



# Scoop for the Scholars

Clemson University Emerging Scholars

Winter 2010



## Upcoming Workshops

The next workshop will be on Saturday, April 3 at USC-Salkehatchie from 11am-3pm. Hope to CU there!



### Emerging Scholars Contact Information

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emerging scholars

Also- Become a fan of Emerging Scholars on Facebook so you can stay updated and invited to events online!

## Summer Dates

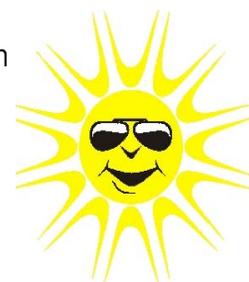
Already making your summer plans? Make sure to mark your calendars for when you are coming to Clemson! Here are the dates:

Cohort I (*Sophomores*): Friday, June 11th until Saturday, June 19th

Cohort G (*Seniors*): Sunday, June 20th until Saturday, July 10th

Cohort H (*Juniors*): Sunday, July 18th until Saturday July 31th

Please note the groups are in a different order this year, due to conflicts with Boys' and Girls' State!



## Mark Your Calendars

**Saturday, February 27th**

**ES Spring Workshop at USC-Salkehatchie in Allendale**

**11am-3pm**

**Students who are there at 11am are eligible for prizes!**

**All students must attend!**

**Financial Aid Session included for Seniors; see details on back!**

**Call Amber at 864-656-1301 with questions**

## Important FAFSA Information

### Federal Student Financial Aid Deadlines

The **2010-2011** School Year (July 1<sup>st</sup>, 2010 - June 30<sup>th</sup>, 2011):

- ◆ **FAFSA on the Web** applications must be submitted by **midnight Central Daylight time, June 30, 2011.**
- ◆ **Corrections on the Web** forms must be submitted by **midnight Central Daylight time, September 15, 2011.**

Note: Your school must have your complete and correct information by your last day of enrollment in the 2010-2011 school year.

### State Student Financial Aid Deadlines

*South Carolina*

Tuition Grants - **June 30, 2010 @**  
SC Commission on Higher Education- **no deadline**

*State deadlines may be earlier than the federal deadline!*





## College Spotlight: Coastal Carolina

Coastal Carolina University offers 41 majors and 37 minors. The largest major in terms of headcount is business management with others in marine science, biology, marketing, education, and psychology. The current student/faculty ratio is 18:1 with an average freshman class size of 30 students. Focused on improving the quality of education, The Learning Assistance Center provides all students with assistance in achieving learning objectives, improving and expanding academic skills and eliminating academic deficiencies.

Coastal also offers a diverse student population. Approximately 60% of our students are from South Carolina. Out-of-state students come from 43 other states. The majority of out-of-state students come from Virginia, New York, New Jersey, Maryland, and Pennsylvania. One percent of students are international students from 31 countries.

## College Loans: Helping You Reach Your Goals

Half of all full-time undergraduates in the United States take out federal student loans each year, adding up to about \$57 billion. In fact, more students and their families depend on federal college loans than any other source of financial aid. If you're unable to meet all your college costs through other means like scholarships, current family income, and savings, then saying yes to a college loan can be a smart move.

### Invest in Your Future

Running up credit card debt to buy items like clothing that lose value is a poor use of credit, especially for students. But borrowing for college is generally a different story: when you take out a college loan, you invest in your own future. As an investment, college yields generous economic and personal returns. Once you graduate from college, your career opportunities and earning potential will increase significantly. What you would lose in earnings and opportunity from not going to college is almost always much greater than the interest you'll pay on college loans.

### Advantages of Need-Based Loans

When you take out a college loan, you invest in your future. In one sense, education loans are just like any other form of credit: you must repay the money you borrow—with interest. However, the terms and conditions of need-based federal college loans (the Perkins and the subsidized Stafford) make them uniquely attractive.

If you qualify, it's almost always a good idea to make these your first-choice loans. Here's why:

—They have low interest rates, making them less expensive than other loans.

—You don't need a credit history to qualify.

—They're flexible. For instance, no payments are required while you're in school and up to six months after you graduate.

### The Test of Time

Since the early 1950s, college loans have helped millions upon millions achieve their dream of graduating from college. They have stood the test of time as reliable, consistent funding sources, helping students attend the college of their choice.

\*\*Article from collegeboard.com

## Financial Aid Session for Seniors



### Please bring the following to the 2/27 Workshop:

- 1) Parents social security number and birthdates
- 2) Student social security number and birth date

Also, we will help everyone get set up with their online PIN for FAFSA, and if anyone has completed/filed taxes by that time, you can bring them with you and the Financial Aid staff will take time to individually help you fill out your FAFSA. **Parents are encouraged to attend!**

## Math, What is it Good For?

If you don't see yourself in a career in accounting or science, you may wonder why formulas and graphs are relevant to you. Studying math is important for getting into college and most careers—even if they do not directly involve math. If you want to be prepared for life, college, and finding a good job, you need math in your high school schedule.

Getting into College: Some students go to college and some don't. What makes the difference? Math. Students who take Algebra I in high school and then take geometry have about an 80 percent chance of ending up in college. That 80 percent remains the same no matter what your race, religion, or family income.

Choose the Right Classes: Algebra and geometry put you on the road to college. One reason: both are college prerequisites—colleges require these courses because they prepare you for college-level work. Take at least three or four years of math. Discuss your options with your counselor. Consider these classes to get prepared for college:

—Algebra I      —Geometry      —Algebra II      —Trigonometry and/or Calculus

Challenge Yourself: Higher-level classes will prepare you for college entrance exams and college math courses. Also, college admissions people know how to read a high school transcript, and will know if you were in the math equivalent of basket weaving. Challenge yourself. Don't worry about getting a C in a college prep course rather than an A in a less challenging class.

\*\*Article from collegeboard.com