

# The Challenger

A Publication of the Harper College Honors Society

## How to Afford Your First School Choice

by Cori Albrecht

When I quit my job- nearly two years ago - to go back to school to begin the quest for my bachelor's degree, I never imagined that anyone but my husband and I would be paying for my education.

We had tried to figure out a way for me to stay at work, even part-time, so I could have my employer pay, but with one kid at home and one on the way, we decided the only way to do it was for me to quit work and go to school full-time. This meant our family would have to foot the bill for my tuition... or did it?

While enrolled in my second semester at Harper, I was walking through the Student and Administration Building when I passed the Financial Aid Office. Now this was a place I hadn't been yet, but directly across the hall I discovered a wonderful bulletin board. I stopped to browse its contents

and saw all kinds of scholarship announcements. There were scholarships for students majoring in accounting and scholarships for students majoring in hospitality. I saw scholarships for students from

actually met all of them. All I had to do was obtain three recommendations from my instructors and write an essay about my goals (see Janice Hollinger's not-to-be missed advice on essay writing in this issue, p. 3).

This was a major revelation for me. I never imagined I could get someone else to pay my tuition just because I had a GPA of 3.5 or better. Wow! This scholarship spurred me on to find out what other opportunities might be out there for me.

The first time I went looking for transfer scholarships (those specifically for students transferring from a two-year college to a four-

year university), I found it a little daunting. I logged onto the [www.yahoo.com](http://www.yahoo.com) and typed in "transfer scholarship".

Yahoo returned more than 31,000 matches! I was going to need to narrow my scope. (continued on page 2)



Hanover Park and scholarships for students with disabilities. The scholarship that caught my eye that day was one offered by the Harper Faculty Senate.

As I read the requirements, it occurred to me that I

## Letter from the Editor

Dear Friends,

Through my discussions with fellow honors students, I discovered we're super smart at our studies but novices in the critical area of revenue generation.

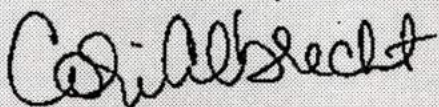
The fact that we are Honors Society members places us in the academic elite and many benefits are available as rewards for our hard work. Among these are scholarships. Lots and lots of scholarships.

Given this important subject, our editorial staff sheds new light on scholarships and financial aid. You want to know where to find them and how to get them. We can help.

Pam Garofola de-mystifies the bureaucracies of Federal aid and the FAFSA. You'll discover why the FAFSA is truly the best place to start when you read her article.

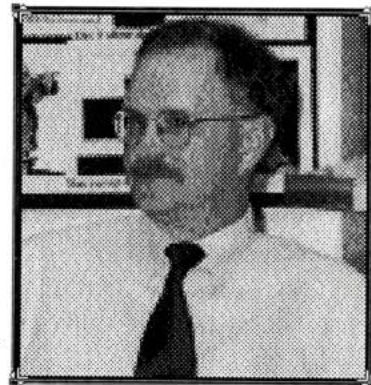
Honors coordinator, Tryg Thoreson sheds some light on scholarships especially for Harper honors students. Karri Kramer surfs the internet to help us untangle the "web" of information out there. Janice Hollinger discusses the importance of the essay in the scholarship application process, and I'll take you through my personal journey to unearth scholarship opportunities.

It takes a lot of work to maintain a GPA of 3.5 or better. In this issue, find rewards for those efforts. They're out there. All we have to do is "go get 'em."



## The Thoreson Report

*The Challenger editors have asked me to write a few words about scholarships earmarked specifically for Harper Honors students, and I am happy to do so. I suspect this may be just a clever ruse to keep me from doing my usual newsletter schtick—a wise move, undoubtedly; it's always a good idea to keep Honors coordinators on a tight leash...*



The biggest recent news is a change in the *Harper/Roosevelt Four-Year Scholarship Program*. Last year's recipient, *Shelomi Gomes*, is working hard toward her Honors Program Graduation this spring, after which she will receive automatic acceptance into the Roosevelt Scholars Program and substantial financial support for her last two years of undergraduate work. Distinguished Scholar *Lindsey Langel* is similarly situated and expects to enjoy the intellectual and financial benefits of her Roosevelt scholarship in the fall of 2001.

The new wrinkle is that henceforth the full four years of support will be available only to those who enter *Harper's Distinguished Scholars Program* (i.e., new students who have graduated in the top ten percent of their high-school class). Current Honors students at Harper may also apply for the Roosevelt scholarship but will no longer be eligible for the Harper portion of the award.

It's a loss, obviously, for our current students, but one advantage is that we are no longer obliged to seek merely one recipient. If, say, five students apply (and all are eligible), then all five--or four, or three, or whatever--may be offered scholarships at Roosevelt.

Interviews are scheduled for late spring, and acceptance is contingent on a 3.5 Harper GPA and, of course, the approval of Roosevelt University's Honors director, *Professor Sam Rosenberg*. Professor Rosenberg, by the way, will be happy to answer any questions you may have regarding the *Roosevelt Scholars Program*. He may be reached at the School of Policy Studies, Roosevelt University, 312/341-3697.

The *Ellen M. Schroeder Memorial Endowment for Honors Students* is not officially a "scholarship" in the traditional sense of the term, but monies from the endowment have been used in recent years to help defray the costs of Honors students attending our National Collegiate Honors Council meetings.

(Continued p. 2)

# Is Your Essay Really Important?

*It's the last thing you do. But, this is the final puzzle piece that could earn you that scholarship*  
by Janice Hollinger

Could an Honors student with a 4.0 GPA receive scholarship money without the essay? Not a chance. The essay is one of the most essential parts of the application package.

I spoke with experts in the field, people who read essays: Dr. Samuel Rosenberg of Roosevelt University, Dr Janet Media of UIC, and Margaret Messer of Eastern Illinois University. They told me they look for the following while reading your essay: They all want it to be grammatically correct, clearly written, and well organized, showing consistency of thought. Dr. Rosenberg mentioned he would rather read one well developed idea than several disconnected thoughts. Present yourself in a professional manner. Make each point in a succinct, well defined style.

Both Eastern and UIC request a general essay about yourself, your educational and career goals, as well as your financial need. Roosevelt asks three intriguingly specific questions. For example: Choose a book, film or play you have seen in the last two years and tell why it was your favorite. It isn't the particular choice you make, but your ability to express the reasons for your choice and analyze why you chose it.

When asked "exotic" or "unusual" questions like this, be as detailed as possible to better display your critical reasoning ability.

All essays should include examples that you are an engaged person. Show your involvement in your community through extra-curricular activities such as civic groups, churches, or clubs. As Dr. Media stated, "We are

looking for evidence of good citizenship." Eastern wants to see examples of a well rounded person. Dr. Rosenberg added, "We're looking for people who have thought about the world they live in and who have also thought about ways to improve that world." Don't just list your community service, elaborate on the choices you made. Why did you choose those? What was meaningful to you about the experiences?

When you apply as a PTK or Honors Society member you are competing with the best and the brightest. The people who read your essay know you are in this elite group. They are aware of your academic abilities. What they are looking for is a glimpse at your personality; the essence of who you are as a person.

When presenting your educational and career goals, elaborate with enough details to reflect your passion for your choices. Be able and willing to share that moment of Zen—the instant you became certain what your goals are or the direction in which you are heading.

Letters of recommendation are also important and must be included. Ms. Messer suggests being very specific when requesting these letters. Ask for examples of your abilities to correlate with the recommendation. What activity or experience are they aware of that reflects your abilities? Personal opinion should be included. For instance why is a professor willing to give you a referral?

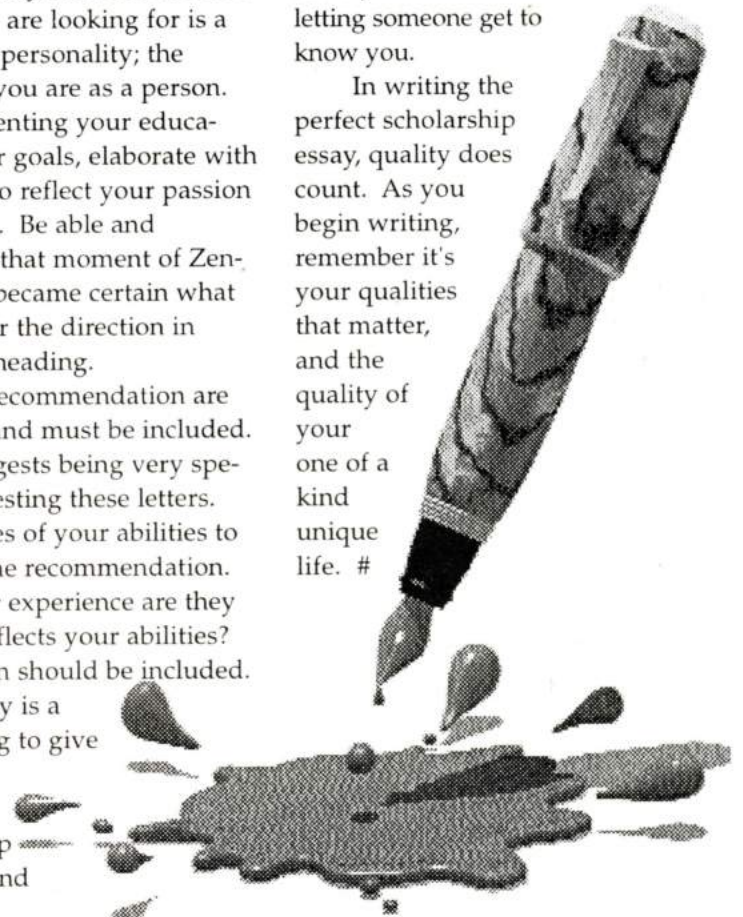
To begin your scholarship essay I recommend

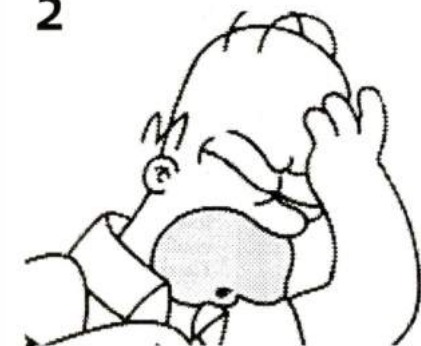
starting today. No, I'm not talking about writing, but the important preliminary reflecting.

Keeping a journal for a few months would be useful for organizing your thoughts. Get to know yourself and your values. Observe yourself over a period of time. What plans or choices are you making for your life? Are these consistent with who you are, or who you want to be?

Most Honors students could put together an impressive resume. Can you take that list and explain why you made specific choices? Would you be able to share yourself and the experiences that were most meaningful to you? Think of it as letting someone get to know you.

In writing the perfect scholarship essay, quality does count. As you begin writing, remember it's your qualities that matter, and the quality of your one of a kind unique life. #





**Albrecht continued**

After receiving a newsletter from Phi Theta Kappa via E-mail, I found out PTK has information on transfer scholarships available from more than 400 universities in 44 states, the District of Columbia, and Canada. These scholarships provide 28 million dollars to Phi Theta Kappa members annually (1999 PTK Scholarship Directory).

In order to access these scholarships, you must first be a member of Phi Theta Kappa. To be eligible for membership a student must complete a minimum of twelve hours of associate degree course work and earn a grade point average of 3.5 or higher. Harper students with questions about joining Phi Theta Kappa should call (847)925-6583.

Once a member of PTK, you have access to its scholarship directory. You can access this directory in any of the following ways:

1. [www.ptk.org](http://www.ptk.org) - this contains the most current and updated scholarship information.

2. Fax on demand - call (601)984-3548 to have scholarship information faxed back to you automatically.

3. Order a printed copy - call (800)946-9995 ext. 585 to have a printed scholarship directory mailed to you.

While you do not need to be a member of Phi Theta Kappa to win a transfer scholarship, it opens more doors. There are also many scholarships awarded to students with higher grade point averages that do not hold PTK membership as a requirement.

If you have already decided upon a college that you will be transferring to, call their financial aid office and see if they have any transfer scholarships available. Many schools offer Merit Scholarships, Presidential Scholarships, or Honors Scholarships to students with excellent academic records. If you haven't yet decided upon a four-year school, perhaps an academic scholarship will help you decide.

I had my school choices narrowed down to three, and was leaning toward the least expensive, since I figured the cheapest one would be less of a financial strain on my family. Now that I have done some investigation, I have found the private institution that was my first choice may not be so far out of reach after all. They offer many scholarships to transferring students, and I will very likely be one of them.

Why settle for less than your dream? You deserve these scholarships and they are there for the taking. #



**Thoreson Report continued**

This year, the convention took place in Orlando, Florida, where *Sandra Schroeder* (no relation), *Lisa Leavitt*, and *Crystal Smith* offered a presentation in a session entitled "Opposite Visions of Student Experience." Such travel opportunities would not be available were it not for the generosity of the Schroeder endowment.

Finally, the newest addition to Honors-specific scholarships is the *Elizabeth Schmik Hull GED Scholarship Fund*. Established by former Honors coordinator *Betty Hull* in memory of her mother, the \$500 award seeks to recognize those Honors students who have established a record of high achievement after receiving their high-school General Educational Development degree.

Honors students who qualify should stop by the Financial Assistance Office (A364) for the application and deadline information. #

# Surfin' in Cyberspace for Scholarships

by Karri Kramer

Cori Albrecht had every intention of paying her own way through college. When she found out she could get a scholarship and wouldn't have to part with a cent, she was thrilled. She filled out the application, wrote the essay and won the prize.

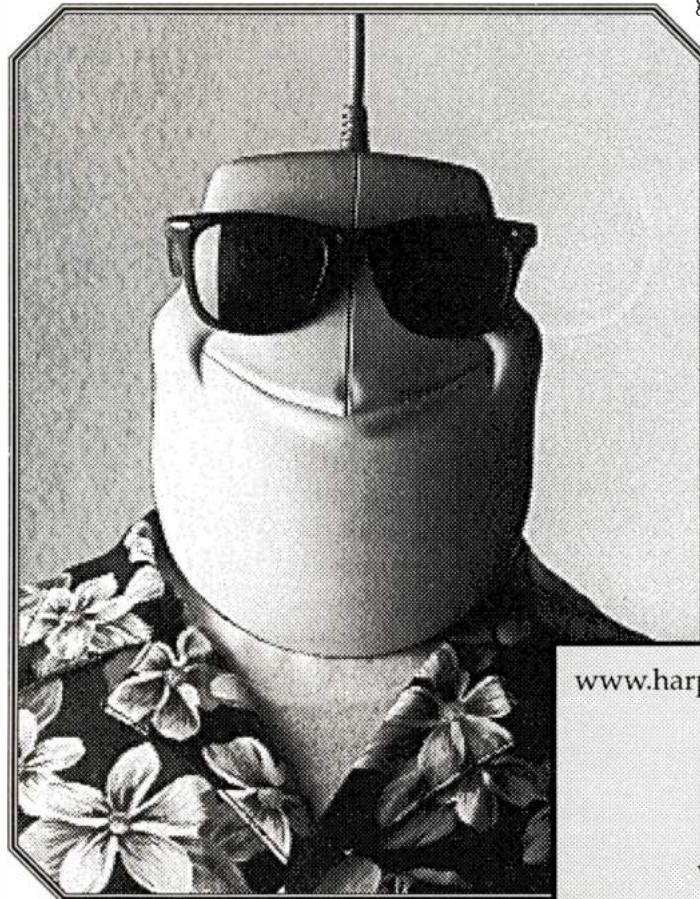
Cori is just one of legions of Harper students sleuthing out the vast amount of scholarship money currently available through a multitude of sources. She's not done with her schooling, so she will continue to look for scholarships using the Internet as a primary source.

Believe it or not, online scholarship searches are easy to accomplish. Simply type in the address and follow directions. Your chances are better the harder you work, but like most things in life, there are no guarantees.

Regardless of how you search for scholarship money, it's important to remember this: winning is never a sure thing. It is a numbers game. The more times you fill out applications and send in essays, the more chances you have of winning one.

Always remain optimistic. This fact alone should keep your spirits buoyed: there is an "estimated \$50-\$60 billion in loans and grants available through private and government sources" (For more information, check out Terry McManus's "Scholarships Could be Just a Click Away" in the October issue of Access Internet Magazine, pp 6-8).

Persistence is a characteristic to have or acquire while scholarship searching. Applications should be routinely filled out and reapplied for every year. The situation you're in this year may be looked at differently next, so don't give up just because you've had a rejection.



CollegeNET ([www.collegenet.com](http://www.collegenet.com)) is another web site where your search for college cash can begin. Again, read directions and answer questions to start the ball rolling. This site immediately divides scholarships into categories and sub categories. It's possible to get college addresses and contact names within minutes of logging on at this site.

In addition to fastWeb and CollegeNET try Embark.com ([www.embark.com](http://www.embark.com)), and SRN Express([www.srnexpress.com](http://www.srnexpress.com)). These "all tap into rich databases of college scholarships" (McManus).

Hopefully this information will get your search started. Work hard, stay positive, and be persistent. You may want to think of your search as a part-time job that could eventually pay off big.

Remember the only thing more expensive than getting a college education is not getting one. The buck starts here:

- [www.harper.cc.il.us/financ/financ.html](http://www.harper.cc.il.us/financ/financ.html)
- [www.college.net](http://www.college.net)
- [www.kaplan.com](http://www.kaplan.com)
- [www.petersons.com](http://www.petersons.com)
- [www.embark.com](http://www.embark.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.srnexpress.com](http://www.srnexpress.com)
- [www.finaid.com](http://www.finaid.com)
- [www.collegeboard.org](http://www.collegeboard.org)
- [www.freschinfo.com](http://www.freschinfo.com)
- [www.gocollege.com](http://www.gocollege.com)
- [www.scholarships.salliemae.com](http://www.scholarships.salliemae.com)
- [www.usnews.com/usnews/home.htm](http://www.usnews.com/usnews/home.htm)
- [www.deja.com](http://www.deja.com)
- [www.ed.gov/directloan/student.html](http://www.ed.gov/directloan/student.html)
- [www.finaid.org/scholarships/scams.phtml](http://www.finaid.org/scholarships/scams.phtml)
- [www.chinook.com](http://www.chinook.com)
- [www.fie.com/molis/scholar.htm](http://www.fie.com/molis/scholar.htm)
- [www.specialops.org](http://www.specialops.org)
- [www.ptk.org/schol/resources.htm](http://www.ptk.org/schol/resources.htm) #

There are web sites providing scholarship information free of charge. FastWEB Scholarship service is found at [www.fastweb.com](http://www.fastweb.com). Once connected, follow directions and accurately answer questions. FastWEB provides information essential to your personal search for scholarship dollars.

# A Good Place To Start...

By Pam Garofola

Our lives are ruled by acronyms these days. IBM. NYSE. CEO. FAFSA. Not familiar with the last one? You should be. It could be your ticket to federal grants.

FAFSA stands for Free Application for Federal Student Aid. Many of you may be asking ...What is this and what does it mean? FAFSA is a great place to start the financial aid/scholarship search for your academic venture.

Find these forms in the Financial Aid office on any college campus. At Harper, the financial aid office is located in room A364, of the Student and Administration Building (formerly known as Building A).

You can also access, complete, and submit this form online ([www.fafsa.ed.gov/](http://www.fafsa.ed.gov/)).

The FAFSA form can be used to apply for most state, some private, and all federal student financial aid. Certain states and private agencies may require additional forms, but the FAFSA application, filled out properly, is all that is needed for federal aid.

Federal student assistance programs, like grants, loans and the work-study program, can help a student pay for most kinds of education after high school. This includes colleges, universities, community colleges, professional, vocational, and technical schools.

The most well-known Federal Student Financial Aid Programs are:

- Federal Pell Grants
- Federal Supplemental Opportunity Grants (FSEOG)
- Federal Subsidized and Unsubsidized Stafford Loans
- Stafford/Ford Federal Direct Subsidized and Unsubsidized Loans
- Federal Perkins Loans
- Federal Work-Study (FWS)

To be eligible for aid, a person must be a US citizen or an eligible noncitizen, attend a participating college, and be working toward a degree or certificate. The student must also be making satisfactory academic progress, not owe a refund on a Federal grant,

and not be in default of a Federal educational loan. For some Federal aid, a person must have financial need - that is not the case for all the available aid.

Filling out the FAFSA form is a good place to start on your quest for financial aid/scholarships. Many schools want this form on file before they consider you for whatever financial aid is available. A student who has completed the FAFSA form, may find that money comes their way without any extra effort on their part.

The Student Financial Assistance Programs are the largest source of student aid in America, providing over \$40 billion a year in grants, loans, and work-study assistance (70% of all U.S. student aid). The FAFSA is submitted by most students applying for aid, and is used by many state and private aid programs to award their funds. This application should be the first step in any student's search for financial assistance - and your ticket to a successful future.#

# Honorariums

late breaking news for honors students

1. Honors class overrides for spring semester are now available. See Tryg Thoreson if you need one.

2. Wednesday, October 27th was our official "Bring your favorite bone chilling story or movie clip" tribute to Halloween.

3. On November 3rd, Professor Karen Keres was our Pizza with a Prof guest. Dr. Keres divides her time between the Humanities and English Departments. Photos from the lively October event appear on this page.

4. Our Adopt-A-Highway trash pick-up was held on November 6, 1999 from 10 to 11:30 a.m. Thanks to all participants.

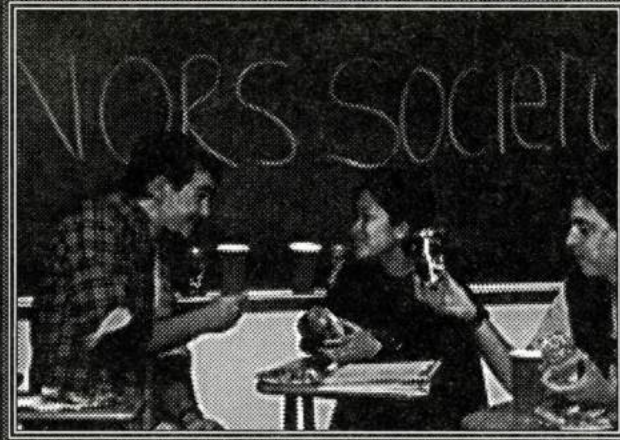
5. Honors raised much needed funds at the recent Home Show held on campus on Nov. 6, 1999 in the Health and Wellness Building. Honors Society members baked and wrapped for sale lots of goodies. All profits went to help send Honors delegates to conference.

6. Challenger editor Cori Albrecht participated in the October 24th Chicago Marathon as a member of the Leukemia Society Team in Training (TNT). She posted a personal best of 6 hours 39 minutes. Pledges boosted her personal contribution to \$2,000, while her team raised an awesome \$2.2 million dollars.

7. Did you know "Too Much Light Makes The Baby Go Blind"? You will if you sign on to attend Honors' end of semester theater outing on December 18th. Dinner is included during this Saturday night holiday outing, so make your reservation immediately.

8. Still haven't returned the survey published in the first issue of the Challenger? Do it now. Your input is important to us.

9. Errata: We incorrectly published the wrong GPA requirement for honors graduation in the last issue of The Challenger. Honors students must earn a GPA of 3.25, not 3.0, to graduate with honors. #





# Scholarship Tips & Tools



- 1. Prioritize.** Start with the FAFSA form. In many cases, submission of the FAFSA is a prerequisite to applying for other types of assistance.
- 2. Ask for help.** Be sure to establish a relationship with the financial aid administrator at your college. They are a great resource and can be an essential ally.
- 3. Start early.** Follow Chicago's old election adage, "Vote early and often." The sooner you start (after Jan. 1st) the better; the more scholarships you apply for, the more likely you'll win one or more.
- 4. Surf.** Use the internet to find obscure scholarship opportunities. In addition to the web sites listed in Karri Kramer's article, "Surfin' in Cyberspace for Scholarships," use search engines like [www.yahoo.com](http://www.yahoo.com) or [www.metacrawler.com](http://www.metacrawler.com) to locate some excellent sites we missed.
- 5. It's not what you know; it's who you know.** Check with your employer, your spouse's employer, or your parent's employer. They may have scholarship opportunities for employees and their families.
- 6. Deadlines.** Meet or beat them even if it means sending your application via overnight courier. A late application does not send a good message and you could be bumped from consideration if your paperwork arrives after the due date. Rigorously check deadlines on scholarship applications and mail them as early as possible.
- 7. Makin' copies.** Include at least two copies of your completed application even when not specifically asked to do so. It is also a good idea to make copies of the application and all supporting materials to keep. Do not send original documents. Your material will not likely be returned.
- 8. Label your material.** Make sure you reference what scholarship you are seeking in your correspondence, and put your name and the name of the scholarship on every attachment.
- 9. Neatness counts.** Strive to make the best impression. Keep your applications crisp and clean. Instead of erasing or using "white-out", start over with a fresh application. Avoid folding your material; place it in a large envelope. First impressions are very important.
- 10. Show interest.** Tailor your application to each scholarship. Stress interest and excitement in your scholarship cover letter. Why is this scholarship important to you?
- 11. Brag.** Talk about your goals and how the scholarship will help you attain them. Talk about your accomplishments and your success potential. Distinguish yourself from other applicants.
- 12. Check the list twice.** Have you answered all questions completely, checked the grammar and spelling, put "N/A" or "none" in blank spaces? Did you include all materials requested?
- 13. Signature please.** This may sound elementary, but did you sign your application? #