

Student's forum

This Week's Question: *Who is your favorite musician?*

Last Week's Question: *What do you like to read in the newspaper?*

The comics, along with my horoscope.

H.H.

I read the sports first, then the front page stories, then business.

P.D.

Job openings.

G.F.

Send all submissions to
students@heraldpublications.com

Facebook Can be Fatal to Your College Applications

By Michelle Lanphere Green

Social networking sites are all the rage. It seems like everyone has an account, these days. A word of caution to all of those on Facebook and MySpace, remember that not everyone is your friend, including the college admissions representatives. While most colleges aren't officially researching a prospective college applicant, you never know which counselors are stealthily checking out your profile. If you say you spend all your free time helping at the homeless shelter or playing sports, you better think about what your Facebook profile says about you. Does your profile tell a complete stranger that you have a much different lifestyle than what you have written about in your essays and on your college applications?

Don't share too freely. That means, be yourself, but don't tell every gory detail about what you did at the bonfire with that guy you just met, with pictures to go with your cryptic posts. If it might make an adult reconsider taking a chance on you for something as important as college admissions, than just say no to that incriminating post. Even innocent posts may sound bad, if taken out of context.

You never know who is reading your page. With Facebook and Myspace you should be adjusting your privacy settings so that your page isn't open to the whole world. If it is, don't be surprised when admissions and scholarships committees, future employers or others influential in helping you get into college or land a job check out your profile. You may not be happy with the results.

They call it Facebook stalking, don't they? If you don't want an admissions advisor to see that you partied this weekend and were "So, wasted, dude," your biker name, your cussing skills, saying offensive things about your teachers or coaches, or general disrespectful behavior, then don't post it on Facebook or Myspace. Ever.

You may grow up, but bandwidth stays forever. Remind your friends not to post pictures of you that would embarrass your grandma, either. (She may be on FB, before you know it!) If you are tagged in a photo that may get you in trouble, untag yourself.

Think about posting the positive things you are involved in that will remind them why they should accept you. Are you involved in community service activity? Get your friends involved. Post pictures. What about your upcoming recital or sports event? Share those details. Be your own cheerleader. Promote yourself in a good way.

Facebook is here to stay. Don't let some harmless fun crush your dreams. Think about your profile. Does your page help or hurt you, as you pursue your goals in life? If you aren't sure, go check your profile. Delete stuff. Change your privacy settings. Think about the message you are sending not only to your friends and family, but people who you may never even meet, but may have a big role in influencing your future.

My College Admissions Coach offers personalized help for students and their parents as they navigate the college search and admissions process. Follow my blog at: <http://collegeoptions.blogspot.com/> •

You can find money to pay for college

(ARA) - In a competitive job market, earning a degree can be the biggest single step one can take to enhance career value and earning potential. As many bask in the glow of making plans to increase their career potential, the prospect of paying for college is a sobering reality.

Few of us have funds set aside for this endeavor. In addition, the College Board's annual "Trends in College Pricing" reports a rise in tuition costs at public and private institutions for the 2009-2010 school year. According to the report, annual tuition and fees at private four-year colleges rose 4.4 percent to \$26,273, and public university costs rose 6.5 percent to \$7,020.

Prospective students often don't know where to start. But take heart; Darlene Violet, director of Financial Aid at Brown Mackie College - Akron, Ohio, offers advice on funding your education. "The U.S. Department of Education distributes \$96 billion a year in grants, work-study assistance, and low-interest loans," Violet says. "Every student begins the process of seeking financial aid by completing the Free Application for Federal Student Aid form, known as the 'FAFSA.'" Information submitted on the FAFSA form determines the amount a student may receive through a federal Pell Grant, which is based on financial need. The recent economic stimulus program increased Pell Grant funds by \$500 per student. Financial aid is available for those who qualify.

Beyond completing the FAFSA, many turn next to student loans. "An education is always a good investment," says Violet, "but many people don't realize the loans must be paid back starting six months after leaving school. I advise students to seek out and apply for scholarships."

Wide varieties of organizations offer scholarships, from fraternities and sororities to community groups, foundations, and corporations.

Winning candidates receive funds based on a vast spectrum of criteria, including ethnicity and cultural heritage. "Students just don't take the time to find them," Violet continued. "It can be a lot of work."

The Scholarship Committee at Brown Mackie College - Akron hired a group of honor students to help others navigate through the many scholarships available, complete the application forms, and provide feedback on essays written for submission.

"This allows students the security to delve deeper into the scholarship world. It's well worth it," Violet says.

Scholarship awards can be as important to the educational institution as they are to the student. Federal guidelines, known as the 90-10 rule, mandate that no more than 90 percent of the funds received by a college can come from Federal loans and grants. A minimum of 10 percent must come from outside sources, including scholarships, private loans, and the students' own financial contributions.

Violet recommends checking additional resources as well. "Many employers will pay or reimburse tuition expenses, sometimes even for immediate family members. And the Veteran's Administration offers benefits to those who have served our country," she says. The Workforce Investment Act offers grants to those who qualify, and many churches offer scholarship opportunities. In addition, the Orphan Foundation of America offers scholarships to students who are wards of the state.

Further savings can come in the form of a temporary tax credit. The American Opportunity Tax Credit, included in the economic stimulus bill signed by President Barack Obama, can be worth as much as \$2,500. People who earn \$80,000 or less a year (or \$160,000 or less for joint filers) can claim this credit on money paid for tuition, certain fees and course materials for higher education in 2009 and 2010. For complete details, visit www.irs.gov.

Once a student enters college, Violet advises making other financial considerations:

Ride public transportation. In addition to saving on fuel and parking fees, public transportation provides time for students to get a head start on assigned reading and homework.

Avoid credit card offers. However tempting the offer seems, credit cards charge interest on purchases and impose fees for late payments.

Work while attending classes. Many students work full- or part-time while earning their degrees. The federal work-study program helps eligible students find employment on campus.

"Taking the time to apply for scholarship funds is a step that can help now while they're in school, and in the future when no bill comes due," Violet says.

Courtesy of ARAcontent •

Lost.

(How most kids feel about preparing for college.)

Without the help of an adult, it may be confusing for students to find their way to college. If you know a student with dreams of a higher education, do your part and help lead the way. Learn how at...

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