Welcome,

We would like to express our appreciation for your support for the Rappahannock Scholars Program (RSP). We are looking forward to working with you again. This school year is shaping up to be an exciting one. We are delighted that Virginia Sunderlin and Stephanie New have returned as our program counselors. Also we’d like to welcome to the University of Mary Washington: Ka'Sha Frazier, Demi Fulcher, Brittany Greene, Heather Hundley, Marques Kelley, Thomas Lackert, David Mercer, Mark Noel Jr., Davarian Sayles, and Emmanuel Valdez. We’re looking forward to seeing you on campus! Our other Rappahannock Scholars high school graduates will be attending VCU, UVA, VTech, and JMU. We wish you well on your college endeavors. Congratulations to our recent UMW RSP graduates, RaShonda Harvey and Marlene Logan! Best wishes on your future plans.

Rita Thompson
Director, Rappahannock Scholars Program

University of Mary Washington: Ten new Northern Neck high school graduates joined us on campus for a total of 28 scholars at UMW. This year, we will continue our on-campus mentoring program to include financial literacy, career tracking, and building leadership skills. The students will be enrolled in Education 101, which will continue to polish their time-management techniques, study habits, and other skills.

High Schools: We have 66 students in the 10th through 12th grades and we will add 12 new scholars in 2014. Our efforts will be directed toward giving students the information and skills needed to apply to college and gain admittance.

◆ APPLICATION TIME
» Have you started your college application?
» Did you know you can use the Common Application to apply to more than one school at the same time?
» Have you checked your early decision deadline dates? Most early decision deadlines are in early November.
» No time like the present!
**PREPARE FOR THE SAT AND ACT**

SAT/ACT exams should be taken by October senior year in order for admissions departments at colleges and universities to receive the test scores in a timely manner. If you have not registered for the test, please consult your Rappahannock Calendar or the RSP webpage calendar for all SAT and ACT test dates.

Seniors, you should be prepared to take the SAT or the ACT no later than October 2013. For juniors, try and learn from the seniors’ experience...plan to take either the SAT or ACT for the first time in the early spring of junior year. Take the exam early enough in the new calendar year to allow for another opportunity to take it again if scores are not where you hoped (or take the other test) in late spring/summer or early fall of your senior year, if necessary.

**FINANCIAL AID 101**

How will you pay for college? Not all colleges are as expensive as you think and most students receive financial aid to help pay for college. In recent years, the average financial aid award given to a student was almost $12,000. Colleges give over $125 billion in aid to students. And while financial aid helps lower income students, it is also available to students of various economic levels. Therefore, EVERY student should apply for financial aid.

### Types of Aid

Federal Aid is financial aid that comes from the government and is usually disbursed through your college. It can include:

- Grants typically are based on financial need and do not need to be paid back, for example the Pell Grant.
- Scholarships usually are based on achievement or talent or on merit and need and do not need to be paid back. You can search for scholarships at www.fastWeb.com where scholarships are updated every day.
- Loans are funds that must be paid back and usually with interest. There are federal student loans, federal parent loans and private loans.
- Federal Work-Study provides part-time jobs for students with financial needs.

### Free Application for Federal Student Aid (FAFSA)  
www.fafsa.ed.gov

The first step for parents and students in funding college is to complete the FAFSA. Tips for completing the FAFSA:

- Apply is online at www.fafsa.ed.gov.
- Submit application by the deadline (check with each college).
- File the FAFSA form after January 1st.
- Take advantage of the opportunity to list up to 6 colleges on the FAFSA form.
- Do not send copies of taxes with the FAFSA form.

### Pop Quiz:

Test your base knowledge about college financial aid with this little pop quiz.

1. Only “A” students can go to college and get financial aid.  
   **T or F**
2. College can be expensive, but two-thirds of all undergraduate students receive financial aid to help cover college costs.  
   **T or F**
3. Over the course of a lifetime, a high school graduate will earn as much as a college graduate.  
   **T or F**
4. The average annual income of a person with a college degree is over $55,000.  
   **T or F**
5. Private colleges are too expensive and you shouldn’t apply if you don’t have the money.  
   **T or F**

*Answers are on the last page of newsletter.*
Rappahannock Scholars Gazette

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Other terms you should be familiar with:
1. Student Aid Report (SAR) is mailed to you.
2. Expected Family Contribution (EFC) the amount of money your family is expected to contribute. Keep in mind to receive need-based financial aid you must apply on time and must demonstrate a need.

How does the process work to determine NEED?

COA - EFC = Need

Cost of Attendance (COA):
Tuition and fees; room and board; living expenses and books.
Expected Family Contribution (EFC):
Dollar figure of parent/student contribution (from federal calculation of FAFSA).

♦ ESSAY CONTEST

On behalf of the University of Mary Washington Rappahannock Scholars Program, would like to invite you to participate in our annual 2013-2014 Northern Neck High School Essay Contest.

In order to encourage and promote the importance of writing, we ask for support in your classroom, if possible, as well as outside of the English Department at your school. We welcome any lesson/class time devoted to writing and essay development. We also encourage discussion of the importance of good writing skills in any subject as many colleges and universities have adopted a “writing across the curriculum” policy, as we have at the University of Mary Washington.

CONTEST DEADLINE IS JANUARY 31, 2014.

♦ CONTACT US

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IF YOU’RE VISITING....
The Rappahannock Scholars Program is located in Combs Hall, room #24.