

SCHOLARSHIPS AND FINANCIAL AID



2009- 2010

WORCESTER PUBLIC SCHOOLS
Worcester, Massachusetts

Melinda J. Boone Ed. D.

**WORCESTER PUBLIC SCHOOLS
WORCESTER, MASSACHUSETTS**

2009- 2010

**SCHOLARSHIPS OF INTEREST TO
HIGH SCHOOL STUDENTS IN
THE WORCESTER AREA**

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FORWARD

With college costs rising to astronomical heights, high school seniors must investigate all available avenues for financing their educations. Scholarships provide financial assistance that supplements the resources that parents and students provide.

In order to help you, the Secondary Guidance Counselors of the Worcester Public Schools annually compile this directory of scholarships available for Worcester area students. We recommend a careful study of this current publication. Students should pursue those financial aids which are personally applicable and also investigate if there are places of employment or organizations with which their parents are associated that offer scholarships, grants, or loans. Students should also consult with their school counselors, teachers, and principals regarding other available sources of financing.

The Division of Staff and Curriculum Development Office is to be commended for its efforts in the publication of this very informative booklet.

Melinda J. Boone Ed.D.
Superintendent

Please note:

Efforts have been made to contact every sponsoring organization listed in this directory for updated information on each scholarship. Most entries have been updated and verified for accuracy as we go to print, but some organizations have not yet responded.

We apologize for any inconvenience due to outdated information.

September 2009.

SCHOLARSHIPS OF INTEREST TO HIGH SCHOOL STUDENTS IN THE WORCESTER AREA

The Worcester Public Schools provides this booklet as a guide to scholarships and financial aid sources available to students in the Worcester area. The list does not encompass all of the possible scholarships and financial aid that might be available to students. Students should visit their school guidance office or the *Worcester Public Library* for additional sources of financial aid information. Additionally, various Internet Web sites, listed on Page 8 provide many additional sources of scholarships, grants and financial assistance.

Students who are interested in scholarships and/or loans at a **specific** college should consult the catalogue for that college, as the colleges themselves are the largest source of scholarships and financial aid. Colleges are required by law to list all sources of financial aid in their catalogs. Students must reapply for financial aid each year that they attend college.

Students are advised to contact the Financial Aid Office of colleges **early** in the application process to request information on the financial aid that is available through the college, qualifications for assistance and for the proper application forms. Guidance Counselors and Educational Talent Search Counselors can assist students in selecting and applying for available financial assistance.

It is strongly recommended that students seeking financial assistance complete the Profile Form as soon as possible. The Financial Aid Profile Form is distributed and processed by the College Scholarship Service (CSS) of the College Board. Many colleges, universities and scholarship programs that award their own private funds use this profile. The CSS code list, found at the end of the Profile form, the form is found at <https://profileonline.collegeboard.com/index.jsp> provides students with a list of schools and programs requiring this form. [Note: This profile differs from the Free Application for Federal Student Aid (FAFSA)]

Any student seeking federal financial assistance must complete the Free Application for Federal Student Aid (FAFSA). Federal Student Aid includes: grants, work-study and loans. Guidance counselors in every school are available to assist students with questions about obtaining financial assistance. Students may also call the Federal Student Aid Information Center at 800/433-3243 or write to the Center at P.O. Box 84, Washington, D.C. 20044, or visit their website at: www.studentaid.ed.gov.

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“In accordance with federal and state laws including, but not limited to Title IX and Chapter 622, the Worcester Public Schools is committed to the right of all persons to attend our schools, work and advance on the basis of merit and ability regardless of race, color, sex, religion, marital status, age, sexual orientation, national origin or disability.

66 Financial Aid Questions

Top
Ten

Here are some questions to ask that will help you and your family understand how financial aid is awarded.

1

What application materials are needed to apply for financial aid, and does the college require its own form in addition to the Free Application for Federal Student Aid (FAFSA)?

2

What are the deadlines for submitting financial aid forms?

3

When will I be notified of my financial aid eligibility?

4

Will my request for financial aid have any impact on my ability to be admitted to college?

5

Describe your financial aid program, including requirements for need-based aid, merit-based aid and scholarships.

6

Once my financial aid package is awarded, will additional scholarships reduce the amount of financial aid I can receive?

7

Will your institution meet my full financial need, and will it meet my full financial need for all four years of my attendance?

8

Are there state sponsored financial aid programs that I should know about?

9

Does this college participate in a tuition payment plan that allows installment payments for each semester's bill?

10

Where can I find additional sources of financial aid?

Talk with your high school counselor about information sources available in the counseling office, resource center or school library. Many interactive computer programs may be available to assist you in locating relevant information about the different types of financial aid, including state and private sources, and what colleges may offer.

We hope this information will be helpful as you begin your college search.

For more information, contact the web site of the National Association of Student Financial Aid Administrators (NASFAA), <http://www.nasfaa.org>.



This information is provided by the
National Association for College Admission Counseling
1631 Prince Street, Alexandria, VA 22314-2818

GLOSSARY OF TERMS

BORROWER - Anyone who obtains funds from a lender through an extension of credit for a period of time.

CAPITALIZED INTEREST - Accrued interest which is added to principal. When interest is capitalized, the loan principal increases.

CREDIT HISTORY - A record of an individual's past performance with credit.

COLLEGE WORK-STUDY PROGRAM - A federally-funded program that provides jobs, usually on campus, for students who receive financial aid. Jobs are assigned by the financial aid office and are normally part of the self-help component of any aid package.

DEFERMENT - Deferments allow the borrower to postpone loan payment for a specific period and can be granted for a variety of reasons.

DEFERRED INTEREST - Interest payments that are delayed for the borrower and paid at a later time.

DEPENDENT STUDENT - The federal government generally defines a "dependent" student as one who is 23 years old or younger and has access to parental support.

DIRECT LOANS - A program in which loans are made directly by the government through a college or university, without any bank or third-party involvement. Direct Stafford and PLUS Loans have the same loan terms as Federal Stafford and PLUS Loans. Contact your college to determine whether they participate in Direct Lending.

EXPECTED FAMILY CONTRIBUTION (EFC) - The total amount a student and his or her family are expected to pay toward college costs from their income and assets. The amount is derived from a needs analysis of the family's overall financial situation. For calculation information visit the website <http://www.finaid.org/calculators/finaidestimate.phtml>.

FIXED INTEREST - Rate of interest which does not change during the life of the loan.

FINANCIAL AID PACKAGE - The total financial aid a student receives from all sources including Federal and non-Federal aids (grants, loans, or work-study) which is combined in a "package" to help meet the student's need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of the financial aid administrator.

GRANT - Money given by a college, government agency, or private group that is an outright gift and does not need to be paid back.

INTEREST - The amount paid (or fee charged) for the use of borrowed money.

LOAN - Money given by a college, government agency, bank, or private group that must be paid back.

SCHOLARSHIP AID - Scholarship money that is given to a student in recognition of a special talent, ability, academic record, or other personal characteristic. The student's financial situation is not taken into account (for Merit Scholarships). This scholarship does not need to be paid back.

NEED ANALYSIS - A standardized mathematical calculation that takes into account a family's income, assets, and other financial circumstances to produce an estimate of the amount the family will be able to pay toward college costs.

NEED-BASED AID - Grants or loans given to eligible students on the basis of their financial need. Most college scholarships, in the past several decades, have been need-based.

NEEDS TEST - A method for determining how much a family can reasonably be expected to pay toward a student's college education costs. Some loan programs have a needs test which is based on the Family Contribution.

ORIGINATION FEE - The fee charged to consumers for borrowing money. In some loan programs, the origination fee is deducted from the amount of the loan and in other loan programs it is paid off over the life of the loan.

PRIME RATE - The rate at which banks borrow money from each other. Prime rate is an index which is used by variable-rate loan programs.

PROMISSORY NOTE - The legal document stating the terms of the loan.

TREASURY BILL RATE - The rate at which the federal government sells its Treasury Bills (they may be for different lengths of time - examples are 90-day, 52-week, etc.). Treasury Bill rates are indexes used by variable-rate loan programs.

VARIABLE INTEREST - Rate of interest that is tied to a certain index and changes periodically as the index of changes.

FAFSA - Free Application for Federal Student Aid. Eligibility for federal and state aid will be determined by completing this form. File after January 1st. FAFSA can be completed on line www.fafsa.ed.gov

CSS PROFILE - (Financial Aid Form) Completion of this form is in addition to the FAFSA. Requested by some private schools to determine eligibility for institutional aid. Check deadlines. List of schools requiring the filing of this form is in the "PROFILE" application packet or go to <https://profileonline.collegeboard.com/index.jsp>

FINANCIAL AID WEBSITES

AMERICAN STUDENT ASSISTANCE

<http://www.amsa.com>
 (800) 999-9080; FAX (617) 728-4265

COLLEGES OF THE WORCESTER CONSORTIUM, INC.

Educational Opportunity Center
<Http://www.cowc.org>
 (508) 754-6829

MASSACHUSETTS ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

<http://www.masfaa.org>

MASSACHUSETTS OFFICE OF STUDENT FINANCIAL ASSISTANCE

(617) 727-9420 <http://www.osfa.mass.edu>

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY

<http://www.mefa.org>
 1-800-449-6332

THE EDUCATION RESOURCES INSTITUTE

<http://www.teri.org>
 (617) 425-00681 or (800) 255-TERI
 Also at 700 Boylston Street, Boston, (617) 536-0200

SALLIE MAE COLLEGE ANSWER SERVICE

<http://www.collegeanswer.com> (800) 891-4599

<http://www.collegeboard.com>
<http://www.collegnet.com>
<http://www.petersons.com>
<http://www.doe.mass.edu>
<http://www.collegeispossible.org>
<http://www.soroptimist.org>
<http://www.jackierobinson.org>
<http://www.prudential.com> (click on Spirit of Community)
<http://www.greaterworcester.org>
<http://states.ng.mil/sites/ma/resources/edu>

<http://www.mappingyourfuture.org>
www.DollarsforScholars.org
<http://www.dosomething.org>
 (click on Brick Awards)
<http://www.horacemann.com>
<http://ouimet.org>
<http://www.horatioalger.com/scholarships/>
<http://www.ed.gov> (click on students)

CUT HERE AND RETURN TO YOUR GUIDANCE COUNSELOR

In order to assist the Worcester Public Schools in tracking scholarship recipients' award amounts please complete the following optional form and submit this to your Guidance Counselor prior to May 15th.

Student: _____

Scholarship/Grant	Amount
-----	-----
-----	-----
-----	-----
College Financial Aid	
-----	-----
-----	-----
-----	-----
TOTAL	_____

*N.B.
 A personal note acknowledging your appreciation of the receipt of scholarship awards is an appropriate gesture. This is encouraged by the Guidance Department of the Worcester Public Schools and is highly valued by our benefactors.

**SCHOLARSHIPS/
GRANTS
FOR USE
AT ANY
COLLEGE**

AARON & LUCRETIA BANCROFT SCHOLARSHIP FUND

This scholarship was established in 1885 by George Bancroft to give back to the City of Worcester and to honor his parents, Aaron and Lucretia. The recipient is selected based on character, scholarship and need. The award is given annually and typically averages between \$250 and \$1,000. If the trustees deem it necessary, they will select a number of finalists for personal interviews. Scholarship awards will be announced in June or July. *Eligible candidates:* High school seniors residing in the City of Worcester *Deadline:* Friday May 28, 2010. *Materials required:* Application, Personal statement, Letter of recommendation, High School Transcripts, Documents related to finances and the school the student plans to attend: A copy of the Student Aid Report. A copy of the acceptance letter, A copy of a financial aid plan offered by the school

How to obtain application:

Copies of the application will be available from each school's guidance department, beginning in March or from the Law Department at City Hall.

Contact person:

Jennifer Beaton, Assistant City Solicitor, City of Worcester Law Department, BeatonJ@ci.worcester.ma.us, (508) 799-1161

Applications should be sent to:

Trustees of the Aaron and Lucretia Bancroft Scholarship
c/o Law Department
City Hall, Room 301
455 Main Street
Worcester, MA 01608

BAY STATE SAVINGS BANK SCHOLARSHIP PROGRAM

Bay State Savings Bank awards a \$500 scholarship to a graduating senior from each of six Worcester public high schools. Scholarships are awarded based on student's grades and class rank, character and service to school and community and financial need. The award may be used for tuition, books, lab fees or other study related expenses. Students must be in the top 25% of the class to be eligible. Students are nominated by high school's scholarship committees.

GERALD AND PAUL D'AMOUR FOUNDERS' SCHOLARSHIPS FOR ACADEMIC EXCELLENCE

Paul H. D'Amour Founder's Fellowship

Big Y 50th Anniversary Employee Commemorative Scholarship

Over 250 scholarships ranging from \$500 to \$2000. Recognizing academic merit and achievement, scholarships are awarded to students who plan to attend two and four year accredited colleges and universities. Program is open to customers and their dependents and Big Y employees and their dependents. Students permanent residence must be located within Western and Central Massachusetts or the State of Connecticut. Transcript of grades, Personal Resume, College Board scores and two letters of recommendation, including at least one from a teacher. Applications available in October at all Big Y stores. Send applications by February 1 to: Scholarship Committee, Big Y Foods, Inc., P.O. Box 7840, Springfield, MA 01102-7840. Additional information available at www.BIGY.com.

MARY ANN BINKOSKI SCHOLARSHIP

Mary Ann Binkoski Scholarship awards a \$1,500 scholarship to a Worcester Public School student who attended Grafton Street School. A graduating senior who will be attending Worcester State College interested in pursuing education. The requirements are a senior in good academic standing, all-around student involvement in the community, transcript, essay describing why education matter and a letter of recommendation sent to John Binkoski, 10 Ida Road, Worcester, MA 01604. Deadline: May 1, 2010

BOYS AND GIRLS CLUBS OF AMERICA

Youth of the Year

Sponsored by the Reader's Digest Foundation, the National Youth of the Year Program is designed to promote and recognize service to Club and community, academic performance and contributions to family and spiritual life. Competition begins with each Club selecting a Youth of the Year who receives a certificate and medallion then enters state competition. State winners receive a plaque and \$1,000 scholarship then enter the regional competition. Each of the five regional winners receives a \$10,000 scholarship and enters the national competition held in Washington, D.C. the *National Youth of the Year* receives an additional \$15,000 scholarship, totaling \$26,000 in scholarships, and is installed by the President of the United States. The deadline is May 15th. For information contact: Amy Ruttkamp at 800/845-5740 Web site: www.bgca.org/programs/leadership.asp

QUEEN ESTHER SCHOLARSHIP FUND of B'NAI B'RITH

Competitive scholarship for high school seniors furthering their higher education. Amounts vary up to \$500. Criteria based on character, need, and involvement in the Jewish community as well as scholarship. Applications available from the first week of April, but must be requested in writing by student. The application needs to be returned with letters of recommendation and a transcript of school marks. Deadline: Third Friday in May (May 21, 2010) Contact: Jordan H. Robbins, Chairperson, 17 Kinnicut Rd. So., Worcester, MA 01602, email: hjrhr@charter.net, 508/791-4744, applications are to be sent to the contact person.

ROBERT C. BYRD SCHOLARSHIP

The Robert C. Byrd Scholarship is a renewable federal scholarship program that awards, based on funding, new scholarships of \$1,500 each year. Selection is based on scholarship, school activities, community service, leadership, work experience and awards, students are nominated by the high school scholarship committees. For information contact: Sally Teixeira, Phone: 781/338-6304; Email: steixeira@doe.mass.edu or the Web site: www.doe.mass.edu/lss/programbyrd.html.

DAVIS-PUTTER SCHOLARSHIP FUND

Information about the David-Putter Scholarship Fund, the application process and the students we support can be found on the Website www.davisputter.org. Active participants in progressive social and economic justice movements who have financial need are invited to return to the website in January when applications, instructions and a list of required application materials will be available for the next academic year. Three copies of the application packet are due on April 1. Scholarships up to \$10,000 are awarded in July.

DISCOVER CARD TRIBUTE AWARD

Any current high school junior who has a cumulative grade point average of at least 2.75 (on a 4.0 scale) for the 9th and 10th grades is eligible to apply. Applicants are judged on outstanding accomplishments in special talents, leadership and community service and must have overcome a significant obstacle. There are up to nine \$2,500 scholarships in each state and up to nine national \$25,000 scholarships awarded annually. Applications are available on line beginning October 1 at www.discoverfinancial.com/data/philonthrophy/tribute.shtml. Applications are also set to all accredited public and private US high schools in September and additional copies can be requested by completing an online form at the same web site. Deadline varies. See website www.AASA.org/discover.htm.

MICHAEL F. DOHERTY MEMORIAL SCHOLARSHIP

The Michael F. Doherty Scholarship is offered to one graduating senior from Worcester Technical High School each year. This is a 4 year scholarship, \$1,000 per year (total \$4,000). Applications are available at Worcester Technical High School.

HOWARD W. DUNBAR SCHOLARSHIP TRUST "A" (Norton Company)

Scholarships are awarded to sons and daughters of current full-time employees, interested in engineering, with demonstrated financial need, in the upper third of their class (or minimum 2.9 GPA), who possess high leadership and moral qualities. Scholarships vary each year depending upon available funds and number of qualified applicants. *Apply before June 30 to Sue Smith, Saint-Gobain Abrasives, Inc., 1 New Bond St., Mailstop 301-215, Worcester, MA 01615-0008, Tel. 508/795-5631.*

EDUCATIONAL ASSOCIATION OF WORCESTER

(Dr. Leo T. Doherty/Maureen O'Sullivan Memorial Scholarship)

\$500 scholarship awards are available. Any accredited college/institution. Applicant must be an immediate relative of member of the E.A.W. *Apply to: Leo T. Doherty/Maureen O'Sullivan Scholarship E.A.W. 397 Grove St., Worcester, MA 01605.*

THE ELKS - MOST VALUABLE STUDENT (National Competition)

Four-year scholarships, ranging from \$1,000 per year to \$15,000 per year, for graduating high school seniors based on financial need, leadership and scholarship. *Apply by November 2 to: Worcester Lodge of Elks, 233 Mill St., Worcester, MA 01602; Attn: Scholarship Committee*

DIANE FITZPATRICK MEMORIAL SCHOLARSHIP

Two \$500.00 scholarships to be awarded. Applicant must be a Worcester Public School senior supported by an IEP. Must be accepted by a two or four-year college, vocational school or post-graduate institution. Student will submit an essay (250 words or less) explaining why she/he feels deserving of this scholarship. Please include a narrative of a time when she/he struggled in his/her school career. Also describe the strategies the student was taught that enhanced his/her educational success. Include a copy of high school transcript. Send completed application to: Diane Fitzpatrick Memorial Scholarship Committee, c/o EAW, 387 Grove Street, Worcester, MA 01605. Deadline for Application: March 31.

GATES MILLENNIUM SCHOLARS

Individuals are eligible to be nominated for a scholarship to an accredited college or university as Gates Scholars, if they are African-American, American Indian/Alaska Native, Asian Pacific American or Hispanic American citizens/permanent residents of the United States; have attained a cumulative GPA of 3.3 on a 4.0 scale; have applied to, have been accepted into, or enrolled full time as a degree-seeking freshmen in an accredited college or university for the fall of the program year; have significant financial need; have demonstrated leadership ability through participation in community service, extra curricula activities, or other activities. Deadline date for paper application is postmarked on or before January 11, 2010 at 11:59 p.m. EST. Deadline date for on-line application is January 11, 2010 at 11:59 p.m. EST.. For information contact: Gates Millennium Scholars Program, P.O. Box 10500, Fairfax, VA 22031; Phone: 877/690-4677; Web site: www.gmsp.org.

GREATER WORCESTER COMMUNITY FOUNDATION SCHOLARSHIPS

Over 100 different scholarships are available to students throughout Worcester County with many specifically for residents of Worcester. Scholarships awards range from \$250 to over \$4,000. By completing one application the student will be considered for any scholarship for which they are eligible. Beginning February 1st., the application can be accessed directly on the web site: www.greaterworcester.org. Required Documentation: Completed application, Official Transcript, One page personal essay describing why you are pursuing a particular field of study and your ultimate career goal with this education. Essay must be typed. Letter of recommendation addressed to Ms. Ann Lisi and written by an adult (not related to you) who can best describe your abilities and accomplishments. The recommendation should focus on your academics, activities, character and your ability to succeed in college. Contract: Greater Worcester Community Foundation Scholarship, 950 Main Street, Worcester, MA 0161, (508) 755-0980, scholar@greaterworcester.org :Deadline: postmarked March 22, 2010 by 5:00PM.

MR. AND MRS. KATERINE M. HEBERTON MEMORIAL TRUST SCHOLARSHIP

A minimum \$10,000 renewable award available to a graduating senior who will attend an accredited technical or academic post graduate program in pursuit of a degree or certification generally recognized as leading to pursuit of a productive trade, career or profession. Applicants for the Heberton Scholarship must have at least 3.0 (B) cumulative average grade in high school, a need for financial assistance and been involved in productive extra-curricular activities. Students are nominated and applications will be reviewed by the Worcester Public Schools Scholarship Committee.

HISPANIC HERITAGE YOUTH AWARD - DO SOMETHING.ORG

Grants are awarded for applicants with Hispanic background, in various categories of excellence. In each category three winners are selected at \$3,000, \$2,000 and \$1,000. The National Hispanic Heritage Youth Award Recipients receive \$5,000 academic grant, and a laptop computer. Applicants may apply to as many categories as they like within ONE region. Eligibility Guidelines, applicants must be a graduating high school senior; planning to enroll in college in the fall; a citizen or permanent resident of the US; of Hispanic/Latino descent (at least one parent); minimum 3.0 GPA (on a 4.0 scale); willing to travel to the awards ceremony in your selected region. If you are receiving your GED and 21 and under, you may also apply. [Http://www.hispanicheritage.org](http://www.hispanicheritage.org) Deadline: January 2010.

HISPANIC SCHOLARSHIP FUND

The High School Scholarship Program is designed to assist high school students of Hispanic heritage obtain a college degree. It is available to graduating high school seniors who plan to enroll full-time at a community college or four-year institution during the upcoming academic year. Award amounts range from \$1,000 to \$5,000. Eligibility requirements: be a graduating high school senior; be of Hispanic heritage; be a United States citizen or a legal permanent resident; be enrolled full-time in a degree-seeking program at an accredited college; have a minimum weighted GPA of 3.0; must apply for federal financial aid. Application can be downloaded from the Hispanic Scholarship Fund Website. www.hsf.net. Deadline: 12/15/09

HOPE SCHOLARSHIP

This \$500 scholarship is based on an applicant's educational achievement and promise, leadership ability and commitment to the development and empowerment of the Hispanic/Latino community. Candidates must have a satisfactory educational background, possess a desire to pursue post-secondary education, demonstrate a commitment to community development and show a financial need. For additional information contact: Hispanic Office of Planning and Evaluation, 165 Brookside Avenue Extension, Jamaica Plain, MA 02130; Phone: 617/524-8888.

HORATIO ALGER NATIONAL SCHOLARS PROGRAM

Are you Scholar material? If integrity, determination and courage describe you - then, you have what it takes. Our scholarships reward students who possess the character to succeed in life. We help students overcome the financial barriers of pursuing higher education. To qualify, you must have at least a 2.0 GPA and require financial assistance to go to college. The deadline for application is October 30. Application available at: www.horatioalger.org/scholarships

JACKIE ROBINSON FOUNDATION SCHOLARSHIP

The Jackie Robinson Foundation scholarship application will be available online October 15, 2009. ONLY online applications will be accepted. To apply for our scholarship, please go to www.jackierobinson.org and follow our easy online instructions. Application Deadline is Tuesday, March 31, 2010.

JAMES R. HOFFA MEMORIAL SCHOLARSHIP FUND

Nationally 31 renewable scholarships of \$2,500 and 69 non-renewable \$1,000 scholarships are awarded annually to children or grand-children of members of a teamsters local union. For details contact: James R. Hoffa Memorial Scholarship Fund, 25 Louisiana Avenue, NW, Washington DC 20001. Phone 202-624-8735. Email: scholarship@teamster.org. Deadline: March 31, 2010.

HERBERT LEHMAN EDUCATION FUND

This award is open to African-American seniors applicants who are entering college in the South or a college in which African-Americans are under represented. Applicants are judged on test scores, an essay, demonstrated leadership and work experience. Awards vary from year to year. The deadline for submission is April 30. For more information contact: Scholarship Program, Herbert Lehman Education Fund, 99 Hudson Street/Suite 1600, New York, NY 10013; Web site: www.naacpldf.org.

MASSACHUSETTS ELKS SCHOLARSHIP AWARDS

This program offers grants to students demonstrating financial need, scholastic aptitude and good citizenship. Grants may be renewed yearly, based on continued demonstration of financial need and academic achievement. Deadline for receipt of applications and all supporting documents to local lodges is February 15th. *Applications are available and must be returned to Worcester Lodge of Elks #243, 233 Mill Street, Worcester, MA 01602; Attn: Scholarship Chairperson.*

MASSACHUSETTS STATE SCHOLARSHIP (General)

Applicant must be a resident of Massachusetts and display financial need. FAFSA form must be submitted between January 1 and March 1. See your high school counselor.

MASSACHUSETTS STATE SCHOLARSHIP FOR CHILDREN OF DECEASED MEMBERS OF FIRE, POLICE DEPARTMENTS, THE STATE, CAPITOL OR MDC POLICE

For tuition. Parent must have died as result of injuries in the line of duty. Attend any institution of higher education supported by the Commonwealth of Massachusetts. FAFSA must be filed by *May 1*. See *high school counselor*

WILLIAM AND ALICE MILES SCHOLARSHIP

Amount varies. Character, scholarship, need, endorsement of public high school principal. Students are nominated by school officials.

NATIONAL CAUCUS OF BLACK SCHOOL BOARD MEMBERS SCHOLARSHIP

Five scholarships of \$500 each will be awarded for the 2009-2010 school year. The criteria for application includes:

- African-American (United States citizen);
- High school graduate who will be entering college, Fall 2010;
- Accepted for enrollment in an accredited college or university;
- Grade point average of at least 2.5 on a four-point scale (with a 3.0 or higher preferred); and,
- Demonstrated financial need

The application form must be completed and returned to the NSBA Caucus Liaison (original and 1 copy) postmarked on or before April 2. For further information NSBA Caucus Liaison, 1680 Duke Street, Alexandria, VA 22314.

NATIONAL COLLEGIATE ATHLETIC ASSOCIATION

Athletic scholarships for undergraduate student-athletes at Division I and Division II schools are partially funded through the NCAA membership revenue distribution. About \$1 billion in athletic scholarships are awarded each year. Over 126,000 students receive either a partial or full athletic scholarship. However, these scholarships are awarded and administered directly by each academic institution, not the NCAA. For information about obtaining an undergraduate athletic scholarship, please contact the athletic department at the school(s) you are interested in attending.

NATIONAL COUNCIL OF JEWISH WOMEN (NCJW)

NCJW annually awards scholarships to students of the Jewish faith who will enter any year of undergraduate college, freshman through senior, or any training beyond the high school level. High school senior and college student scholarships are available to both men and women. Award decisions are based on need with consideration given to character and scholastic achievement. For an application, call or email Susan Starr at (508) 754-5190 or Starr9947@charter.net

FRANCIS OUIMET SCHOLARSHIP FUND

Honor scholarships from \$1,500-\$7,500, renewable to high school seniors and graduates for full-time undergraduate study. The student must have worked for 2 years at a Massachusetts Golf Course (caddie, bag room, pro shop, greens crew, etc.), show clear financial need, high academic achievement and service oriented; interview, recommendations, essay, transcript, and proof of eligibility. The student must also maintain a 2.0 GPA. Additional information can be found on the web site at www.ouimet.org. Applications must be received before December 1, at: Francis Ouimet Scholarship Fund, 300 Arnold Palmer Blvd., Norton, Ma 02766-1365. Marion Mackerwicz, Scholarship Administrator (774-430-9090).

FEDERAL PELL GRANT

Student must be a U.S. citizen or eligible non-citizen attending post-secondary school, as an undergraduate. Amount varies and is based on need and EFC as determined by the Free Application for Federal Student Aid (FAFSA). File after January 1. See your counselor for information.

PRICE CHOPPER GOLUB FOUNDATION SCHOLARSHIPS

Price Chopper Supermarkets is offering Golub Foundation Scholarships to students who reside in and who plan to attend college in the store's marketing area including NY, MA, VT, CT, NH and PA. Applicants do not have to work for Price Chopper to apply. A variety of awards are available and an application may be obtained online at www.pricechopper.com. Applications are due March 15.

PRICE CHOPPER MINORITY ACHIEVEMENT SCHOLARSHIP AWARDS

Price Chopper Supermarkets is offering Minority Achievement Scholarships to minority students who work for Price Chopper. Students may be full or part-time associates and may be attending college full or part-time. A variety of awards are available and an application may be obtained at the local Price Chopper or by contacting the Price Chopper Scholarship Office at PO Box 1074, Mailbox #60, Schenectady, NY 12301. Students may also request an application by calling toll free 1-877-877-0870. Applications are due in April each year.

PRICE CHOPPER ASSOCIATE SCHOLARSHIP PROGRAM

Price Chopper Supermarkets is offering Associate Scholarships to high school and college students who work for Price Chopper Supermarkets. Students may be age 16, 17 and 18 and in high school to apply. College students at any level (except graduate school) are also eligible to apply. Every year that a student applies and wins the dollar value of the award increases. An application may be obtained online at www.pricechopper.com. Applications are due June 1st each year.

PRUDENTIAL SPIRIT OF THE COMMUNITY AWARDS

Applicants for this award can win up to \$6,000. Must be in Grades 5-12; have engaged in a volunteer activity that occurred at least in part during September 2008, be a legal resident of one of the 50 U.S. states or the District of Columbia. Complete an online application at www.prudential.com/spirt or www.principals.org/prudential by November 2, 2009 (access key: spirit) and then print it out and submit it to a school principal or to the head of one of these officially designated local organizations: a Girl Scout council, county 4-H group, American Red Cross chapter, YMCA or affiliate of HandsOn Network. In November, participating schools and organizations select Local Honorees and in February from these winners, two State Honorees - one middle level and one high school student - are chosen from each state and the District of Columbia. Finally, 10 National Honorees are selected by a panel of prominent judges and announced in May at a special ceremony in Washington D.C. For additional information contact: The Prudential Spirit of Community Awards, phone 877-525-8491; Email:spirit@principals.org
NOTE: State Honorees receive \$1,000, engraved silver medallions and an all-expense-paid trip with a parent or guardian to Washington DC; National Honorees receive additional \$5,000 awards, engraved gold medallions, crystal trophies for their schools or organizations and \$5,000 grants from The Prudential Foundation for nonprofit charitable organizations of their choice.

VIOLET RICHARDSON AWARD

This award recognizes and honors young women between the ages of 14 and 17, who make the community and world a better place through volunteer efforts such as: fighting drugs, crime and violence, cleaning up the environment, and working to end discrimination and poverty. Volunteer actions that benefit women or girls are of particular interest. This award is administered by local, participating Soroptimist clubs and is not available in all communities. Soroptimist headquarters does not distribute or accept applications. Look for the Violet Richardson Award advertised in your area. For more information about Soroptimist International of the Americas, please visit our website at www.soroptimist.org.

SHAW'S SUPERMARKETS

Every year Shaw's Supermarkets awards several \$1,500 scholarships to Shaw's associates. In order to be eligible, students must have started working for Shaw's prior to October 1st of the previous calendar year. They must plan to attend college in the fall. Scholarship awards are based upon job performance, academic grades and recommendations. *For further information contact: Ann M. Earnest, Shaw's Supermarkets, Inc., 14 West Boylston Street, Worcester, MA 01605 (508) 852-7670.*

SIMON YOUTH FOUNDATION COMMUNITY SCHOLARSHIP PROGRAM

The Simon Youth Foundation has established the national Community Scholarship Program to provide financial assistance to qualified students pursuing higher education. Non-renewable scholarships of \$1,500 will be awarded to a select number of high school students nationwide who plan to enroll in an accredited college, university or vocational-technical school and who meet the program's eligibility requirements. Applications may be obtained from the Mall Office at the Greendale Mall in January. Applications are due in March.

THE HANOVER INSURANCE GROUP, INC. SCHOLARSHIP PROGRAM

The Hanover Insurance Group, Inc. Scholarship Program is designed to recognize and reward students who not only exhibit academic achievement, but also demonstrate leadership and a commitment to community service. High school seniors at public schools in the Greater Worcester area are eligible to receive one of 16 available scholarships, ranging in value from \$1,000 to \$1,500. To be eligible, an applicant must attend an accredited, diploma-granting public secondary school located in select communities throughout the Greater Worcester area, (i.e. Auburn, Boylston, Grafton, Holden, Leicester, Millbury, Paxton, Shrewsbury, Spencer, West Boylston or Worcester) In addition, an applicant must plan to attend an accredited, degree-granting, two-or-four-year college or university no later that fall 2009. Applications are available at www.hanover.com/scholarship, official copy of most recent high school transcript, class ranking, if not indicated on transcript. Deadline is November 30, 2009, Contact: Jennifer A. Tarka, (508) 855-6443, jtarka@hanover.com. Applications sent to: The Hanover Insurance Group, Inc. Scholarship Program Scholarship America, One Scholarship Way, P.O. Box 297, Saint Peter, MN 56082.

THE SMALLEY FOUNDATION, INC. - Available every other year

Renewable for four years, to a Worcester Public High School graduate. Scholarships awarded for accredited 4 year American colleges only. Awards based upon academic performance and need. Application forms are available in the guidance office. Students are nominated by high school guidance counselors.

SOUTHEAST ASIAN COALITION SCHOLARSHIP

Five scholarship awards in the amount of a \$500 will be made out to each student for their personal use towards college. More information will be in the organization website, seacma.org in March 2010. Requirements are as follows: Asian origin or heritage, graduating senior from a Worcester County Public High School, have been accepted by an accredited two or four year college (attach a copy of acceptance letter), achieved academic excellence, Community service, including participation in the Asian Festival. If you have any other questions or would like more information contact Youth Effect Coordinator and ESL Program Assistant, can be contacted at: Southeast Asian Coalition, 120 Chandler Street Room #1L, Worcester, MA 01609, Phone Number: 508-791-4373, Fax Number: 508-459-5284. May 15th deadline.

TENFOLD ENTERPRISES SPRING SCHOLARSHIP

For students who use their natural talents or hobbies to make a positive difference in their community. Website: <http://www.tenfoldonline.com/scholarship.htm>

UNITED STATES SENATE YOUTH SCHOLARSHIP PROGRAM

The U.S. Senate Youth Scholarship Program is a nationwide college scholarship program, designed to promote student leaders' awareness, participation, and interest in government. Administered by the Massachusetts Department of Education, the program is funded by the William Randolph Hearst Foundation. This program includes an all-expense paid week in Washington, D.C. and a \$5,000 college scholarship. Any high school junior or senior is eligible for the program, provided that he or she has not previously been a delegate and is currently serving in an elected or appointed position representing the student body in anyone of the following: student government, civic or an educational organization. Apply by October 8, 2009. For additional information contact: MA Department of Education; Donna Taylor dtaylor@doe.mass.edu Phone: 781/338-6320 or Sally Teixeira steixeira@doe.mass.edu Phone: 781/338-6304 or the Web site: www.doe.mass.edu/hssss/snteschlr/ussenate.html or www.ussenateyouth

**WOMEN'S GUILD OF CHRIST
THE KING CHURCH, WORCESTER**

A \$300 scholarship will be awarded to a high school graduate who is an active member of Christ the King parish who will be attending a post secondary institution of higher learning. An essay is required demonstrating ones manifestation of Christian commitment to the parish of Christ the King and the community for an extended. For an application contact: Christ the King Women's Guild, Christ the King Church, 1052 Pleasant Street, Worcester, MA 01602.

WORCESTER HOST LIONS (Ralph Waterhouse Scholarship)

\$1,000 scholarship available for a graduating Worcester senior. Applications are available in the guidance office. *Return before April 15th to Mr. Ralph Marsden, Scholarship Chairperson, P.O. Box 60521, Greendale Station, Worcester, MA 01606.*

WORCESTER LATINO DOLLARS FOR SCHOLARS

A community based organization with the goal of providing scholarships to Latino students who have achieved a GPA of 2.7 and above and plan to attend an institution of higher learning. For additional information and an application please contact Worcester Latino Dollars for Scholars, P.O. Box 16564, Worcester, MA. Telephone: (508) 755-6323, (508) 755-1297, or (508) 414-2079. Deadline: December 17, 2009.

WORCESTER CREDIT UNION

The Worcester Credit Union College Scholarship Program will be awarding one \$2,500 and two \$1,000 college scholarships. Eligibility is limited to high school seniors graduating in 2010. The applicant must be a member in good standing of the credit union. An application as well as other required material must be submitted to the Credit Union no later than May 7, 2010. Applications are available at the Credit Union after March 22, 2010. For further information contact the Credit Union at 508-853-9966.

WORCESTER COUNTY EDUCATIONAL SECRETARIES ASSOCIATION

Scholarship amount is \$500 to 2 students per year. Applicant must be entering into an accredited program leading to a degree in the business field. Criteria for eligible candidates will be based on financial needs as well as academic excellence. Two letter of reference (i.e. from Principal, Guidance Counselor or a teacher), One letter from your employer or someone in the community who knows you well. An essay stating why you decided to pursue a degree in the business field (preferably 500 words or more), Transcripts. Applications are in the high school guidance office by middle of January. Contact person is Kim Fitzpatrick, 20 Irving St., Worcester MA 01609 (508)799-3123 or fitzk@worc.k12.ma.us.

LOANS

LOANS

JAMES W. COLGAN LOAN FUND (State Wide)

Applicants must be residents of Massachusetts for the past five years or longer. Each year loans for \$3,000 are awarded through a competitive applications process for undergraduate and graduate study. Loans are interest-free if repaid within the guidelines. Seven percent (7%) interest will be charged on any given payment amount that is over 30 days past due. Repayment begins 90 days after graduation or termination of studies. Beginning January 1st, apply online at www.communityfoundation.org. The application season ends March 31st. If you have any questions, contact the Community Foundation of Western Massachusetts at (413) 732-2858.

LOANS FOR PARENTS

Federal PLUS Loan:

Federal loans for parents of undergraduate students, widely available from lenders who participate in FFELP and postsecondary institutions that participate in FDSLPL. Parents may borrow up to the total cost of education minus any student aid awarded, per child. Interest rate is variable, based on the 52-week Treasury bill rate plus 3.1 percent, and is capped at 9 percent. Loans are made without regard to financial need but borrowers must demonstrate that they do not have an adverse credit history. Repayment generally begins within 60 days of disbursement, which makes PLUS loans useful in meeting cash-flow problems. For further information call 1-800-999-9080.

LOANS FOR UNDERGRADUATE STUDENTS

Federal Stafford Loan (subsidized and unsubsidized versions):

The subsidized Federal Stafford Loan is for students who qualify based on family need, which is determined by the FAFSA. The unsubsidized Federal Stafford Loan is for students at any family income level who either do not qualify for subsidized federal loans - or only qualify for a portion - or students who need additional funds beyond need-based eligibility. Repayment rates capped at 8-1/4%. For further information call 1-800-999-9080.

FEDERAL PERKINS LOAN

Student must be a U.S. citizen or eligible non-citizen attending post-secondary school. Amount: up to \$5,500 per year with a maximum of \$27,500 for undergraduate program. Interest rate 5% per year. Repayment begins 9 months after leaving school. Students must file the Free Application for Federal Student Aid to be automatically considered. Perkins Loans Funds are very limited and are reserved for students with the greatest demonstrated financial need.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) PROGRAM

A grant program administered by colleges, awarding grants of up to \$4,000 per year. Students are automatically considered when they submit a Free Application for Federal Student Aid (FAFSA). SEOG funds are limited and generally reserved for students showing the greatest unmet need. About one million students receive help from the SEOG Program each year.

FEDERAL WORK-STUDY PROGRAM

A federally sponsored campus-based program in which students earn a portion of their aid package through work, typically on-campus but occasionally in off-campus jobs for nonprofit and community agencies. Students generally work 10 to 15 hours per week. Colleges administer the Federal Work Study Program; students are automatically considered if they complete a FAFSA. About 700,000 students receive funds through the Federal Work Study Program each year.

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA)

At the request of Massachusetts colleges and universities MEFA was established to assist families and colleges and universities in financing the cost of higher education. For further information call 1-800-449-MEFA (6332) or <http://www.mefa.org>.

MASS NO INTEREST LOAN (NIL)

Student must be a permanent resident of Massachusetts for at least one year, attending full-time at a regionally accredited, participating school in Massachusetts. Loan amount ranges from \$1,000 to \$4,000 per year depending on need. Repayment starts 6 months after leaving school.

SCHOLARSHIPS
LIMITED TO
SPECIFIC
COLLEGES

SCHOLARSHIPS LIMITED TO SPECIFIC COLLEGES

AMHERST COLLEGE

(Whitcomb Scholarship Fellowship Fund given by G. Henry Whitcomb, Amherst College, Class of 1864)

Amount varies, depending on demonstrated need. Preferably for member of Central Congregational Church of Worcester. Apply before February 15th to Dean of Financial Aid, Amherst College, Amherst, MA 01002.

AMHERST COLLEGE (Worcester Scholarship Fund given by George Alden, Worcester, Massachusetts)

Amount varies, depending on demonstrated need. Preferably for students from Worcester in need of such aid. Apply before February 15th to Dean of Financial Aid, Amherst College, Amherst, MA 01002.

ANNA MARIA COLLEGE GRANTS and SCHOLARSHIP

Anna Maria College offers institutional merit-based grants and scholarships for full-time entering (day division) freshmen and transfers. Merit grants and scholarships do not require the FAFSA. Amounts vary and are based on academic achievement. They are renewable each year as long as the student maintains satisfactory academic progress and remains a full-time student. To see if you are eligible for an Anna Maria College Grant or Scholarship, go to our online **scholarship calculator**.

Anna Maria College Awards

The Anna Maria College award is an institutional need-based grant for full-time undergraduate students. The AMC Award requires completion of the FAFSA form. Applicants are encouraged to apply to maximize award eligibility. The FAFSA must be completed annually to maintain eligibility for these funds in subsequent years.

ARMY NATIONAL GUARD (MASSACHUSETTS)

The Massachusetts Army National Guard offers a variety of educational programs that allow students to achieve higher education. Of note is the 100% Tuition and Fee Waiver at the 28 participating state colleges, community colleges and universities, available to all soldiers in good standing with the Massachusetts Army National Guard. For those attending private colleges, Federal Tuition Assistance can be applied towards tuition and fees, with a cap of \$4500 in a fiscal year. The Montgomery GI Bill is also available to members of the Massachusetts National Guard and pays up to \$880 per month to those soldiers who qualify. For more information contact 508-233-6753.

ASSUMPTION COLLEGE-WORCESTER PUBLIC SCHOOLS SMALL LEARNING COMMUNITY SCHOLARSHIPS

Each of the 17 high school SLCs may propose 2 applicants for the scholarship to Assumption College. Based on merit, Assumption College will select 8 Assumption College-Worcester Public Schools SLC Scholarship winners from the 34 WPS nominees. Award recipients will receive a range of scholarship offers according to guidelines stated by Assumption's Admissions Department. The scholarship amount for 2009-2010 ranges from \$12,000 up to \$20,000. Guidelines:

- * 1st Tier: (\$20,000) - SAT>1230 or ACT>27 and unweighted GPA>3.7
- * 2nd Tier: (\$14,000) - SAT>1160 or ACT>25 and unweighted GPA>3.5
- * 3rd Tier: (\$12,000) - SAT>1090 or ACT>23 and unweighted GPA>3.4

Note: GPA based on 4.0 College system

BECKER COLLEGE

Becker College is committed to helping students and their families afford a quality education. Financial aid is available for all eligible students through federal, state and Becker College programs. Aid comes in the form of grants, scholarships, student loans and work-study. Scholarships and grants include: Animal Health Club Scholarship; Air Force ROTC www.beckercollege.edu/rotcair/; Army ROTC; Becker Academic Achievement Award; Becker Family Grant; Becker College Grant; Bigsun Scholarship; D. Llewellyn Evans Scholarship; Ebenezer Crafts Scholarships; Federal Pell Grants; Federal Supplemental Educational Opportunity Grant; The George I. Alden Scholarships; The George F. and Sybil H. Fuller Scholarships; Gilbert Matching Scholarship Grants; Merit Scholarship; Mother Prosser Opportunity Fund; Pearson Education Scholarship; The Robert and Marie Cousy Scholarship; Transfer Scholarships and Travelli Scholarship. Apply to Director of Financial Aid, Becker College, 61 Sever Street, Worcester, MA 01609.

EDWARD AND EUNICE PHILLIPS SCHOLARSHIP

This scholarship is available to an entering Framingham State College freshman who is a resident of Massachusetts and has maintained a minimum 3.0 high school GPA. Applicants must provide documentation of part-time employment for at least the past two years. Extra curricular activities, honors, and awards will be taken into consideration. *Contact the sponsoring organization Independent Association of Framingham State Alumni, Alumni House, 42 Adams Road, Framingham, MA 01702-2456 for an application before May 1st.*

ELMS COLLEGE (Academic Scholarships and Grants)

Elms College offers more than 100 private scholarships, grants, and discounts to students, some based on financial need, and some based on academic achievement. Awards range in value from \$1,000 to \$14,000 per year. *For additional information contact Elms College, 291 Springfield St. Chicopee, MA 01013-2839. Telephone 800-255-ELMS, or visit college web site at www.elms.edu.*

HAMILTON COLLEGE

Amount varies according to need - up to full cost. Good scholarship record, character, and extra-curricular interests. Applicant should use college scholarship service when applying. FAFSA and CSS Profile are required. *Apply no later than January 1 to Office of Admissions, Hamilton College, Clinton, NY 13323.*

HARVARD FINANCIAL AID INITIATIVE

Reinforcing its commitment to opportunity and excellence across the economic spectrum, Harvard significantly expanded its 2004 financial aid initiative for low and middle-income families. Parents with incomes less than \$60,000 are no longer expected to contribute to the cost of their children attending Harvard. In addition, Harvard has reduced the contributions of families with incomes between \$60,000 and \$80,000. <http://www.fao.fas.harvard.edu/icb/icb.do> the full text of this announcement.

LIEUTENANT JAY LYONS MEMORIAL SCHOLARSHIP

For a Doherty Memorial High School senior to attend a Worcester College. Preference will be given to applicants who plan to attend Clark University. Apply to Greater Worcester Community Foundation, page 7.

LULAC NATIONAL SCHOLARSHIP

Fund for students enrolled in a college, university, graduate school or vocational program that leads to an associate's degree. A scholarship program cosponsored by some 70 LULAC Councils who raise scholarship funds at the grass roots level which are matched nationally by sponsoring corporations. The League of United Latin American Citizens (LULAC), has considered education its number one priority since it was established in 1929. As part of LULAC's education efforts, the LULAC National Scholarship Fund (LNSF) was established in 1975 to provide scholarships to Hispanic students attending colleges and universities. Under the LNSF program, local LULAC Councils, in partnership with local and national businesses, award scholarships to students in their communities. LNSF is administered by the LULAC National Educational Service Centers, Inc., a non-profit educational organization established by LULAC to provide educational programs for Hispanics and other youth.

For more information about the LNSF, please visit the LULAC National Education Service Center page at: <http://www.lnesc.org>

For more information about the Federal Student Aid Program, please visit the following pages: www.fafsa.ed.gov and www.ed.gov/studentaid

GE FUNDS LULAC SCHOLARSHIP PROGRAM

The General Electric Scholarship is a separate scholarship provided by the LULAC National Educational Service Centers. This Scholarship is intended to assist and encourage outstanding minority students in completing their college education. The program is directed specifically to minority students with career interest in business or engineering. The GE/LULAC Scholarship Program is open to Sophomores through Seniors in College interested in business or engineering majors this scholarship awards two \$5000 scholarships.

Please visit the LULAC National Education Service Center page at: <http://www.lnesc.org>.

THE NEW ENGLAND CONSERVATORY OF MUSIC ALUMNI CLUB OF WORCESTER COUNTY SCHOLARSHIP

From a bequest of Mrs. Mary Higgins, approximately \$1,000 is awarded each year to a Worcester County resident entering The New England Conservatory as a Freshman. These funds are awarded by The Conservatory as part of financial aid package. *For further information, contact Ralph Metcalf, 4 Prouty Lane, Worcester, MA 01602. Telephone 508-752-0351, email: RALPHMETCALF@yahoo.com.*

VASSAR COLLEGE (Eva March Tappan Fund)

Amount varies with income available and need of applicants. Must be a resident of Worcester County and be accepted for enrollment. For more information, please visit the following pages: www.vassar.edu.

WPI ACADEMIC SCHOLARSHIPS

WPI offers competitive academic merit scholarships to freshman applicants based on academic performance in high school, standardized test scores, leadership, extracurricular involvement and community service. Valedictorians and salutatorians admitted to WPI are guaranteed an academic merit scholarship worth a minimum of \$17,000. The amount of the scholarship will be determined by all of the previously noted factors. All applicants for admission are automatically considered for merit scholarships. No additional applications are required. These academic merit scholarships vary in amounts, but typically range between \$10,000 and \$25,000, and are renewable for four years.

WORCESTER POLYTECHNIC INSTITUTE (Saint Gobain)

Scholarships are in varying amounts. Sons and daughters of current full-time employees. Saint Gobain form required. *Apply by March 1st. Please contact Sue Smith, Saint Gobain, Mailstop 301-216, Worcester, MA 01615. Telephone (508) 795-5631.*

**SCHOLARSHIPS
AVAILABLE
FOR SPECIAL
TRAINING**

GENERAL FEDERATION OF WOMEN'S CLUBS

2010 PENNIES FOR ART SCHOLARSHIP of up to \$800

The award is for tuition only and will be sent directly to the recipient's college.

QUALIFICATIONS: Applicant must be a senior in a Massachusetts high school, or home schooled and have achieved the standards for graduation set by the town of residence.

REQUIREMENTS:

1. Completed application form postmarked no later than **February 1, 2010**.
2. Personal statement of no more than 500 words addressing your personal and professional goals.
3. Letter of recommendation from high school art instructor (**original on school letterhead.**)
4. **Official transcript** of high school grades.
5. **Original packet** (above 1-4) and **three** additional copies required.
6. **Portfolio** to include (3) examples of original artwork, matted, not framed, not larger than 12" by 18" overall dimension.

SEND ENTRY TO: Patty Salomon, GFWC of Massachusetts Chairman

23 Janock Road, Milford, MA 01757

Attention: Pennies for Art Scholarship

If you have any questions or for further information, please email: Patty Salomon, GFWC of Massachusetts Chairman at: salo@comcast.net. Failure to comply with all requirements will lead to disqualification.

GENERAL FEDERATION OF WOMAN'S CLUB

2010 MUSIC SCHOLARSHIP of up to \$800 for HIGH SCHOOL SENIORS "NICKELS FOR NOTES"

Who will major in Piano, Instrument, Music Education, Music Therapy or Voice.

The award is for tuition only and will be sent directly to the recipient's college.

QUALIFICATIONS: Applicant must be a senior in a Massachusetts high school, or home schooled and have achieved the standards for graduation set by the town of residence.

REQUIREMENTS:

1. Completed application form postmarked no later than **March 1, 2010**.
2. Personal statement of no more than 500 words addressing your personal and professional goals, experience and repertoire (if applicable).
3. Letter of recommendation from either high school principal or music instructor (**original on school letterhead.**)
4. **Official transcript** of high school grades.
5. **Original packet** (above 1-4) and **three** additional copies required.
6. **Personal auditions** will be held on **Saturday, March 27, 2010** at the Milton Women's Club, 90 Reedsdale Road (Rte 28), Milton, MA. Applicants will be notified of the exact time of their personal audition.

SEND ENTRY TO: Joan Korslund, GFWC of Massachusetts Music Chairman

23 Apple Lane, Wrentham, MA 02093

If you have any questions or for further information, please email: Joan Korslund, GFWC of Massachusetts Music Chairman at: nonnalda@aol.com. Failure to comply with all requirements will lead to disqualification.

GENERAL FEDERATION OF WOMAN'S CLUBS

2010 EDUCATION-TEACHING SCHOLARSHIP of up to \$500 Given in the name of NEWTONVILLE WOMAN'S CLUB

The award is for tuition only and will be sent directly to the recipient's college.

QUALIFICATIONS: Applicant must be a senior in a Massachusetts high school, or home schooled and have achieved the standards for graduation set by the town of residence, who will enroll in a four-year accredited college or university in a teacher-training program.

REQUIREMENTS:

1. Completed application form postmarked no later than **February 1, 2010**.
2. Personal statement of no more than 500 words addressing your personal and professional goals.
3. Letter of recommendation from high school principal or counselor (**original on school letterhead.**) relevant to this award, not a college application.
4. **Official transcript** of high school grades.
5. **Original packet** (above 1-4) and **three** additional copies required.

SEND ENTRY TO: GFWC of Massachusetts Headquarters

P.O. Box 679, 245 Dutton Road, Sudbury, MA 01776-0679

Attention: GWFC of Massachusetts Scholarship Chairman

If you have any questions or for further information, please email: Joan Shanahan, GFWC of Massachusetts Scholarship Chairman at: cmje@aol.com. Failure to comply with all requirements will lead to disqualification.

SCHOLARSHIPS AVAILABLE FOR SPECIAL TRAINING

Information about additional scholarships available from General Federation of Woman's Clubs may be obtained from their web site: www.gfwcma.org

MASSNETCOMMS TECHNICAL SCHOLARSHIP PROGRAM

The Mass Network Communications Council created the Technical Scholarship Fund to recognize and reward students who demonstrate scholastic aptitude, leadership skills and technical achievements, and to encourage them in their pursuit of a technical degree from a Massachusetts university, college or technical school. With the scholarship, the MassNetComms is looking to entice recipients to remain in the Bay State after graduation. Students who are part of the Scholarship program do not just receive a monetary award; they have the opportunity to meet today's successful telecom executives and learn in depth about the industry through their insights and MassNetComms educational programs. These experiences help the future leaders of our industry gain insight into the opportunities and challenges that lay ahead. Qualifications to be a scholarship recipient include: Be a Massachusetts high school senior or previous MassNetComms Scholarship recipient; Exhibit an aptitude for math, science, or technology; Be active in technical curricular and extra-curricular activities; Plan to attend, or currently attend a Massachusetts college, university, or technical school; Study computer science or technology. For further information contact: Amy Coggins, amy@massnetcomms.org

PRESERVATION WORCESTER SCHOLARSHIP

(Abby S. Cather Memorial Scholarship)

\$500 awarded annually or \$1000 every two years to high school senior who will pursue a serious interest in architecture, historic preservation or urban planning at an accredited College or University. Applications available from *Preservation Worcester, Scholarship Committee, 10 Cedar St., Worcester, MA 01609. Applications due by April 1. Award contingent upon acceptance into program at a College or University.*

WORCESTER COUNTY EDUCATIONAL SECRETARIES ASSOCIATION SCHOLARSHIP

The amount is \$500 to two students per year. The applicant must be entering in a Business field (i.e. Business Management, Finance, etc.). Deadline for submitting is April 10. For more information contact Kim Fitzpatrick, 20 Irving Street, Worcester, MA 01609. (508) 799-3123 or e-mail: fitzk@worc.k12.ma.us.

**SCHOLARSHIPS
AND LOANS FOR
CHILDREN OF
VETERANS**

VETERANS' EDUCATION BENEFITS

Survivors' and Dependents' Education

Eligibility - Dependents (ages 18-26) Education Assistance Benefits:

Educational assistance benefits are available to spouses and children of:

- (a) Veterans who died or are permanently and totally disabled as the result of a disability arising from active service in the Armed Forces.
- (b) Veterans who died from any cause while rated permanently and totally disabled from a service connected disability.
- (c) Service persons currently missing in action or captured in the line of duty by a hostile force.
- (d) Service persons presently detained or interned in the line of duty by a foreign government or power.

Education and Training Available

Benefits may be awarded for the pursuit of associate, bachelor, or graduate degrees at colleges and universities - including independent study, cooperative training, and study abroad programs. Courses leading to a certificate or diploma from business, technical, or vocational schools may be taken. Benefits may be awarded for apprenticeships, on-the-job training programs, and farm cooperative courses. A maximum of forty-five months of the education and training benefits are available for eligible spouses and children.

For further information contact:
Department of Veterans' Affairs
1-800-827-1000

FEDERAL TAX CREDITS AND DEDUCTIONS

The **HOPE Scholarship** provides up to \$1,500 a year in tax credits for the first two years of college.

The **Lifetime Learning Tax Credit** provides up to a 20 percent tax credit for the first \$5,000 of tuition and required fees which are paid for the third and fourth years of college and graduate study.

IRA withdrawals allow investors to withdraw money from their IRA accounts for college expenses for the taxpayer, a spouse, a child or grandchild.

Education IRAs can be set up in a child's name ear-marked for higher education and deposits can be made up to \$500 a year.

Student-loan interest deductions allow borrowers to deduct interest paid on student loans from their work income

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Massachusetts Elks Scholarship Award	13
William and Alice Miles Scholarship	13

MARCH

Diane Fitzpatrick Memorial Scholarship.....	11
General Federation of Women’s Clubs Music Scholarship ‘Nickels for Notes’	23
Greater Worcester Community Foundation Scholarship	12
James W. Colgan Loan Fund (Statewide)	18
James R. Hoffa Memorial Scholarship Program.....	13
Jackie Robinson Foundation Scholarship.....	13
Massachusetts State Scholarship (General).....	13
Price Chopper Golub Foundation Scholarships.....	14
Simon Youth Foundation Community Scholarship Program.....	15
Worcester Polytechnic Institute (St. Gobain)	21

APRIL

Davis Putter Scholarship Fund.....	11
Herbert Lehman Education Fund	13
National Caucus of Black School Board Members Scholarship	13
Preservation Worcester (Abby S. Cather Memorial Scholarship)	24
Price Chopper Minority Achievement Scholarship Awards	14
Worcester County Educational Secretaries Association	16/24
Worcester Host Lions (Ralph Waterhouse Scholarship).....	15

MAY

Aaron and Lucretia Scholarship Fund.....	10
Boys and Girls Club of America (Youth of the Year Program).....	10
Edward and Eunice Phillips Scholarship.....	20
Mary Ann Binkoski Scholarship.....	10
Massachusetts State Scholarship for Children of Deceased Members of Local Fire and Police Departments, The State Capital or MDC Police.....	13
Queen Esther Scholarship Fund of B’nai B’rith	11
Southeast Asian Coalition Scholarship	15
Worcester Credit Union	16

CLOSING DATES FOR APPLICATIONS

JUNE

Howard W. Dunbar Scholarship Trust “A”	11
Price Chopper Associate Scholarship Program	14

NO DATE

Anna Maria College Grant and Scholarship	20
Army National Guard (Massachusetts)	20
Assumption College Worcester Public Schools Small Learning Community Scholarships	20
Bay State Savings Bank Scholarship Program	10
Becker College	20
Discover Card Tribute Award	11
Educational Association of Worcester (Dr. Leo T. Doherty/Maureen O’Sullivan Memorial Scholarship).....	11
Elms College	21
Federal Work-Study Program	18
Federal Pell Grant	14
Federal Supplemental Educational Opportunity Grant (SEOG) Program	18
Federal Perkins Loan	18
GE Funds LULAC Scholarship Program	21
Harvard Financial Aid Initiative	21
Hope Scholarship	12
Lieutenant Jay Lyons Memorial Scholarship.....	21
Loans for Parents <i>Federal PLUS Loans</i>	18
Loans for Undergraduate Students <i>Federal Stafford Loan</i>	18
LULAC National Scholarship.....	21
Massachusetts Educational Financing Authority (MEFA).....	18
Massnetcomms Technical Scholarship Program	24
Mass No Interest Loan (NIL)	18
Mr. & Mrs. Katherine M. Heberton Memorial Trust Scholarship	12
Michael F. Doherty Memorial Scholarship	11
National Collegiate Athletic Association.....	13
National Council of Jewish Women (NCJW).....	14
New England Conservatory of Music Alumni	21
Robert C. Byrd Scholarship.....	11
Shaw’s Supermarkets	15
Tenfold Enterprises Spring Scholarship.....	15
Vassar College	21
Vettrans’ Education Benefits.....	26
Violet Richardson Award.....	14
Women’s Guild of the Christ the King Church	16
WPI Academic Scholarship.....	21

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