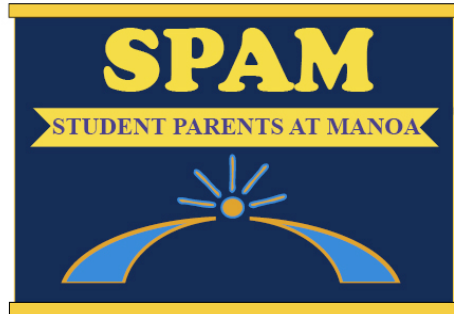


Student Parents At Manoa Scholarship Packet



Included in this packet:

- Overview of Sources of Financial Aid
- Timeline
- Completing the FAFSA (Free Application for Federal Student Aid)

- Applying for Private Scholarships
 - Very Worthwhile (One online application for many scholarships)
 - Applying for Private Scholarships
 - How Scholarships Affect Financial Aid
 - How to Petition for Additional Financial Aid
 - Other Private Scholarships for Women, Parents, Minorities

- Tips for your Personal Statement or Essay
- Sample Personal Statement
- Recommendation Letters
- Scholarship Applications Checklist

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- 956-8059
- gotkids@hawaii.edu
- www.manoa.hawaii.edu/studentparents

Updated Spring 2009

OVERVIEW OF SOURCES OF FINANCIAL AID

FINANCIAL AID SOURCES	ELIGIBILITY CRITERIA	TYPES OF AID AVAILABLE	HOW TO APPLY
1. FEDERAL GOVERNMENT	<p>Demonstrated financial need (FAFSA)</p> <p>Enrollment in an approved program of study, usually on at least a half-time basis (UH system—6credits is half-time)</p>	<ul style="list-style-type: none"> • Pell Grant • Supplemental Education Opportunity Grant (SEOG) • Federal Work Study • Perkins and Stafford Loans 	<p>Fill out the FAFSA at www.fafsa.ed.gov</p> <p>WATCH YOUR DEADLINES File by UH Manoa's priority deadline of 'March 1st' to get the best financial aid package.</p> <ul style="list-style-type: none"> • 1st come 1st served.
2. STATE GOVERNMENT	<p>Demonstrated financial need (FAFSA)</p> <p>Some of these types of aid are offered to students based on academic performance (GPA)</p>	<ul style="list-style-type: none"> • Tuition waivers • Hawaii State Incentive Grant (HSIG) • State Higher Education Loan (SHEL) 	<p>File the FAFSA</p> <p>Separate application may be required (See financial aid office).</p>
3. PRIVATE SOURCES	<p>One or a combination of the following criteria:</p> <ul style="list-style-type: none"> • Demonstrated financial need (FAFSA) • Ethnicity • Major field of study • Academic achievement • Other criteria 	<p>Scholarships</p> <p>Grants</p> <p>Loans</p>	<p>Search online databases for opportunities.</p> <p>Different programs may require:</p> <ul style="list-style-type: none"> -Applications -Personal statements -Essays -Letters of recommendation <p>COMPLETE BY DEADLINES!</p>

Timeline for Applying for Scholarships

This timeline is to give you your best shot at scholarships, but some scholarship deadlines are year-round. Check out your options no matter what time of year it is!

Fall

- Search for scholarships that you might be eligible for. Use the internet, ask instructors, students, financial aid officers, other single parents.
- Begin to draft your personal statement

Holiday Break

- Begin an organizing system for your taxes, financial aid and scholarship information. Put a folder on the desktop of your computer. Have a binder and a space at home reserved for documents. Write in all deadlines on your calendar and use the checklist at the back of this packet.
- Complete your search for scholarships
- Work on completing your personal statement
- If an essay is required, get it done
- Begin to gather tax information
- Consider people for your letters of recommendation

January

- Begin completing applications
- Ask those who know you well (including employers, professors, clergy or counselors) for letters of recommendation
- Work on taxes or make appointment to have them done in early February
- Check deadlines

February

- Complete taxes
- Complete FAFSA
- Make sure letters of recommendation are picked up/mailed
- Check deadlines and mail off applications due in March
- Get copies of transcripts sent if necessary
- Mail Student Aid Report (SAR from FAFSA) if necessary

March

- Mail off any scholarship materials due in the spring

Most organizations announce scholarship recipients during the summer.

**** Its best to get started early, however it is not too late to begin applying in late January/early February.**

Completing the FAFSA

(Free Application for Federal Student Aid)

Find it at: www.fafsa.ed.gov

To complete the FAFSA you will need:

- A copy of your 1040, 1040A, or 1040EZ
- State or local income tax return
- Forms and other records of money earned or received
- Records of untaxed income, such as Veterans, Social Security, AFDC, or Welfare benefits
- Current bank statements
- Current Mortgage information
- Business or Farm records
- Records of stocks, bonds and other investments
- Promissory notes or loan disclosure statements
- Names of the institution you are attending or applying to
- UH Manoa Title IV code # 001610 (it may change, so double check)

Hints:

- Get all documents together. START EARLY. Try to file by January, early February or as soon as possible.
- Read the instructions carefully. When in doubt, contact the financial aid office.
**Remember that it is okay to ask questions.
- File online. You will need to get a PIN number before you can file. Results will come much faster than if you mail in the paper FAFSA.
- Enter a "0" for questions that do not apply to you, unless the instructions tell you to leave it blank.
- Keep a copy of what you submit (you can copy and paste it into a Word document or print a copy of your FAFSA at the end of the process). It will be easier next time!
- FILE EARLY. Use estimated income if you have not completed your taxes or have an issue that is holding up your taxes.
- FILE by College deadline: UHM March 1st to award for the upcoming academic year. Some funds are limited and are awarded on a 1st filed; 1st served basis.

Further questions:

- Contact the Financial Aid Office at the University of Hawaii at Manoa Student Services Building QLCSS 112

Phone Hours: Mon-Fri 9:00am to 3:00pm
Office Hours: Mon-Fri 8:30am to 3:30pm
Phone: 956-7251
Fax: 956-3985

Applying for Private Scholarships

Considerations:

- Will it affect my TANF benefits? (Most scholarships do not affect welfare benefits because “educational grants” are not counted as income)
- Find out if the scholarship is a one-time award or annually renewable.
- DEADLINES are absolute and have to be met.
- Scholarships can minimize the need for loans.

Tips:

- Start EARLY. There are several steps and it pays to get organized and not rush!
- Search for scholarships early and make a list of documents you will need
- Use the “Scholarship Application Checklist” (see last page) to help you keep track of documents and deadlines. STAY ORGANIZED!
- ALWAYS keep copies of EVERYTHING you submit. You never know when you will be asked to submit a duplicate and it will help you the next time you apply for that scholarship.

Where to look:

Local websites:

- UHM Admissions (www.hawaii.edu/admissions/aid.html)
- UHM Financial Aid (www.island.hawaii.edu/finaid/scholarship.html)
- Your/Other UH Campus’ Financial Aid offices
- UH Foundation website (www.uhf.hawaii.edu/studentscholarships.aspx)
- Hawaii Community Foundation website (www.hawaiicomunityfoundation.org)
- Kamehameha Schools Scholarships (www.ksbe.edu/finaid/)
 - Note: Gives preference to Native Hawaiian applicants to the extent permitted by law.
- College Connections (www.collegeconnections.org)
- UHM Scholarship Site on STAR (www.star.hawaii.edu/scholarship)

National websites:

www.fastweb.com
www.scholarsite.com
www.petersons.com
www.careerandcolleges.com
www.collegeanswer.com/index.jsp
www.star.hawaii.edu/scholarship
www.pauahi.org/scholarships

Scholarships Affect Financial Aid: Some Considerations

If You Receive TANF Assistance:

If you receive welfare benefits (food stamps and/or cash assistance) - educational grants are not defined as "income." (and "loans" are loans, not income). You should declare any awards but clearly indicate it is an educational award and should be exempt.

Scholarships Reduce Expected Family Contribution:

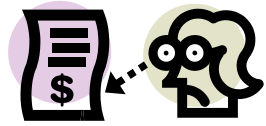
Your federal or campus-based financial aid will be affected by a private scholarship. Private scholarships are considered part of expected family contribution (EFC), or the amount you are expected to contribute toward your college costs. If you have a low EFC, your scholarship might reduce other forms of financial aid (loans, workstudy, etc). Financial Aid offices determine aid based on the cost of attendance minus your EFC.

If your "cost of attendance"/budget does not include all your costs of attending (e.g. childcare) you can petition for an increase. (See "How to Petition for Additional Financial Aid.")

Scholarships Paid to UH or Educational Institution: You Get the Difference!

Some scholarships are payable only to the educational institution (UH). If you receive a scholarship check from an outside donor (e.g., Hawaii Community Foundation) and the scholarship is made payable to the University of Hawaii at Manoa only, your scholarship will be applied towards your tuition and fees and any refund will be mailed to your refund address. This can take time. Make certain your address is correct in "myuh." You may also sign up for an eRefund in myuh so that you can receive your refund electronically to your bank account, which is faster than waiting for it to be mailed to you.

If your scholarship check is a co-payable check made out to you and the University of Hawaii at Manoa (e.g., Kamehameha Schools) you may either endorse the scholarship at the UH Cashier's office and apply it towards your tuition and fees payment or if your tuition and fees have already been paid, the UH Cashier's office will release the scholarship to you.



How to Petition for Additional Financial Aid

You applied for Financial Aid and received your award letter. But it's not enough!

You can petition financial aid to increase your budget (cost of attendance). If you have:

- Childcare expenses
- Need for a computer at home (1 time)
- Other expenses affecting your cost of attendance (like medical expenses)

You need to write a petition letter to the financial aid office explaining:

- 1) What you are requesting
- 2) Why you are requesting it
- 3) Attach Documentation to support your request

There are limits to amounts awarded. In 2005:

- Childcare for children: 0-4 years \$487/month not to exceed \$4,383 total for 9 months
5-12 years \$244/month not to exceed \$2,192 total for 9 months
- Computer: \$1,100 (one-time purchase)

****NOTE**** Books, supplies and transportation are NOT items that you can petition for an increase.



Sample letter

University of Hawaii
Financial Aid Office
(Specific Financial Aid Officer)

Dear (Specific Financial Aid Officer),

I need an adjustment to my budget because as a student parent, it is hard to use the on-campus computer labs with a child. When I am able to do my school assignments, the computer labs are not open. The computer is necessary to do my class work. As a parent, it will create a less stressful situation at home.

I have attached a brochure for the actual cost of the computer that is on sale at (Wherever)
Or...I have attached a copy of my statement from Dell with the total purchase price of my laptop.
Or...I have attached my receipt from my recently purchased computer from Circuit City.

Thank you for your consideration in this matter. If you have any questions regarding my request, please feel free to contact me at: 888-888-8888.

Best Regards,
Student Name
Student ID #

Address

These Are Worth Your While

* The four scholarship websites below [STAR, Hawaii Community Foundation & University of Hawaii, Financial Aid Services, UH Foundation] are a must. SEED and Hawaii Community Foundation Scholarships require that you fill out a single application for each. Your application will then be matched to every scholarship on their list that you are eligible for.

PROGRAM
<p><i>Scholarships: University of Hawaii at Manoa Financial Aid Services Office</i> http://www.island.hawaii.edu/finaid/scholarship.html</p> <p>*Financial Aid Services Office is located at UH Manoa in QLSSC 1st fl, Room 112</p> <p>* Scholarship applications are available at the financial aid office but you must request the specific application that you want</p>
<p><i>STAR – UH Student Scholarships</i> http://www.star.hawaii.edu/scholarship</p> <p>*Online resource for students where you can search for scholarships that are available to you and that you are best eligible for. Scholarship process is facilitated online. Deadline is February 20</p>
<p><i>Hawaii Community Foundation</i> http://www.hawaiicommunityfoundation.org/</p> <p>*The recommended way to apply for HCF scholarships is online or you can write to obtain an application at:</p> <p style="text-align: center;">Hawaii Community Foundation - Scholarships 1164 Bishop Street, Suite 800 Honolulu, HI 96813</p> <p>*Each scholarship fund has specific eligibility criteria defined by the donor. A single application and personal essay will be submitted to scholarships you select</p>
<p><i>UH Foundation</i> http://www.uhf.hawaii.edu/scholarships/student scholarships.aspx</p> <p>*Search site for available UH Scholarships. Early March deadline.</p>

PROGRAM	<u>AGENCY/ADDRESS</u>	ELIGIBILITY	AWARD AMOUNTS
Women's Independence Scholarship Program	The Sunshine Lady Foundation 4900 Randall Parkway, Suite H Wilmington, NC 28403 Toll-Free # (866) 255-7742 www.wispinc.org	Funds for survivors of partner abuse who are in school to achieve the financial stability necessary for independence and self-sufficiency.	\$ 2,000
Sisters' Alumni of South Pacific, California Scholarship Fund	Scholarship Chairperson Sisters' Alumni of South Pacific c/o Alpine Village 833 West Torrance Blvd. Suite 1 Torrance, CA 90502 (310) 327-6560 [fax] Web site: http://www.sistersalumni.org/scholarships/scholarships.html	Students of Pacific Island heritage with minimum 2.5 GPA. Contact agency for more information and application.	\$1,500
Business and Professional Women's Foundation	2012 Massachusetts Avenue NW Washington, DC 20036 (800)525-3729 Web Site: www.bpwusa.org	Females, 25 years old by 5/2009; critical financial need; demonstrate career plans; applications come out either February or March	\$1,000 – 2,500 Receives 1000 + applications for 100-200 awards annually
The Rose Scholarship	www.rosefund.org/applications.html	Scholarship for survivors of Domestic Violence	Assists with costs of tuition, books & other costs directly related to education.
Jeannette Rankin Foundation	1 Huntington Rd. #701 Athens, GA 30606 www.rankinfoundation.org/apply/default.php	Scholarships and grants for low-income women; 35 yrs old; undergraduate or vocational programs Postmarked by March 1st	

PROGRAM	Agency/Address	<u>Eligibility</u>	AWARD AMOUNTS
American Business Women's Assoc. – Onip'a Chapter	Send all correspondence to: Education committee c/o Sharon Elwell PMB 119 111 Hekili St. Suite A Kailua, HI 96734-2800 Due 3/15/2006 Application available at UHM Financial Aid office	US citizen; Hawaii resident; Completed 2 semesters as a full-time undergraduate must maintain 3.0 cumulative GPA	
American Business Women's Assoc. - Ulupono Chapter	Applications available at UHM Women's Center. Due 2/28/2006	Males or females who currently live on windward Oahu only.	
Patsy T. Mink Education Foundation Scholarship	www.patsyminkfoundation.org Click on Education Award Support Applications Application period open 5/1-7/1	Must be a woman, at least 17 years of age and a mother; enrolled in accredited program; must be low-income.	\$2,000 awarded to five women each year.
Aloha Care Believes in Me!	973-0571	Members of Aloha Care (Quest Health Plan) & other low-income students. Mail copy of Aloha Care card w/ application	

PROGRAM	Agency/Address	<u>Eligibility</u>	AWARD AMOUNTS
Soroptimist Scholarship	<p>www.soroptimist.org Click on Women's Opportunity Awards</p> <p>Send forms to: SI Waikiki Harriet Aoki P.O. Box 8696 Honolulu, HI 96830</p>	Be a woman supporting family, have financial need, vocational or undergrad student. Need application, personal statement, 2 reference forms	\$5,000
Gates Millennium Scholars Programs : <ul style="list-style-type: none"> • Hispanic Scholarship Fund • Organization of Chinese Americans • The American Indian Graduate Center • United Negro College Fund 	Web Site: www.gmsp.org	Varies	Varies; check out web site
Talbot's Women's Scholarship Fund	www.talbots.com (Click on <i>About Us</i>)	Scholarship awards are based primarily on financial need and previous achievement for women who earned their high school diploma or GED at least 10 years ago.	Five women each will be awarded \$10,000 Fifty women will each be awarded \$1,000

Tips for your Personal Statement or Essay

- 1) Show, Don't tell: Instead of merely telling how good you are, show them with stories and anecdotes. "Life is busy as a single parent. My days start at 5:30 getting the kids up and end at 11:00 when my homework is done."
- 2) Personal Details: Relate the essay question to personal experience and unique perspectives. "Managing my time wisely is so important because it helps me to deal with all the roles I play: mom, employee and student."
- 3) Organization: Write the essay with a clear idea of what you want to say.
An example of an outline for an essay:
Paragraph #1: Introduction
Paragraph #2: Personal goals
Paragraph #3: Reasons for pursuing my goals
Paragraph #4: How I plan to reach my goals
- 4) Clear, to the point: Each sentence in the essay should serve an important purpose. Write a draft of the essay to get your ideas down, then go back and eliminate extra words or phrases while keeping the main ideas.
- 5) Writer's Block: Don't let that blank page scare you! To get in the flow, write nonstop for 20 minutes, look at other people's essays, talk to a friend, tape-record yourself speaking, try writing in a different place.
- 6) Draft #2: Rewriting is important. Look at your ideas again and how you communicated them. Take a day off and look at your essay with fresh eyes. Ask friends, family and teachers for feedback.
- 7) Short answers: If it says 150 words, keep your essay within that amount. Focus on your most important points.

These ideas are from "How to go to College Almost for Free" by Ben Kaplan.

Sample Personal Statement

Malia Q. Student

What are your reasons for attending college?

I came back to University of Hawaii seven years after I graduated from high school. For most of those seven years, I was raising my children and helping my husband to start his business. Now that I am a single parent, life is different.

Education is a way out for me. As a single mom, I know how difficult it is to make a life in Hawaii for my children and myself. I hope to someday help others reach out to their dreams. I am now working part-time on campus in the library to help other students find resources and I love what I do. I would like very much to work as a social worker helping to empower others who have barriers in front of them and give them the hope and courage to persevere. In the future, I would like to work towards a master's degree to make an even bigger difference.

Why did you choose your course of study?

I chose social work because of my family background. My mother was also a single parent and I watched her struggle to make a life for our family. She worked long hours and hardly had time for herself. When she had medical problems, a social worker helped her to get better and encouraged her to go back to school. Although it was a struggle, she got her AA and was able to find a better job that was not so hard on her body. My mom is my hero and I know that her life would have been much harder if it wasn't for that social worker and her encouragement. I saw how that social worker changed lives and I would like to work towards doing that for others.

What are your education and career goals?

I am hoping to get my undergraduate degree in social work here at UH Manoa. After that, I plan to apply for the master's program at the school of social work. I have contacted the school of social work and have been added to their list serve so that I can keep up on the latest information for student. After graduation, I plan to apply for jobs in several different places. I would like to help people who are struggling with domestic violence. I feel this is an area where I can really make a difference. There are several organizations here in Hawaii that hires social workers including Child and Family Services, Domestic Violence Clearinghouse, and the Department of Social Services. The outlook for social work positions is good.

I would like to thank you for taking the time to read my personal statement. I am grateful for this opportunity and look forward to hearing from you soon.

Recommendation Letters

Some scholarship funds require that applicants submit letters of recommendation. You may wish to ask teachers, counselors, ministers or employers as they can usually comment on overall character, achievement and promise.

These letters must have been written within the last year, contain your full name and must be signed by the writer.

Tips:

- Identify 3 or 4 people who know you well and are willing to write letters of recommendation for you.
- Ask EARLY! Allow the writer 1—2 weeks to compose the letter.
- Make a list of all the scholarships that require letters. Make sure you give the people who will be writing your letters the eligibility criteria for all of the scholarships you are applying for. They may wish to write one letter that can be used for all scholarships. Write thank you notes to your references for their letters.

Information to give those who are writing letters for you:

1. The name of the person to whom the letter should be addressed.
2. The deadline for the letter.
3. A copy of any forms to be filled out
4. What should be done with the letter...Return to you? Mail to organization? Don't forget to provide an addressed, stamped envelope!
5. A rough draft of the personal statement or essay that you are writing for the scholarship committee to give them a better idea of who you are and what your goals involve.
6. Any other information the writer needs to know.

Name of School	DEADLINE	Application	Personal Statement	Transcripts	Essay	Letters of Reference Number/Name of writers
University of Hawaii/ Ruth E. Black	4/01/07	Submitted 2/01/07	Submitted 2/01/07	Submitted 2/01/07	N/A	1. Ms. Raquel White submitted 2/01/07 *Two more needed