT) Exam
- Submit a list of senior classes being taken
- Attach a documented high school transcript and ACT test score to be considered
- Submit only the current year MSPE application. Additional forms are available from MSPE. Photocopies are accepted

For more information and to apply, visit: <http://www.michiganspe.org/>

NALS of Michigan Scholarship Fund

NALS of Michigan Scholarship Fund shall present a \$1,000 non-renewable tuition/books-only scholarship available to those enrolled in a school of advanced education in the legal field. The scholarship will be awarded on the basis of scholastic or legal career achievements, future career goals, demonstration of financial need, and leadership ability. The scholarship award may be granted to any qualified applicant in the legal field.

QUALIFICATIONS:

- Be a high school senior or enrolled in a school of advanced education (including the current school year) or a NALS of Michigan member.
- Be a resident of Michigan and be enrolling in a Michigan school of advanced education in the legal field.
- Have at least a B average, or if percentile system is used, not below 90 percent.
- Be in need of financial assistance.
- Be able to enroll in the fall term. Candidates nominated in prior years who meet current qualifications are eligible for renomination.

For more information and to apply, visit: <http://www.nalsofmichigan.org/Scholarship.html>

Our Littlest Angels – Callie M. Wilson Memorial Scholarship

The "Our Littlest Angels - Callie M. Wilson Memorial Scholarship" was established in 2011 to assist students interested in the field of Nursing.

Callie Wilson was born on December 20, 1981 and was a patient in the Regional Neo Natal Intensive Care Unit (RNICU) at Covenant HealthCare in Saginaw. After 46 days of wonderful care, Callie passed away. Her parents, Byron and Mickey Wilson, along with several of their friends started the Our Littlest Angels Fund in 1982. The fund has raised \$1.3 million through its golf tournament and bowl-a-thons for the purchase of specialized equipment for the RNICU.

Covenant HealthCare's RNICU is truly a live saving service for distressed infants throughout the East Central Region of Michigan. Several thousands of critically ill newborns have been cared for in this unit since its inception.

The golf tournament and bowling event have now been retired and the remaining funds are being used to establish this scholarship to honor all those associated with the RNICU in Callie's memory. This scholarship will be awarded to students wishing to enter education in nursing. They must demonstrate strong leadership skills and a passion for infants and nursing.

QUALIFICATIONS:

- Graduating high school student
- 3.0 minimum GPA
- Resident of Saginaw, Bay or Midland Counties
- Pursuing an undergraduate, vocational or associates degree in a nursing field
- Full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Ricka Beuthin Memorial Scholarship

The Ricka Beuthin Memorial Scholarship is offered by the Saginaw Valley Chapter of the International Association of Administrative Professionals. The \$1,000 scholarship is offered on a competitive basis to a Great Lakes Bay area graduating senior.

QUALIFICATIONS:

- Great Lakes Bay area graduating senior
- Minimum 3.0 GPA
- Attending an accredited college in a business curriculum

For more information and to apply, visit:

http://www.dhs.mps.k12.mi.us/Documents/scholarship_iaap.pdf

Saginaw Black Nurses Association – Nell Kelly Scholarship

The Saginaw Black Nurses Association (SBNA) is local chapter of the National Black Nurses Association, Inc., and was established in 1971. From the onset SBNA has been dedicated to improving health outcomes for those who are underserved or who face barriers in access to health care.

The mission of SBNA is to provide a forum for collective activities by a group of nurses to "investigate, define and determine the health care needs of our community and to implement change to make available to the community health care that is accessible and acceptable." SBNA provides health education for, and with, the community to support health promotion and disease

prevention, and to empower individuals and families for self care, and they are committed to collaborative efforts with private and public agencies and organizations which share common concerns for improving the health status of all people.

This scholarship will be awarded to a student accepted into the school of nursing. This student must become an active member of the SBNA. If the student is a non-licensed student, the fee will be waived.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Pursuing an associate or undergraduate degree in nursing
- Michigan resident
- Part-/Full-time enrollment
- Accepted in a School of Nursing

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Steve Wagner Scholarship

Steve Wagner retired as Executive Director of the American Council of Engineering Companies of Michigan (ACEC/M) in 2003 after 34 years of service. As a member of the Capitol Club and Michigan Society of Association Executives, Steve was well respected by his peers and colleagues and is known for his honesty and integrity.

Steve has been married to his wife Lana since 1965 and has two daughters, Shelley and Whitney. Throughout his career, Steve has always been a large proponent of community service and has given many hours himself to church and community programs. Steve has also been a strong proponent of education. ACEC/M has created this scholarship in honor of Steve Wagner to award those engineering and surveying students who, like Steve, are active in the community and find it important and necessary to give something back.

QUALIFICATIONS:

- Minimum 3.0 GPA
- Graduating high school senior
- Michigan resident
- Civil engineering or land surveying majors
- Pursuing a degree in Engineering or surveying programs at an ABET-accredited program
- Full-time enrollment
- Extra consideration for an applicant who has worked for an ACEC member firm in the last 24 months.

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Syngenta Sugarbeet Scholarship

Syngenta and its legacy companies have a long history in the sugarbeet industry. To further demonstrate our commitment, we are continuing our Syngenta Sugarbeet Scholarship for the third

consecutive year. Four \$1,500 scholarships will be awarded to students in sugarbeet-growing regions of the country to use toward their college education.

QUALIFICATIONS:

- Current high school seniors OR college freshmen, sophomores or juniors.
- Students majoring (or intending to major) in an agriculture-related field.
- Students who attend school or reside in one of the following sugarbeet growing regions:
 - Region 1: ID, WA, OR
 - Region 2: ND, MN
 - Region 3: WY, CO, NE, MT
 - Region 4: MI
- Students who are involved in 4-H, FFA and/or the sugarbeet industry.

For more information and to apply, visit:

http://www.farmassist.com/promo/sugarbeets/index.aspx?nav=scholarship_information.html

Tom Krzyzaniak Scholarship

The Tom Krzyzaniak Scholarship Fund was established in 2007 by his wife Barbara and children Kristyn and Todd. Tom was a graduate of Bay City Centrals' class of 1966. After high school he attended Western Michigan University and received his bachelor's degree in education with a minor in business administration. He began his teaching career in the Saginaw Public schools in 1970. Within a short period of time, Tom took an interest in the automobile industry. His lengthy career took him through all aspects of the business; from construction of auto parts, to supervision of inspection lines at General Motors and eventually into the sales arena. He began his career in the finance and insurance division of the Garber Buick organization in 1981. From there, he moved his way up the ladder to new car sales manager and then into the executive manager/dealer position. He was truly diverse in the construction, manufacture and sales of GM products.

Tom touched the lives of many in his daily career at the Garber organization. He was a leader and truly committed to his company, customers and employees. Tom lived with the adage that a "team was only as good as its leader." By establishing this scholarship, we hope to find an individual that will share Tom's same love for the industry. Be it in the manufacture, design, repair, sales or business end, we welcome all to share in his legacy.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Graduating high school senior from Saginaw, Bay or Midland Counties
- Pursuing an undergraduate, associate or vocational degree in an automotive related field (engineering, ASAP program, management, repair or sales)
- Part-/full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Wayne V. Black Memorial Scholarship

In 2006, the Board of Directors of the Energy Telecommunications & Electrical Association (ENTELEC; www.entelec.org) established the Wayne V. Black Scholarship Award. It was with great

sadness that in the fall of 2011, ENTELEC mourned the loss of Mr. Black. The scholarship has been renamed the "Wayne V. Black Memorial Scholarship Award".

QUALIFICATIONS:

- To be eligible for consideration, the Applicant must be a currently enrolled full time undergraduate student in good academic standing at an accredited college or university in the United States or Canada.
- The Applicant must be working towards a Bachelor's degree in one of the following curricula:
 - Engineering/ Engineering Technology
 - Computer Science/MIS
 - Pre-law
 - Political Science
 - Telecommunications/Information Technology
- The Applicant must be a U.S. citizen or Permanent Resident or Canadian citizen.
- Family members of active members of the ENTELEC Board of Directors are not eligible to apply.

For more information and to apply, visit:

http://www.entelec.org/documents/Wayne_Black_Scholarship_12-13.pdf

Scholarships Based on Institution of Attendance

The following scholarships specify that recipients must be attending a certain post-secondary institution.

Below are links to the scholarship sites of common universities and colleges of attendance for students in the Great Lakes Bay Region.

- For more information on scholarships at Central Michigan University:
http://go.cmich.edu/financial_information/undergraduate/scholarships.shtml
- For more information on scholarships at Davenport University:
<http://www.davenport.edu/financial-aid/types-financial-aid>
- For more information on scholarships at Delta College: <http://www.delta.edu/financial-aid-office/scholarshipopportunities.aspx>
- For more information on scholarships at Ferris State University:
<http://www.ferris.edu/admissions/financialaid/scholarship/scholarship.html>
- For more information on scholarships at Grand Valley State University:
<http://www.gvsu.edu/scholarships/>
- For more information on scholarships at Michigan State University:
<http://www.admissions.msu.edu/finances/scholarships.asp>
- For more information on scholarships at Michigan Technological University:
<http://www.mtu.edu/finaid/types/scholarships/>
- For more information on scholarships at Northern Michigan University:
<http://webb.nmu.edu/FinancialAid/SiteSections/SourcesOfAid/NMUScholarshipsAndGrants.shtml>

- For more information on scholarships at Northwood University:
<http://www.northwood.edu/mi/financialaid/fundingyoureducation/>
- For more information on scholarships at Oakland University:
<http://www.oakland.edu/scholarships>
- For more information on scholarships at Saginaw Valley State University:
<http://www.svsu.edu/financialaid/home.html>
- For more information on scholarships at University of Michigan:
<http://www.finaid.umich.edu/Home/TypesofAid/ScholarshipsGrants.aspx>
- For more information on scholarships at Western Michigan University:
<http://www.wmich.edu/finaid/undergrad/scholarships/>

Gary R. Bierlein Memorial Scholarship

The Gary R. Bierlein Memorial Scholarship was established in 1989 in memory of Saginaw businessman Gary R. Bierlein, who was tragically killed in an airplane crash. \$1,500 scholarships are awarded to students attending Saginaw Valley State University who are involved in extracurricular activities both in their schools and in their communities.

Patricia Bierlein established the scholarship in memory of her husband. "Outside involvement is something Gary always found important. He felt a sense of dedication to the community and was grateful for what the community gave him." A lifelong resident of Saginaw, Gary also attended Saginaw Valley State University.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Attending Saginaw Valley State University
- Pursuing an undergraduate degree
- High school seniors must be a resident of Bay, Midland or Saginaw counties
- Residency is waived for current college students
- Shown leadership skills
- Involvement in community and school organizations

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships Based on Area of Interest

The following scholarships specify that students must demonstrate an interest or commitment to a field or ideal, though they do not necessarily have to pursue a major or degree in that area.

Iles Family Conservation Scholarship

The Iles Family Conservation Scholarship was established by Doug and Sandy Iles in memory of Clarence "Buck" Iles. A lifelong passion for conservation balanced with practical application is what Buck Iles stood for. A very avid sportsman, he was actively involved with leadership in the Michigan United Conservation Club, Saginaw Field and Stream, among others.

For over 20 years, Buck Iles helped establish and run the Saginaw Field and Stream Club annual scholarship raffle which helped support over 40 different scholarships until his death in 2005. This

scholarship was established to continue that great tradition since the raffle no longer exists since Buck's passing.

Doug and Sandy established this scholarship fund in "Dad's" memory. Recipients should be students with an active interest in environmental issues. Although not limited to, emphasis is placed on it being awarded to a resident of Saginaw County. Merit and need should also be balanced in determining recipients of this scholarship. A minimum 3.5 GPA and a student who has the need for educational financial support are key determinates.

QUALIFICATIONS:

- 3.5 minimum GPA
- Saginaw, Bay or Midland County resident
- Graduating high school senior
- Pursuing an undergraduate degree in environmental/conservation sciences
- Part-/full-time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Perceptions Saginaw Valley Scholarship

The Perceptions organization was formed in 2002 to provide educational programs, networking opportunities, and services for the well-being of gay, lesbian, bisexual, and transgender individuals and their families, allies, and their community at large.

The scholarship will be awarded to a Michigan resident who has demonstrated a passion for promoting mutual respect and acceptance across borders of race, religion, sexual orientation, gender identity and gender expression.

QUALIFICATIONS:

- Minimum 2.5 GPA
- Resident of Michigan
- High school senior, college student or non-traditional student
- Pursuing a graduate or undergraduate degree or vocational training
- Demonstrated a commitment to promoting respect and acceptance of diversity across all borders including race, religion, sexual orientation, gender identity and gender expression.
- Full-/part time enrollment

For more information and to apply, visit:

http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Scholarships Based on Membership/Group Identity

The following scholarships specify that recipients must either belong to a specific organization or group, or that they must have a family member who does.

American Legion Auxiliary/Department of Michigan Memorial Scholarship

QUALIFICATIONS:

Applicants must be:

- Daughters, granddaughters and great-granddaughters or step of the afore-mentioned, of any honorably discharged or deceased men/women veterans of:
 - a) World War I, April 6, 1917-November 11, 1918
 - b) World War II, December 7, 1941-December 31, 1946
 - c) Korean Conflict, June 25, 1950-January 31, 1955
 - d) Vietnam Hostilities, February 28, 1961-May 7, 1975;
 - e) Granada and Lebanon Hostilities, August 24, 1982-July 31, 1984
 - f) Panama Hostilities, December 20, 1989-January 31, 1990
 - g) Persian Gulf Conflict, August 2, 1990 to date to be set by Congress
- Applicant must be a resident of the State of Michigan at the time of application and for one year preceding the date of this award. Applicant must be in her senior year of high school, or freshman/sophomore year of college but not over 21 years of age.
- Complete information must be given as to the applicant's family financial status. A copy of parent or guardian's most recent Income Tax Return (1040 Pages 1 & 2) or a Federal FAFSA Form completed in 2012 must be included with the application.

For more information and to apply, visit: <http://michalaux.org/>

Anne Ford and Allegra Ford Scholarships

The Anne Ford and Allegra Ford Scholarships offer financial assistance to two graduating seniors with documented learning disabilities (LD) who are pursuing post-secondary education. The Anne Ford Scholarship was first awarded in 2002; in 2009, with a generous donation from Anne's daughter, Allegra, the award was renamed the Anne Ford and Allegra Ford Scholarship and granted to two students.

QUALIFICATIONS:

- Be a graduating high school senior who will be attending a four-year bachelor's degree program in the fall of 2012
- Have an overall grade point average (GPA) of 3.0 or higher on a 4-point scale (or equivalent)
- Demonstrate financial need
- Provide most current documentation of an identified learning disability
 - Please Note: Attention-Deficit/Hyperactivity Disorder alone is not considered to be a learning disability; eligible candidates with AD/HD must also provide documentation of a specific learning disability.
- Be a United States citizen

For more information and to apply, visit: <http://www.ncld.org/about-us/scholarships-aamp-awards/the-anne-ford-and-allegra-ford-scholarship-award>

Donald C. and Helene Marienthal McCabe Scholarship

The Donald C. and Helene Marienthal McCabe Charitable Foundation Scholarship Fund has been established to assist undergraduate students to meet the scholarship criteria established below.

QUALIFICATIONS:

- The scholarship funds may be used for tuition only at Delta Community College or Saginaw Valley State University.
- There are no restrictions on the age of a student or reapplication for succeeding years or undergraduate studies.
- To be initially considered as a scholarship candidate:
 - The Jewish students from Bay, Saginaw or Midland Counties must have a recommendation from the Bay City Jewish Community Association, Bay City, Michigan.
- Preference will first be given to Bay County needy Jewish undergraduate students who are below the family poverty level as set by the federal government, and thereafter to such students in need of financial assistance to obtain an undergraduate degree, even though their family income exceeds the poverty level.
- Preference will then be given to Saginaw or Midland County Jewish students in need of financial assistance to obtain an undergraduate degree.
- Preference will then be given to needy Presbyterian undergraduate students in Bay County followed by students in Saginaw or Midland Counties, without regard to the poverty level criterion.
- Lastly, those needy Bay County students who are below the family poverty level as set by the federal government, irrespective of their religion.

For more information and to apply, call the scholarship's account manager at (216) 222-9815.

Family RA Scholarship Program

UCB is offering 30, one-time scholarships of up to \$5,000 to people diagnosed with RA or an immediate family member (parent, spouse, child, or sibling) of someone with RA who is seeking a post-high school degree. Individuals of all ages are welcome to apply. The scholarship can be used for an associate's, undergraduate, or graduate degree, or a trade school certificate.

QUALIFICATIONS:

- A legal resident of the United States
- Diagnosed with RA by a physician, or an immediate family member (parent, spouse, child, or sibling) of someone with RA
- Seeking an associate's, undergraduate, or graduate degree, or enrolled in a trade school educational program
- An individual who demonstrates academic ambition and embraces a way of life that overcomes the boundaries of living with RA
- Enrolled in or awaiting acceptance from a United States-based institution of higher education for the fall semester

For more information and to apply, visit: <http://www.reachbeyondra.com/ucb-scholarship/rheumatoid-arthritis-scholarship/>

Fred and Lena Meijer Scholarship

The Fred and Lena Meijer Scholarship is a private scholarship fund that was established at the Grand Rapids Community Foundation in 1975 originally for children of Meijer team members that

awarded \$500 scholarships. In 2010, the scholarship program was expanded to include Meijer team members and increased to \$1,000 awards. The Meijer family funded the scholarship in 2011 with a significant endowment gift to the Community Foundation. In 2012, the Meijer family wanted to do more and enhanced the scholarships to \$2,500, while also providing two \$10,000 scholarships: one each in Fred and Lena Meijer's names.

The Fred and Lena Meijer Scholarship is awarded by the Grand Rapids Community Foundation based on financial need, academics, and community involvement. A written essay of aspirations and educational goals is also part of the application process.

The scholarships are available for use at any accredited college, university, vocational, technical or specialized educational institution nationwide. The number of scholarships awarded each year is determined as a percentage of the number of applicants as set by the federal government.

QUALIFICATIONS:

- Student is a team member or a child of a team member who has been employed for a least one year at the time of the application deadline
- Team members may be full- or part-time attending college full- or part time
- Children of team members must be full-time students
- Undergraduate level student with financial need

For more information and to apply, visit: <http://www.grfoundation.org/scholarships>

Jerrold E. Potts Scholarship

Jerrold E. Potts was born and raised in Saginaw, living here until his death in 1997. An electrician by trade, he served in the U.S. Army and Army Reserves. Jerry was a longtime member of the International Brotherhood of Electrical Workers, Local #557. He was also a member of the Saginaw Lodge #77, F&AM, where he twice served as Worshipful Master.

Jerry was a caring, compassionate person who supported many causes, often anonymously. When establishing the Jerrold E. Potts Scholarship, Jerry indicated that the primary scholarship beneficiaries should be the children and grandchildren of IBEW 557 members because "I started there." He also wanted the scholarship to "make the difference between (their) going to school and not going to school."

QUALIFICATIONS:

- Minimum 2.5 GPA
- Parent, grandparent, or legal guardian must be a current or retired member of IBEW 557
- Attend a Michigan college or university, unless an out-of state school is necessary for a specialized field of study
- Pursuing a bachelor or graduate degree
- Traditional student
- Full-time enrollment

For more information and to apply, visit:
http://www.saginawfoundation.org/grants_and_scholarships/scholarships/

Knights of Columbus Fr. Van Rooy Council 2740 Scholarship

QUALIFICATIONS:

- Must be a son, daughter, stepson, stepdaughter, or grandchild of a member of Council 2740
- Must be a high school senior entering college in the fall
- Must be a full-time student (12 or more credit hours per semester)
- Non-member students must be a member of St. John's of Essexville, St. Joseph's of Bay City, or St. Boniface of Bay City

For more information and to apply, call the Knights of Columbus at (989) 893-6378, or visit the Knights of Columbus Hall at 1021 Woodside Avenue, Essexville, MI 48732.

The National Italian American Foundation Scholarship Program

The National Italian American Foundation (NIAF) has an education budget of about \$1 million. The NIAF will award scholarships and grants to outstanding students in the summer of 2012 for use during the following academic year. The awards will be made on the basis of academic merit and divided between two groups of students.

General Category I: Italian American students who demonstrate outstanding potential and high academic achievements. Area of study: open.

General Category II: Those students from any ethnic background majoring or minoring in Italian language, Italian studies, Italian American studies or a related field, who demonstrate outstanding potential and high academic achievements.

Scholarship awards range from \$2,000-\$12,000 and are awarded to undergraduate, graduate, post-graduate, medical, dental, and legal students. Each scholarship award can only cover tuition and university-provided room and board. Scholarship recipients are eligible for one year of scholarship support. Scholarship monies not used during one academic year are not transferable to the following academic year. Scholarship applicants and winners can and are encouraged to reapply in subsequent years.

QUALIFICATIONS:

- Be enrolled in an US accredited institution of higher education for the Fall 2012
- Have a grade-point average of at least 3.5 out of 4.0 (or the equivalent)
- Be a United States citizen or a permanent resident alien
- Fit into one of the two NIAF scholarship categories
- For the purposes of the NIAF Scholarship Program, to be "Italian American" the student must have at least one ancestor who immigrated from Italy

For more information and to apply, visit: <http://www.niaf.org/scholarships/>

O'Neill Tabani Enrichment Fund

The mission of the O'Neill Tabani Enrichment Fund (formerly the Joshua O'Neill and Zeshan Tabani Enrichment Fund) is to offer financial assistance to young adults with Down syndrome – 18 and older – who are continuing to enrich their lives by taking classes or enrolling in postsecondary educational programs.

For more information and to apply, visit: <http://www.ndss.org/Self-Advocates/ONeill-Tabani-Enrichment-Fund/>

Through the Looking Glass Scholarship for Students of Parents with Disabilities

Through the Looking Glass will award students of parents with disabilities two separate scholarship awards: one for graduating high school seniors who will be attending college, and one for currently enrolled college students.

QUALIFICATIONS:

- Must have at least one parent with a disability
- Must be 21 years of age or younger
- Academic performance and community service will both be considered

For more information and to apply, visit: <http://lookingglass.org/services/national-services/scholarships>

If no 2012 Federal Income Tax Return has been filed yet

1. Still file the FAFSA based on the statement: I will file, but I have not yet completed my return.
2. Once you complete your Federal Tax Return you will go back into the FAFSA website (you will use your PIN number to do this) to update the income information as needed and submit it to the school of your choice or your child's choice.
3. Gather all 2012 income information that you would use to complete your tax return.

Gather all the above information and do the best estimation at the time you are completing the FAFSA that you possibly can.

College Goal Sunday!

Sunday, February 10, 2013 – Delta College Library (location: A-110) 2pm to 4pm

Staff from area colleges come together to help parents and students complete the FAFSA.

Please bring the information stated above including your completed Tax returns.

Note: if you have not filed your Tax return by that time – do a pre-tax return – this is done by using pay stubs, etc... to estimate your income for 2012.

To complete your FAFSA on College Goal Sunday, please bring the following items with you on Sunday, February 10th between 2pm to 4pm:

- Your PIN number
- Your Social Security Number
- Your Parent or Legal Guardian's Social Security Number (if you are 23 years old or younger and are a dependent)
- Your driver's license (if any)
- Your W-2 forms or other records of money earned
- Your 2012 Federal Income Tax Return
- Your Spouse's 2012 income Tax Return
- Your Parents 2012 Federal Income Tax Return
- Your 2012 untaxed income records: Social Security, Temporary Assistance to Needy Families, Welfare or Veteran's Benefits records (if any)
- Your 2012 bank statements
- Your 2012 business and investment mortgage information, business and farm records, stock, bond and other investment records
- Your alien registration card (if you are not a U.S. Citizen)

For more information you may view www.micollegegoal.org

Financial Aid FAFSA

Step 1: www.pin.ed.gov

This web site is your source for the Federal Student Aid PIN number you are **required** to have.

Parents and student must each have a pin number of their own.

Your PIN number can be used each year to electronically apply for federal student aid and to access your Federal Student Aid online. If you receive a PIN number, you agree not to share it with anyone. Your PIN serves as your electronic signature and provides access to your personal records. NEVER give your PIN number to anyone, including commercial services that offer to help you complete your FAFSA. Be sure to keep your PIN number in a safe place.

Step 2: www.fafsa.ed.gov

This web site is your connection to the government free application. It will help you complete your FAFSA.

The FAFSA is the Free Application for Federal Student Aid. The federal government uses this form to determine your eligibility for financial aid which may include: grants, scholarships, work-study and loans. The FAFSA is used to determine how much of this aid you are eligible for.

Information Needed for 2013-2014 FAFSA

1. Your (student) Social Security Number. Make sure it is correct!
2. Your 2012 tax return, all W-2 Forms and all other records of money you earned.
3. Your (and your spouse's if you are married) 2012 Federal Tax Return and all W2's.
 - IRS 1040, 1040A, 1040EZ
 - Foreign Tax Return, or
 - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia or Palau
4. Your Parents 2012 Federal Income Tax return (if you are a dependent student) **and** all W2's
5. Your 2012 untaxed income records.
 - Child Support – Received/Paid
 - Pensions, Annuities
 - Veterans Benefits records
6. Your current bank statements.
7. Your current business and investment mortgage information, business and farm records, stock, bond and other investment records
8. Your alien registration or permanent resident card (if you are not a U.S. citizen).

Continued



College Preparation Survival Kit

Preparing Your Student for College

It is never too early to begin planning and preparing for college. From reading together to talking about your child's hopes for the future, there are plenty of ways for parents and mentors to foster a lifelong love of learning.

Be Involved!

Make sure to attend all parent events, such as parent-teacher conferences and informational sessions. It is also important to periodically speak with your student's school counselor, as they will be guiding much of your student's class selections and monitoring academic progress.

Promote Regular Attendance and Academic Priorities

Only allow your student to miss school for valid reasons, such as illness. If they must miss several days, speak with the teacher about picking up homework so they don't fall behind. Also, reinforce positive priorities; while activities like athletics and part-time jobs are beneficial, they shouldn't be so time-consuming that your student's schoolwork suffers.

Explore Interests and Careers

Discuss your student's interests and skills, and connect them to careers. For instance, if your child likes animals and is strong in science, he or she could learn about veterinarians. Young students can explore careers at www.kids.gov, while older students can visit www.bls.gov/k12.

Read Together

For younger children, reading with parents and mentors can develop an early love of reading. As your students get older, encourage them to go to the library, and show an interest in what they read by asking questions.

Talk about College

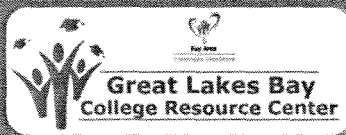
Discussing college can make your child more comfortable with the idea of pursuing postsecondary education in the future. Consider telling stories about your college experiences if you went, pointing out where their favorite teachers or celebrities went to college, or visiting campuses together.

Develop Strong Study Habits

Make sure your student has a quiet place to study and do homework. Studying at the same time and place each day allows it to become part of a routine. In addition, encourage them to set goals, such as completing all of their homework before watching their favorite show. With effective study skills, your students will have the tools they need to succeed in education.

Teach Financial Responsibility

Talk together about the importance of managing money wisely, from saving money to avoiding impulse purchases. Consider opening a savings account with your child to help them learn about money. For more strategies, visit www.education.com/topic/children-money-responsibility/.



College Preparation Survival Kit

College Communication: Parents, Guardians, and Mentors

The vast majority of schools are now developing communication pipelines specifically aimed at parents, guardians, and mentors. These pipelines can start as early as the application process, and continue on throughout the college experience. Here are a few things to look for:

Campus Events: It's nice to know what your student may be up to on campus. Campus event calendars are posted on nearly every school's website. From free concerts to art exhibitions, the event calendar covers A to Z!

Discounts: Many schools have information available to help parents and guardians save some cash while visiting their student. Request information on discounts for lodging and restaurants, etc. There may also be discounts available for books and other supplies from online and local retailers.

Parent Information Page: Schools are making a greater effort to keep parents informed; parent information pages on their websites are part of that push. Not every school has a parent page, but they are becoming more popular and are a great resource. Facebook is also becoming a popular venue for these information pages, so check there as well.

Parent News/E-letter: These communiqués contain information on opportunities your student may be eligible for, such as travel and volunteer projects. They may also be your main source of information on activities and events if your student isn't the communicative type.

Parent-to-Parent Virtual Communities: Some universities, along with a host of unassociated websites such as www.collegeboard.com and www.collegeconfidential.com, are connecting college parents with other parents from the same school. This gives parents and guardians a chance to swap information, share tips and ideas, offer support, etc.

Parent Weekends: Parent weekends are a great opportunity to visit campus after your student is safely settled. They are often scheduled around sporting events. Numerous activities are planned to get you out and about on campus – with or without your student.

Shopping Lists: Wonder what to pack for your student's freshman year? Schools usually provide shopping lists: for the dorm, for the classroom, for life in general. These lists have been refined by the schools and critiqued by parents that have come before you. To say these lists are a resource is an understatement!

Reaching Out After School Starts: Think about ways to connect with your student after classes start. Ideas include keeping in touch via telephone and text message, but gift certificates and care packages in the mail are universally well received by college students.

- www.knowhow2gomichigan.org
- www.michigan.gov/mentormichigan



College Preparation Survival Kit

College Savings Plans

College Savings Plans allow individuals to save and invest money for future higher education expenses for designated beneficiaries. These plans offer tax advantages, as funds withdrawn for qualifying education expenses are exempt from federal income taxes. Depending on the state, the funds withdrawn may also be exempt from state income taxes. The funds in these plans are invested so they grow over time. There are two primary types of College Savings Plans: the 529 Prepaid Tuition Plan, and the 529 Savings Plan. Michigan offers both plans, though many states only offer the 529 Savings Plan. Michigan's College Savings Plans are described below.

Michigan Education Trust (529 Prepaid Tuition Plan)

The Michigan Education Trust (MET) offers a 529 Prepaid Tuition Plan, which allows parents, relatives, and other individuals to purchase college credits at today's cost for the future. Beneficiaries with this plan can attend any public college or university in Michigan after graduating high school.

- Can be purchased in a lump sum or through monthly payments
- The minimum contract purchase is one semester of classes; the maximum is eight semesters
- Beneficiaries have 15 years after high school graduation to use their benefits
- If a student chooses not to pursue postsecondary education or receives a full scholarship, the benefits are transferrable to siblings or first cousins
- If a student does not use the benefits and does not wish to transfer them, the monies are refunded to a refund designee named in the contract; however, in most cases, the refund will be subject to taxes and penalties
- Beneficiaries who wish to attend an out-of-state institution will receive the amount of funds they would have received if they attended a Michigan institution to apply toward their tuition
- Contributions may be tax-deductible for Michigan taxpayers

For more information, please visit www.michigan.gov/setwithmet, or call the Michigan Education Trust hotline at (800) MET-4-KID.

Michigan Education Savings Program (529 College Savings Plan)

The Michigan Education Savings Program (MESP) provides a 529 College Savings Plan, which allows individuals to invest funds into an account for future use. Unlike the Michigan Education Trust, MESP does not involve purchasing credits at today's price. Instead, funds placed in the program grow over time, and can be used for qualified educational expenses when the beneficiary is ready.

- Minimum contribution of \$25 to open an account
- Anyone can contribute to an account (parents, grandparents, friends, etc.)

- Beneficiary can be anyone: child, grandchild, friend, employee, or even yourself
- Funds can be used at any qualified institution in the U.S., as well as some foreign institutions
- There is no time limit on when the benefits can be used
- Benefits can be transferred to qualifying relatives of the beneficiary
- If the beneficiary does not use the benefits, the monies may be refunded; however, in most cases, the refund will be subject to taxes and penalties
- MESP offers seven different investment options for you to choose from based on your own timeframe and level of risk desired
- The account owner has access to the funds at all times, though if the funds are not used for qualifying educational expenses, taxes and penalties may apply
- Contributions may be tax-deductible for Michigan taxpayers

For more information, please visit www.misaves.com, or call the Michigan Education Savings Program hotline at (877) 861-MESP.

MI 529 Advisor Plan (529 College Savings Plan)

The MI 529 Advisor Plan is the only 529 College Savings Plan in Michigan that can be sold by an advisor and still receive a state income tax deduction. The plan is very similar to the MESP College Savings Plan; however, there is a larger variety of investment options, and the fees are a bit higher.

- Minimum contribution of \$25 to open an account
- Anyone can contribute to an account (parents, grandparents, friends, etc.)
- Beneficiary can be anyone: child, grandchild, friend, employee, or even yourself
- Funds can be used at any qualified institution of higher education
- There is no time limit on when the benefits can be used
- Benefits can be transferred to qualifying relatives of the beneficiary
- If the beneficiary does not use the benefits, the monies may be refunded; however, in most cases, the refund will be subject to taxes and penalties
- The MI 529 Advisor Plan offers twenty different investment options for you to choose from based on your own timeframe and level of risk desired
- The account owner has access to the funds at all times, though if the funds are not used for qualifying educational expenses, taxes and penalties may apply
- Contributions may be tax-deductible for Michigan taxpayers

For more information, please visit www.mi529advisor.com, or call the MI 529 Advisor Plan hotline at (866) 529-8818.

Please note: Other organizations and investing firms may also offer College Savings Plans. If you would rather work with a private organization, please call your preferred agency for more information.