

Financial Aid Newsletter

October 2009

Vol. 4, Issue 3

Worthy Notes

Experts recommend not paying for scholarship searches. Instead, click below and see what a few scholarships searches we have found have to offer.

College Information and Scholarship Searches: (Use CTRL + click to follow each link)

College is Possible:

www.collegeispossible.org

Fastweb:

www.fastweb.com

FinAid – Financial Aid Information:

www.finaid.org

International Student Guidance:

www.edupass.org

Scholarship America:

www.scholarshipamerica.org

Scholarship Coach:

www.SchoalrshipCoach.com

Scholarships:

www.scholarships.com

U.S. Dept. of Education for Students:

www.studentaid.ed.gov

NASFAA Today's News

Wednesday, October 14

6 Scams That Target College Students (U.S. News & World Report)

"Operating on the theory that it takes a thief to steal from a thief, a group of Internet scammers has been targeting students who illegally download music, books, and video," *U.S. News & World Report* reports. "*The Chronicle of Higher Education* has reported on an apparently bogus collections agency that sent out letters to Bucknell students demanding \$500 to settle the students' alleged illegal downloads. That's a new twist on an old strategy of targeting college students.

Prosecutors say there are at least six common scams students should watch out for."

NASFAA Today's News

Wednesday, October 7

Don't Get Hooked Helps Students Avoid Scholarship Scams

"Promotional materials to help college-bound students and their families avoid scholarship scams and organizations that charge a fee to help complete the FAFSA have been updated for the upcoming academic year. NASFAA teamed with higher education associations, the Department of Education and the Federal Trade Commission to develop the materials last year. The organizations collaborated to produce a flyer, pamphlet, poster, and Power Point presentation with the theme, *Don't Get Hooked*. The unified look and message of the materials will make it recognizable by students and families who are searching for financial aid resources." *Brochures will be available soon – look for the brochures on the bookshelf outside the Office of Financial Aid, Room 219 May Hall.*

NASFAA Today's News

Monday, October 5

Notice Inviting Applications for the Fulbright-Hays Doctoral Dissertation Research Abroad Fellowship Program

"The Fulbright-Hays Doctoral Dissertation Research Abroad (DDRA) Fellowship Program provides opportunities to doctoral candidates to engage in full-time dissertation research abroad in modern foreign languages and area studies. The program is designed to contribute to the development and improvement of the study of modern foreign languages and area studies in the United States. The deadline to submit applications is Dec. 1, 2009."

NASFAA Today's News

Thursday, October 1

Report Urges More Aid for Living Expenses So Students Can Work Less

"Demos, a non-partisan public policy research and advocacy organization, has released a new report urging additional financial supports to help students cover the cost of living expenses, especially housing and transportation, so that young students can work less, study more, and finish their degrees. The report, *Work Less, Study More & Succeed*, found that among young adults motivated to seek a postsecondary education; too

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many are sidelined by the financial burden of paying for school while meeting their other financial obligations."

NASFAA Today's News

Wednesday, September 30

What Works for the Needy (Inside Higher Ed)

"When it comes to policies that help the needy attend college, simplicity rules, and financial aid programs seem to be more effective when they link money to academic performance and/or support services for students," *Inside Higher Ed* reports. "Those are the key findings of a paper, 'Into College, Out of Poverty? Policies to Increase the Postsecondary Attainment of the Poor,' published this week by the National Bureau of Economic Research."

NASFAA Today's News

Thursday, September 24

Financial Aid Offices Report Increases in Aid Applications, Awards and Appeals

"This year, more students are applying and qualifying for need-based financial aid and more financial aid offices are being asked to reassess financial aid packages to reflect recent changes to families' financial situations, according to a recent survey by NASFAA. Financial aid administrators who filled out the survey highlighted the economic downturn, actions taken by the Obama administration to encourage unemployed workers to apply for aid and appeal aid awards, recent changes to the formula used to determine aid eligibility, and rising enrollments as causes for the increases this year."

NASFAA Today's News

Thursday, September 24

In Credit Crunch, Students and Families Borrow More in Federal Loans (The Chronicle of Higher Education)

"Students and families borrowed 25 percent more through federal loan programs last year than during the same period the previous year, data from the U.S. Department of Education show," *The Chronicle of Higher Education* reports. "The growth comes at a time when more people are going to college, many families are needier than in the past, and more students are applying for federal aid. Congress also increased the amount that undergraduate students could borrow starting in the 2008-9 academic year."

NASFAA Today's News

Thursday, September 24

12 Questions to Ask Before Investing in a Prepaid College Savings Plan (U.S. News & World Report)

"Despite all their faults, experts say some of the better 'guaranteed' college savings plans are still good options for anyone whose kids are likely to attend participating schools," *U.S. News & World Report* reports. "'Prepays can play an important role in securing the cost of a future education,' says Andrea Feirstein, a longtime industry consultant who recently published a study analyzing guarantees behind the plans. ... But since the recession has threatened some prepaid 529s' ability to keep their promises, Feirstein and other experts say it is crucial for parents to carve out a little time in their frazzled lives to find a safe, well-managed plan. 'It's all about asking the right questions,' she says."

NASFAA Today's News

Tuesday, September 22

NASFAA Releases Summary of H.R. 3221 as Passed by the Full House

"On September 18, the House passed the Student Aid and Fiscal Responsibility Act of 2009 (H.R. 3221) by a vote of 253 to 171. The bill would use savings from eliminating the Federal Family Education Loan Program (FFELP) to bolster the Pell Grant program, fund a new Federal Direct Perkins Loan program, and increase funding in other higher education and K12 programs. The bill was introduced to the House Education Committee on July 15th. Since then, the bill has been amended twice -- once through committee markup and again during a full House debate. This article contains a comprehensive summary of the student aid provisions contained in the bill as reported by the full House."

NASFAA Today's News

Friday, September 18

Should Everyone Go to College? (Inside Higher Ed)

"[A]s politicians, policymakers and the public wonder if the push for access has gone too far and begin to ask, should everyone go to college?" *Inside Higher Ed* reports. "In a panel discussion yesterday at the Urban Institute here, four policy experts -- Jean Johnson, executive vice president of Public Agenda; Charles Kolb, president of the Committee for Economic Development; Robert Lerman, Urban Institute fellow in labor and social policy and economics professor at American University; and Paul Lingenfelter, president of State Higher Education Executive Officers (SHEEO) -- all had pretty much the same answer: yes, if college is redefined to mean postsecondary education and training in

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academics, a trade, or a set of skills that would make someone employable."

NASFAA Today's News

Thursday, September 17

Extra Credit? Weighing the Worth of Student Loans (The Wall Street Journal)

"To my surprise as an inveterate borrower with numerous credit cards, my two children, both college students, have become wary of taking on any kind of debt. ... [T]hey practically break out in a rash when the topic of borrowing money for college comes up," *The Wall Street Journal* reports. "While students borrowed more than ever for college during the 2008-09 academic year, there's evidence that a new mood is emerging among consumers, who are generally cutting back on debt."

NASFAA Today's News

Wednesday, September 16

College Enrollments Will Be More Diverse Over Next Decade, Report Says (The Chronicle of Higher Education)

"The student body on American college campuses will continue to become more racially diverse, older, and more female over the next decade, according to new projections from the U.S. Department of Education," *The Chronicle of Higher Education* reports. "The numbers behind those trends are contained in the latest edition of the department's annual report, 'Projections of Education Statistics to 2018,' released today by the department's National Center for Education Statistics."

Fall Semester Dates to Remember:

| | |
|------------|-------------------------------------|
| Oct. 12-16 | Midterm Exams |
| Oct. 19 | First Day Second Half Semester |
| Nov. 9-30 | Pre-Registration Returning Students |
| Nov. 11 | Veteran's Day Holiday |
| Nov. 13 | Last Day to Drop a Class |
| Nov. 26-27 | Thanksgiving Holiday- no classes |
| Dec. 1-4 | Pre-Registration New Students |
| Dec. 11 | Last Day of Regular Classes |
| Dec. 14-18 | Semester (Final) Exams |
| Dec. 18 | Semester Ends |

External Scholarships Available

The Office of Financial Aid will inform you of any external scholarships as they become available. The

following external scholarships are available now; therefore, if you need an application or more information, please stop in Room 209 May Hall between the hours of 7:45 a.m. – 4:30 p.m. Notice the deadline dates for the individual scholarships. Check out the "Scholarship Bulletin Board" located by the stairs for the Office of Financial Aid, Room 209 May Hall. External scholarships and the previous newsletters have been added to the DSU website: www.dsu.nodak.edu/financial_newsletter.asp & www.dickinsonstate.com/pdf/finaid/ExternalScholarships.pdf

Are You Army Strong?

- Must be a full-time or part-time student
- Active Duty** – you may qualify for: an enlistment bonus, option to enlist from 2-6 years, college education benefits, or pay off your federally insured student loans
- Army Reserve** – you may qualify for: an enlistment bonus, educational benefits, pay off your federally insured student loans, or 100% tuition assistance for classes taken while serving
- Contact:** Sergeant First Class Andrew J. Nelson, 288 First St. West, Dickinson, ND 58601
Toll-Free 877-674-5265
ANDREW.NELSON@USAREC.ARMY.MIL
www.GoArmy.com

Business and Professional Women's Foundation

- Female 25 years of age or older
- Citizen of the U.S.
- Officially accepted into an accredited program or course of study at a U.S. institution
- Graduating within 12 to 24 months from the date of grant

Application Procedures:

Send a self-addressed, double-stamped, #10 business-sized envelope to the following address:
BPW Foundation
Attn: Scholarships
2012 Massachusetts Ave NW

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Washington, DC 20010
or visit BPW/USA's website at www.bpwusa.org

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An associate or bachelors degree student enrolled at a Midwest Regional public or private college or university. No matter what major, if you paint, illustrate, sculpt, design, draw, photograph, or just create art, you are eligible to compete. Finalists and winners will be selected based on quality, originality, and the creativity of their work, website: www.fineARTfinals.com

Central Dakota Human Resource Association (CDHRA) Scholarship Award

Deadline: December 31

- Award Amount: \$500 (2)
- Must be at least a second semester sophomore enrolled in a business program at a college in the local area
- Must have a GPA of 2.5 or higher
- Provide a copy of your transcript
- Website:
<http://www.cdhra.com/scholarship.htm>

The CIRI Foundation

Eligible Alaska Natives including original enrollees and their descendants of Cook Inlet Region Inc.
Financial Aid Tips Career information
Scholarship and Grant Applications
Website: www.thecirifoundation.org
or email: tcf@thecirifoundation.org

Eleanor Roosevelt Fund Award

Deadline: November 1

This award honors an individual, project, organization, or institution for outstanding contributions to equity and education for women and girls. The award is given for a broad range of activities including classroom teaching, educational and research contributions, and legal and legislative work in equity for women and girls. The recipient is not required to be an educator. The award is in the amount of \$5,000. For more information, email: foundation@aauw.org or Eleanor Roosevelt Fund Award, AAUW Educational Foundation, 1111 16th St. N.W., Washington, D.C. 20036, or call: (202) 728-7624.

Fine Art Finals Midwest Regional Scholarship

Competition Deadline: December 12

Award Amount: \$1200 (1st), \$600 (2nd place), \$300 (3rd), 2 honorable mentions at \$50 each

Ford Foundation Diversity Fellowships

Award Amount: Stipends and allowances vary, U.S. citizen or national, Planning a career in teaching and research at the college or university level, See website for complete eligibility information:

<http://national-academies.org/fellowships>

Germans from Russia Heritage Society Youth Essay Contest

Contest formats may include: research papers, short stories, fictional diaries, poetry, prose, historical fiction, or PowerPoint presentations about the Germans from Russia. Scholarships, cash awards, and trophies will be given out to the winners. Need not be German Russia to enter
Visit the website at www.grhs.com

The Hispanic College Fund (HCF)

Students must... Be Hispanic, Maintain a 3.0 GPA (on a 4.0 scale), Be a U.S. Citizen or Permanent Resident, Reside in the U.S. or Puerto Rico, Be a current or rising undergraduate (some programs accept graduate students) student or a high school senior enrolling at a college or university in the U.S. or Puerto Rico, Demonstrate financial need. Some HCF Programs also require that a student be pursuing a certain area of study. Students studying computer science, computer engineering, pharmacy and nursing are highly encourage to apply.

To apply to the scholarship programs go to:

<http://scholarships.hispanicfund.org/applications>

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InTuition Scholarships

Check your eligibility for academic and sports scholarships to over 110 accredited U.S. universities at www.student-scholarships.co.uk

National Physical Science Consortium (NPSC)

Deadline: November 5

The NPSC is a unique partnership of industry, government and higher education. NPSC helps its partners to recruit, identify, select, and support outstanding U.S. doctoral students. NPSC's principle objective is to aid in increasing the number of Ph.D.s in the physical sciences and related engineering fields. All U.S. citizens are eligible. Two related programs are offered. The Traditional NPSC Program provides a two-phase, six-year fellowship. Initial support is for two or three years, depending on the employer-sponsor. If the student makes satisfactory progress and continues to meet the conditions of the award, support may continue for a total of up to six years. Students typically apply during their senior year. The Dissertation Support Program provides support while the graduate student conducts dissertation research. Students should apply in the year prior to the beginning of their dissertation research program, but not until they can describe their research at least in general terms. To learn more and to apply online, go to: www.npsc.org

Navy Collegiate Programs

- Must be a U.S. citizen
- Varies depending on program
- For more information on collegiate programs
- Mail:

FCC (SW) Craig Jacobson

Navy Recruiting Station

412 Broadway Suite 4

Fargo, ND 58102

Call: 701-239-5091 email: orl_oma@cnrc.navy.mil

Navy Dental Corps

Consider the composition of a truly fulfilling practice. Comfortable income. Authority and prestige alongside top professionals, available opportunities for advanced specialization, and an unparalleled experience serving patients, country and humanity, making a global impact. This only begins to describe the rewards of Navy Dentistry. Qualified students can enjoy the advantages even before they graduate – with tuition coverage from either the Navy Health Professions Scholarship Program or the Health Services Collegiate Program. It's an outstanding way for students to enter their field with little or no debt and an even greater focus on dental excellence. For more information, log on to www.navy.com or call 1-800-USA-NAVY.

Navy Health Care

It promises everything students could want out of a career in medicine or dentistry, while helping them to start out debt-free. The Navy has programs that can pay the way through a medical or dental school of choice-with no service obligation until that schooling is complete

Talk to a Navy recruiter to find out more about being a Medical or Dental Officers in the Navy
Contact: Shon D. Falconer, Fargo, at 701-239-5030, or email: or3_oma@cnrc.navy.mil

to help you choose the program that offers the greatest advantage.

North Dakota Council on Abused Women's Services Coalition Against Sexual Assault in North Dakota

The North Dakota Women's Opportunity Scholarship Fund is intended to provide a means by which low income women in North Dakota can pursue higher education in North Dakota schools. The donation of Scholarship Funds was made with the specific intention of providing financial assistance to women who may not have access to support from other sources, thereby broadening their educational and career options, and providing a base for a more satisfying life both economically

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and intellectually. To be eligible the applicant is expected to be a North Dakota resident and plan to enroll in a college, university, or certification program in North Dakota, be eligible under the financial guidelines established for 125% of poverty, complete an application, intend to enroll as a full time student, etc. Phone: 701-255-6240 or 1-888-255-6240

North Dakota Rural Water Systems Association (NDRWSA)

Applicant receives water from a member rural water system or is the dependent of someone who receives their water from a member rural water system. Submit an official application form and transcript of past two years of high school education and/or college education, including paragraph summarizing career goals, list extracurricular activities, and submit a brief essay.

Submit completed application to:

Miranda Kleven
ND Section AWWA
Advanced Engineering & Environmental Services Inc.
2016 Washington Street South
Grand Forks, ND 58201
Questions: call 701-746-8087

P.E.O. Educational Loan Fund for Women

Award Amount: maximum loan amount is \$9,000 with a 2% interest rate

* Female student must be within two years and no less than four months from completing her course of study

* Recommended by a local chapter

* Legal permanent resident of the U.S. or Canada

* Enrolled full-time or part-time

Completed application and confidential letter of recommendation mailed to:

P.E.O. Educational Loan Fund
3700 Grand Avenue
Des Moines, IA 50312
Local chapter chairman, call Bev Haas at:
701-974-3738

Fax: 515-255-3820

Questions: 515-255-315

P.E.O. Program for Continuing Education

Award Amount: max- \$2,000

Deadline: 10 weeks prior to the start of the term

Requirements:

* This grant program is aimed at providing financial assistance to women whose education has been interrupted and who want to resume studies due to changing demands within their lives

* Eligibility includes sponsorship by a P.E.O. chapter

* Citizen and studying in the U.S. or Canada

* Has at least 24 consecutive months as a non-student during adult life

* Is within 24 months of completing her educational goal

* Not enrolled in a doctoral degree program

* An interview process is required

Contact: Gail Ebeltoft, Local Chapter Chairman
701-483-2530 (work)

701-225-8877 (home)

Website: www.peointernational.org

P.E.O. Scholar Awards

A woman is eligible for nomination by a local chapter if she: Is a citizen of the United States or Canada at the time of nomination, Has at least one academic year remaining to complete her doctoral program from the date the awards are granted (Aug 1), Is within two years of completing her doctoral level degree or postgraduate study or research, Is a full time student at an accredited college or university, demonstrates academic excellence, maturity, and seriousness of purpose, Has clearly defined goals. Nominations for the P.E.O. Scholar Awards are made only by local chapters. The chapter should be familiar with the academic status and accomplishments of the nominee and be satisfied that she meets the criteria for eligibility.

Scholar Award Contact:

Sonja Ozbun

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Phone Number: 701-264-7113

E-mail: circlez@ndgateway.com

P.E.O. International Peace Scholarship Fund

Deadline: December 15

This scholarship is awarded to women from other countries to study in the U.S. or Canada. You must be admitted to a full-time graduate degree program, plan to return to your native country, be free of financial obligations, and have a U.S. sponsor who will act as a non-academic advisor. Visit:

www.peointernational.org/about/ips-fact-sheet.pdf

PLEN's Women and Public Policy Internship Program

Is the only Washington, DC internship program devoted exclusively to women and public policy, and specifically designed for women students. Students from any school can participate in PLEN programs, whether the school is a PLEN member or not. Students participate in a weekly seminar and meet with women leaders to discuss public policy and the workplace. Required to write several journal style essays and to interview a woman leader and present the material.

Public Leadership Education Network

1001 Connecticut Ave. NW Suite 900

Washington, DC 20036

(202) 872-1585

Email: plen@plen.org

Raise the Nation Scholarship for Continuing Education

Deadline: December 1

This scholarship is available to single parent women who would like to go to school or continue with their education, but have been denied sufficient resources. The committee recognizes single parent women who want to raise their standard of living and that of their children by continuing education and advancing their careers. For more information contact: Raise the Nation, PO Box 8058, Albuquerque, NM 87198, or call (866) 616-1655.

Sallie Mae Fund Unmet Need Scholarship Program

“Addressing financial need through scholarships is one of the key elements of The Sallie Mae Fund's efforts. Since 2001, The Sallie Mae Fund has awarded \$15.5 million in scholarships to help more than 6,350 students enroll in college.”

Website: www.salliemaefund.org

Society of Women Engineers - Various Scholarships

Applicants must have an interest in engineering
Society of Women Engineers

230 East Ohio Street Suite 400

Chicago, IL 60611-3265

312-596-5223

Website: www.swe.org/scholarships or email: hq@swe.org

SPENDonLIFE Scholarship Program

For college students who are unable to obtain student loans due to a negative credit history. Must be a full-time student.

Full details and application materials are available at: <http://students.spendonlife.com/scholarship>

Staff Senate Scholarship

Deadline: December 15

Be a dependent of a benefited staff member (this does not include faculty members)

- * Maintain a minimum cumulative GPA of 2.5
- * Must be enrolled as a full-time student at DSU
- * Show good moral character

Contact the DSU Foundation office at 483-2004 with any questions.

Student Loan Network Scholarship

Deadline: October 31

Student Loan Network has free resources aimed at helping students. The next \$10,000 Student Loan Network Scholarship drawing will be held on October 31. This scholarship is powered by [Scholarship Points](#), a free tool for awarding monthly scholarships to students. Students can enter the

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\$10,000 Scholarship at:

www.studentloannetwork.com/10K

Throughout the year, Student Loan Network offers additional timely resources, including scholarship search secrets, financial aid 101, tips on how to complete the FAFSA, and information on responsible borrowing. You can find all of these free resources and more at:

www.studentloannetwork.com/resources

St. Vincent Healthcare Career Scholarship

(Nelles Nurse Scholarship)

Deadline: November 15 for spring term

Applicants for this scholarship must be from one of the following counties: Yellowstone, Big Horn, Fergus, Golden Valley, Mussel Shell, Wheatland, Petroleum, Judith Basin, Sweet Grass, Stillwater, Custer and Carbon. A minimum GPA of 3.0 is required and be in at least second semester of sophomore year of a baccalaureate or master's in a nursing program. If chosen, employment at St. Vincent's is offered for a designated time period in Billings, Mont. For more information contact the Nurse Recruiter at: 800-237-9008 or applications are available at: www.svfoundation.org

Start Strong, Enroll in Army ROTC

Army ROTC enrolls well-rounded students with the proven ability to set goals and achieve high standards for excellence in academics, fitness and leadership in their schools and communities. Students may be eligible for merit-based, full-tuition scholarships, an annual stipend of up to \$5000 to cover living expenses, plus additional allowances for books and fees. Army ROTC develops leadership skills through a set of elective courses and hands-on-activities. Participation in Army ROTC doesn't hold students back from enjoying other campus activities or organizations. Army ROTC is an exceptional opportunity for students and will give them a head start in life. For more information and to watch ROTC Cadet testimonials, go to www.armyrotc.com

Wal-Mart Associate Scholarship

Available to Wal-Mart associates or dependents of associates who are graduating seniors with at least a 2.5 GPA and a demonstrated financial need
<http://www.walmartstores.com/communitygiving/235.aspx>

Wal-Mart Higher Reach Scholarship

Provides a scholarship to Wal-Mart associates who have been out of school for at least one year
<http://www.walmartstores.com/communitygiving/235.aspx>

Walton Family Foundation Scholarship

Award Amount: \$13,000 over 4 years
Students must be dependents of Wal-Mart associates, Have at least a 22 ACT or 1030 SAT (critical reading + math), Prove financial need
<http://www.walmartstores.com/communitygiving/235.aspx>

WeeklyScholarshipAlert.org

Receive scholarship notices each week to get a reminder to find college money. There is no charge and no personal information beyond first name and email address needed.

For more information and to sign up, go to:
www.WeeklyScholarshipAlert.org

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