

SENIOR NEWSLETTER

Western Boone Jr./Sr. High Guidance Office

April 5, 2016

Volume 4, Issue XI

Make sure to check page 2 for available scholarships!

Understanding Your Credit and College

College is a time where a student's financial profile can be built or destroyed. Entering college freshmen are likely to find themselves trying to decide how much in student loans they need or getting bombarding with credit card offers every time they visit campus shops. Building a positive credit history is essential in so many factors in life including getting car loans, mortgages, qualifying for insurance, and even getting jobs!

Remember that student loans and credit cards must be paid back! Universities will frequently include student loans in a student's financial aid offer, but it doesn't mean that you have to accept them. When deciding if you need (key word is need) a student loan, take into consideration what kind of student loan it is. Subsidized loans don't accrue interest while the student is in school because the US government pays it. Unsubsidized loans do accrue interest and that interest is added to the total that must be paid back after you leave school.

Also consider what kind of money you will make once you leave school and what kind of lifestyle you want. If you know you will not make a huge salary, you have to decide how much debt you are willing to take on, which will likely keep you from getting the car and type of housing you would prefer.

Credit card offers will be everywhere at college. As an 18 year old individual, you are eligible to sign up for these cards without parental permission or as a cosigner. Yay, right!!! NO! Read the fine print. Most of these credit cards have interest rates of 25% or higher. Again, ask yourself "For what do I need this credit card?" If you don't absolutely need it, don't get one.

Make a budget and stick to it and you will enjoy debt free living after college!

College Rejections

With graduation not so far away, many seniors are feeling the effects of a common condition called "Senioritis". This is an inflammation of the "I Want to Have Fun" portion of the brain. Common symptoms include not completing assignments on time, lack of studying, and fatigue.

What are the possible long-term effects of this condition? It is important to know that colleges can rescind offers of admission based on poor performance during a student's senior year.

Students apply and are accepted to college typically based on the student's grades through the end of their junior year. A transcript showing a student's senior year grades are sent around graduation. If there has been a significant drop in performance, it is possible for a university to not allow that student to attend their university in the fall, even though the student was previously admitted.

It is important that seniors keep their grades at the same level or better as the junior year to make sure that a university has no reason to considering rescinding admission.

Please do not hesitate to contact your counselor with questions. We are happy to help!

Guidance Staff

Jean Zimmerman—Guidance Secretary
jean.zimmerman@webo.k12.in.us

Jamie Klinge—Counselor, G-Mi
jamie.klinge@webo.k12.in.us

Julie Baumgart—Counselor, A-F
julie.baumgart@webo.k12.in.us

Terra Query—Counselor, Mo-Z
terra.query@webo.k12.in.us

In this issue:

Understanding Credit	1
College Rejections	1
Scholarships	2

Upcoming Events:

- 5/4/16— Honor Night Ceremony @7pm in Auditorium

Make sure if you are hoping to win a scholarship or get recognition for various reasons at Honor Night, that you have requested this night off.

Designates a new scholarship



Special Points:

- Never pay for anything related to scholarships!

Scholarships

Western Boone "Make a Difference" Scholarship (UPDATED DEADLINE)

April 8, 2016

Open to seniors with a preferred GPA of at least 2.5 who feel compelled to help improve the surrounding community. Applicants must submit an essay addressing the questions: "How will your degree (if decided) allow you to give back to the local community? What specific plans/ideas do you have in order to make a difference in the lives of others?" Interviews may be conducted among finalists. Two \$1000 scholarships will be awarded. Please send essays to WeBoMakeADifference@yahoo.com with contact information attached by the deadline above.

Annabelle & Maurice Platt Nursing Scholarship

April 15, 2016

Open to seniors who have a 3.0 GPA or higher who plan to earn at least an associates degree in nursing. Candidates must be deserving of financial assistance. Applications are available in the guidance office and on the Western Boone guidance website.



Zonta Club of Boone County Scholarship

April 15, 2016

Open to senior girls who have been involved in their school, community, and/or church. Academic status is a factor in choosing a recipient. Application requires two letters of recommendation, transcript, one-half page essay describing future plans and another one-half page essay describing how the applicant plans to use the scholarship. Scholarship is in the amount of \$750. Applications are available in the guidance office or the "General Application" on the Western Boone guidance site can be used.

Indiana APWA Scholarship

April 15, 2016

Open to seniors who will enter a course of study beginning in the fall of 2016 that encompasses the fields of engineering, public works administration, public relations, finance or other programs within the public works field. Scholarship is valued at \$1,000 and is renewable for up to four years. More information and an application is available at <http://indiana.apwa.net/>

Sevenish Scholarship Program

April 15, 2016

Open to graduating seniors who are US residents and plan on attending college in Indiana. The application is available online and requires an essay on the topic of school shooting safety. Visit <http://www.sevenishlaw.com/sevenish-scholarship-program/> for more information and the application.

Sigma Epsilon Balanced Man Scholarship

May 6, 2016

Open to senior males who plan on attending Indiana University Bloomington in the fall. Selection is based on scholastic achievement, extra-curricular activities, community service, and athletic involvement. Scholarship is up to \$500. Applications are available online at <http://goo.gl/forms/ITwM9Qt6ka>



Indiana Student Recycling Leadership Corps Scholarship

May 15, 2016

Open to juniors and seniors who are interested in facilitating recycling programs in their schools and communities. Applicants must commit to the program for one year and implement at least one recycling project in their school or community. Scholarship is valued at \$1,000. To apply and get more information, go to <http://www.indianarecycling.org/recycle/student-recycling-leadership-corps-program/>

Review scholarships through popular national search engines!

FastWeb	www.fastweb.com
Scholarships.Com	www.scholarships.com
College Board Scholarship Search	https://bigfuture.collegeboard.org/scholarship-search
U.S. Department of Labor Scholarship Search	http://careerinfonet.org/scholarshipsearch/
Scholarship America	http://scholarshipamerica.org/open_scholarships.php
Cappex	https://www.cappex.com/scholarships/

We highly recommend not paying for a scholarship search service.