

HOW TO PAY FOR COLLEGE

Financial Aid: How it works

Financial aid is intended to make up the difference between what your family can afford to pay and what college costs. The majority of full-time students currently enrolled in college receive some type of financial aid to help pay college costs.

The financial aid system is based on the idea that all students should have equal access – that you should be able to attend college, regardless of your financial circumstances. You and your family are expected to contribute to the cost of college to the extent that you're able. If your family is unable to afford the entire cost (and most families are not), financial aid is available to help you pay for college.

Who decides how much my family is able to contribute?

The amount your family is able to contribute is often referred to as the expected family contribution (EFC). This figure is determined by the organization that is awarding the aid – usually the federal government or individual colleges and universities.

These groups use formulas that analyze your family's financial circumstances. The formulas use your income, assets, and family size to calculate your EFC, and expect that your family can meet the EFC through a combination of savings, current income and borrowing.

Three main types of financial aid

Grants and Scholarships

Grants and scholarships do not have to be repaid and you do not need to work to earn them. Grant aid comes from federal and state governments and from individual colleges. You can also locate and apply for scholarships which are usually awarded based on merit.

Loans

Some financial aid comes in the form of loans, aid that must be repaid. Most loans that are awarded based on financial need are low-interest loans sponsored by the federal government. The government subsidizes these loans, so no interest accrues until you begin repayment after you graduate. There are other loan options available that are not need-based.

If you need to borrow money to attend college, be sure your federal loan options are exhausted before considering private loans. And do not borrow more than you need or can afford to pay back.

Work

Student employment and work-study aid also help you pay for education costs such as books, supplies and personal expenses. Work-study is a federal program that provides you with part-time employment to help meet your financial needs and gives you work experience while you serve your campus and the surrounding community.

Source: <http://www.collegeboard.com/student/pay/add-it-up/397.html?print=true>

Seven things to know about scholarships

The biggest source of scholarships will come from a college.

The most prestigious, competitive, highly ranked colleges do not provide any merit-based scholarships. These colleges and universities will often provide very generous need-based financial aid. To receive such aid, families must qualify by filing the FAFSA or the CSS PROFILE and demonstrate financial need.

Private colleges provide the most money.

Outside scholarships can affect financial aid. According to federal rules, if you receive an outside scholarship, colleges have to adjust your financial aid package so that the total amount of aid does not exceed the school's cost of attendance by more than \$300.

Colleges use scholarships to attract students to their institutions.

You do not have to have perfect test scores or straight A's. It totally depends on the college or university.

The chances of getting a sports scholarship are not good. Over one third of colleges do not offer athletic scholarships. The remaining schools are only allowed a limited number of scholarships and a significant number are not full-funded.

Source: <http://www.thecollegesolution.com/seven-things-to-know-about-scholarships/>

How do I search for scholarships?

There are many **free scholarship directories** to help students find money for college. Below are some sites commonly used to search for scholarships. *See your counselors or College & Career Readiness Liaison for applications unless otherwise noted. Some application materials are not available until several weeks before the application deadline. Deadlines and dates of availability are subject to change.* **YOU SHOULD NOT HAVE TO PAY TO APPLY FOR A SCHOLARSHIP!!**

<http://CollegeBoard.com> or <http://collegeboard.org/scholarships>

Scholarship information updated monthly. These scholarships are intended for use at more than one institution.

<http://CollegeNet.com>

Scholarship information updated monthly. Students using the scholarship search engine and social network create topics, participate in discussions, and vote on scholarships.

<http://Fastweb.com>

Scholarship databases are updated daily. When new scholarships are added, students who match the award are sent an e-mail notification.

<http://Scholarships.com>

Scholarship information is updated every few months. Users supply only the information they choose and are offered opportunities to opt out of receiving anything they do not want – even at the time of registration.

<http://ScholarshipMonkey.com>

Scholarship information is updated continuously. It is not private unless you opt out from receiving information from third parties via E-mail or regular mail.

Research local scholarships.

Calvert and St. Mary's County each have sites which list many local scholarships. This scholarship bulletin includes most of those listed on the following websites:

SM ***Business, Education, and Community Alliance Inc. (BECA)*** www.smcbeca.org Applicant must be a graduating senior, must have a minimum cumulative GPA of 2.5 and plan to enroll in accredited technical or trade school, community college, college, or university for the coming school year. Children of BECA reps are ineligible. Several scholarships are available.

SM ***Chopticon High School Career Center*** <http://schools.smcps.org/chs/2-uncategorised/258-2013-14-scholarships>

CA, SM ***College of Southern Maryland Scholarship Finder Scholarships*** <http://www.csmd.edu/costs-aid/credit-costs-aid/scholarships-financial-aid/scholarships/scholarship-finder/>

- CA, SM **Community Foundation of Southern Maryland (CFSOMD)** <http://www.cfsomd.org/available-grants-scholarships/>
- SM **Great Mills High School Career Center** <http://schools.smcps.org/gmhs/other-articles/77-college-center>
- CA, SM **Maryland Scholarships** <http://www.mycollegeoptions.org/MD/1/Maryland/search-results-scholarship-search-by-location.aspx>
- CA **Chesapeake College Plan** Required documents include official high school transcript, SAT/ACT scores, SAR Student Aid Report, resume, 2 letters of recommendation, and student essay/personal statement. Some scholarships will also require additional essays.
- SM **National Association for the Advancement of Colored People – St. Mary’s County, Maryland – Branch #7025** <http://stmarysnaacp.com/scholarships.htm> Eligible applicants must be residents of St. Mary’s County and must be accepted at or currently attending an accredited college, university, trade or technical school.
- CA, SM **Southern Maryland Online** http://somid.com/education/financial_aid/local_scholarships/ This website contains information on scholarships that are offered for southern Maryland students by local organizations and businesses.

THE FOLLOWING ARE MOSTLY LOCAL SCHOLARSHIPS FOR CALVERT AND ST. MARY’S STUDENTS:

- CA, SM **Abbot and Fenner Business Consultants** <http://www.abbottandfenner.com/scholarships.php> (see scholarships) Available to juniors and seniors as well as students enrolled in post-secondary schools. Essay must be filed on line.
- SM **Absalom Jones Memorial Window and Scholarship Fund** <http://www.stphilipslaurel.org> or Applicant must demonstrate compassion, leadership, service, and interest in education, reside, work and attend school or be a member of an Episcopal Parish in diocese of Washington (includes DC, Prince George’s County, Montgomery County, Charles and St. Mary’s Counties)
- CA, SM **AES Engineers Scholarship** www.aesengineers.com (see scholarships) Various scholarships available to graduating seniors and current college students based on character as determined by application essay.

- CA** ***Alice W. Bowen Memorial Scholarship*** <http://www.cfsomd.org/alice-w-bowen-memorial-scholarship/>
Available to student who wishes to pursue a career in a health related field and is completing the Academy of Health Professions program at the Calvert Career and Technology Academy.
- CA/SM** ***Alpha Beta Chapter, Delta Kappa Gamma – Frances Lancaster Grant for Teacher Education***
http://northernquidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf or
www.smcbeca.org Open to seniors who has maintained at least 3.00 GPA who plans to become a teacher.
- CA** ***American Legion Auxillary Past Presidents Parley/Patsy Keyser Memorial Nursing Scholarship***
http://northernquidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf Eligible
applicant must be graduating senior or currently enrolled in accredited nursing program, must be Calvert County
resident and have veteran or active duty affiliation. Selection based on character, citizenship, community service and
scholastic ability. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. See
website for specific directions.
- CA** ***American Legion Post 206/Austin H. Stanley Scholarship***
http://northernquidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf Open to senior
who is the son/daughter (step or ward) of an Honorably Discharged Veteran, MIA, POW or current member of the
armed forces. Selection based on character, citizenship, community service and scholastic ability.
- CA** ***American Legion Auxiliary Unit 206/General Scholarship***
http://northernquidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf Senior from
Calvert, Northern, or Huntingtown High School and have veteran or activity duty affiliation. Selection based on
character, citizenship, community service and scholastic ability.
- SM** ***American Society of Military Comptrollers (ASMC) Southern Maryland Chapter*** www.smcbeca.org or your
high school College & Career Readiness Liaison. Applicant must be a graduating high school senior, be entering the
field of Business, Financial Management, Business Administration, Economics, Public Administration, Accounting or
related field of study, must be in good standing within their school environment, submit letter of acceptance from

college or university, submit 3 letters of recommendation and must agree to participate in a brief interview with ASMC prior to award.

- SM** ***Ann Houston Green Scholarship*** www.smcbeca.org Applicant must show academic excellence and have demonstrated talent in vocal or instrumental music, must intend to major in music or music education. Essay required.
- CA** ***The Arts Council of Calvert County Scholarship*** <http://www.calvertarts.org/scholarshipsCMH.htm> Available to senior whose intent is to pursue a post-secondary degree in the Arts or Arts related major. Award recipients will be selected based on academics, activities, 3rd letter of recommendation from Artistic Instructor and separate essay.
- CA, SM** ***Association of Naval Aviation (ANA) – Science Technology, Engineering and Math Scholarship (STEM)*** www.smcbeca.org Eligible applicant must be a graduating senior from Calvert or St. Mary's County with plans to major in a STEM subject at a college or university.
- CA, SM** ***B. Davis Scholarship*** <http://2017scholarships.com/b-davis-scholarship/> Available to high school juniors and seniors as well as current college students. This award is offered by the website to students who visit it. Essay required on topic listed on the webpage.
- CA, SM** ***Big Sun Scholarship*** www.bigsunathletics.com All student athletes are eligible to submit an application. Applicant must be a high school senior or current college undergraduate. Essay topic is available on line and must be submitted on line. Selection based on academic achievement and school/community activities. Multiple awards are available.
- CA, SM** ***Buick Achievers Scholarship Program*** www.buickachievers.com For candidates planning to major in technology, engineering, design or business at a 4 year university. Must demonstrate interest in automotive or related industry. Multiple awards available.

- CA** ***Calvert Association of Supervisors and Administrators*** Please see your Chesapeake College Plan Advisor. Eligible applicants must be graduating senior from public high school in Calvert County. Qualified applicants must be seeking post-secondary education focused on the attainment of a degree enabling them to work with children and adolescents. Award recipients are selected based on academics, extracurricular activities, community service, leadership positions, and presentation of application. Separate essay required. [See website for specific directions.](#)
- CA** ***Calvert Cliffs Women in Nuclear Scholarship***
http://northernguidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf Eligible applicants must be graduating high school senior residing in Calvert County, accepted to accredited postsecondary institution in the U.S., must have cumulative GPA of 3.25 or higher and be planning to pursue a major related to biological or physical science, technology, accounting, engineering, physics or mathematics. Separate essay required in addition to Calvert LSA Student Essay/Personal Statement. [See website for specific essay directions.](#)
- CA** ***Calvert County 4H Live4stock Auction Scholarship*** <http://calvertcountyfair.com/fair-schedule/miss-tranquility-lord-calvert/> Open to senior who is an active member of a Calvert County 4-H and must have participated in a 4H project. The student must have been accepted into a college-university with the intent to major in Agriculture, Environmental Science, or a related Green Industry and must maintain a minimum 2.5 GPA.
- CA** ***Calvert County Bar Association Scholarship Program***
http://northernguidance.weebly.com/uploads/4/3/7/6/43765357/calvert_local_scholarships_new.pdf Open to senior and based on student's character and conduct, service to school and community, academic achievement of cumulative GPA of 85% or greater, potential, and financial need. Qualified applicants will be interviewed by Calvert County Bar Association Scholarship Committee.
- CA** ***Calvert County Women's Democratic Club*** <https://www.calvertdemocrats.com/> Eligible applicants selected based on academic achievements, participating in school and community activities, goals and objectives, attributes of good character and citizenship, financial need, and commitment to Democratic Party values. Separate essay required

in addition to the Calvert LSA Student Essay/Personal Statement. See website for specific directions for separate essay.

- CA, SM** ***Calvert Marine Museum/Betty (Sandy) Roberts Scholarship for Natural Sciences***
<http://www.calvertmarinemuseum.com/DocumentCenter/View/1961> Open to seniors in Southern Maryland planning to pursue a degree in natural sciences (preference given to Geology/Paleontology).
- CA** ***Calvert Retired School Personnel Association Scholarship*** <http://crspa.org/index.html> Open to seniors graduating from high schools in Calvert County whose intent is to major in field of education. Award recipients will be chosen based on the criteria of school and community involvement, financial need, and scholastic achievement.
- CA, SM** ***Cedar Point Federal Credit Union – Frank E. Gorley*** <http://www.cpfcu.com/scholarships.html> or <http://www.smcbece.org> Eligible applicants must be member of Cedar Point Federal Credit Union and have a cumulative GPA of 2.5 or higher.
- CA, SM** ***Cedar Point Federal Credit Union – GEICO*** <http://www.cpfcu.com/scholarships.html> or <http://smcbece.org> Eligible applicants must be member of Cedar Point Federal Credit Union and a resident of the tri-county area. Must also have a cumulative GPA of 2.5 or higher.
- CA, SM** ***Cedar Point Financial Services, Inc. Scholarship*** <http://www.cpfcu.com/scholarships.html> or <http://www.smcbece.org> Eligible applicants include tri-county area resident and graduating senior with cumulative GPA 2.5 or higher.
- SM** ***Charlotte Hall School Scholarship*** See your high school College & Career Readiness Liaison. Applicant must be recommended by school counselor and principal and is based on academic achievement. Submit a resume stating participation in co-curricular activities and a brief personal statement including goals and ambitions in support of candidacy.
- SM** ***Charlotte Hall Rotary Scholarship*** <http://www.smcbece.org> Eligible applicant must be graduating from Chopticon High School. A second essay is required in addition to the essay included with the BECA application.

- SM** **Chesapeake Bay NCMA (National Contract Management Association) Chapter** <http://www.smcbeca.org>
Eligible applicant must be a graduating senior from the Chopticon Academy of Finance who will enroll in an accredited college or university to pursue a business-related degree. Essay required and possibly an interview.
- CA, SM** **Coca Cola Scholars Foundation** <http://www.coca-colascholarsfoundation.org/apply/>
Selection based on several factors including minimum 3.0 cumulative GPA, character, background, and personal merit including leadership in school, civic, and extracurricular activities. Applicant must be a graduating senior.
- CA, SM** **Colonial Agriculture Educational Foundation, Inc.** <http://colonialfarmcredit.com/resources/scholarships.aspx>
Applicant must be a high school senior pursuing further education, especially agriculture-related field. Selection will be based on scholastic ability, leadership qualities, financial need and educational goals. Several scholarships available.
- SM** **Compass Systems, Inc.** www.smcbeca.org Applicants must plan to pursue a college-level engineering program. Open to current college students or graduating seniors. Recipient will be eligible for summer intern positions in addition to scholarship award.
- CA** **Concerned Black Women of Calvert County Scholarship**
<http://concernedblackwomencalvertcounty.org/ScholarshipsYouth/CBWScholarshipApp.aspx> Open to African American graduating CCPS high school senior with 3.0 or higher GPA enrolling in a 4 year higher education institution.
- CA, SM** **CSM STEM Scholarship** http://stem.csmd.edu/scholarship_stem.html Applicants must be able to demonstrate financial need, have minimum 3.0 GPA, enroll full time in a science, technology, engineering, or math degree program at CSM, and be eligible to place into regular (not remedial) English and Math on CS< placement test. Recipient will receive mentoring and possibly summer employment in a field-related environment.
- CA, SM** **Cynthia E. Morgan Scholarship Fund** www.cemsfund.com Applicant must be a graduating Maryland high school or college student who is a first generation college student and attending (or will attend) a Maryland College or medical school with a major in a medical related field.

- CA, SM** ***Delta Kappa Gamma Society International, Alpha Beta State Chi Chapter***
<http://www.dkgmd.org/scholarship-information.html> Applicant must be a high school senior planning to pursue a career in the field of education.
- CA, SM** ***Delta Sigma Theta Sorority/Tri-County Maryland Alumnae Chapter/ Elvear B. Johnson, PH.D. Scholarship***
<http://www.smcbea.org> Eligible applicant must be graduating high school senior with a GPA of 3.0 or better from a CCPS High School or the Career & Technology Academy, or from a St. Mary's County public high school and the SMCPSC Career and Technology Center. The applicant must demonstrate community or extracurricular involvement and be accepted by or planning to attend a 4 year university or college full time in the fall. Separate essay required. See website for specific directions for writing the essay.
- SM** ***Dinah K. Somerville Annual Scholarship Award*** <http://smcbhc.wixsite.com/smcbea/scholarship> Applicant must be a U.S. citizen and attended a high school in St. Mary's County, have a minimum GPA of 3.0 on a 4.0 scale, be currently involved in one or more of the following activities: community service project, volunteer work, athletics, performing arts, or other group/team, employment.
- SM** ***Doris Darrah Mathematics Education Scholarship*** www.smcbea.org Available to students pursuing a degree in mathematics education. Minimum 2.5 cumulative GPA. Essay is required as part of the application.
- CA, SM** ***Dwight P. Jacobus Scholarship*** www.asbo.org or http://asbo.org/content.php?page=Jacobus_Scholarships
Applicant must be a graduating senior, have been a resident of Maryland or DC for at least one year preceding the date of award, accepted for admission as a full time student, have demonstrated financial need, and have a minimum GPA of 3.0.
- CA** ***Educational Systems Federal Credit Union/The Dorothy Marvil Memorial Scholarship***
<https://www.esfcu.org/DorothyMarvilremove> or www.smcbea.org Eligible applicants must be member of Educational Systems Federal Credit Union and a graduating high school senior. The applicants must have cumulative GPA of 2.75 or higher. Separate essay required in addition to Calvert LSA Student Essay. See website for specific directions.

- SM** ***Elks “Most Valuable Student” Scholarship*** www.elks.org/enf/scholars Applicant must be a St. Mary’s County high school graduate. Based on scholarship, leadership, financial need. Applications are available online only. Student must send completed application to: St. Mary’s County Elks Lodge, P.O. Box 277, Lexington Park, MD.
- CA, SM** ***Elvear B. Johnson PhD Scholarship (Delta Sigma Theta)*** www.smcbea.org Available from a tri-county public service sorority. Requires a 3.0 GPA, active involvement in community or extracurricular activities, plan to attend full time in the fall at a 4 year college or university with plans to study in the area of education.
- SM** ***Episcopal Diocese of Washington, D.C. (St. Mary’s County Scholarship Fund)*** <https://www.edow.org/forms-and-resources/grants/st-marys-county-scholarship-fund/> or www.smcps.org Applicant must be an African American resident of St. Mary’s County who plans to enroll full-time in a post-secondary institution during the year of the grant. No specific religious affiliation is required. Must provide transcript, SAT scores, and three references.
- CA SM** ***Esperanza Education Fund*** <http://www.esperanzafund.org/about-our-scholarship/> Applicant must be born outside the United States or have two parents born outside the United States, be a graduating high school senior in the District of Columbia, Maryland or Virginia, and must enroll full-time at an accredited public college or university.
- CA, SM** ***Florence B. Trueman Scholarship Trust*** <https://csmd.academicworks.com/opportunities/943> Open to seniors enrolling in College of Southern Maryland. Use the CSM Online Scholarship Finder for application to the Florence B. Trueman Scholarship Trust.
- CA, SM** ***Gates Millenium Scholars*** <https://www.thegatesscholarship.org/> Applicant must be a U.S. citizen or permanent resident with a 3.3 or better GPA on a 4.0 scale. Unrestricted in terms of major or area of study. Applicant must be of international heritage such as Africa America, American Indian, Alaska Native, Asian Pacific Americans (Filipinos, Chinese, Korean, South Asians, Japanese, Thai, Vietnamese, Cambodian, Laotian, and Hmong) or Hispanic Americans and demonstrate significant financial need.

- CA, SM** ***GE-Reagan Foundation Scholarship Program*** www.scholarshipamerica.org/ge-reagan Applicant must be a graduating senior, possess a minimum 3.0 GPA, be a U.S. citizen, demonstrate leadership, drive, integrity, and citizenships, provide evidence of financial need and plan to enroll full time in a 4 year college or university.
- SM** ***Greg Clarke Aviation Scholarship*** www.smcbeca.org Available to GMHS graduating seniors who intend to pursue a career in aviation or the military or a degree in business, management, economics or engineering. Applicant must have 2.5 or higher GPA.
- CA, SM** ***Herbert Lehman Scholarships*** <http://www.naacpldf.org/scholarships>
For minority students entering desegregated 4 year public institutions. Awards based on academic records, good character, and community and school involvement with references. Application must be completed on line. Essay required. Candidate must demonstrate leadership potential and capacity to work well in diverse settings.
- SM** ***Herff Jones Believe in You Scholarship & Principal's Award*** www.herffjones.com/biuscholarship or <https://aim.applyists.net/HerffJones> Applicant must be a graduating high school senior. The selection of winners is based strongly on leadership qualities. Academic records, standardized test results (SAT/ACT), school recommendations, work experience, outside interests and co-curricular activities are also taken into consideration. One principal nomination will be submitted for each school.
- SM** ***Hollywood Elementary School PTA/Retired Teacher Scholarship*** www.smcbeca.org Applicant must be a student who is interest in a teaching career who has attended Hollywood Elementary School.
- CA, SM** ***Horatio Alger National Scholarship Program*** <https://scholars.horatioalger.org/scholarships/> Various awards available to high school seniors. Must be a U.S. citizen with minimum 2.0 GPA who can demonstrate critical financial need and who demonstrates perseverance in overcoming adversity. Must be planning to attend accredited college or university. Need to show involvement in school and community activities. On line application form. Essay required.
- CA** ***Huntingtown High School PTSA Scholarship*** Please see your Chesapeake College Plan Advisor. Eligible to seniors graduating from HHS who has at least one immediate family member/guardian a member of the HHS PTSA.

- CA, SM** **Jackie Robinson Foundation Scholarship Award** www.jackierobinson.org/apply Applicant must be a minority graduating senior accepted to a 4 year college or university. Applicant must demonstrate leadership potential, academic achievement, financial need, community service and SAT/ACT scores. Mentoring and summer internships available to scholars as well.
- CA** **John E. Harms, Jr. Scholarship** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating CCPS senior who demonstrates genuine financial need as evidenced; by the FAFSA SAR, a cumulative GPA of 2.5 or better, and enrolling in a MD 2-yr or 4-yr college/university. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement.
- CA, SM** **Joseph C. Ferrante Memorial Scholarship** <http://www.josephferrantefoundation.org/scholarship/> Applicant must be a graduating high school senior who will be enrolling in the fall at an accredited institution of higher learning or an accredited technical school, maintain a cumulative GPA of 2.5 or better, demonstrate an understanding of the importance of “giving back” to his or her community, church, or school, submit a 500 word essay and be a resident of Southern Maryland.
- CA, SM** **Joseph Fox, Jr, Memorial Scholarship** <http://www.somirac.org/scholarship-opportunities.html> Applicant must be a high school senior, must be accepted to an accredited college or university, must major in education with the intent to pursue teaching as a career, must have maintained a GPA of 3.2 or better in high school, must document current or previous community service in education-related activities or organizations/clubs, et cetera, and must submit a completed application.
- CA, SM** **Kids Chance of Maryland, Inc. Scholarship Program** www.kidschance-md.org Applicant must be a Maryland resident age 16-25 have had a parent permanently or catastrophically injured or killed in an employment-related accident compensable under the Maryland Workers’ Compensation Act and plan to attend post-secondary education. Amount varies depending on the needs and educational expenses of the student. College scholarships cover tuition and books but may also include room and board.

- CA** ***Kimberly Mackall Empowerment Scholarship*** Please see your Chesapeake College Plan Advisor. Open to female graduating CCPS high school senior or currently enrolled female college student from Calvert County. Applicants will be selected and interviewed based on academics, community involvement, and additional essay. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. [See website for specific essay directions.](#)
- CA** ***Kimberly Ann Stone Memorial Scholarship*** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating senior from a Calvert County Public High School and/or a currently enrolled college student who graduated from the CCPS high schools. The candidate must have a cumulative GPA of 3.0 or higher and be a full-time student pursuing a degree in education. The award is based on merit and necessity, with factors of character and community service with children considered.
- CA** ***Kiwanis Club of Calvert County*** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating senior from a Calvert County Public High School and an active member of the school's Key Club.
- SM** ***Leonardtown Lions Club, Raymond Stone Memorial Awards*** www.smcbeca.org Eligible applicant must be graduating senior attending the JA Forrest Career and Technology Center with minimum 2.5 GA. Funds may be used for post-secondary education or purchase of tools or equipment for entry into a technical career. Essay needed in addition to the essay required with the application.
- SM** ***Leonardtown Rotary Scholarship*** www.smcbeca.org Eligible applicant must be a graduating senior with a minimum 3.0 GPA. Essay is needed in addition to the essay required with the application.
- CA, SM** ***LEAP Forward, Inc.*** <http://www.smmcoc.org/leap-forward-inc-and-jr-nsbe-scholarship-reception/>
The Wallace Lorenzo Leeper Memorial Scholarship Eligible applicant must be a minority student graduating from high school with a GPA of 2.5 or higher, accepted to an accredited college or university, display scholastic, athletic, and/or leadership achievement, and demonstrate financial need.

The Charles H. Lee Sr. Memorial Scholarship Eligible applicant must be a minority student graduating from high school with a GPA of 2.8 or above, accepted to or currently enrolled in accredited university or college, display scholastic, athletic, and/or leadership achievement, and demonstrate financial need.

The Clifton Morsell-Randolph Adams Memorial Scholarship Eligible applicant must be an African American male graduating from high school with a 2.8 GPA or above, been accepted or currently enrolled in an accredited university or college, display scholastic, athletic or leadership achievement, and demonstrate financial need.

The Raymond Harris Memorial Scholarship Eligible applicant must be an African American high school graduate with GPA of 2.5 or higher, been accepted or currently enrolled in an accredited university or college, display scholastic, athletic, and/or leadership achievement, and have financial need as demonstrated on the FAFSA SAR document.

The Violet Parker Memorial Scholarship Eligible applicant must be an African American female being raised by a single mother in Calvert County, graduating from high school with a 2.8 GPA or higher, been accepted to or currently enrolled in an accredited university or college, display scholastic, athletic, and leadership achievement, and demonstrate financial need.

Alice and Hamilton Parron Senior Memorial Scholarship Eligible applicant must be African American student graduating from a public or private high school in Calver County with a GPA of 3.0 or above, been accepted or currently enrolled in an accredited university or college, must demonstrate academic excellence, leadership and/or community involvement. Separate essay is required in addition to the 2015 Calvert LSA Student Essay/Personal Statement. [See website for specific essay directions.](#)

SM ***Lettie Marshal Dent Scholarship*** www.smcbeca.org Applicants must be planning to obtain a degree in teacher education and must agree to teach in St. Mary's Council, must have a minimum 3.0 GPA. Sponsored by St. Mary's County Council of PTAs. Essay required.

SM ***Lexington Park Lions Club*** www.smcbeca.org Applicant must be a graduating senior from Great Mills High School, possess minimum 3.0 GPA, and demonstrate a record of community service and an interest in helping people. Award must be used at 2 or 4 year college.

SM ***Lexington Park Rotary Scholarship*** www.smcbeca.org Eligible applicants include any St. Mary's County resident graduating with a GPA of 2.5 or higher. Requires additional essay.

- SM** ***LOTT Enterprises of Maryland Incorporated – College Scholarship*** See your high school College & Career Readiness Liaison. Applicant must be a graduating U.S. citizen residing in St. Mary’s County and a minority student.
- SM** ***Margaret Brent High School Alumni Association Scholarship*** Please see your high school College & Readiness Liaison. Applicant must be a direct descendant of a former student of Margaret Brent High School (years 1931 – 1965), must have a rank in the upper half of the graduating class and submit SAT/ACT scores.
- CA, SM** ***Marine Corps Aviation Association – John Glenn Squadron Scholarship*** www.smcbea.org
Applicants must be planning to pursue a degree in science, technology, engineering, or mathematics. Candidates need to demonstrate interest in a career in naval aviation and/or the defense industry. Requires an essay.
- CA, SM** ***Maryland Emergency Management Association Scholarship*** <http://mdema.org/> Applicant must be a senior attending an accredited Maryland High School and plan to pursue a career in Emergency Management or a related field (public safety, disaster relief, public services, weather service, corporate risk management, meteorology.) Applicants must visit their local jurisdiction’s Emergency Management Agency to interview.
- CA, SM** ***Maryland JCI Senate Scholarship*** Applicant must be a graduating high school senior in the United States, where that state has an active JCI Senate program. (See <http://usjcisenate.org/scholarship-program> for a listing of eligible states and contact information.)
- CA, SM** ***Maryland Multicultural Coalition*** <http://Mdmc.edublogs.org> or www.nameorg.org Applicant must be a high school senior, be a resident of Maryland, must be eligible to graduate in June of the year of application, submit proof of acceptance in a 2 or 4-year undergraduate program, must intend to teach P-12 upon completion of an undergraduate program.
- CA, SM** ***Maryland PTA Scholarship*** <http://www.mdpta.org/forms> Applicant must be a high school senior, a high school graduate or currently enrolled in an accredited college or university, agrees to prepare to pursue a career in

public education in the State of Maryland. Applicant must obtain sponsorship of a MD PTA local unit in good standing. Student must have a 2.75 unweighted GPA.

CA, SM ***Maryland Senatorial Scholarship***

http://mhec.maryland.gov/preparing/Pages/FinancialAid/ProgramDescriptions/prog_senatorial.aspx Applicant must be a resident of legislative district 29, file your FAFSA by March 1, and contact Steve Waugh's office.

CA, SM ***MD Association of Pupil Personnel Glenn R Munch Scholarship*** <https://www.themapp.org/scholarships>

Applicant must be a graduating high school senior, have demonstrated strength and character by overcoming personal adversities and demonstrating positive character and citizenship through service to their community. Applicant must submit an essay, two letters of recommendation, completed application, and application must be signed by school's PPW.

CA, SM ***Masonic Grand Lodge Scholarship*** See your high school College & Career Readiness Liaison or Guidance Counselor. Applicant must be a high school senior, participation and leadership roles in community and school activities, resume, submit transcripts, SAT scores, have a need for financial assistance and evaluation of school official (superintendent, principal or guidance counselor.)

CA, SM ***McDonald's Scholarships*** <https://www.rmhc.org/> Through the Ronald McDonald House charities, a variety of scholarships for post-secondary education are offered to crew as well as community members. Based on academic achievement and community involvement. See websites for further information.

SM ***Mike Marley Service Award Scholarship*** www.smcbeca.org Eligible applicants include any St. Mary's County resident who is a graduating senior of a St. Mary's county school with a GPA of 2.5 or higher. You must be able to demonstrate community service. Essay required.

CA, SM ***Minds in Motion Scholarship Program*** www.mpssaa.org Awards are available for students who have a strong academic background (minimum 3.25 unweighted GPA) and participation in interscholastic athletics. Must attend a MPSSAA member school (Maryland Public Secondary School Athletic Association). SAT score verification will be required of finalists.

- CA, SM** ***MSSA Scholarship*** www.mssascholarships.org Applicant must be a resident of Maryland, Virginia, Delaware, Pennsylvania, West Virginia or Washington, DC, must be at any grade level from high school senior to college junior and intent to be a full-time student the next academic year. The Board recognizes that a college education involved knowledge of a broad range of fields, including history and literature as well as science and mathematics.
- SM** ***NAACP Claudia Pickeral Scholarship*** www.smcbeca.org Eligible applicant must be a minority student accepted at or attending a college, university, trade or technical school. Upon receipt of this award, applicant must be a member of the NAAP.
- CA, SM** ***Nam Knight Darrell "Stone Cold" Canter Scholarship*** www.smcbeca.org Applicant must be a graduating senior with a minimum 2.5 GPA who plans to enter 2 or 4 year college in fall after graduation. Applicant must have a parent or sibling who was killed or disabled in public service in the military or public safety, or a parent or sibling currently on active duty in the military. Preference will be given to an applicant who plans a career that will enhance the traditions and values of the U.S. through service to others. Essay required.
- CA** ***National Contracts Management Association Scholarship*** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating senior from a Calvert County public or private high school, maintain 3.0 GPA or better, be admitted to and enroll in 2-yr or 4-yr higher education institution, pursue a degree in Accounting, Business Administration, Economics, Finance, Logistics (Supply Chain Management), Paralegal, Procurement. Separate essay required. See website for specific essay directions.
- CA** ***National Society of Black Engineers/Patuxent River Alumni Chapter/STEM's Future Leaders Scholarship*** <https://sites.google.com/site/practnsbe/scholarship/futureleaders> Open to African American students who have been accepted to and are attending a college or university majoring in Science, Technology, Engineering, or Mathematics. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. See website for specific essay directions.

CA **Northern High School PTSO Scholarship** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating NHS senior. Selection criteria is based on character, citizenship, and service. The applicant and one parent must be current NHS PTSO member, must have maintained GPA of 2.5 or higher during junior and senior years. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. See website for specific essay directions.

CA, SM **Northrop Grumman Engineering Scholarship**
<http://www.northropgrumman.com/CorporateResponsibility/Community/Pages/EngineeringScholars.aspx> or www.smcbea.org or Applicant must be a U.S. citizen and a resident of Maryland, be a graduating senior of a public or accredited private high school in sponsoring location, must plan to attend an accredited college or university as a full-time student in an approved engineering program, must have a minimum composite SAT score of 1700 or ACT score of 27, and must have a cumulative GPA of 3.5 grades 9-12.

SM **Pat Kepferle Friendship Memorial Scholarship** kepferle@ctic-inc.com Pat Kepferle was a 1999 graduate of GMHS who died suddenly from bacterial meningitis on a weekend home from college. After his death, Maryland passed a bill requiring college freshmen to receive a meningitis vaccination prior to entering college. Applicant must provide proof of college acceptance, a personal statement including significant achievements, a statement of financial situation from parent/guardian and a current transcript.

CA, SM **the Patuxent Partnership "Pathways to Engineering" Scholarship to College of Southern Maryland** Please see your Chesapeake College Plan Advisor. Eligible applicants must enroll in the CSM Pathways to Engineering Program, maintain a 3.0 GPA, and remain in good academic and disciplinary standing.

CA, SM **Phi Alpha Zeta Annual Scholarship**
http://www.phialphazeta.org/content.aspx?page_id=22&club_id=366145&module_id=163459 Applicant must be a high school senior located in Southern Maryland (Charles, St. Mary's or Calvert County), must be accepted for full-time study at an accredited four-year college or university or a community college and provide proof of acceptance, have a cumulative GPA of 2.5 based on a 4.0 scale, submit an official high school transcript, demonstrate community service in both school and community. Two letters of recommendation and essay required.

- CA, SM** **Port Tobacco Players, Inc. Lillian Medes Memorial Scholarship** <http://www.ptplayers.com/ptp-memorial-scholarship-award.html> Applicant must be a graduating high school senior, be a resident of Charles, Calvert or St. Mary's County, have a minimum GPA of 3.0 as verified by an official transcript and grades from at least 2 grading periods of the senior year, have participated in the performing arts in some capacity and have been involved in community service in some capacity.
- CA** **Prime Time Children's & Youth Activity Center, Inc. Scholarship** Please see your Chesapeake College Plan Advisor. Eligible applicant must be graduating senior from either Northern High or Huntingtown High in CCPS, have attended Prime Time as a child, have a GPA of 3.0 or higher, accepted and enrolled in accredited college or university for the next fall. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. See website for specific essay directions.
- CA** **Republican Women Leaders of Calvert/Joyce Lyons Tehres Scholarship**
Please see your Chesapeake College Plan Advisor. Eligible applicant must be a graduating senior in Calvert County public schools in good standing and a registered Republican. Applicant must have applied to an institution of higher education and must be recommended Calvert County citizen. Separate essay required in addition to Calvert LSA Student Essay/Personal Statement. See website for specific essay directions.
- SM** **Richard O'Donnell Memorial** Please see your College & Career Readiness Liaison. Student must be a Chopticon High School graduating senior, have participated in athletics at Chopticon for all four years for a total of 8 or more seasons (managers and statisticians included), have a cumulative GPA of 3.0 or higher, must submit one coach's written recommendation, copy of transcript, essay. See Mrs. White in the Career Center for specific details.
- CA, SM** **Robert and Rita I. Merritts Scholarships** www.smcbeca.org One academic scholarship, one vocational scholarship awards for students planning to pursue post-secondary education. Essay is required as part of the application process.
- SM** **Robert Fugera Memorial Scholarship** www.smcbeca.org Must be a graduating senior from Chopticon High School with 3.0 or higher GPA. This scholarship is named after a former math and computer science teacher from CHS.

- CA, SM** **Rotary Clubs of Southern Maryland** www.smcbea.org or see your Chesapeake College Plan Advisor. Contact local organizations for information on local awards.
- CA** **Saint Leonard, Maryland Heritage Scholarship.** Please see your Chesapeake College Plan Advisor. Open to students with permanent, fixed address in St. Leonard, MD. The applicant must maintain a cumulative GPA of 3.0 or higher.
- CA** **Saint Leonard Maryland Vision Group Trade and Technology Scholarship** Please see your Chesapeake College Plan Advisor. Eligible applicant and a parent/guardian must reside with a permanent, fixed address in St. Leonard, MD zip code, be graduating from a Calvert County public school or a regional private high school, and enrolling in a trade or technical school.
- SM** **SMECO Scholarship** <https://www.smeco.coop/community/schools/scholarships> Southern Maryland high school senior who lives and attends school in Co-op's service territory. Scholastic achievement, cumulative GPA or 3.0, financial need, community and school involvement considered. Student must enroll full-time in an accredited college or university.
- SM** **7th District Optimist Club Scholarship** www.7thdistrictoptimist.org Applicant must be a graduating high school senior, be officially enrolled for the fall semester at an accredited U.S. 4-year college or community college, rank in the top 20% of your accredited high school graduating class, must graduate from high school in the Spring, reside in the school boundaries of Chopticon Leonardtown, and St. Mary's Ryken High Schools, have a GPA of 3.0 or higher, demonstrate accomplishments in 4 of the 5 following categories: special talents, leadership, obstacles overcome, unique endeavors, community involvement.
- CA** **SoMD CAN/College Access Network Educational Grant** Please see your Chesapeake College Plan Advisor. Eligible applicants must participate in the SoMD CAN program at a public high school in Calvert County. Selection criteria is based on highest attendance in the SoMD CAN program, acceptance into higher education institution, cumulative GPA of 2.5 or better, and financial need.

- CA, SM** ***Southern Maryland Chain Chapter Links College Scholarship*** Please see your College & Career Readiness Liaison or Chesapeake College Plan Advisor. Applicant must be a high school senior. Eligibility based on personal data (10%), academic and community involvement (20%), essay (15%), personal interview (20%), letter of recommendation (15%), and transcript/profile (20%).
- SM** ***Southern Maryland Corvette Club*** www.smcbeca.org Preference given to students planning to pursue a career in automotive or mechanical engineering.
- SM** ***Southern Maryland Online Scholarship*** www.smcbeca.org Applicant must be graduate from St. Mary's county with minimum 2.5 GPA who has attended at least 2 years in SMCOS. Applicant must demonstrate financial need and enroll in accredited college for fall after graduation.
- SM** ***St. Mary's County Chamber of Commerce*** www.smcbeca.org Eligible applicant must have minimum 3.5 GPA and plan to enroll in an accredited post-secondary institution. Applicant must intend to return to work in St. Mary's County following post-secondary graduation. Additional essay required on BECA application.
- SM** ***St. Mary's County Public Schools Retirees Association*** www.smcbeca.org Open to students with 3.0 minimum GPA, enrolled in a teacher preparation program at a 4 year college or in a transfer program at CSM. Scholarship recipient is obligated to return to SMCPSS to teacher for at least 2 years after college graduation.
- SM** ***St. Mary's Garden Club Scholarship*** www.smcbeca.org Applicant must demonstrate character, determination to pursue post-secondary education and display financial need. Must pursue a career in the field of environmental science. See common application for list of majors that a successful candidate can pursue. Recipient must maintain 3.0 average in college to renew.
- CA, SM** ***St. Mary's Hospital Foundation Nursing Scholarship*** www.smcbeca.org Applicant must have high school GPA of 2.5. Application process will involve essay, letters of reference, transcript and interviews. Scholarship will be funded in return for a pre-determined length of employment with MedStar St. Mary's Hospital for a least two years.
- SM** ***Stephen Mattingly II Memorial Scholarship*** www.smcbeca.org Applicant must express desire to help students with special needs or be a student with special needs who is planning to attend college. Essay required.

- SM** ***“T” Memorial Scholarship for Athletes*** Please see your College & Career Readiness Liaison. Applicant must be a Chopticon High School graduating senior, have a cumulative GPA of 2.5 or higher, have played two sports each year of high school (does not have to be the same two sports each year) and submit an essay. See Mrs. White in the Career Center for specific details.
- CA, SM** ***Tau Lambda Lambda Chapter of Omega Psi Phi Fraternity and the John Lancaster & W. Cecil Short Charity Foundation*** <http://southernmdques.org/> Eligible applicants must be graduation senior from Calvert, Huntingtown, Northern or Patuxent High Schools, must be seeking post-secondary education focused on attaining Associates or Bachelor’s degree. Selection based on academics, extracurricular activities, community service, leadership positions, and presentation of application. Separate essay required in addition to the Calvert LSA Student Essay/Personal Statement. See website for specific essay directions.
- SM** ***Strouth Scholarship Fund*** www.smcbeca.org Eligible applicants are females with minimum 3.0 GPA with a transcript of challenging courses, must plan to study health care, science or math with preference to study dentistry or dental hygiene, must demonstrate involvement in school and community activities as well as financial need.
- CA, SM** ***Tau Lambda Lambda Chapter of Omega Psi Phi Fraternity and the John Lancaster and W. Cecil Short Charity Foundation Award*** www.smcbeca.org Eligible applicant must be African American graduating senior seeking a bachelor’s degree. Recipient selected based on academics, extracurricular activities, community service, and leadership. More extensive information available on the BECA website.
- SM** ***Taylor Hubbard Memorial Scholarship*** www.smcbeca.org Applicant needs strong academic record, involvement with extracurricular activities, and community service. More information available on website.
- CA, SM** ***Thomas J. Shryock Lodge #233 Collegiate Scholarship*** See your College & Career Readiness Liaison. Applicant must be a high school senior. Participation and leadership roles in community and school activities required.

CA, SM ***Turbush Scholarship*** www.smcbeca.org Applicant must have 2.5 or higher GPA and be first in immediate family to attend college.

CA ***William Sampson Brooks High School Alumni Association*** Please see your Chesapeake College Plan Advisor. Open to a descendent of an attendee of the WSBrooks High School. The applicant must be a graduating senior from a public high school in Calvert County, maintain a GPA of 2.5 or better for the past two years of high school. Selection is based on financial/economic need, character and conduct, academic achievement, and participation in school and community activities. Separate essay is required. [See website for specific directions.](#)

SM ***GFWC (Women's Club of St. Mary's)*** www.smcbeca.org Eligible applicants will have attended at least 2 years in SMCPS and enroll in accredited college or trade/technical school program the fall after graduation. Applicants must demonstrate financial need, have minimum 3.0 GPA, extra-curricular activities, community service and good character.

INFORMATION FOR SERVICE ACADEMY NOMINATIONS

The nomination process is as follows:

1. Write to your Senator in your junior year of high school, certainly before July 1 of your senior year.
2. Know the basic requirements.
3. Take your SAT before applying for nomination. You will generally need a verbal score of 550 or more and a math score of 600 or better.
4. Maintain high academic standing (at least the upper 40% of your class).
5. Maintain first-rate medical condition and proper physical aptitude.
6. Obtain an application from your career center.
7. Compile and submit a completed application including letters of recommendation, transcript of record, and SAT scores. See your counselor for details.
8. Watch your deadline. Applications must be postmarked by November 15 and will not be accepted if late.

Note contact information:

US Air Force Academy www.usafa.af.mil

US Naval Academy www.nadn.navy.mil

US Army Military Academy www.usma.edu

US Merchant Marine Academy www.usmma.edu

SAT/ACT DATES FOR 2017/2018

SAT Register at www.sat.org/register

2017/2018	Regular Registration	Late
<u>SAT Test Dates</u>	<u>Deadline</u>	<u>Deadline (phone/online)</u>
August 26, 2017	July 28, 2017	August 15, 2017
October 7, 2017	September 8, 2017	September 27, 2017
November 4, 2017	October 5, 2017	October 25, 2017
December 2, 2017	November 2, 2017	November 21, 2017
March 10, 2018	February 9, 2018	February 28, 2018
May 5, 2018	April 6, 2018	April 25, 2018
June 2, 2018	May 3, 2018	May 23, 2018

ACT Register at www.actstudent.org/start

2017/2018	Regular Registration	Late Fee
<u>ACT Test Dates</u>	<u>Deadline</u>	<u>Deadline</u>
September 9, 2017	August 4, 2017	August 5--18, 2017
October 28, 2017	September 22, 2017	September 23-October 6, 2017
December 9, 2017	November 3, 2017	November 4-17, 2017
February 10, 2018	January 12, 2018	January 13-19, 2018
April 14, 2018	March 9, 2018	March 5-18, 2018
June 9, 2018	May 4, 2018	May 5-18, 2018
July 14, 2018	June 15, 2018	June 16-22, 2018