Contents:
  Scholarship Nominations: Meyerhoff (Univ. of Maryland), AXA, Filene........p.1
  Scholarships: Murray (Wm.&Mary), Ron Brown, Los Padres, AES Engineers, Young Korea, 
  Iona, Colby.................................................................p.2
  National Merit Semifinalists, National Achievement Semifinalists........p.2
  Federal Grants (online edition only)..................................p.3

SCHOLARSHIPS
Meyerhoff Scholarship, University of Maryland: Awards from $5,000 to 
$22,000 per year for students who intend to pursue studies in science, 
technology, engineering and/or mathematics. You should be planning to go on for a 
Ph.D. or MD/Ph.D. Underrepresented students are given preference for this 
scholarship. You must have at least a 3.0 (83 GPA) average and outstanding SAT 
scores. If you are interested in being nominated for this scholarship, you must 
notify Mr. Ludwig in 7E2 a.s.a.p., but no later than Oct. 5.

Skidmore College, Filene Foundation Music Competition: Awards $10,000/yr. 
($40,000). Need not major in music but should “remain active in musical life” at 
Skidmore. Performance competition. Deadline for CD is Feb. 1. See Mr. Ludwig 
in 7E2.

AXA Achievement: $10,000 winners(52)+$15,000(10) additional scholarships. 
Students should have ambitious goals, demonstrate drive, determination and 
ability to succeed in college, with respect for self, family and community. Last 
year’s winners developed a free volunteer resource website, founded a suicide 
prevention program for young people, spearheaded a literacy campaign for 
disadvantaged children. Go www.axa-achievement.com Deadline: December 15, 
2008.
Scholarships:

**Murray Scholars Program, William & Mary:** If you rank in the top 1% of the Class of 2009 and have scored, 1500 or above on the CR and M portions of the SAT, you are eligible to be Tech’s sole nominee for this prestigious award. Questions and interest in this scholarship should be addressed to Mr. Ludwig in 7E2 no later than **Oct. 15**.

**Ron Brown Scholar Program:** $10,000/yr (total $40,000)(20 winners). Must excel academically, show exceptional leadership potential and make an impact on their communities through service to others. Must be African-American and U.S. citizens. **Nov. 1 deadline** (to be submitted to other scholarship providers), **Jan. 9, 2009**  Website: [www.ronbrown.org](http://www.ronbrown.org)

**Los Padres Foundation:** Three stipend/scholarship awards. Second Chance Program: $2,000 stipend. Deadline **Oct. 14**. College Tuition Assistance Program $2,000/yr. renewable for four years. Deadline **Jan. 23**. Apply online at [www.lospadresfoundation.com](http://www.lospadresfoundation.com)

**AES Engineers:** $500 award. Requires 1000 word essay, with topic found at [http://www.aesengineers.com/scholarships.htm](http://www.aesengineers.com/scholarships.htm)

**Young Korea American Network Scholarship:** $1000 + three runnerups at $500. Must be Korean-American or Korean heritage. Applications not yet posted. For information, write to [scholarship@ykan.org](mailto:scholarship@ykan.org) or call (212) 229-8282.

**Iona College, Presidential and Deans’ Scholarships:** Full tuition (Presidential), $17,500+. Requirements: 1850 SAT (1250 CR & M). Apply by Dec. 1. For more information go to [www.admweb1.iona.edu/admissions/financial_aid.html](http://www.admweb1.iona.edu/admissions/financial_aid.html)

**Colby College Ralph J. Bunche Scholars Program:** Loans and work obligations significantly reduced. Grant amounts increased. For more information: [www.colby.edu](http://www.colby.edu)  Enter name of scholarship in “Search.”

**NATIONAL MERIT SEMIFINALISTS**

Congratulations to the following students selected as semifinalists for National Merit Scholarships based on their PSATs. They are among 16,000 out of 1.4 million candidates. We recognize:  David Espinoza, Margarita Rabinovich, Viktor Roytman, Dina Shteyngardt, and Katie Zavadski.

**NATIONAL ACHIEVEMENT SEMIFINALISTS**

We want to use this opportunity to congratulate five semifinalists of the National Achievement Scholarships. These students are among the top 16,000 African-Americans tested in the PSATs. They are: Melanie Adams, Osasemwen Aiyevobomwan, Jasmine Barrett, Keisha Barry, Stacy Christopher, Thierry Desire, Renee Edwards, Violet Fermin, Nico Grant, Molefi McIntosh, Ololade Oladapo, Raquel Smith, Jenilee Tuitt, Monica Williams, Ryann Williams
Information helps the individual stay ahead of the curve. Below is the answer to the question: What is a Pell Grant?

**FEDERAL GRANTS HIGHLIGHTS**
- Are awarded based solely on financial need.
- Unlike loans, grants don’t have to be repaid unless, for example, you are awarded funds incorrectly or you withdraw from school.
- The amount you receive depends on your financial need, cost of attendance* and enrollment status (full-time or part-time).

**What is a Federal Pell Grant?**
- Pell Grants are the foundation of federal student financial aid, to which aid from other federal and nonfederal sources might be added.
- Pell Grants are generally awarded only to undergraduate students—those who haven’t earned a bachelor’s or graduate degree.
- In some limited cases, however, you might receive a Pell Grant if you’re enrolled in a postbaccalaureate teacher certificate program.
- Amounts can change yearly.

**What is a Federal Supplemental Educational Opportunity Grant (FSEOG)?**
- FSEOGs are awarded to undergraduate students with exceptional financial need—those with the lowest Expected Family Contribution* (EFC) numbers.
- Federal Pell Grant recipients receive priority for FSEOG awards.
- FSEOG awards range from $100 to $4,000 a year.

**What's the difference between Federal Pell Grants and FSEOGs?**
- **Federal Pell Grants:**
  - If you’re eligible for a Pell Grant you’ll receive the full amount you qualify for—each school participating in the program receives enough funds to pay the Pell amounts for all its eligible students.
  - The amount of other student aid you might qualify for does not affect the amount of your Pell Grant.

**FSEOGs:**
- Unlike Pell Grants, the amount of FSEOGs you receive depends not only on your financial need but also on the amount of other aid you get and the availability of funds at your school.
- Receiving other aid might reduce the amount of your FSEOG award.
- Not all schools participate in the FSEOG program.
- The school’s financial aid office decides how to award these funds.
- Each school participating in FSEOG receives a certain amount of FSEOG funds each year from the U.S. Department of Education. When all of those funds have been disbursed for that award year, no more FSEOG awards can be made for that year.
- This is why it’s so important to apply early to be considered for these funds. Not everyone who qualifies for an FSEOG might get one.

**How much financial aid money can I get?**

**Pell Grants**
- Pell Grant award amounts can change yearly. Pell Grant awards for the 2006-07 award year (July 1, 2006, to June 30, 2007) will range from $400 to $4,050.
- How much grant aid you get depends on:
  - Your EFC.
  - Your cost of attendance*.
  - Whether you’re a full-time or part-time student.
  - Whether you attend school for a full academic year* or less.
- You may receive only one Pell Grant in an award year.
- You may not receive Pell Grant funds from more than one school at a time.

**FSEOGs**
- You can get between $100 and $4,000 a year, depending on:
  - When you apply.
  - Your financial need.
  - The funding level of the school you’re attending.
  - The policies of your school’s financial aid office.