

# Financial Aid Information

Katy Independent School District



2005 – 2006

Cinco Ranch High School: 281-237-7000  
Katy High School: 281-237-6700  
Morton Ranch High School: 281-237-7800  
Miller Career Center: 281-237-6300

Mayde Creek High School: 281-237-3000  
Taylor High School: 281-237-3100  
Seven Lakes High School: 281-237-2800  
Opportunity Awareness: 281-237-6350

# Financial Aid for Katy Students

In order to assist our students and parents in the search of financial assistance to attend college or trade/technical schools, the Katy Independent School District has produced this informative booklet.

Parents and students should work closely with their counselors to obtain forms, applications, and information relevant to financial aid and scholarship opportunities. This information will be posted in the counseling office, announced via the school's public address system, or posted on the Department of Student Services web page at: [http://www.katyisd.org/curriculum/student\\_support/scholarship.htm](http://www.katyisd.org/curriculum/student_support/scholarship.htm). There are also links to helpful websites to provide other information for you.

Parents who desire insight into how the aid process works at most college campuses can do so by calling 832-877-7557, or email: [FAFSAHelp@aol.com](mailto:FAFSAHelp@aol.com) for free assistance with FAFSA questions and information about how to negotiate a financial aid package with the school of your choice. This service is offered on a first come basis and is complimentary to all Katy ISD area parents.

The Katy ISD Community Education Department is sponsoring the following parent workshops focusing on college and vocational education financial aid. They will be conducted at each of our high schools and all are open to Katy area parents, regardless of school attended. Contact the Katy ISD Community Education Department to confirm workshop dates, locations and agenda. At present, the meeting times and places are:

Cinco Ranch HS:	October 26, 2005	@ PAC
Katy High School:	November 15, 2005	@ the Bengal Auditorium 7 p.m.
Taylor HS:	December 6, 2005	@ the PAC (Performing Arts Center) 7p.m.
Mayde Creek HS:	January 10, 2006	
Morton Ranch HS:	February 7, 2006	
Cinco Ranch HS:	March 7, 2006	
Katy HS:	March 28, 2006	
Cinco Ranch JUNIOR HS:	April 4, 2006	@ school cafeteria 6: 30 P.M.
Seven Lakes HS:	April 18, 2006	
Taylor HS:	May 2, 2006	

All times are at 7 p.m. except for CRJHS which is noted above. To confirm dates, times and locations, please call **Katy ISD Community Education at: 281-396-6365.**

These meetings will provide parents with practical information they can put to use immediately to improve their chances to secure meaningful financial aid. The key points of the FAFSA will be covered along with how to negotiate a more favorable aid award. All sessions are open to the entire school district.

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The contents of this handbook are not contractual, and do not give rise to a claim of breach of contract against the school district. Further, the contents of this handbook apply to all students of the district, as the contents now appear in the handbook or may be amended in the future.

## Types of Financial Aid

Financial aid may be obtained from many sources and is classified into four categories: scholarships, loans, grants, and college work/study. A student may receive more than one type of financial aid.

### Scholarships

Scholarships are awards that are based on scholastic accomplishments, athletic achievements, special abilities or talents. Scholastic or academic scholarships are awarded on the basis of outstanding academic performance, high scores on national standardized tests or performance in contests, such as essay writing or mathematics competitions. Scholarships based on special abilities or talents include those in areas such as music, art, theatre, and dance. Some scholarships may also be partially based on financial need in addition to performance criteria. Students can receive more than one scholarship.

### Loans

Educational loans vary greatly; however, they all have one thing in common—they must be repaid. There are some educational loans that may be repaid by service such as by teaching or working for law enforcement, and there is the **new \$14,000+ Texas Be on Time Loan Program** which can be forgiven if the student graduates *on time* with a 3.0 or better GPA from Texas public or private schools. Educational loans are usually based on financial need, but some loans are credit based. Generally, the interest rate on educational loans is lower than commercial loans. Interest rates presently vary from 2.25% - 9%. Many repayment periods can extend more than 10 years keeping the monthly payment small. Many loans stipulate that the borrower does not begin repayment until 6 to 9 months after leaving school.

### Grants

Grants are awards based strictly on financial need and are not repaid. Grants are available from state and federal agencies, private institutions, and private foundations.

### College Work/Study

The College Work/Study Program provides employment for financially needy students to help meet educational expenses. The educational institution or independent nonprofit agencies in the community may employ students. Both the federal government and the employing agency provide funding. From an aid standpoint, it can be very advantageous to participate in Work/Study when filing the FAFSA form.

## Need-Based/Merit-Based Aid

All of the above types of aid may be classified as either **need based** or **merit based** or a combination of the two. **Need based** aid is awarded on the basis of the family financial situation--the less money available, the greater the need. **Merit based** aid is awarded on the basis of the student's qualifications.

Some financial aid may be 100 percent need based and some may be 100 percent merit based, but many types of aid may use a mixture of need and merit criteria. The type of criteria and the percentage of each is determined by the agency or organization awarding the aid. For example, a scholarship may be available for a student in the top 25 percent of the class who scores a minimum of 1000 on the SAT. These are merit-based minimum criteria. The agency awarding this scholarship may also stipulate that the scholarship would be awarded to a student who has financial need—as determined by that agency.

### Determination of Need

Please note the words “needy” and having a “financial need” are not the same. Many otherwise financially solvent families have difficulty paying for post secondary education. A student's need is determined by a uniform analysis of the student's family financial situation. This analysis is regulated by Congress to insure uniformity and fairness across the country. All college financial aid offices use the same formula to determine a student's need.

## NEEDS FORMULA

$$\begin{array}{rclcl} \text{Cost of Attendance (COA)} & - & \text{Expected Family Contribution (EFC)} & = & \text{Need} \\ \text{(What the school charges)} & \text{Minus} & \text{(What the family can afford)} & \text{Equals} & \text{(Aid needed)} \end{array}$$

Please note the expected family contribution is a constant determined by the needs analysis. The college costs are variable depending on the college selected; therefore, the need is also variable. The result is that a family's out-of-pocket expenses may be the same at a high-cost college as at a low-cost college. Students, therefore, should not eliminate a school from consideration just because the cost of attendance is extremely high. The student's contribution may be quite low if qualified. This means a family who would not qualify for financial AID to one school, may qualify at another.

**While the formula above is fixed, the dollar amount awarded may be increased by appealing to the "Professional Judgment" of the aid officer. This means aid packages are often negotiable; allowing the aid officer to take "other factors" into consideration, thus lowering the family's out of pocket expense. Beware THAT some institutions will reduce aid by the amount of scholarships the student is awarded. Please note this is not a U. S. Department of Education requirement, and this action is subject to negotiation at the aid office. Possessing an understanding of this process and gaining insight of the inner workings of the aid process can be quite valuable.**

The expected family contribution (EFC) is determined by using a process called needs analysis. In needs analysis, information and data about the family's financial situation is collected using a needs analysis form. There are several needs analysis forms available, and colleges will specify which form they require or prefer. The most common needs analysis forms in use are:

**FAFSA** – Free Application for Federal Student Aid  
**CSS** ---- Profile Form

These forms are available from the counselor and on the INTERNET. Some parents **incorrectly** assume their tax return must be filed prior to FAFSA submission. The FAFSA should be submitted after but as close to **January 1st** as possible. Students and parents may use their "best faith estimate" of the required financial information, which can be revised later if warranted. Failure to submit a FAFSA form might disqualify the student from other aid packages which have nothing to do with the federal or state government. Some students have been passed over for aid simply because they thought filing a FAFSA would be a waste of time.

### **FAFSA – Free Application for Federal Student Aid**

This is the primary application used for needs analysis. The FAFSA collects demographic information about the student including financial data. The FAFSA is used to qualify students for all Federal Title IV financial aid. Title IV aid includes:

Federal Pell Grants  
Federal Supplemental Educational Opportunity Grants  
Federal Work Study Programs  
Federal Perkins Loans  
Federal Stafford Loans  
State Student Incentive Grants

**All** persons applying for need-based aid **MUST** complete the FAFSA. Processing of the FAFSA is free of charge. The FAFSA form is available at <http://www.fafsa.ed.gov>. For help in completing the FAFSA you can go to [http://www.ed.gov/prog\\_info/SFA/FYE](http://www.ed.gov/prog_info/SFA/FYE) or call the Federal Student Aid Information Center toll free at 1-800-4-FED-AID (1-800-433-3243). TTY (for hearing impaired) is 1-800-730-8913 by email to [FAFSAHelp@aol.com](mailto:FAFSAHelp@aol.com).

**Under no circumstances should a student submit more than one FAFSA per year, but a new FAFSA must be submitted EACH year aid is requested.**

### CSS – Profile Form

The CSS Profile Form is a **supplemental** form used to qualify students for certain state and institutional financial aid. The CSS Profile Form comes packaged separately from the FAFSA, and each should be sent for processing in different envelopes. The CSS Profile Form allows you to register for your personalized Profile Application by calling toll free, 1-800-778-6888, or registering via the Internet at <http://www.collegeboard.com>. There is a fee for processing the CSS Profile Form. You need to complete the CSS Profile Form **only if required** by the college. These forms are available in the counselors' office.

### Determination of Merit

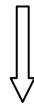
Merit is generally determined by the agency or organization awarding the scholarship. Depending on the scholarship, the merit criteria may include evaluation in one or more areas such as:

- Rank in class
- Grade point average
- Standardized test scores
- Extra-curricular activities
- Leadership ability
- Honors and awards
- Volunteer activities
- Essay
- Performance

The number of areas and the weight assigned to each area are determined by the awarding agency. The evaluation of a student's scholarship application may be objective in some areas and subjective in others. There may be minimum criteria stated that are necessary for a student to enter competition, after which the applicants are judged on broader criteria. There are probably as many different ways to determine scholarship winners, as there are different scholarships.

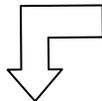
## STUDENT FINANCIAL AID

- Merit-Based Aid



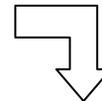
Scholarships

- Need-Based Aid



Gift Aid

- Grants
- Scholarships



Self-Help Aid

- Loans
- Work Study

## The Financial Aid Officer

Every college has at least one Financial Aid Officer (FAO), and most have many. Their job is to match incoming funds with incoming students. Students and parents should become familiar with the financial aid officer at the college of their choice. The more knowledge a financial aid officer has about a student's needs and circumstances, the better prepared he or she will be to assist the student in the search for funding. It is recommended that parents and students meet personally with the financial aid officer. This meeting would most appropriately take place in the spring semester, but students should check with their FAO to determine the preferred meeting time at individual institutions. Since financial aid officers are responsible for the administration of actual fund disbursement to students, the importance of keeping the FAO informed about the student's needs cannot be over emphasized.

## The Financial Aid Package

College financial aid officers will analyze a student's individual situation and put together a financial aid package that may include any or all of the types of aid. One student may receive a scholarship, a loan, and a grant. Another student may be eligible for a grant, a loan, and college work-study. Every student has different needs and situations. The college financial aid officer will try to draw as much money from as many different sources as possible to help students in their search for funding. If the proper application procedures are followed, the student is notified of the contents of the financial aid package in the spring of the senior year by a document called the **award letter**. The award letter details the type and source of aid that is being offered. The student is asked to accept or reject the offer in full or part.

## When to Apply

The short answer is EARLY! Reading source books and attending educational workshops to learn about the financial aid process should begin in middle school years. The student should begin exploring specific sources of aid during the junior year of high school. Early in the fall of the senior year, students and parents should write letters requesting information and applications from various agencies and institutions. Resource materials and addresses are available from the student's counselor and in Katy ISD's *Decisions Ahead: Junior/Senior Career and Resource Handbook*.

Applications should be completed throughout the senior year with most activity coming early in the spring semester. Students who will be completing the Free Application for Federal Student Aid (FAFSA) or the CSS Profile Form will need to do so in early January of their senior year. Seniors should register for the profile from early in the fall semester.

Meeting deadlines is extremely important in applying for financial aid. Students and parents should be well aware of deadline dates for applications and if possible complete applications well in advance of deadlines. Time should be allowed to provide supplemental documents such as transcripts and letters of recommendation that may be required to complete some applications.

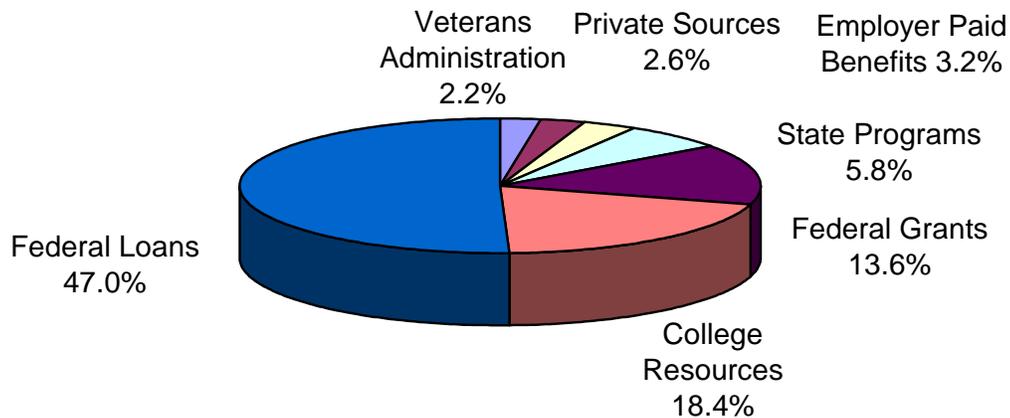
Please do not overlook the obvious. A student should complete an **Application for Admission** for colleges of interest early in the fall semester. A student can begin the process of applying for financial aid before being admitted, but funds will not be awarded to a student until the student has been admitted to the institution.

## Sources of Aid

Listed below are specific sources for information on financial aid.

### The College of Your Choice

In the search for financial aid, there are many alternatives to explore. You should prioritize your search so you will have a better chance of being successful. An analysis of the sources of funding nationally and the procedures to apply for that funding indicate that the single best source of funding is the college of your choice. The “financial aid pie” is cut into seven major pieces.



**90%** of all financial aid comes either directly or indirectly through college financial aid offices. Most of the state and federal funding indicated above, for both grant and loan programs, is administered through college financial aid offices, bringing the actual percentage of total aid handled by the colleges to 92.2%.

Obviously, the most effective strategy to follow is to **write to the financial aid officer at the college of your choice** and request information concerning all types of financial aid including scholarships, grants, loans, and college work-study. Addresses are available in the counselors' office. These letters should be written early in the fall semester so application deadlines may be met. Many schools will send an **institutional application** and instructions that the student should also complete a needs analysis form such as the FAFSA or the CSS Profile Form. Each individual college requires or prefers a specific form, so be sure you are completing the proper form. The forms and information on how to complete the forms will be available from your counselor, college financial aid offices, and on the Internet. Please note that even if you plan to apply only for merit-based aid, many institutions will require a need analysis form before considering a student for scholarship programs.

Even though there is considerable local scholarship money available, the majority of scholarship money is awarded through the colleges. Make the college of choice your primary effort in applying for merit and need based aid. Keep your financial aid officer advised of your status throughout the school year.

## **Federally Sponsored Programs**

**Federal Pell Grants** – The Pell Grant program is the largest single source of gift aid in the country, with \$14 billion distributed to eight million students last year. These grants are need based and do not have to be repaid. Awards range from approximately \$400 to approximately \$4,850, depending on family financial need. To apply for a Pell Grant, students should complete the FAFSA. Approximately five weeks after mailing the application, (to speed up the process you may apply online) the student will receive the Student Aid Report (SAR), allowing the college financial aid officer to determine a student's eligibility for the Pell Grant. If a student is eligible for a Pell Grant, the SAR will have three parts; if not, the SAR will only have two parts. The Expected Family Contribution (EFC) is located on page 1 of the SAR and is used by financial aid officers to determine eligibility and dollar amounts for many types of awards. Most institutions will use "electronic SARs" to eliminate paper flow—also called the Institutional Student Information Record (ISIR). If you receive an Information Acknowledgement Form instead of the SAR, this means all of the institutions you are working with use the electronic method. In this case, you do not need to send your SAR to the institutions, as they have already received it electronically.

**Federal Supplemental Education Opportunity Grants (FSEOG)** – These grants are need based and do not have to be repaid. They are intended for students with extreme financial need. Application is through the college financial aid office using the same forms and procedures as for Pell Grants. Colleges administer SEOGs with funds received from the federal government. Awards range from approximately \$100 to approximately \$4,000 per year. If you qualify for a Federal Supplemental Education Opportunity Grant, it is important your application be completed as early as possible, as these funds are distributed on a "first come, first served" basis to qualified students.

**Federal Family Education Loans (FFEL)** – There are several loan programs available to assist financing the cost of a college education. As indicated in the previous section on loans, these loans typically have low interest rates, long repayment periods, and low monthly payments. Some loans are need based, requiring completion of the FAFSA or CSS Profile Form. Other loans are credit based, and the applicant's credit history is reviewed. Most have a grace period before repayment begins. Be very careful about determining what is expected of you in a loan agreement, as default—failure to repay—may have serious consequences, such as adverse credit ratings and withholding future income tax refunds to repay loans.

**Federal Perkins Loan Program** – With Federal Perkins Loans, the college acts as the lender using funds provided by the government. Application is through the college financial aid officer.

- Need based loan program
- Lowest interest rate – 2.75%
- Interest begins to accrue nine months after student leaves school
- Loan limit \$4,000 per year to maximum of \$20,000
- Repayment begins nine months after student leaves school

The Federal Perkins Loan is the most attractive loan package available to college students; however, since it is need based, not everyone will qualify.

**Federal Stafford Loan** – Federal Stafford Loans are still often referred to as Guaranteed Student Loans, or GSLs, referring to the fact these loans are guaranteed by the federal government through a guarantee agency – in our case, the Texas Guaranteed Student Loan Corporation (TGSLC). The money for the loans comes from banking institutions (banks, savings and loans, credit unions or insurance companies), and a separate application is necessary. The application is processed by the lender and must be approved by the financial aid officer at the college.

- Need based loan program
- Interest rate: variable – approximately 4.58% in 2004-2005 – maximum is 8.25%
- Interest is paid by the federal government while student is in school and for a six-month grace period after THE student leaves school
- Loan limit – \$2,625 for first year of college, \$3,500 for second year, \$5,500 thereafter
- Loan origination fee – 3%
- Insurance fee – 1%

**Unsubsidized Federal Stafford Loan** – This loan is similar to a Federal Stafford Loan, except the Unsubsidized Federal Stafford Loan is non-need based. With an unsubsidized loan, the student is responsible for paying the interest while the student is in school (rather than the federal government). Interest rates and loan limits are the same as for a subsidized Federal Stafford Loan. The Unsubsidized Federal Stafford Loan has an organization/insurance fee of 6.5%. This loan program provides a great deal of money to students, which was previously unavailable.

For further information about the Texas Guaranteed Student Loan program, including a list of lending institutions, contact:

Texas Guaranteed Student Loan Corporation  
P. O. Box 15996  
Austin, Texas 78761-5996  
1-800-TG LOANS

**Federal Parent Loan for Undergraduate Student (PLUS)** – These loans are made to the parents of students who are considered dependent according to federal criteria. (Almost all Katy ISD seniors are considered dependent by these criteria.) The lending institution is a bank, savings and loan, or credit union and the college must certify the loan application. PLUS loans are not need based and thus may be easier to acquire than some of the previously mentioned loans.

- Credit based – applicant's (parents) credit history is reviewed
- Interest rate – variable – tied to rate on Treasury Bills
- Repayment begins 60 days after taking out loan. If repayment is deferred, interest continues to accumulate
- Loan limit - \$4,000 for first year of college
- Loan insurance premium – up to 1%
- Loan origination fee – 3%

**Federal Direct Student Loans** – The Federal Direct Student Loan program includes Stafford Loans (both subsidized and unsubsidized) and PLUS loans with the interest rates and repayment plans the same as the FFEL Stafford and PLUS Loan programs. The primary difference in the two programs (FFEL and Direct) is that the FFEL Loans are from private lenders, whereas with the Direct Student Loan Program, the federal government is acting as the lender through the schools.

The best source of information for details about these federal loan programs is *Funding Your Education*, a booklet published by the U. S. Department of Education. It is free of charge and available from the counselors. It has detailed information about aggregate – total – loan amounts and the details of administration of the various student loan programs.

**Robert C. Byrd Honors Scholarship** – This federally funded program recognizes exceptional high school graduates who show promise of continued excellence. Information and applications are available from high schools during the spring semester.

**Health Professions Student Loan** and **Health Education Assistance Loan** – Students enrolling in health professions course may be eligible for certain loan programs. Apply at the financial aid office.

**Law Enforcement Education Program** – Loans are available to full time students enrolled in approved programs in law enforcement. Get details from the financial aid office at the college of your choice. These loans may be converted to grants if a student pursues a career in law enforcement.

**Nursing Student Loans and Scholarships** – Loans and scholarships are available through the college of your choice. Inquire at the financial aid office about grants under the Nurse Training Act.

**Veterans Administration Benefits** – Educational assistance is available to students whose veteran parent is deceased or was disabled while on duty. Apply through the VA office.

**Presidential Access Scholarships** – Scholarships are awarded to Pell Grant recipients who demonstrate academic achievement. The award will equal 25% of the amount of the Pell Grant. Application is through the college financial aid office.

**National Service Program (AmeriCorps)** – Students perform public service in exchange for minimum wage plus education benefits. The program requires 1700 hours of service over a nine-month period and provides \$4,725 in education benefits. Call 1-800-94A-CORPS for information. Financial need is not a criteria for eligibility.

**Federal Tax Legislation** – Although the counselors cannot advise students and parents on tax issues, there are some recent changes in legislation which took effect the 1998 tax year. Students and parents should be aware of and pursue further information through materials provided by the Internal Revenue Services or a tax preparation professional.

1. Hope Scholarship Credit – These tax credits allow certain taxpayers to claim an annual credit of up to \$1,500 per student for tuition expenses for the first two years of college (100% of the first \$1,000; 50% of the next \$1,000).
2. Lifelong Learning Credit – These tax credits allow certain taxpayers to claim an annual credit equal to 20% of up to \$5,000 in total tuition expenses.
3. Education IRAs – Taxpayers may save \$500/year per student under age 18. Earnings are not taxed until distribution, and distributions are excluded from income if proceeds are used to pay tuition or room and board.

Taxpayers may not claim more than one of these benefits for a student in any one year.

### **College Work/Study Program**

This is a program that allows students to earn a part of their expenses. This employment may be on the college campus or in private business or industry, but the college placement agency helps locate the job. The College Work/Study Program is federally funded and the pay will be at least the current federal minimum wage. There are maximum limits placed on the number of hours worked and on the total amount of money earned. Apply through the financial aid officer at the college of your choice.

### **Institutional/Departmental Scholarships**

The counselors on a regular basis throughout the school year will announce this type of scholarship in the Scholarship Bulletin.

- **Institutional Scholarships** – Many colleges and universities offer academic scholarships to qualified students. Katy ISD students have received scholarships on a regular basis from such schools as Texas A&M, The University of Texas, the University of Houston, Sam Houston State University, Houston Baptist University, Stephen F. Austin State University, and various out-of-state universities. You should apply to the college of your choice. **Institutions are the major source of scholarship funding for Katy ISD students.**
- **Departmental Scholarships** – Departmental scholarships are individual scholarships for specific areas of study. There are several scholarships administered on an individual basis through high school guidance offices. Inquiry should also be made to the specific academic departments of the college of choice. The Texas Engineering Foundation Scholarship for students planning to major in engineering is a good example. A student would contact the engineering department of the college for further information. University Interscholastic League Scholarships (UIL) are available to students who place high at regional meets or participate in state meets. Information on UIL Scholarships is distributed at state meets and is available from high school counselors.

## State Sponsored Programs

There are many state sponsored or affiliated programs. Application is through the financial aid office of the college of your choice.

- Texas Grant Program
- Texas Public Education Grants
- Texas Tuition Equalization Grants
- Student Incentive Grant
- Texas Early High School Graduation
- Texas Tuition Exemption for TANF Recipients
- Texas Tuition Assistance Grant
- State Scholarship for Ethnic Recruitment
- Nursing Student Scholarship
- Hinson Hazelwood College Student Loan Program
- Be-On-Time Loan Program

These state programs include scholarships, loans, and grants. There is also a Texas College Work/Study Program. There are some tuition exemption programs in the Texas public colleges. Some programs listed above are only available in independent (private) institutions. Details and criteria for these state programs can be found in the pamphlet "Financial Aid for Texas Students." (See resources section).

**TEXAS Grant** – The 76<sup>th</sup> Texas Legislature passed HB 73, which establishes the Texas Excellence, Access, and Success (TEXAS) Grant Program. This program provides college funding for students who graduate under the Texas High School **Recommended** Plan or higher and have financial need (need is determined by the different colleges). The TEXAS Grant Program provides different levels of funding:

- 4-year college – \$2,650/year
- 2-year college – \$ 968/year
- Technical School – \$1,540/year

Amounts of funding may vary from year to year.

## Specialized Scholarships

**Reserve Officer Training Corp (ROTC)** – ROTC Scholarships pay a substantial amount in return for an obligation to military service. Application may be made through the counselors' office. Students should have an interest in military service and must apply early. Ideally, students should begin the application process in the spring of the junior year.

**Service Academy Scholarship** – Appointments to the service academies are very prestigious and valuable and therefore very competitive. There are five academies:

- United State Air Force Academy – Colorado Springs, Colorado
- United States Military Academy – West Point, New York
- United States Naval Academy – Annapolis, Maryland
- United States Merchant Marine Academy – Kingspoint, New York
- United States Coast Guard Academy – New London, Connecticut

Procedures for application vary from academy to academy, but generally require a nomination, which the applicant must obtain from his or her congressman, senator, or other official nominating source. After acquiring the nomination, the student must receive an appointment, which is tendered by an academy after evaluating a nominee's qualifications. Academic ability, physical aptitude, high-test scores, leadership ability and character are used in determining appointments to the academies. Students should work closely with their counselors beginning in the spring of the junior year to go through the application process.

**National Merit Scholarships** – National Merit Scholarships are extremely competitive. The route of entry is through outstanding performance on the Preliminary Scholastic Aptitude Test (PSAT) when taken in the fall of the junior year of high school. The students who score in the top ½ of 1% are designated as National Merit Semifinalists. These students are sent applications and move to finalist standing and to award winners on the basis of SAT scores and the contents of the application, which includes school recommendations and high school transcript. The National Achievement Scholarship program is a similar scholarship program for African-American students.

**Athletic Scholarships** – Notify your coach of your interest in a scholarship. The athletic department coordinates all athletic scholarships. Additionally, students must file an initial eligibility form with the NCAA Clearing House. Forms are available from the high school's Athletic Directors. For detailed information, contact the NCAA at their website: [www.ncaa.org/eligibility/cbsa](http://www.ncaa.org/eligibility/cbsa).

### **Scholarship Searches**

**FastWeb** – FastWeb is a scholarship search engine found on the Internet. It is very easy to use and seniors should use FastWeb early in the school year. The website address is: [www.fastweb.com](http://www.fastweb.com)

**Scholarship Search Services** – Some independent businesses offer computerized scholarship search services for a fee. Fees range from \$40 to \$200. Students are advised to use caution before paying a fee for a commercial scholarship search. Remember, no one can guarantee that a student will receive a scholarship. Students who are considering paying for a scholarship search are advised to check with their counselor for information on how to proceed in each individual situation. With the increases in college costs there has been an increase in scholarship fraud schemes. The Federal Trade Commission warns consumers that the following may be signs of a fraudulent scholarship scheme:

- **“This scholarship is guaranteed or your money back**
- **“You can’t get this information anywhere else.”**
- **“May I have your credit card or bank account number to hold this scholarship?”**
- **“We’ll do all the work.”**
- **“The scholarship will cost some money.”**
- **“You have been selected by a ‘national foundation’ to receive a scholarship” or “You’re a finalist in a contest” you never entered.**

If you have questions or concerns, call the local Better Business Bureau or the National Fraud Information Center at (800) 876-7060.

Rather than relying on private scholarship search services that charge fees, consult your high school counselor and attend the special financial aid presentations that are offered free of charge by Katy ISD during the fall semester.

## Financial Aid on the Internet

If you are a “web browser,” check out these websites. They include information about specific scholarships, financial aid, and additional resources. There are even scholarship searches you can custom tailor to your specifications. Good luck!

<http://www.finaid.org>

<http://www.fastweb.com>

<http://www.srnexpress>

<http://www.adventuresineducation.org>

<http://www.collegeboard.com>

<http://www.collegeview.com>

<http://www.collegiate.net/infoa.html>

<http://www.ed.gov/money.html#sfa>

<http://www.collegeselect.com>

<http://www.fi.net/collegemoney>

<http://www.co-op.edu>

[http://a2z.lycos.com/Education/College\\_Home\\_Pages](http://a2z.lycos.com/Education/College_Home_Pages)

<http://www.collegeguides.com>

<http://www.balancenet.org>

<http://www.twc.state.tx.us>

<http://www.collegenet>

<http://www.fastaid.com>

<http://www.world.std.com>

<http://www.studentpower.com>

<http://www.fafsa.ed.gov>

<http://www.easi.ed.gov>

<http://www.scholarships-ar-us>

## Guidelines for Completing Scholarship Applications

- **Determine the deadline date for the application.** Be sure to allow plenty of time so the application will not be completed in a last minute rush. Return the application early as this is indicative of your interest, enthusiasm, and time management skills.
- **Type your application if possible.** If it is not possible to type the application, it should be neatly printed, preferably with black ink.
- **If a letter of recommendation is required, ask for letters from teachers, counselors, principals, employers, neighbors, religious leaders, community leaders, or other respected persons who know you well enough to write a good letter of recommendation.** Give the recommender plenty of notice so they will have ample time to write your recommendation. Remember school personnel are often asked to write letters and need as much time as possible so their letters will provide their best recommendation for you. Make it as easy as you can for teachers and other school personnel. Ask politely for a recommendation. "Would you mind writing a letter of recommendation for me for (name of scholarship)? Let them know when the recommendation is due and provide a stamped, addressed envelope or instructions to be followed to send the recommendation to the proper person. A "thank you" is in order after the recommendation has been written and it also serves as a helpful reminder if timed properly.
- **Make a list of your accomplishments, awards, and honors distinguishing you from other applicants.** Be sure to include any awards that are not associated with school or with extra-curricular activities. Any awards from employers or outside organizations will help your application be representative of a well-rounded candidate. Keep your list updated throughout your senior year. You should compile your preliminary list immediately and then add to it as you think of other honors or as you receive additional awards.
- **Be prepared to put pictures on applications.** It is best to use "yearbook" type photographs. Do not use Polaroid or snapshot type photographs, as these tend to characterize you in one particular way.
- **Apply! Apply! Apply!** The more applications you have completed, the better your chances for success. If you are organized in your approach and keep copies of your application, subsequent applications are easier and faster to complete. The real secret to obtaining financial aid is to have your name as a candidate for as many sources as you can find. Never take the approach, "I probably can't qualify."

Remember, your application is representing you to a scholarship committee that may not know you personally. Its appearance and content may have a bearing on your future.

- **If a written statement is required, it should meet all requirements stated in regard to length.** (Generally a statement will be approximately 150-200 words.) The written statement may be the most important part of your application. It should be well organized, concise, and carefully planned. Hopefully, it will provide insight into your personality for a scholarship committee. The written statement should be proof read many times for grammatical errors, misspelled words, poor sentence structure, or any other factors that might leave a negative impression on a scholarship committee. Not only should you proofread your paper, but also have your parents and an English teacher proof read it for you. Ask for input on technical matters and for elements such as style and tone. To get honest feedback, do not get defensive about constructive criticism. It is preferable to use a computer for your written statement, which can then be altered slightly to "fit the occasion." For example, you could use the same basic statement for two different scholarships but personalize each letter by changing only a few words. This can save you time and allow you to apply to more places. The computer will allow you to easily correct errors. A few words of caution are in order when using a computer for scholarship

statements. Use only letter quality print, never dot matrix. Proof the final copy carefully. It is embarrassing to send a letter to the University of Texas at Austin with the closing sentence reading, "I look forward to the challenges offered to me by Texas A&M University."

If you are unable to use a computer for your written statement, it should be typed. Be sure to keep a copy so you won't have to start "from scratch" every time you need a statement. All statements for a scholarship application should bear your signature and date at the end of the text. This makes your statement more personalized and will make a better impression on members of the committee.

Use the ideas below to add polish to your statement and avoid some pitfalls common to essays.

- A. Write your statement yourself.** It is acceptable to get help, but make certain you are the one who writes the essay. Write it quickly and freely and then let it rest for several days. Return to the statement and you will find that you have new insights, ideas, and approaches which make your statement more effective.
- B. Don't use your essays to restate information found in other parts of your application.** Your statement should contain information from the scholarship committee will see as personal and revealing. Think about your interests, hobbies, activities and experiences and how they relate to your topic revealing your human side. You are more than just numbers or a list of accomplishments. Open a window of your personality for the reader of your statement. Try to share an experience or describe an actual scene if you can.
- C. Be selective about the tone of your statement.** You should be confident, but not cocky. There is a fine line between arrogance and pride, keep your accomplishments in perspective. You must convince a scholarship committee you are worthy of a scholarship without taking the approach you deserve assistance. Never use phrases such as "I have the right..." "I deserve..." or "The committee owes me..." Sincerity, honesty, and realistic goal setting are important components of any statement.

Do not beg or exclaim the only way you can attend college is if you are awarded a scholarship. Approaches such as these are viewed as manipulative by most scholarship committee members and may work against you.

- D. Avoid the following topics:**
  1. Big ideas such as world peace, a cure for cancer, etc.
  2. The idea you want to go to college just to make money
  3. Apologizing or explaining low SAT/ACT scores or poor performance on your transcript
  4. Death
  5. Religious beliefs or philosophy
  6. Sex, drugs, rock 'n roll
  7. Political views
- E. Use these editing techniques after you have written the second copy of your statement.**

**Read your statement aloud and listen for the flow of the essay.** You should have some compound or complex sentences interspersed with simple sentences so the statement will flow smoothly when read.

**Use the active voice instead of the passive voice.** "Tom won the award" not "The award was won by Tom."

**Be sparing with adjectives and adverbs.** Nouns are the bones of writing, verbs are the muscles, adjectives and adverbs are the fat. It's acceptable to use adjectives and adverbs, but do so sparingly avoiding flowery, magnanimous, and superlative adjectives.

**If you use a thesaurus, do so carefully.** Often words in a thesaurus are not appropriately “plugged in” for the word you are trying to substitute. The meaning may be changed and you may wind up looking foolish instead of as if you have a collegiate vocabulary.

**Do not let your statement become an “I sore,” starting every sentence with “I.”** One remedy is to use “me” and “my” instead of “I.” For example, rather than say “I learned a great deal from...” try “My experience taught me...”

**Be concise in your writing.** Read your statement and remove unnecessary words. Watch for: who, which, that, what, there, and it. For example, “attention to detail makes me appreciate...” is better than “It is the attention to detail that makes me appreciate...” Go through your statement and circle the words above. Then go back and try to rewrite the sentences containing these words more concisely. Do not feel you must completely eliminate those words from your statement as they are sometimes necessary, but if you find you are using unnecessary words, you probably need to tighten your statement.

**Avoid the word “however”** most people use it too frequently.

**Confine the length of your statement, longer is not better.**

**Avoid clichés and overused literary sources.**

Do not feel compelled to use every editing tip. They are guidelines, not inflexible rules. Use them in conjunction with your style and ideas to produce a statement that, along with your academic record, will get results—a scholarship. Begin writing today so you will be prepared when you need a statement.

To determine the importance of application appearance in the selection of scholarship winners, an informal study of typed versus handwritten applications was completed using previously submitted applications. For some scholarships, the ratio of winners whose applications were typed as opposed to handwritten was almost four times greater than would be expected on the basis of the number of typed versus handwritten applications submitted. In other words, some applicants may have improved their chances of winning by four times just by submitting typed applications and essays.

# Sample Documents

The following pages contain sample documents which may help in your pursuit of financial aid.

## 1. Sample Letters

The first documents are sample letters to the admissions and financial aid offices. At some institutions the admissions and the financial aid processes are linked. At other institutions the process is not but a financial aid officer cannot disburse funds unless the student is enrolled. Please write these letters early in the school year. Getting your name to the College Financial Aid Office is one of the most important steps you can take towards financial aid. College addresses are available in the counselors' office, in the school library, and on the web. You should do what you can to help the financial officer connect your student's face with their name and have a favorable impression early in the process. The more they know about you the more inclined they are to help.

## 2. Résumés

The next group of sample documents illustrates three formats for presenting your accomplishments. You may be asked to attach a list of accomplishments to an application, or your list of achievements is too lengthy for the application. In either case, a list will need to be attached. The samples demonstrate three formats that can be used. The sample documents are only partial (the actual documents contained more activities), but they demonstrate three ways to present the information. These formats were successful in helping the student win multiple scholarships. The applications and attachments submitted were flawless.

## 3. Tracking Log

The sample log is used for tracking the college admission and financial aid process. Please duplicate this log if you apply to more than one college.

## **Sample Letter Admissions Office**

Date  
Student Address  
City, State ZIP

Office of Admissions  
Name of College  
City, State ZIP

Dear Sir:

I am presently a senior at (name of high school), Katy, Texas, and will graduate in May 2006. I am interested in attending (name of college) and plan to enter in the fall of 2006. Presently, my intended major is (name of major). Can you please send me an application for admission and any other information I may need for the application process? I also need a general information catalog, if available, and information about housing at (name of college).

Thank you for your assistance.

Sincerely,

Signature  
Typed Name

## **Sample Letter Financial Aid Office**

Date  
Student Address  
City, State ZIP

Financial Aid Office  
Name of College  
City, State ZIP

Dear Sir:

I am presently a senior at (name of high school), Katy, Texas, and will graduate in May 2006. I am interested in attending (name of college) and plan to enter in the fall of 2006. At the present time my intended major is (name of major). Can you please send all applications required to apply for financial aid and any information about the financial aid process and costs at (name of college)? I want to be considered for both need-based and merit-based aid.

I look forward to communicating with you in the future.

Sincerely,

Signature  
Typed Name

# Sample Résumé

Student Name  
Social Security Number

## CAREER OBJECTIVE

For the long term, I am interested in pursuing a career in law and/or political science.

## EDUCATION

2002 – Present                      Name of High School, Katy, Texas

## SCHOOL ORGANIZATIONS AND ACTIVITIES

**Student Council:** 4 years (Freshman, Sophomore, Junior, Senior)  
President/Junior and Senior; Parliamentarian/Sophomore; Texas Association of Student Councils  
Summer Leadership Workshop/Junior and Senior; Advanced Leadership Workshop/Junior and Senior;  
Junior Counselor at two Summer Leadership Workshops and one Advanced Leadership Workshop

**Youth in Government:** 3 years (Sophomore, Junior, Senior)  
State Officer; Youth in Government Federal Relations Chairman

**Model United Nations:** 3 years (Sophomore, Junior, Senior)  
Ambassador (2 years); Head of Legal Committee

**National Honor Society:** 2 years (Junior, Senior)

**Speech:** 2 years (Junior, Senior)  
Executive Officer National Forensic League; Texas Forensic Association State Qualifier

**Student Advisory Board:** 2 years (Junior, Senior)  
Student Advisor; Regular meetings with principal

## OUTSIDE ACTIVITIES

**Adopt A Needy Family:** food, clothing, toy drive for an adopted family at Christmas

**“SNAPP” (Students Need A Pat & A Push):** volunteered in “SNAPP” Program; tutored and assisted student in need of role model

**Special Olympics:** Katy Optimist Club sponsored district games qualifying participants for regional camp

**Congressman (Name of Congressman):** Acted as student advisor in special program sponsored by U.S. Congressman (Name of Congressman)

## Sample Résumé

Student Name

### Extra-Curricular/School Activities

Activity/Organization	Yrs. Involved 9, 10, 11, 12	Offices Held/Special Accomplishments
Student Council	9, 10, 11, 12	President/Junior and Senior; Parliamentarian/Sophomore; Texas Association of Student Councils Summer Leadership Workshop/Sophomore, Junior and Senior; Outstanding Student Council/District and State; District 7 Student Council Parliamentarian; Selected junior counselor for Summer Leadership Workshop at Stephen F. Austin and Southwest Texas University; Student Council Award; State President Candidate/Spring 2004
Youth in Government	10, 11, 12	State Officer; State Youth in Government Qualifier, Represent office in monthly meeting in Dallas, Texas; Youth in Government Federal Relations Chairman; Attended Conference n National Affairs
Class Offices	10, 11, 12	Sophomore President; Junior Reporter; Senior Secretary
Class Favorites/Awards	9, 10, 11, 12	Nominated "Best All Around" and "Most Popular" Freshman, Sophomore and Junior; Recipient of "Best all Around" Junior Year; "Mr. KISD"/Senior; "Most Likely to Succeed"/Senior
Hugh O'Brian Youth Foundation	10	Selected as the representative from High School; Foundation Delegate; Recipient of "Most Talented"
Model United Nations	10, 11, 12	Ambassador; Head of Legal Committee
Congressman (Name of Congressman)	12	Student Advisor
History Fair	9, 10, 11	Freshman and Sophomore Participant; Junior year District and Regional History Fair Winner; State History Fair Finalist
Junior Historian	11, 12	Member
National Honor Society	11, 12	Member
Speech	11, 12	Executive Officer National Forensic League, Daily School Announcements; Guest on talk show on KRBE & KGOL

## College Planning Log

College \_\_\_\_\_ Telephone No. \_\_\_\_\_  
 Address \_\_\_\_\_

College Admission Log	Financial Aid Log
<p><b>Application Deadline and Fees</b></p> <p>Date _____ Fee _____</p> <p><b>Application Form</b></p> <p>Requested from college <input type="checkbox"/> Date _____                      Submitted to college <input type="checkbox"/> Date _____</p> <p><b>Other Steps Required</b></p> <p>Tests required or recommended</p> <ul style="list-style-type: none"> <li>•Test registration completed <input type="checkbox"/> Date _____</li> <li>•Test taken <input type="checkbox"/> Date _____</li> <li>•Results forwarded to college <input type="checkbox"/> Date _____</li> </ul> <p>Necessary high school courses completed <input type="checkbox"/> Date _____                      High school transcript submitted <input type="checkbox"/> Date _____                      References submitted <input type="checkbox"/> Date _____                      Interview completed <input type="checkbox"/> Date _____</p> <p><b>College Reply</b></p> <p>Expected reply date _____                      College decision _____                      Contact person _____</p> <p><b>Follow-Up Required</b></p> <p>1. _____ <input type="checkbox"/> Date _____                      2. _____ <input type="checkbox"/> Date _____                      3. _____ <input type="checkbox"/> Date _____                      4. _____ <input type="checkbox"/> Date _____                      5. _____ <input type="checkbox"/> Date _____</p> <p><b>College Admissions Office                      Notified of Your Decision</b> <input type="checkbox"/> Date _____</p> <p><b>Special Notes</b></p> <p>_____                      _____                      _____                      _____                      _____</p>	<p><b>Application Deadline</b></p> <p>Date _____</p> <p><b>Institutional Application Form</b></p> <p>Requested from college <input type="checkbox"/> Date _____                      Submitted to college <input type="checkbox"/> Date _____                      Contact person <input type="checkbox"/> Date _____</p> <p><b>Need Analysis Forms</b></p> <p>FAFSA Forms completed <input type="checkbox"/> Date _____                      CSS Profile <input type="checkbox"/> Date _____                      SAR received <input type="checkbox"/> Date _____                      SAR sent to college <input type="checkbox"/> Date _____</p> <p>CSS acknowledgement received <input type="checkbox"/> Date _____</p> <p><b>Award Letter</b></p> <p>Award letter received <input type="checkbox"/> Date _____                      Award letter reply <input type="checkbox"/> Date _____</p> <p><b>Follow-Up Required</b></p> <p>1. _____ <input type="checkbox"/> Date _____                      2. _____ <input type="checkbox"/> Date _____                      3. _____ <input type="checkbox"/> Date _____                      4. _____ <input type="checkbox"/> Date _____                      5. _____ <input type="checkbox"/> Date _____</p> <p><b>Special Notes</b></p> <p>_____                      _____                      _____                      _____                      _____</p>

## Resources

There are many resource books available to you in the search for financial aid. The more resources you explore, the better your chances of finding funding for post-secondary financial aid.

### **Minnie Stevens Piper Compendium**

This is an important source book of information which specifies financial aid programs offered by Texas colleges and universities. Admission requirements are also indicated. The second section of the book contains addresses for applications for scholarships offered by approximately 150 private and public agencies.

A limited number of copies are available in the counselor's office. These booklets are free.

### **Financial Aid for Texas Students**

A resource book that gives an overview of financial aid programs available to Texas students. You may get a copy by writing to:

Coordinating Board  
Texas College & University System  
Division of Student Services  
P. O. Box 12788, Capitol Station  
Austin, Texas 78711

A limited number of copies are available in the counselor's office. These booklets are free.

### **Need A Lift**

A resource book published by American Legion which has financial aid information and sources for career information. This book is particularly helpful for students whose parents are veterans of the armed services, although there are financial aid sources listed for all students. A limited number of copies are available from the counselors' office. You may obtain a copy by sending \$3.00 to:

Need A Lift  
National Emblem Sales  
P. O. Box 1050  
Indianapolis, Indiana 46206

### **Funding Your Education**

This booklet is published by the U. S. Department of Education and provides detailed information about federal programs and student financial aid in general. Copies are available in the counselors' office. "Funding Your Education" is free of charge.

### **Don't Miss Out – The Ambitious Student's Guide to Financial Aid**

This is an extremely practical, well-written, all-inclusive paperback book, which explains the detail of financial aid in easy to read text. Copies may be ordered for \$9 plus \$3 postage and handling from:

Octameron Associates  
P. O. Box 2748  
Alexandria, Virginia 22301  
<http://www.octameron.com>

### **Financial Aids for Higher Education**

*Financial Aids for Higher Education* is a comprehensive listing of financial aid and has a “program finder” which guides the applicant to specific sources of aid. *Financial Aids for Higher Education* is available in libraries and bookstores.

### **The Scholarship Book**

*The Scholarship Book* is a comprehensive guide that gives costs for colleges across the country. There is also a general information section on how the financial aid process works. Local bookstores and libraries will have *The Scholarship Book*.

There are many scholarships available. If you do have financial need, you should be able to obtain some type of assistance. Obviously, your chances of obtaining aid are better if your grades are high, but some agencies prefer that their awards go to students with need rather than high achievers. One key to success in obtaining financial aid is to explore every possibility to its limit. Hard work and determination are necessary to obtain financial aid for post-secondary education.

## **Scholarship Opportunities**

Scholarship information is available at all five high schools in Katy ISD on the Katy ISD web page, [www.katyisd.org](http://www.katyisd.org), and on the individual high school web page. On campuses, Scholarship Bulletins are posted in senior classes such as English, Government, and Economics, and the counselors’ offices. Check with the counselors’ offices for other locations at each school.

Following is a list of some scholarships which can be used as reference for possible scholarship offerings for the 2005-2006 school year. Katy ISD neither endorses nor supports any of these scholarship opportunities.

SCHOLARSHIP	CRITERIA	AWARD
<b>American Business Women's Association</b>	Reside in KISD, academic achievement, community involvement, leadership, education/career goals, financial need not considered	\$800
<b>American General</b>	Evidence of good character by participating in extracurricular activities, community involvement, top half of class, but not top 10%	\$500
<b>Angelo State University Carr Scholarship</b>	Top 15%, 1140SAT/25ACT, financial need, extracurricular activities, moral character, leadership	\$1,500-6,000
<b>Blinn College Endowed Scholarships</b>	Full time student at Blinn, 2.0GPA, must not exceed 70 hours during award period, completed admissions file	
<b>Burger King Scholars Foundation</b>	2.5 GPA, work at least 15 hours per week, community service, co-curricular activity, written recommendation from principal and employer, financial need, pay stub, transcript, essay	\$1,000
<b>Career Colleges and Schools of Texas</b>	Attend one of the 73 career colleges participating	\$1,000
<b>Century 21 Western Share</b>	2.5 GPA, good conduct, financial need, proof of college registration, 1000SAT/22ACT	\$500
<b>Cinco Ranch Art League</b>	Color photo of 2 pieces of art work, scholarship recommendation forms A and B, transcript	
<b>DAR Good Citizens</b>	High school activities, community service, career goals, transcript, GPA, 2 letters of recommendation, essay	Various
<b>Del Mar College</b>	Attend Del Mar, class rank, GPA, letter of recommendation	Various
<b>Delta Chi</b>	Male entering a college or university which has a participating Delta Chi Fraternity, academic performance, leadership, school involvement	\$1,000
<b>Dr. David Bright</b>	Scholastic achievement, 3.0 GPA, leadership, citizenship, extra curricular activities	\$500
<b>Easley National Scholarships National Academy of American Scholars</b>	Essay, see file in counselor's office	Various
<b>Educaid</b>	Only requirement is that you visit their website at <a href="http://www.educaid.com">www.educaid.com</a> , click on the "Gimme Five" icon, and fill out the registration form. Students are welcome to enter every month.	\$5,000
<b>Educational Communications Scholarship Foundation</b>	US citizen, ACT/SAT scores, school activities, financial need	\$1,000
<b>Gates Millennium</b>	African, American Indian, Alaskan, Asian Pacific or Hispanic descent, US citizen or permanent resident, 3.3 GPA, severe financial need, community service	
<b>Gilbane Building Company Scholarship</b>	Student must be planning to study a major related to construction, architecture, engineering, landscape, etc. 2.8 GPA, demonstrate financial need, community service, extra curricular, employment viewed positively	2 - \$2,000

<b>HCC Endowment Scholarship</b>	Enrolled at HCCS for 3 semester hours beginning Summer 2006, enroll at HCC beginning Fall 2006, for minimum of 6 semester hours, financial need	\$1,000
<b>HCC Endowment Scholarship Dual Credit Students</b>	Entering dual credit program, enroll at HCCS for 3 semester hours beginning Fall 2006, attend all HCCS Northwest College Scholars Academy educational sessions during Summer 2005, financial need	\$400
<b>Houston Coca-Cola</b>	Complete Jr. and Sr. years in KISD, top 25%, citizenship, leadership, extra curricular, community service	\$800
<b>Houston Golf Association</b>	Letter of recommendation from teacher and PGA professional, financial information, transcript, essay	\$5,000
<b>Houston Livestock &amp; Rodeo Metropolitan Scholarship</b>	US citizen, top 25%, must be nominated, 910SAT/19ACT, leadership, character	\$10,000
<b>Houston West Chamber Health and Wellness Resource Committee</b>	Attend and accepted by approved course of study in health, wellness, essay	
<b>Indo-American Charity Foundation</b>	Must be of Indian origin, 1000SAT/24/ACT, B average, financial need, demonstrate leadership, extra curricular, evidence of voluntary service	\$1,500
<b>Institute of Hispanic Culture</b>	US citizen, 2 letters of recommendation, 3.3 GPA, financial need, interview and essay, completed 3 years of Spanish, rank in top 50%, attend college in Texas	\$1,000-2,000
<b>Jack Rhoads Memorial</b>	4 years of athletics, B or better 4 year average, high personal character, school & community service, financial need is not a factor	\$1,000
<b>Jacques Demolay Lodge Fund</b>	Attend college or university, 2.5 GPA	\$1,000
<b>Jefferson Scholarship University of Virginia</b>	Attend University of Virginia, merit based, leadership ability, responsible citizen, be nominated	\$23,320
<b>Jesse Jones &amp; Mary Gibbs Jones</b>	Academic achievement, economic need, leadership, character, citizenship, must be nominated	\$12,000
<b>Junior Achievement</b>	Must have participated in JA, class rank, GPA, SAT/ACT scores	Various
<b>Junior Achievement Joe Francomano</b>	Enroll in 4 year university, completed or enrolled in JA, 3.0 GPA, leadership, exemplify achievement, essay, 3 letters of recommendation, 2005 Parents IRS form	\$5,000 (4 years)
<b>Junior Achievement Walt Disney Company</b>	Enroll in 4 year university, major in business or fine arts, completed or enrolled in JA	\$200-\$1,000
<b>Katy Area A &amp; M Club</b>	Must be accepted to A & M, attend in fall of 2006	\$1000
<b>Katy Area Chamber of Commerce</b>	Must be employed part time, attend college in Texas, demonstrate business potential, community service, high academic standards	\$750
<b>Katy Food Service Association</b>	150 word essay, transcript, financial information	\$500
<b>Katy Rotary Club</b>	Essay, 3.0 GPA, good citizenship, transcript	\$1,000
<b>Lamar University McMaster Honors</b>	A/B grades, 1200SAT, extracurricular activities	Various

<b>Lamar University Mamie McFaddin-Ward</b>	1000SAT, pursue career in medical field, good GPA, must attend Lamar University	\$500-4,000
<b>Lambda Tau Chapter of Delta Kappa Gamma Grain-In-Aid</b>	Female pursuing a teaching career, B average, plan to enter a junior college, college or university in the summer or fall	\$750
<b>Lambda Tau Chapter of Delta Kappa Gamma Scholarship</b>	Female student pursuing a teaching career, B average, plan to enter a junior college, college or university in the summer or fall	\$750
<b>Lambda Gamma Delta Kappa Gamma</b>	Female student pursuing career in teaching, B average, plan to enter college summer or fall semester	\$500
<b>Lucent Global Science Scholars Program</b>	Career in information technologies, US citizen, attend university full time, 1400SAT/30ACT, 3.7 GPA, transcript, resume, 200-300 word essay, two teacher recommendations	\$5,000
<b>Memorial Hermann Katy Hospital Volunteer Auxiliary</b>	Essay, 3.0 GPA, enter health related field, transcript	\$1,000
<b>Micron Science &amp; Technology</b>	1350SAT/30ACT, 3.5 GPA, major in computer science, physics, chemistry, engineering, material science, leadership in school, work or extracurricular activities	\$15,000-50,000
<b>Midland College Slough Foundation</b>	Must attend Midland College, Texas resident, financial need, class rank, GPA, SAT/ACT scores	\$5000
<b>NATAS Trustee Scholarship</b>	Major in communications, high GPA, SAT, creative accomplishments and leadership	\$30,000

<b>National Association of Black Accountants, Inc.</b>	African American, major in accounting or finance attend 4 year university, US citizen	
<b>National Restaurant Association Educational Foundation</b>	2.75 GPA, verified 250 + hours in food service work, acceptance to food service related program, letter of recommendation	\$2,000
<b>National Wild Turkey Foundation</b>	3.0 GPA, support preservation of hunting and participate in hunting activities, school activities, FFA, science club, leadership abilities, community involvement	\$500-5,000
<b>Paradise Scholarship Fund Inc.</b>	Essay, letter of recommendation, financial need, transcript	\$500-1,000
<b>Phi Delta Kappa Prospective Educators</b>	Academic standing, essay, letters of recommendation, school activities, community activities	\$1,000-5,000
<b>Prudential Spirit of Community Awards</b>	Outstanding volunteer service, must be nominated, return application to counselor	\$1,000
<b>Randolph Macon</b>	1150SAT, top 25%, interview with faculty	\$5,000-15,000
<b>RICE-TMS Merit African American or Hispanic descent</b>	Must be of African-American or Hispanic descent, attend RICE University, demonstrate leadership potential, be nominated	\$10,000
<b>Robert C. Byrd Honors</b>	Must be nominated, 1250SAT, 3.78 GPA, Each high school sends 3 applications	
<b>Ronald McDonald House Charities Hispanic American</b>	Hispanic descent, academic achievement, financial need, personal qualities and strengths	Various
<b>Roy F. &amp; Joann C. Mitte Texas State University (Formerly SWT)</b>	Must attend Texas State, commended, semi-finalist of finalist in national Merit	\$5,000
<b>SAE Engineering</b>	Degree in engineering or related science, U.S. citizen, GPA, SAT/ACT scores	Various
<b>Sam Houston State Biological Sciences</b>	1000SAT/24ACT, top 25%, credit in Biology I,II, Algebra I, II, Chemistry I, II, participation in science club, record of achievement in Science and Math, major in Biology or Environmental Science at SHSU	\$1,200
<b>Sam Houston State Freshman Leadership</b>	1010SAT/21ACT, attend Sam Houston, academic record, demonstrate leadership ability in high school, must be nominated	\$500 per semester
<b>Sam Houston State University Smith-Hutson College of Business</b>	Satisfy admission requirements, declared business major, financial need, essay, two letters of recommendation, personal interview	\$7,500 per year
<b>Savannah College of Art &amp; Design</b>	3.0 GPA, 1250SAT/27ACT, leadership, extracurricular activities, honors and awards, talent in visual or performing art, or design or strong interest and aptitude in arch. history, art history or historic preservation	\$30,000
<b>Scantron Future Educators of America</b>	Texas resident, 3.0 GPA, plan to enter teaching profession and begin study at a 2 year or 4 year college	\$1,000
<b>Society of Petroleum Engineers</b>	Application to science or engineering program of university for fall 2002, 1100SAT/or ACT, high school activities, honors, community activities, 3.0 GPA, essay, letters of recommendation, interviews	
<b>Society of Women Engineers Houston Area</b>	Female studying engineering, letter of acceptance into an undergraduate engineering curriculum, essay, letters of	

	recommendation	
<b>South Texas PGA Foundation</b>	Must participate in golf, reside in So. Texas PGA section, financial need, class rank, 2.5 GPA, SAT/ACT scores, full time student	
<b>TANA Conference</b>	Must be of Asian Indian Telugu origin residing in North America	\$500
<b>Target All Around</b>	Community service, leadership awards & honors, essay, appraisal form from volunteer leader, GPA	\$1,000-\$10,000
<b>Teas Restaurant Association W. Price, Jr. Memorial</b>	SAT/ACT scores, demonstrate leadership, good job history, desire to become manager in food service industry, Texas resident, enrolled in restaurant or food service program	
<b>Texas Association of Secondary Schools Principals</b>	SAT/ACT scores, class rank, leadership, service, essay, must be nominated	\$500
<b>Texas Association of Sports Officials Houston Chapter</b>	Must be member of varsity basketball team during the 2005-08 school year, must enroll in college 2006, must not be recipient of an athletic scholarship in any sport, essay	\$1,000
<b>Texas Elks State Association</b>	Leadership, need, character, academics, not in top 5%	\$1,000 (4 years)
<b>Texas Hotel &amp; Motel Association</b>	Full time hospitality-related degree program in Texas, participated in and graduated from HEAT, 3.0 GPA, financial need	\$1,000
<b>Texas Interscholastic League UIL</b>	Compete in UIL state meet, ACT/SAT scores, GPA, class rank, attend accredited Texas college, application and parents income tax form	
<b>Texas Tech University Merit Scholarship</b>	Top 10%, 1100SAT/24ACT	
<b>Texas Telephone Association</b>	US citizen, 3.0 GPA, attend Texas college, special consideration for pursuing degree in math, business, engineering computer science, consideration for financial need	\$1,000
<b>The Dream Foundation Dream Come True</b>	B or better average, community service organization active member, recommendation	\$1,000 (4 years)
<b>Towering Texans of Houston</b>	Minimum height requirements-5'10"-females, 6'2" males, attend college in 2005	\$500
<b>Toyota Community Scholars</b>	Must be nominated, outstanding academic record, effective leadership, well documented record of service within and outside of school	\$10,000-20,000
<b>TXU Communications Fort Bend Telephone Company</b>	Financial need, 2.75 GPA, good citizenship, community and school involvement	\$1,800
<b>University of Houston Clear Lake Celebrating Our Elders</b>	Must attend Houston area community college, honored elders must be Hispanic or African American, essay	Various
<b>University of Houston Conrad Hilton Scholarship</b>	Academic achievement, student leadership, honors and awards, work experience, leadership, recommendations	
<b>University of Houston Cullen College of Engineering</b>	Top 15%, 1250SAT/30ACT, have taken four or more AO courses in math or science	\$10,000
<b>University of Houston Legacy Scholarship</b>	Must attend University of Houston, academic performance, leadership, financial need, parent, grandparent or legal guardian must be member of U of H alumni organization	\$1,000 (4 years)
<b>University of Houston Mexican</b>	Attend University of Houston, must maintain a	

<b>American Alumni</b>	2.5 GPA at U of H, be of Hispanic origin, attend scholarship reception, leadership, academic standing, financial need	
<b>University of Louisiana at Monroe</b>	3.0 GPA, 23ACT, good citizenship, extracurricular	Various
<b>University of Richmond</b>	Outstanding leadership in high school, community activities, exceptional performance in school, personal motivation, SAT/ACT scores	Various
<b>University of South Carolina McNair Scholars</b>	Attend Univ. of SC, demonstrate extraordinary academic achievement, leadership qualities, commitment to service to others	\$65,000
<b>University of St. Thomas</b>	Attend University of St. Thomas, merit based	Various
<b>University of Texas at Austin Beta Theta Pi-Beta Omicron</b>	Male student, must attend University of Texas, good citizenship, community activities	\$500
<b>University of Texas at Dallas Eugene McDermott Scholars</b>	Open to National Merit Semi-Finalist, see counselor to be nominated, see file in college library	\$30,000
<b>University of Wyoming Western Heritage Guarantee</b>	Attend University of Wyoming, freshman student, 3.0 GPA, no previous college	\$2,000-4,000
<b>USA Education</b>	Enroll in 2 or 4 year university or technical school, family income of \$35,000	\$1,500
<b>USA Today &amp; American Dairy SAMMY 2004 Got Milk?</b>	35% academic performance, 35% athletic excellence, 15% leadership, community service	\$7,500
<b>Vikki Carr Scholarship Foundation</b>	US resident, Latino heritage, academic achievement, financial need, community involvement, letter of recommendation, essay	
<b>Vinson &amp; Elkins LLP</b>	Pursue career in law, financial need, African American or Hispanic descent, top 50%, 1100SAT	\$2,500
<b>Washington Univ. St. Louis Annika Rodriguez Hispanic</b>	Attend Washington University, strong academic record, ACT/SAT scores, essays and recommendations, must be of Hispanic descent	Full tuition for 4 years
<b>West Harris County EMS</b>	Reside within boundaries of West Harris County EMS service are, letters of recommendation for community service, personal interview	
<b>Wharton County Junior College</b>	Letter of recommendation 2.0 GPA, transcript	\$600
<b>Will to Win Asthma Athlete</b>	US citizen, excellence in academics and competitive sports, leadership, extracurricular activities	\$1,000-10,000