



Crosby Scholars

For college. For life.

Senior Notebook



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History of the Crosby Scholar Program



In 1937, entertainer Bing Crosby started a small golf tournament in California. The event, which paired Hollywood hackers with golf pros, eventually became large enough to provide funds to a number of charities associated with golf and education.

With a 60-year history, The CROSBY National Celebrity Golf Tournament was the longest running charity golf tournament in the nation. Although Bing passed away in 1977, the tournament continued in his honor. Thanks to Kathryn Crosby, his widow, the tournament moved in 1986 from California to the Bermuda Run Country Club near Winston-Salem, NC.

The Crosby Scholars Community Partnership began in Forsyth County, NC in 1992 by the organizers of The CROSBY National Celebrity Golf Tournament. Since 1996, Crosby Scholars has been available to Forsyth County public school students in grades 6-12. At first, scholarships were offered as incentives for students' commitment to remain drug-free. Over time, the program developed into the comprehensive college access program. Students still make the drug-free commitment, and also commit to community service and strong academics. The program complements scholarship monies with college preparation workshops and programs which include college visits, an advisor/mentor program, and training in academic skills, speech and communications, college survival skills, SAT/ACT preparation, college admissions, and college financial aid.

Forsyth County has graduated nearly 7,900 Crosby Scholars, awarded more than \$5 million in Last Dollar Grants, and helped access over \$50 million in scholarships for its students.

In July 2012, Goodwill Industries of Northwest North Carolina, Inc. and The Crosby Scholars Community Partnership announced the formation of a strategic alliance that established Crosby Scholars as an independent affiliate of Good-



will. In addition to providing funding for Crosby Scholars in Forsyth County, the affiliation also offered a unique opportunity for the replication and expansion of the Crosby Scholars model within Goodwill's 31-county northwest North Carolina territory.

In January 2013, the first off-shoot of this strategic alliance was launched in Rowan County, followed by The Iredell County Crosby Scholars in the fall of 2015. Services provided by the program are **free** to students and parents. **All** students in grades 6-10 who are enrolled at an Iredell County public school and submit a completed application by the published deadline are accepted into the program. Student must successfully complete two full years in Crosby Scholars to participate in the Senior Program. The Iredell County Crosby Scholars currently serves more than 2200 students. The first class of seniors completed the program in spring of 2018. These 131 seniors were celebrated at the first senior Gala on April 23, 2018.



Mission

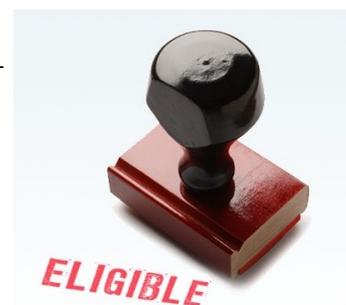
The Program's mission is to assist public middle and high school students in Iredell County in preparing themselves for successful college enrollment.

Vision

We seek to ensure that every public school student in Iredell County has the opportunity to attend college.

Eligibility

To remain active in the Program, you must complete all program requirements each year. Students must enroll in the program no later than the beginning of their sophomore year. There is neither a junior nor a senior application to the Program.



Senior Program Requirements

As an active participant in the Senior Program, you are required to comply with the partnership agreement as well as complete program requirements.

Seniors who complete the program receive a special designation on their transcript and in their graduation program, are invited to an honors gala, and given the opportunity to apply for Last Dollar Grant funding.

The primary purpose of the Crosby Scholars Program is to help prepare scholars for successful college enrollment. By completing the program's requirements, we believe you will achieve your goal of attending a college or university of your choice.

Senior scholars must do the following to remain active in the program:

1. Attend a mandatory senior meeting with your Senior Advisor during the summer between your junior and senior years. **Your meeting must be scheduled by July 14th.** The purpose of this meeting is to review your high school transcript, to confirm your target list of colleges, and to discuss your college plans upon high school graduation. You are required to bring the following documents to this meeting: target list of colleges with campus visit plans, draft of activities resume unless it is posted in your Crosby portal, SAT/ACT scores and plans to re-take either, and names of individuals to consider asking for a letter of recommendation.
2. Fulfill the terms of the Partnership Agreement. **Please note that you will be dismissed from the Program if you are suspended or excluded from school.**
3. Participate in the Crosby Scholars random drug screening program. Scholars selected for drug screening are expected to participate. The selection is random which means a scholar may or may not be selected when drug screening is conducted. If a scholar tests positive, he/she is referred to a recommended treatment program. Any scholar testing positive must follow a prescribed treatment in order to remain active in the Crosby Scholars Program.
4. Attend Senior Advisor meetings throughout the school year to complete all conference notes forms. Seniors



and advisors schedule the meetings together. Seniors assigned to an advisor will be able to meet with the advisor at school during the school day.

5. Attend a college fair or visit four college campuses and submit a college fair/college visit form if you have not submitted this form during your sophomore or junior year. **If you do not submit a college fair/college visit participation form by October 31st, you will be dismissed from the Program. Check your portal to confirm your college fair/college visit status.**
6. Do community service (2 hours required; 5 hours recommended) and submit a signed community service form or verification of community service by **January 31, 2019. Forms signed by your parent will not be accepted.**
7. Attend two Crosby Senior Academies and/or Crosby Boot Camps. Credit for Crosby Senior Academy/Boot Camp is given to scholars who arrive on time, sign in, submit a confirmation of attendance form at the end of the session, and stay for the entire session. A schedule of the Academies/Boot Camps will be posted in the Crosby Senior portals before the end of the summer. **Permission is not granted to arrive late or to leave early. Although a parent or Senior Advisor is welcome to attend a Crosby Senior Academy/Boot Camp, a parent or Senior Advisor cannot earn credit for his/her senior.**
8. Complete the program with a 2.0 cumulative weighted grade point average to be eligible to apply for a Last Dollar Grant.
9. Maintain enrollment at and then graduate from an Iredell County public school.



E-mail

The Program recommends its seniors have an e-mail address. Read your e-mail address aloud. Think about how many professionals you will contact through e-mail over the next year. Does your e-mail address reflect you in a positive manner? If not, create a more professional e-mail address. If you change your email address, let us know so we can update your account. Senior scholars are asked to check their e-mail at least once a week for reminders and confirmations from the program. You can contact our office by email at jjamison@crosbyscholarsiredell.org or info@crosbyscholarsiredell.org.



Seeking Answers?

When you have questions, try the following...

- Read your monthly newsletter
- Read your e-mail (If you change your e-mail address please let us know what it is.)
- Check the Crosby Scholars website at www.crosbyscholarsiredell.org
- Read the information posted on the Crosby Scholars board at your high school, if your school has one
- Listen to the announcements at school
- Ask the Crosby Scholars liaison (*a school counselor assigned by your school*) at your school
- Ask your Crosby Scholars Senior Advisor
- Read your senior notebook
- Attend meetings at your school
- Text @csisr2019 to 81010 to get text reminders about Crosby Scholars Senior Program events and deadlines
- Contact the Crosby Scholars office at (704) 873-5005 or jjamison@crosbyscholarsiredell.org



Senior Meeting

Scholars are required to schedule a **Mandatory Senior Meeting**. This meeting gives you the opportunity to meet one-on-one with a Crosby Senior Advisor to evaluate your target list of colleges, review your SAT and/or ACT scores, discuss whether you should retake either test, and go over your senior course selection, fall timeline, names of teachers/counselors/etc. to write letters of recommendation for you, and your activities resume. Sign up for this meeting with your Senior Advisor.

Senior Advisor Program

The Program requires each high school senior to have an advisor. Crosby Scholar juniors complete a [Senior Advisor Selection Form](#) online after attending the mandatory rising senior meeting held during the spring of their junior year. On this form, scholars choose to self-select an advisor or to be assigned an advisor from program staff or a group of community volunteers. For the first three years of high school, scholars are assigned to meet with a volunteer Grade Advisor who hosts group meetings at the high schools. Then, during the senior year, scholars meet with a Senior Advisor individually. All advisors are required to attend a training session, and receive support throughout the program. The Senior Advisors can address specific needs of students as they arise.

Following each meeting, the Senior Advisor submits online conference notes to the Crosby Scholars office. This process allows Crosby staff to monitor each scholar's progress. The Senior Advisor is thus the lead member of a team helping each Scholar to navigate the college admission process.

Seniors are expected to attend and actively participate in every meeting scheduled by their Senior Advisor. Advisor meetings begin in September and are held periodically throughout the school year.

Crosby Bulletin Board

Many high schools have a Crosby Scholars bulletin board full of program information. Typically the board is located close to the school's counseling office. Visit this board frequently, especially if you don't check your e-mail account weekly.





Community Service

The Program recommends its Scholars complete five hours of community service, but requires only two hours. Seniors must submit a community service form documenting their hours by **January 31, 2019**. (The deadline for grades 6-10 is March 31, 2019 and juniors is January 31, 2019.) The form must be signed by the person in charge of the service activity. The form is posted on our web site and is available from your high school liaison. Crosby Scholars staff reserves the right to determine if a community service activity fulfills our community service requirement. If your service is not with a non-profit agency, you may want to contact us first to see if it qualifies. Seniors may complete their senior year community service and submit their form starting February 1, 2018, as soon as their junior year community service deadline has past. Scholars may visit our website to view a list of community service opportunities.

Crosby Senior Academy/Boot Camps

Crosby Senior Academies and Boot Camps are offered throughout the school year. **Each senior is required to attend two.** Topics include: SAT Boot Camp, Writing the College Admission Essay, Understanding the Financial Aid Process, Be Your Own Best Advocate, and more. Seniors must register using your Crosby portal.

To receive credit for attending Crosby Senior Academy:

- Register online**
- Arrive to the academy on time**
- Sign-in** (registration closes 5 minutes prior to the start of the academy)
- Stay for the entire academy and sign out at the end** (permission is not granted to arrive late or leave early)
- Submit a confirmation of attendance form at the end**

Senior Newsletter

destinationcollege2019 is published monthly beginning in July to help Crosby Scholars stay informed of activities, deadlines, and announcements. A copy of the newsletter is posted on our website, in your senior portal, and on the Crosby board at the high schools. It is important for seniors to read the newsletter each month and to keep a copy of the newsletter handy for reference.

Senior Timeline

A timeline outlining monthly activities is posted in the senior portal at the beginning of each month starting in July. Seniors will receive a monthly e-mail reminder to follow the timeline that is posted in their portal.

Essay Review

Seniors who wish to have their admission or scholarship essays read to receive feedback may e-mail their essays to jjamison@crobscholarsiredell.org. Please allow at least a full seven days for the volunteer essay reader to review your essay and submit feedback. Also, ask your English teacher to read your essays!

Mock Interviews

The Senior Program offers mock interviews. During this one-hour interview, scholars have the chance to practice with experienced counselors. This



is also the chance for scholars to have their activities resume reviewed and become better prepared for the real interview. To set up a mock interview, seniors should email jjamison@crobscholarsiredell.org.

High School Liaisons

Each high school selects a guidance counselor to serve as the liaison to the Crosby Scholars program. The high school liaisons are announced just prior to the beginning of each school year and serve as another resource for scholars. Scholars may submit their community service form to their liaison.



Senior Honors Gala

Each spring the Crosby Scholars hosts a Senior Honors Gala to celebrate your accomplishments. At this gala, seniors in attendance from all participating high schools are recognized individually, and each scholar completing the program will receive a cord to wear at graduation. Several seniors are specially recognized, including the recipients of Crosby Scholars scholarships, and, as the program grows, those scholars who enrolled in the continuously since 2015, completing their program requirements each year through the 12th grade without interruption.

Scholarship Opportunities

Seniors will have the opportunity to apply for scholarships unique to Crosby Scholars. A complete list of scholarship opportunities will be posted in the Crosby portal during Spring semester along with the application for each scholarship.

Every scholarship is different, so you must approach each scholarship application and/or interview accordingly. When applying for scholarships, consider the following: Who created the scholarship and why? Who is on the selection committee?

In addition to Program scholarships, consider scholarship opportunities through outside organizations. Visit your school's web site for ideas.

Proceed With Caution

Scholars are notified of scholarship opportunities and deadlines through their senior portal, newsletter, and social media accounts.

As you search for scholarship opportunities, you may come across information that makes finding and applying for scholarships sound too good or too easy. It may simply be that the process isn't as difficult as you feared. However, there are scams out there, and you need to know what to look for.

The U.S. Department of Education estimates that families lose millions of dollars to scholarship fraud every year. The College Scholarship Service Fraud Prevention Act provides protection against fraud in student financial assistance. Be careful when searching for information on student financial aid. Visit "[Avoiding Scams](#)" by the Federal Student Aid Office for details.



Crosby Senior Academy Opportunity: It's Not Just for Those Seeking a Military Career!

We at Crosby Scholars believe in the Armed Services Vocational Aptitude Battery's (ASVAB) value for clarifying strengths and interests that might direct you toward a major area in college or toward a specific career field. Although branches of the military use ASVAB results to determine training assignments, **it is NOT a recruitment tool**, and the information gathered from the assessment has value for students fully committed to post-secondary education. In fact, 56% of students who completed the assessment during the 2015-16 school year expected to pursue a post-secondary education after high school.

Please consider this opportunity to fulfill the Crosby Senior Academy program requirement while gaining a better understanding of your intellectual aptitude as you are setting goals for further education.

Social Media Accounts

You can follow Crosby Scholars on social media.

- Remind: Text @csisr2019 to 81010
- Twitter: @iredellcrosby
- Facebook: @crobyscholarsiredell
- Instagram: crobyscholarsiredell





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Partnership Agreement: Program Responsibilities

The Crosby Scholars Program agrees to:

- Provide academic and personal enrichment workshops through Crosby Scholar Academies
- Inform scholars of community service opportunities
- Design enrichment activities to promote early awareness of post-secondary opportunities
- Annually recognize the scholars who successfully complete the program requirements
- Provide parents with useful and timely information and tools to help support the student in the college application process
- Provide assistance with locating funding sources to finance a post-secondary education
- Coordinate and sponsor financial aid and college admission workshops
- Provide trained advisors who meet with high school students throughout the year to provide additional program information and to help students achieve their post-secondary educational goals
- Co-sponsor activities with the school system and community agencies that provide academic support and increase post-secondary options for Scholars

Our goal is to help Crosby Scholars in Iredell County prepare academically, personally, and financially for college admission and other post-secondary opportunities.

Partnership Agreement: Parent/Guardian Responsibilities

As a parent/guardian of a scholar enrolled in the Crosby Scholars Program, I realize that it is my responsibility to:

- See that my scholar is adequately prepared for school each day
- Provide security, values, and discipline
- Review my scholar's school work and activities regularly
- Encourage my scholar to achieve perfect attendance and avoid unexcused absences
- Insist that my scholar be courteous, considerate, and respectful
- Provide my scholar with a place to study
- Follow my student's academic progress and meet with school personnel during the school year as needed
- Make a special effort to attend school functions
- Make sure that my scholar's extra-curricular activities and/or after-school employment does not interfere with academic performance
- Insist that my scholar remain drug-free and not make, sell, distribute, or possess illegal drugs
- See that my scholar completes all program requirements each year as outlined in the Student Partnership Agreement

Partnership Agreement: Parent/Guardian Responsibilities (cont.)

As the parent/guardian of a participant in the Crosby Scholars Program, I fully understand the overall objectives and requirements of the Partnership Agreement and commit myself to the responsibilities as stated above. I understand that participation in the High School Crosby Scholars Program includes random selection for drug testing. I also give permission for my student's school to release his/her transcript, test scores and student record to the Crosby Scholars Program and permission for photos/videos of my student taken during Crosby activities to be used by the Program for the purposes of illustrating, publicizing or advertising the Crosby Scholars Program.

Partnership Agreement: Scholar Responsibilities

As a voluntary participant of the Crosby Scholars Program I will:

- Make my education a priority in my life by striving to maintain at least a 2.0 GPA, completing high school, and enrolling in college or another post-secondary institution
- Contribute to a cooperative school environment by being courteous, considerate, and respectful toward teachers, school officials, adults, and fellow classmates
- Utilize academic assistance provided by my parents, my school, the community, and the Crosby Scholars Program
- Develop my leadership skills through active involvement in my school and the community
- Come to school prepared to learn, strive for perfect attendance, and avoid unexcused absences
- Not participate in any form of bullying (verbal, physical or cyber-)
- Obey the law and refuse to make, sell, use, distribute, or possess illegal drugs

As a High School Crosby Scholar, you are required to participate in the random drug/alcohol-screening program.

I also understand that as a voluntary participant in the Crosby Scholars Program, I agree to submit to random drug testing administered by Crosby Scholars through a third party vendor. I understand that if I test positive, I will participate in the recommended treatment. If I test positive and choose not to participate in the recommended treatment, I have made a conscious decision to discontinue my participation in the Crosby Scholars Program. I authorize the SRO and principal/designee to release my decision about remaining a Program participant to the director of the Crosby Scholars Program.

I fully commit myself to the overall objectives and requirements of this Partnership Agreement. I also give permission for my school to release my transcript, test scores, and student record to the Crosby Scholars Program, and I understand that the following requirements must be met for completion of the Crosby Scholars Program each school year. Failure to fulfill any of these requirements will result in my dismissal from the Crosby Scholars Program.

- Attend one Crosby Scholar Academy each school year
- Complete and document a minimum of two hours of community service each school year by submitting a Crosby Scholars community service form by the published turn-in date. The Program recommends high school students complete five hours of service but requires only two hours.
- Follow school rules and not be placed on out of school suspension
- Meet other mandatory requirements as assigned by grade level

I understand that this agreement is effective as long as I remain an active participant in the Crosby Scholars Program. If for any reason I am dismissed from the Program or decide to not participate, I must submit a new Partnership Agreement to be readmitted to the Program.

Violations of Partnership Agreement and Respective Disciplinary Actions

Please read over this information carefully and contact us if you have questions regarding any item. Please understand that when the disciplinary action states that the scholar will not be allowed to continue in the program, it also means the scholar will not be eligible to receive any funding or assistance with funding from the Crosby Scholars Program.

<u>Violation</u>	<u>Disciplinary Action</u>
Senior testing positive for drug use during a random drug screen	Senior scholars are referred to a recommended treatment program and must complete the prescribed treatment program to remain a Crosby Scholar. Seniors not completing prescribed treatment will be dismissed.
Senior refuses to participate if selected for random drug screening	Senior will be dismissed immediately.
Final high school cumulative grade point average is below a 2.0	Graduating seniors must have a 2.0 cumulative GPA to be eligible to apply for a Last Dollar Grant. Without a 2.0, a scholar cannot apply for Last Dollar Grant funding for the first semester in college. College scholars submit their grades at the end of each semester, and their grades for Last Dollar Grant eligibility are reviewed at the end of each year.
Senior no longer enrolled in an Iredell County public school	Senior is no longer eligible to participate in the Iredell County Crosby Scholars Community Partnership.
Expulsion from school and/or out-of-school suspension	Senior will be dismissed.
Did not submit a community service form documenting the minimum required hours of service by the deadline	Senior will be dismissed.
Did not attend or submit documentation of attendance for two of the Crosby Scholars Senior Academies	Senior will be dismissed.



Financial aid can make a big difference by allowing you to continue your education or attend the school of your choice despite higher tuition costs. **Applying for federal student aid is FREE and is a time sensitive process.** Adhere to the timeline distributed by the Crosby Scholars Program.

**Financial Aid is time sensitive!
Submit your FAFSA as soon possible
after October 1, 2018.**

Financial Aid Terms (Adapted from [BigFuture](#))

Award Letter

The document you receive from a college that explains the financial aid they are offering you. It includes the types and amounts of financial aid offered, what you're expected to do to keep the award, and a deadline for accepting the award.

Cost of Attendance (COA)

The total amount of college expenses before financial aid. Cost of attendance includes money spent on tuition and fees, room and board, books and supplies, and living expenses.



CSS/Financial Aid PROFILE

A financial aid application used by some colleges, universities and scholarship programs to award financial aid. Make sure your school requires the PROFILE before filling it out, since there is a fee for it (\$25 for the first report; \$16 for each additional report).

Demonstrated Need

The difference between your expected family contribution (EFC) and the total cost of attendance for a particular college.

Expected Family Contribution (EFC)

A measure of your family's financial strength used to help determine your financial aid award. The EFC is calculated using information you supply about your family's financial circumstances. [Read about the EFC.](#)

Free Application for Federal Student Aid (FAFSA)

The free application form you submit to apply for federal financial aid. It is required for students seeking federal student grants, work-study programs, and loans. Most colleges require it as well. The FAFSA may also qualify you for state-sponsored aid. [Read more about the FAFSA.](#)

Grant

A kind of "gift aid" — financial aid that doesn't have to be paid back. Grants are usually awarded based on need. [Learn more about gift aid.](#)

Loan

Money you borrow from the government, a bank or another source such as a private bank. Loans need to be paid back, usually over an agreed period of time. You will most likely also have to pay interest on a loan — a fee for borrowing the money. [Learn about Your College Loan Options.](#)

Merit Aid

Financial aid given to students based on their personal achievements. Most scholarships are considered merit aid, as they are generally awarded for success in school, the arts, athletics or another area.

Need-Based Financial Aid

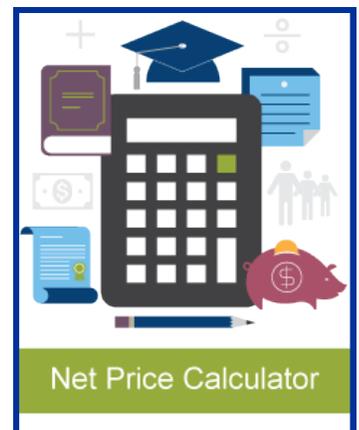
Financial aid (grants, scholarships, loans and work-study opportunities) given to students because they and their families are not able to pay the full cost of attending a certain college. This is the most common type of financial aid.

Net Price

The true amount a student will pay for a specific college. Net price is equal to tuition, fees, room and board, supplies and other expenses minus gift aid and education tax benefits.

Net Price Calculator

This is an online tool that gives you a personalized estimate of the cost to attend a specific college. Most colleges are required by law to post a net price calculator on their websites.





(Adapted from fafsa.ed.gov)

FAFSA Step 1: Getting Ready

Check your eligibility for federal aid

To be eligible to receive federal student aid, you must:

- Be a citizen or eligible noncitizen of the U.S.
- Have a valid Social Security Number
- Have a high school diploma or General Education Development (GED) certificate
- Be enrolled in an eligible program as a regular student seeking a degree or certificate
- Maintain satisfactory academic progress
- Not owe a refund on a federal student grant or be in default on a federal student loan
- Register for selective service if you are a male not currently on active duty in the U.S. Armed Forces
- Must not have certain drug convictions

Other requirements may apply. Contact your college's financial aid office for more information.

Gather documents required to complete the FAFSA

You will need the following documents to complete the FAFSA for the 2019-2020 school year :

- Your Social Security Number
 - Your parents' Social Security numbers if you are a dependent student
 - Your driver's license number (if you have one)
 - Your Alien Registration Number (if not a U.S. Citizen)
 - Your 2017 W-2 forms and other records of earnings
 - Your 2017 federal income tax returns
 - Your parents' federal income tax returns (if you are a dependent student)
- (Note: You may be able to automatically transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Your current bank statements

Priority Date

The date by which your application – whether it's for college admission, student housing or financial aid – must be received to be given the strongest consideration. Since financial aid is often limited, meeting the priority date is important to be eligible to receive funds.

Student Aid Report (SAR)

The report sent to you after you submit the FAFSA that tells you what your expected family contribution (EFC) is.

Work Study

A program that allows students to take a part-time campus job as part of their financial aid package. To qualify for the Federal Work-Study Program, which is funded by the government, you must complete the FAFSA. Some colleges have their own work-study programs.

Warning!

Be wary of organizations that charge a fee to submit your FAFSA application, or to find you money for school. Some are legitimate and some are scams. Generally, any help that you pay for can be received free from your school or the U.S. Department of Education.

Crosby Scholars hosts several Senior Academies on financial aid subjects during the fall and spring. We strongly encourage students and their families to sign-up for and attend these programs.

Student Financial Aid Process

For many students the FAFSA is the first step in the financial aid process. It is used to apply for federal aid. Also, most states and colleges use FAFSA information to award their financial aid. For an overview of the FAFSA process, visit www.fafsa.ed.gov. Submitting a FAFSA is free.

Some colleges use CSS/Financial Aid PROFILE information, or both the PROFILE and FAFSA, to award financial aid. There is a fee required for the PROFILE; make sure your school requires the PROFILE before submitting the form. Visit the [PROFILE web site](#) for more information. You can easily find out which forms are required by the schools you are applying to by visiting the college's department of financial aid web site.

- Your parents' current bank statements
- Records of 2017 untaxed income (if applicable)
- Your current business investment information, stock, bond, and other investment records
- Your parents' mortgage, business and investment information, stock, bond, and other investment records
- ☑ Print **FAFSA on the Web worksheet** from www.fafsa.ed.gov
- ☑ Note important deadlines - colleges may have earlier deadlines than the federal deadline. Try to apply as soon possible after October 1st to receive priority consideration for aid.

FAFSA Step 2: Create Your FSA ID(s)

Although you cannot complete the FAFSA until October 1st, you (and a parent, if you are a dependent student) should get your FSA ID now. The FSA ID lets you (and a parent) electronically sign your FAFSA. You are not required to sign electronically, but if you do not, you will have to sign a printed copy and mail it in, which will significantly increase the processing time. **Electronic signatures using your FSA ID guarantee the fastest processing time.**

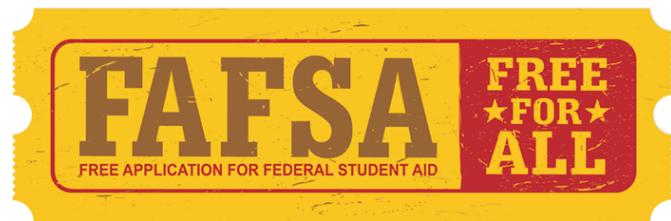


There is a "Create an FSA ID Worksheet" under *Resources* in our Crosby portal. You can also watch this video by Federal Student Aid: [How to Create and FSA ID](#).

FAFSA Step 3: Finish Your FAFSA

You should not wait to be admitted to a college to apply for financial aid! Submit your FAFSA as soon after October 1st as possible. Submit your CSS/Financial Aid PROFILE, if a school you are applying to requires it, in the fall of 2018!

It is very important that you and your family complete the forms and follow the procedures accurately and on time. Adhere to deadlines.

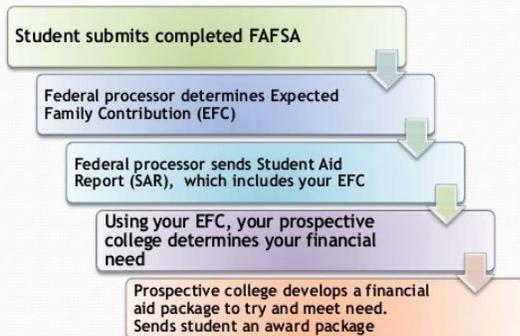


FAFSA Instructions:

1. Go to fafsa.gov and click "Start a New FAFSA." If you have ever started a FAFSA or submitted a FAFSA in the past, you will click "Login" instead.
2. Create a Save Key. This is a shared password for the student and parents which lets you save what you have entered so you can return to it later.
3. Enter student information (name, date of birth, etc.)
4. Enter every school you are considering. Most schools will not offer you any financial aid if you do not send them your FAFSA results.
5. Answer a series of questions to determine your dependency status (Refer to "FAFSA Dependency Status" under *Resources* in your Crosby portal.)
6. Enter parent demographics if you were determined to be a dependent student in the above step
7. Input your financial information. According to Federal Student Aid, the IRS Data Retrieval Tool (DRT) will be available to use on the 2019-2020 FAFSA forms starting October 1st, 2018. The DRT automatically prefills your FAFSA with your financial data from your 2017 income tax return. Some people are ineligible to use the DRT and have to enter the data from their tax returns manually. **If you have the option to use the DRT, we strongly recommend that you use it.** This will help you avoid being selected for "verification," an audit of your financial information to verify the data you provided in your FAFSA.
8. Sign and submit. The easiest way to do this is electronically using your FSA ID. Using your FSA ID to submit will also ensure the fastest possible FAFSA processing time.



How it works - Summary



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Student Aid Report (SAR) The SAR summarizes the data you reported on the FAFSA. If you provided an email on your FAFSA the SAR will be delivered to you by email. The SAR will list the your estimated Expected Family Contribution (EFC). It is subject to change based on a college's verification of the information you provided. You should check the SAR carefully for accuracy. The colleges will use the EFC to calculate your financial aid award. The financial aid award will come from the college, not the federal processing center. The SAR can be viewed and printed from by logging in to your FAFSA account.

FAFSA Step 4: The Processing Center Responds

- You can log on to fafsa.gov to check the status and view your FAFSA results, called a Student Aid Report (SAR). Your SAR should be ready within a few days of submitting your FAFSA. You should also get an email, if you entered an email address on the FAFSA, letting you know that your SAR is ready.
- Check your SAR for any errors and make corrections by logging into your FAFSA account online.
- The FAFSA processing center sends electronic results to the schools listed on the FAFSA about three days after the application and all required signatures have been received and processed. It may take about a week for a school to be able to pull in your FAFSA results, and most schools must have an admissions application on file before first.
- ◆ For more information, watch [After the FAFSA: What Happens Next](#).

FAFSA Step 5: The SAR Review

- ◆ Check your SAR for any errors and make corrections by logging into your FAFSA account online.
- ◆ Your schools may select you for *verification* of the financial data you provided in your FAFSA. This is more likely to happen if you did not use the IRS Data Retrieval Tool. If you are selected for verification, you will need to send the requested documents to the college's financial aid office.



(Adapted from collegeboard.org)

IMPORTANT: Do not complete the CSS Financial Aid PROFILE unless a school or scholarship you are applying for requires it. The PROFILE is not free. There is a \$25 fee for the first report sent and \$16 for each additional report.

If you already have a fee waiver for the SAT, you can use the same code to have the fees waived for the PROFILE. If you do not have a fee waiver for the SAT, you may automatically receive a fee waiver based on the financial information you provide in the PROFILE application.

PROFILE Step 1: Getting Ready

- Download "PROFILE: Instructions" from your Crosby portal under *Resources*
- Gather all tax forms for you and your parents
- Use a secure web browser and valid credit card
- Students who took the SAT should log into PROFILE with the same credentials used for the SAT.

PROFILE Step 2: Register for PROFILE

- You can watch the "[CSS PROFILE walkthrough series](#)" for a detailed explanation of the CSS PROFILE application process.

- Log into css.collegeboard.org using your College Board account (SAT).
- Complete the PROFILE online registration. Click the question mark icon to the left of each question for help.
- When you have finished, download the “Customized Pre-Application Worksheet” that now appears on the PROFILE home page. This will provide you with details of the information you will need to have when you fill out the online form.

PROFILE Step 3: Complete Your Application Online

- Click on the question marks on the left for help with that particular question.
- The PD-### Help Codes on the right correspond to the codes your Customized Pre-Application Worksheet.
- If you need more help, you can click the *Contact Us* button at the top of the page. Refer to the Help Code of the question you need help with in your message.
- Review your information. Then, pay with a credit or debit card and press *Submit*.
- Print the acknowledgment page. You can use this information to make changes, add schools, etc.



What's Next?

- Complete and submit any institutional forms required by the schools you are applying to.
- If you or your family have any changes or unusual circumstances not reflected in your 2017 taxes (i.e. medical, death, loss of job), submit them directly to the college's financial aid office, not to Federal Student Aid or PROFILE. Be sure to use specific dollar amounts. If a wage earner in the family has lost his/her job, provide a copy of the lay-off notice and a copy of unemployment eligibility with your request to the aid office.

What's Next Step 1: The School Processes the Information and Makes an Award

- The schools listed on your financial aid applications review the electronic results and any additional documents you provided.
- Schools request additional information, if needed.
- Some schools make corrections for you; others ask you to make the corrections.
- The schools make an aid award “package” based on their awarding policy and send them to the student.
- The schools continue to monitor for changes and revisions.

What's Next Step 2: Accept/Decline Awards

- Submit any information requested by the school to complete documentation requirements.
- Review your awards.
- Call the Crosby Scholars office if you have questions about your award.
- Send in award acceptance to the school you plan to attend — review the school's instructions on how to accept the award.
- Keep your school informed of other scholarships received. Ask if/how private scholarships earned will affect your financial aid package.
- Review and file revised SARs, if applicable.
- Review revised awards for changes in funds or total dollars, if applicable.

Step 9: Paying the Bill

- Compare your financial aid award letter with the bill you received.
- Keep in mind that billing is done by term or quarters and gift aid is divided between the terms or quarters.
- Research the availability of payment options, if you need this.

Helpful Hints

- You must reapply for student financial aid every year.
- You must reapply for a Crosby Scholars Last Dollar Grant every year.
- Complete the FAFSA as soon after October 1st, as possible. For the best chance for all federal, state, and institutional funds, apply by early March or before.
- As of May 3, 2017, Federal Student Aid reports that the IRS Data Retrieval Tool (DRT), which provides tax information that pre-fills part of the FAFSA, will be available for use on the FAFSA for the 2018-2019 school year.
- If you change schools, your aid does not go with you.
- Gift aid (scholarships, grants) is divided between terms.
- Don't ever send your only copy of a document anywhere.
- Always put your name and student ID number on information submitted to schools.
- Take a copy of your birth certificate, voter registration card or US passport to school with you for employment eligibility. Learn your student ID; do **NOT** use your social security number as a substitute.
- If no electronic SAR appears within 2 weeks of submitting your FAFSA, or to correct data entry errors made by the federal processing center, call 1-800-433-3243. To add schools, update the student's address, or make corrections go to www.fafsa.ed.gov.
- If needed, send a signed written statement directly to the college's financial aid office to allow the aid officer to make the corrections for you or correct directly on the web at www.fafsa.ed.gov.
- If schools make corrections for you, don't change the data without talking to the school's aid officer first.
- Each year about 30% of those who submit the FAFSA will be selected to have their information checked for accuracy. This process is called **verification**. When you and the school receive the results of the FAFSA, there is a comment that informs the recipients that the application has been selected for verification. You should save all records and all other materials used in completing the FAFSA, since you may need them later to prove that your data are accurate.
- If you used the IRS Data Retrieval Tool and did not change the data after downloading them from the IRS to the FAFSA, the school will not need to see a federal tax return in *most* cases. If you did not use the IRS Data Retrieval Tool and are selected for verification, either with the original FAFSA or when you went back and made corrections to the original FAFSA, then the school will be required to see a federal tax return.
- Schools are no longer allowed to accept a personal copy of the federal tax return from you for *federal* aid. Instead, you family must request a federal tax transcript from the IRS (1-800-829-1040). The transcript can be faxed directly to the school from the IRS in some circumstances, but it is usually sent directly to you. If you receive it, the "owner" of the tax information must sign it before forwarding it to the school(s). In addition, you should make sure your name and school ID number are printed at the top so the school will know which file to review. In addition, schools may request a family copy of the federal tax return for consideration for non-federal aid. Many schools using the PROFILE application will still want to see the full tax return provided by the family.
- If you determine you do not want or need all of the loans offered, you may lower any loan amount offered or decline a loan altogether.



Crosby Scholars Last Dollar Grant

The Crosby Scholars Last Dollar Grant (LDG) is need-based aid. To be considered for a LDG, a scholar must apply for financial aid by submitting a FAFSA. A scholar must not only demonstrate financial need but also demonstrate remaining need after the school of choice has awarded aid. To determine eligibility, the Crosby Scholars staff completes a need analysis form on each scholar individually.

LDG applications are posted online in the Crosby portal by the Senior Honors Gala held in the spring. In addition to the application, these documents must be uploaded:

- The scholar's letter of admission from the institution he/she will attend
- The financial aid award letter from the institution he/she will attend

And

- The entire Student Aid Report (SAR)



If the scholar does not have the three supporting documents by May 15th, he/she must submit the application and then upload the supporting documents when they are received. Priority is given to those applications received prior to May 15.

Scholars are notified of our decision through their Crosby portal beginning in July. Awards are made payable to the scholar and the institution and are sent directly to the institution. The first half of the award is mailed during the summer and is to be used for the fall semester. The second half of the award is mailed upon receipt of the scholar's fall semester grades and is to be used for the second semester.

Crosby Scholars who complete the Program their senior year with a cumulative weighted GPA of 2.0 or higher are eligible to apply for a LDG for up to four years. Even if a last dollar grant is not awarded the first year, the scholar may still reapply each year of undergraduate study for a maximum of four years.

A scholar who does not graduate from high school with a cumulative weighted GPA of 2.0 or higher may apply for a LDG once his/her college cumulative GPA is 2.0 or higher. A scholar who did not initially meet the GPA eligibility requirement should call the Crosby Scholars office for instructions on how to apply. The college LDG application is posted on our website for the Class of 2019 and beyond.

Students must apply for LDG funding for the first time within two years of high school graduation. The LDG policy states that scholars are eligible for funding consideration for up to four years of undergraduate study within six years after high school graduation.

**DON'T MISS
THE DEADLINE!**

MAY 15, 2019 is the deadline to submit a Last Dollar Grant (LDG) application for the 2019-2020 school year. Documents to support the LDG may be uploaded to your application after May 15.

ONLINE RESOURCES



There are multiple ways the internet can help you through the college admission process from establishing your target list of colleges to submitting your applications online to applying for financial aid. If you do not have a computer, perhaps you can use one at your high school or local library. Below are some sites that will be helpful as you explore college options and seek to learn more about the college admission process. Most colleges have their own web site and from the home page of that web site, you can access a page for *prospective students*. Also, requirements for admission, online applications, application deadlines, and special campus visitation information can be readily found on a college's web site. Verify information found on a general web site with the college's web site.

Comprehensive Career/College

[The Iredell County Crosby Scholars Community Partnership](http://www.crosbyscholarsiredell.org) (<http://www.crosbyscholarsiredell.org>)

[College Foundation of North Carolina \(CFNC\)](http://cfnc.org) (<http://cfnc.org>)

[BigFuture](https://bigfuture.collegeboard.org) (<https://bigfuture.collegeboard.org>)

Videos: [Khan Academy—College Admissions](https://goo.gl/XYhRzT) (<https://goo.gl/XYhRzT>)

[College Navigator](https://nces.ed.gov/collegenavigator) (<https://nces.ed.gov/collegenavigator>)

[Peterson's](https://www.petersons.com/) (<https://www.petersons.com/>)

[The Choice](https://thechoice.blogs.nytimes.com) (<https://thechoice.blogs.nytimes.com>)

[myCollege Options](https://www.mycollegeoptions.org/home) (<https://www.mycollegeoptions.org/home>)

[eCampusTours](http://www.ecampustours.com/default.aspx) (<http://www.ecampustours.com/default.aspx>)



College Search

[Cappex](https://www.cappex.com) (<https://www.cappex.com>)

[Choosing A School, Office of Federal Student Aid](https://goo.gl/hLOhcl) (<https://goo.gl/hLOhcl>)

[CollegeInSight](http://college-insight.org/#spotlight/go) (<http://college-insight.org/#spotlight/go>)

[BigFuture, Find Colleges](https://bigfuture.collegeboard.org/find-colleges) (<https://bigfuture.collegeboard.org/find-colleges>)

[CollegeView](http://www.collegeview.com/collegesearch/index.jsp) College Search (<http://www.collegeview.com/collegesearch/index.jsp>)

[NC College Search, CFNC](https://www2.cfnc.org/#/campussearch) (<https://www2.cfnc.org/#/campussearch>)

[US News Best Colleges](https://www.usnews.com/best-colleges?int=994d08) (<https://www.usnews.com/best-colleges?int=994d08>)

[Colleges That Change Lives](https://ctcl.org) (<https://ctcl.org>)



Testing

[ACT](http://www.act.org) (<http://www.act.org>)

[SAT](https://collegereadiness.collegeboard.org/sat) (<https://collegereadiness.collegeboard.org/sat>)

[New SAT/Old SAT/ACT Converter](https://goo.gl/w2MQAv) (to compare scores) (<https://goo.gl/w2MQAv>)

[Khan Academy Free SAT Practice](https://www.khanacademy.org/sat) (<https://www.khanacademy.org/sat>)

[Kaplan Free ACT & SAT Practice Tests](https://goo.gl/kTQNYx) (<https://goo.gl/kTQNYx>)

[SAT Subject Tests](https://collegereadiness.collegeboard.org/sat-subject-tests) (<https://collegereadiness.collegeboard.org/sat-subject-tests>)

[Advanced Placement \(AP\) Tests](https://apstudent.collegeboard.org/exploreap) (<https://apstudent.collegeboard.org/exploreap>)

[International Baccalaureate Exams](https://goo.gl/9Hm95x) (<https://goo.gl/9Hm95x>)



General College Application Information

[College Application Checklist](https://goo.gl/p2gY69) (<https://goo.gl/p2gY69>)

[Top 10 Myths About College Applications](https://goo.gl/AbQOSI) (<https://goo.gl/AbQOSI>)

StudyPoint Webinar: “[Insider Tips on Distinguishing Yourself in the Admissions Process](https://goo.gl/IRvF2E)” (<https://goo.gl/IRvF2E>)

College Applications

[The Common App](http://www.commonapp.org) (<http://www.commonapp.org>)

[The Coalition App](http://www.coalitionforcollegeaccess.org) (<http://www.coalitionforcollegeaccess.org>)

[CFNC \(for many North Carolina colleges\)](https://goo.gl/A34b55) (<https://goo.gl/A34b55>)

[QuestBridge](https://www.questbridge.org) (for high achieving, lower income students) (<https://www.questbridge.org>)



***NEW* NC Residency Determination (required for most NC schools, especially if applying for financial aid)**

[North Carolina Residency Determination Service \(RDS\)](https://ncresidency.cfnc.org/residencyInfo) (<https://ncresidency.cfnc.org/residencyInfo>)

[About the NC Residency Determination Service](https://goo.gl/QWL7PI) (<https://goo.gl/QWL7PI>)

General Financial Aid Information

[Financial Aid Terms with Definitions](https://studentaid.ed.gov/sa/glossary) (<https://studentaid.ed.gov/sa/glossary>)

Video: [Khan Academy—Paying for College](https://goo.gl/t0ZrL8) (<https://goo.gl/t0ZrL8>)

[CollegeView Financial Aid](http://www.collegeview.com/financialaid/index.jsp) (<http://www.collegeview.com/financialaid/index.jsp>)

[BigFuture Financial Aid 101](https://goo.gl/XHSUOY) (<https://goo.gl/XHSUOY>)

[Going To College Without Going Broke](https://goo.gl/1nAdS3) (<https://goo.gl/1nAdS3>)

[Tips on Paying for College](https://goo.gl/s2EKuq) (<https://goo.gl/s2EKuq>)

[Understanding Your Education Loan](https://goo.gl/XxmHWi) (<https://goo.gl/XxmHWi>)

[10 Savvy Ways to Pay Less for College](https://goo.gl/lyy48C) (<https://goo.gl/lyy48C>)

[5 Ways Summer Melt May Mean Financial Aid for You](https://goo.gl/4vyJhE) (<https://goo.gl/4vyJhE>)



Financial Aid Applications

[Free Application For Student Aid \(FAFSA\)](https://fafsa.ed.gov/) (https://fafsa.ed.gov/)

[Create a FAFSA ID](https://fsaid.ed.gov/npas/index.htm) (https://fsaid.ed.gov/npas/index.htm)

[CSS/Financial Aid PROFILE](https://student.collegeboard.org/css-financial-aid-profile) (https://student.collegeboard.org/css-financial-aid-profile)



Financial Aid Award Letters

[“Guide to Financial Aid Award Letters”](http://finaid.org/fafsa/awardletters.phtml) (http://finaid.org/fafsa/awardletters.phtml)

[Award Letter Comparison Calculator](http://finaid.org/calculators/awardletter.phtml) (http://finaid.org/calculators/awardletter.phtml)

BigFuture Webinar: [“Financial Aid Award Letters”](https://goo.gl/l6KjIz) (https://goo.gl/l6KjIz)

Scholarships

[FastWeb](http://www.fastweb.com/) (http://www.fastweb.com/)

[CFNC Financial Aid Search](https://www.cfnc.org/paying/schol/aid_search.jsp) (https://www.cfnc.org/paying/schol/aid_search.jsp)

[BigFuture Scholarship Search](https://bigfuture.collegeboard.org/scholarship-search) (https://bigfuture.collegeboard.org/scholarship-search)

[Peterson’s Scholarship Search](https://www.petersons.com/college-search/scholarship-search.aspx) (https://www.petersons.com/college-search/scholarship-search.aspx)

College Application/Scholarship Essays

[BigFuture Essays](https://bigfuture.collegeboard.org/get-in/essays) (https://bigfuture.collegeboard.org/get-in/essays)

StudyPoint’s [“The College Admissions Application Essay”](https://goo.gl/4lBfo) (downloadable guide) (https://goo.gl/4lBfo)

[Crafting an Unforgettable College Essay](https://goo.gl/5TEYxD) (https://goo.gl/5TEYxD)

[Writing Your Admissions Essay](https://goo.gl/6EvhYi) (https://goo.gl/6EvhYi)

Letters of Recommendation

[“How to Get a Great Letter of Recommendation”](https://goo.gl/Mk5Xsl) (https://goo.gl/Mk5Xsl)

[“Letters of Recommendation for Your College Application”](https://goo.gl/uJktMv) (https://goo.gl/uJktMv)

Videos: [Khan Academy-Letters of Recommendation](https://goo.gl/E9ObC8) (https://goo.gl/E9ObC8)

Are all these recommendation letters from your mother?



Gap Year

[American Gap Association](http://www.americangap.org) (http://www.americangap.org)

[Exploring Gap Year](http://www.asvabprogram.com/media-center-article/34) (http://www.asvabprogram.com/media-center-article/34)

[50 Inspiring Gap Year Ideas for High School Students](https://goo.gl/D4pq5J) (https://goo.gl/D4pq5J)

[AmeriCorps](https://www.nationalservice.gov/programs/amicorps) (https://www.nationalservice.gov/programs/amicorps)

[UNC Chapel Hill Global Gap Year Fellowship](http://globalgap.unc.edu) (http://globalgap.unc.edu)



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