

**COUNSELOR'S CORNER**  
**December 2005**

High School Guidance  
by Sue Lamour, Counselor  
Jennifer Conrad, Guidance Assistant

**PROGRESS REPORTS**

Interim progress reports for the second quarter were mailed on November 23. These reports are prepared for each student and lists the current class grades. If you do not receive this report, please call the guidance office and we will send a copy to you.

**GRADE CARDS**

The last school day for the first term will be December 22, 2005. Students will receive their grade cards in school the week of January 9.

**SOPHOMORES**

Four County Career Center Visit — Sophomores who have an interest in attending Four County Career Center have signed up to visit on the morning of December 2. School bus transportation will be provided. Each student will have the opportunity to take part in two vocation presentations. Students will return to Evergreen for lunch

**SENIORS**

Check Out the Web — Families with internet access should check out the web site for the National Association of Student Financial Aid Administrators ([www.finaid.org](http://www.finaid.org)). The services included on this web site have been cleared by the financial aid community, and should be legitimate sources of correct information.

**FAFSA Forms** — The Free Application for Federal Student Aid forms for the 2006-07 school year are in the guidance office. You may not file the form until after January 1, 2006. This form is required for any student receiving any type of financial aid for college.

**Scholarship Opportunities** — Seniors who are college bound should continue to visit the guidance office to gather information regarding scholar-

ships and financial aid. New scholarships arrive daily — check it out!!!

**CONGRATULATIONS**

**Nick Hallett** has been accepted to Bowling Green State University.

**Jodi Johnston** has been accepted to Tri-State University, Lourdes College and Bowling Green State University. Tri-State University has offered Jodi a Dean's Scholarship totaling \$32,000 over four years.

**Monica O'Neil** has been accepted to Bowling Green State University, Tiffin University and Wilmington College. Monica has been offered a Wilmington academic scholarship totaling \$14,000 over four years and a Tiffin University Scholarship valued at \$26,000 over four years.

**Lisa Ferris** has been accepted into Kent State's College of Nursing.

**Lydia Mohr** has been accepted to Grand Valley State University.

**David Beck** has been accepted to the University of Toledo.

**Cody Tredway** has been accepted to the University of Toledo.

**Ryan Bagrowski** has enlisted in the United States Navy.

**Laura Farnsel** has been accepted to Bowling Green State University and Tri-State University.

**Natalie Creque** has been accepted to Bowling Green State University.

**Alyssa Eckles** has been accepted to Eastern Michigan University and Bowling Green State University.

**Kelsey Ford** has been accepted to Tri-State University and the University of Dayton.

**Lauren Felzer** has been accepted to Bowling Green State University.

Both **Alyssa Eckles** and **Monica O'Neil** were awarded scholarships totaling \$8,000 each from Sienna Heights College as a result of their participation in the college's Promising Artists Exhibit.

**PARENTING TIPS**

**SCHOLARSHIP SCAMS**

Source: [www.FinAid.org](http://www.FinAid.org) — *The Smart Student Guide to Financial Aid*

Every year, several hundred thousand students and parents are defrauded by scholarship scams. Scam operations often imitate legitimate government agencies, grant-giving foundations, education lenders and scholarship matching services, using official-sounding names containing words like "National," "Federal," "Foundation," or "Administration."

Fraudulent scholarships can take many forms: some of the most common types are presented here. If you receive an offer that uses one of these tactics, be suspicious. If you believe the offer is a scam, report it.

**- Scholarships that Never Materialize** — Many scams encourage you to send them money up front, but provide little or nothing in exchange. Usually victims write off the expense, thinking that they simply didn't win the scholarship.

**- Scholarships for Profit** — This scam looks just like a real scholarship program, but requires an application fee. The typical scam receives 5,000 to 10,000 applications and charges fees of \$5 to \$35. These scams can afford to pay out a \$1,000 scholarship or two and still pocket a hefty profit, if they happen to award any scholarship at all. Your odds of winning a scholarship from such scams are less than your chances of striking it rich in the lottery.

**- The Advance-Free Loan** — This scam offers you an unusually low-interest educational loan, with the requirement that you pay a fee before you receive the loan. When you pay the money, the promised loan never materializes. Real educational loans deduct the fees from the disbursement check. They never require an up-front fee when you submit the application. If the loan is not issued by a bank or other recognized lender, it is probably a scam. Show the offer to your local bank manager to get their advice.

**- The Scholarship Prize** — This scam tells you that you've won a college scholarship worth thousands of dollars, but requires you pay a "dis-

bursalment" or "redemption" fee or the taxes before they can release your prize. If someone says you've won a prize and you don't remember entering the contest or submitting an application, be suspicious.

**- The Guaranteed Scholarship Search Service** — Beware of scholarship matching services that guarantee you'll win a scholarship or they'll refund your money. They may simply pocket your money and disappear, or if they do send you a report of matching scholarships, you'll find it extremely difficult to qualify for a refund.

**- Investment Required for Federal Loans** — Insurance companies and brokerage firms sometimes offer free financial aid seminars that are actually sales pitches for insurance, annuity and investment products. When a sales pitch implies that purchasing such a product is a prerequisite to receiving federal student aid, it violates federal regulations and state insurance laws

**- Free Seminar** — You may receive a letter advertising a free financial aid seminar or "interviews" for financial assistance. Sometimes the seminars do provide some useful information, but often they are cleverly disguised sales pitches for financial aid consulting services, investment products, scholarship matching services and overpriced student loans.

**Deadline**  
**For Advertisement and Articles**  
**15th of the Month**  
**For Next Months Issue**

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