

*Scholarships
And
Financial Aid*



*Knights of Columbus
Father Joseph A. Cassidy
Council 6100*



FOREWORD

The purpose of this handbook is to inform brother Knights of Columbus and family members who may be interested in furthering their secondary and post secondary education through scholarships and financial aid resources.

Today's students will reach their maturity in the twenty-first century. This century is being called the "Information Age". The transition from an "Industrial Age" which the twentieth century represented is going to require intellectual and educational skills that only can be developed and enhanced by continued formal education.

In this "Knowledge Economy" technical competence will be a "sine qua non". Technical systems are becoming obsolete in the same year they are introduced. "Keeping up" will require learning skills not even known at this point in time.

While this may be the reality of this new educational age, we should not forget to place our lives in a spiritual context. This means that both intellectual and spiritual formation should be guided by the values of our Faith. Furthermore, attention should be given to the humanities in all their disciplines. We must be more than one dimensional in our social and economic lives.

The Scholarship Committee is dedicated to assist in the process of information and application. All qualified students should take the opportunity of scholarship fulfillment. "You can't win if you don't apply."

Scholarship Committee

Revised 10/00

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KNIGHTS OF COLUMBUS
Scholarship Department
Phone (203) 772-2130 Ext. 332
FAX (203) 773-2696
Attn: Scholarship Department

**FATHER JOSEPH A. CASSIDY
COUNCIL 6100 SCHOLARSHIP**

The Knights of Columbus Father Joseph A. Cassidy Council 6100 awards annually four scholarships in the total amount of \$3,500 to students entering an undergraduate program of study leading to a Bachelors Degree. The scholarships are awarded on a one time basis only. The value of the scholarships are as follows:

1. \$1500
2. \$1000
3. \$ 500
4. \$ 500

Criteria for the scholarships are: Mount Olive Township resident, financial need. Class rank, SAT score, church/community activities and an essay titled "Why I Need A Scholarship".

Scholarship applications may be obtained from the guidance office. Applications must be filed by April 15 to:

Scholarship Committee
Father Joseph A. Cassidy council 6100
21 Bennington Drive
Flanders, New Jersey 07836

NEW JERSEY STATE SQUIRES SCHOLARSHIP

New Jersey is fortunate to be able to provide a \$1,500 scholarship to qualified applicants through the generosity of a Squires benefactor. This fund is the "John Attardo Memorial Scholarship Program". The John Attardo Memorial Scholarship provides three (3) \$1,500 scholarships for New Jersey Squires entering their freshman year in a college or university. The Squire must be a member in good standing. Applicants must meet the following recommended minimum to be considered:

1. Top 15% of class.
2. At least a grade point average of 3.0 on a scale 4.0.
3. A minimum SAT combined score of 950.

Applicants will complete section I and forward application to designated school official to complete Section II. School official will then forward application to Grand Knight/Scholarship Committee by March 1.

Applications may be obtained from the Grand Knight/Scholarship Committee.

Applications must be completed as indicated in the senior year of high school and forwarded by the Grand Knight/Scholarship Committee to the Chief Squire by April 1.

Chief Squire Patrick McCobb
29 Stokes Street
Freehold, New Jersey 07728
Phone (732) 462-4580

**PATERSON FEDERATION
HIGH SCHOOL SCHOLARSHIP**

This scholarship is a four-year annually paid award, based on academic achievement and is available only to Catholic students graduating from an elementary school (public, private or parochial) in the Paterson Diocese including Hackettstown who will be attending a Catholic high school (of their choice) in September. All awards will be sent to the high school of choice in the student's name. The recipient must maintain a "B+" or 85% average in high school and must remain at the same high school during the four years.

Criteria for the scholarship are: maintained at least a 90% average during the seven marking periods when the application is submitted for consideration (that is, the marking periods during the seventh grade and three during the eighth grade), scored in the ninety percentile in the CAT (California Achievement Test) or the CTBS (Comprehensive Test of Basic Skills). Evidence must accompany this application. Submit an essay between 200-250 words, typed, double spaced discussing "Why I want to attend a Catholic High School", list the various voluntary services performing and/or participating at the church or local community, secure the sponsoring Knights of Columbus council name/number and the Grand Knight's signature.

It is suggested that letters of recommendations from the applicant's principal and pastor be obtained and submitted along with the application.

An application form may be obtained from the Grand Knight/Scholarship Committee of Father Joseph A. Cassidy Council 6100.

The application and supporting material must be postmarked no later than May 15 for scholarship consideration for the Fall semester.

Please send to: PGK Leon D. Doty
 402 Monroe Street
 Boonton, New Jersey 07005
 Phone (973) 335-6436

BISHOP DOUGHERTY SCHOLARSHIP PROGRAM

The Bishop Dougherty Scholarship Fund provides four \$1,000 scholarships for children or grandchildren of our fraternal brothers. The children or grandchildren must be entering their freshman year in college.

Applicants should obtain a copy of the application form from the Grand Knight/Scholarship Committee. Completed applications should be returned to the Grand Knight/Scholarship Committee of the sponsoring council by March 1. The Grand Knight will forward the completed application to the State Chairman no later than April 1.

Please send application to:

Michael Hess, FDD
423 Coolidge Avenue
Washington Township, New Jersey 07675
Phone; (201) 666-0560

FOURTH DEGREE PRO DEO AND PRO PATRIA SCHOLARSHIPS

The Knights of Columbus annually awards sixty-two Fourth Degree Pro Deo and Pro Patria Scholarships in the amount of \$1,500 each to students entering the freshman class in a college program leading to a Bachelor's Degree. Twelve scholarships are available at The Catholic University of America in Washington, D.C. Fifty scholarships are available to students entering other Catholic colleges in the United States.

To be eligible, an applicant must be a member in good standing of the Knights of Columbus, the son or daughter of such a member or a deceased member, or a member in good standing of the Columbian Squires.

The scholarships are awarded on the basis of academic excellence and are renewable each year of study to a total of four years pending satisfactory academic performance.

Scholarship applications to The Catholic University of America must be filed by February 1 to and obtained from:

Director of Financial Aid
The Catholic University of America
Washington, D.C. 20064

Scholarship applications to other Catholic Colleges must be filed by March 1 to and obtained from:

Director of Scholarship Aid
Knights of Columbus
P.O. BOX 1670
New Haven, Connecticut 06507-0901

BISHOP CHARLES P. GRECO GRADUATE FELLOWSHIPS

The Knights of Columbus annually awards Bishop Charles P. Greco Graduate Fellowships for full time graduate study leading to a master's degree in a program designed for the preparation of classroom teachers of mentally retarded children.

The maximum amount of the grant is \$2,000 payable to the university in amounts not to exceed \$500 per semester.

To be eligible, an applicant must be a member in good standing of the Knights of Columbus or the wife, son or daughter of such a member or deceased member.

Fellowship applications, which are to be filed by May 1, may be obtained from:

Committee on Fellowships
Knights of Columbus
P.O. BOX 1670
New Haven, Connecticut 06507-0901

JOHN W. McDEVITT SCHOLARSHIP

Delegates at the Supreme Council meeting in 1998 established a fund that will underwrite this scholarship. The criteria and application forms are the same as the Fourth Degree Pro Deo and Pro Patria Scholarships.

PERCY J. JOHNSON ENDOWED SCHOLARSHIPS

A limited number of scholarships are provided under the earnings of this endowed fund. The criteria and application forms are the same as the Fourth Degree Pro Deo and Pro Patria Scholarships **PLUS** submission of the Student Aid Reports (S.A.R.)

EDUCATIONAL TRUST SCHOLARSHIPS

The Knights of Columbus established the Francis P. Matthews and John E. Swift Educational Trust Fund to provide scholarships for sons and daughters of members in good standing who:

1. Died or became permanently and totally disabled while serving in the military from a cause directly related with military service during a period of conflict.
2. Died or became permanently and totally disabled as a result of criminal violence while in the lawful performance of their duties as full time law enforcement officers or full time firemen.

The Educational Trust Fund Scholarships are for undergraduate studies in a four year program leading to a Bachelor's Degree at a Catholic College and include the amount not covered by other financial aid for tuition, room, board, fees and books.

A candidate for benefits is required to submit supporting documents to substantiate the claim. The Knights of Columbus membership record is verified at the Supreme Council Office.

Applications may be obtained from:

Director of Scholarship Aid
Knights of Columbus
P.O. BOX 1670
New Haven, Connecticut 06507-0901

THE CATHOLIC UNIVERSITY OF AMERICA FELLOWSHIPS

The Graduate Fellowships are established at The Catholic University of America, Washington, D. C. for work in the fields offered in the Graduate School. The Fellowships cover room, board and tuition, and may be renewed annually up to three years.

For these awards preference is given to members of the Knights of Columbus, to the wife, son, daughter or sister of a member. The member must be in good standing in the Order; or if deceased, he must have been in good standing at the time of his death.

These Fellowships are administered by the Graduate School of the Catholic University of America for applicants who have been accepted for graduate work there.

Applications may be obtained from:
Director of Financial Aid
The Catholic University of America
Washington, D.C. 20064

VOCATIONS SCHOLARSHIPS

Knights of Columbus Vocations Scholarships, for tuition, room and board, are granted annually to students in the first four years of theology pursuing a vocation in the priesthood. The grant of \$2,500 is based on financial need and will be renewable each succeeding year up to a maximum of four years upon evidence of continued enrollment, and of continuing financial need. The scholarship is **not** in effect during any year of pastoral internship.

Any applicant having appropriate ecclesiastical approval, accepted at a major seminary and studying for a diocese or religious institute in the United States, its territories, or Canada, is eligible, provided he can establish financial need. The seminary must be approved as eligible for participation in the program.

Preference is given, but is not limited to, applicants who are members of the Knights of Columbus or whose fathers are members. The applicant must complete the application form, which is also to be signed by his parents (if applicable), the diocesan or religious institute's vocation director, and the rector of the seminary.

To establish need, the applicant and his parents (if applicable) must provide information from income tax returns filed by himself and his parents. The grant will be sent directly to the seminary for each semester. Notification must be received of acceptance for continued enrollment.

The Council in which the applicant has membership, or the one nearest to his home residence, will be informed that his scholarship has been granted.

Completed application must be received by June 1 to be considered for a scholarship. Applications and approval **MUST** be obtained from:

Office of Vocations
Diocese of Paterson
737 Valley Road
Clifton, New Jersey 07013
973-777-2955

STUDENT LOAN PROGRAM

To qualify for a student loan, the applicant must be enrolled as at least a half time student and must be a citizen or a resident alien of the United States. Further, the school must be one that is recognized by the U.S. Government under the Federal Stafford Loan (FSL) program. The list of schools is maintained by the U.S. Office of Education. It includes technical and vocational schools, community and junior colleges, colleges and universities and major seminaries both within the United States and in other countries. Please note that students who attend schools which are not recognized by this Federal Agency are not eligible for loans from the Knights of Columbus under the FSL program.

The loans are made in reference to a specific school for a specific period of time, not to exceed one year. Therefore, the loan request must be renewed by the student for each successive school period. All forms must be renewed, including membership verification where it applies

Knights of Columbus loan maximums for Student Loans are:	
\$2,625 per academic year	1st Year Students
\$3,500 per academic year	2nd Year Students
\$5,550 per academic year	3rd & 4th Year Students
\$8,500 per academic year	Graduate Students

Graduate students may borrow up to \$8,500 for each academic year. Application can be made in any year of one's study.

It is emphasized that any Federal Stafford Loans borrowed from other lenders or state guarantee agencies in addition to the Knights of Columbus loan, may not exceed the Federal maximums.

The Stafford Loan program consists of both subsidized and unsubsidized loans. The Higher Education Amendment of 1992 authorizes unsubsidized loans for students who do not qualify, in whole or in part, for a subsidized Stafford Loan.

If the student qualifies for a subsidized loan, the government will pay the interest that accrues on the loan during the time he or she is in school. If the loan is unsubsidized, the student is responsible for the accrued interest.

All student loan applicants must show need to qualify for a Federally subsidized loan. It is the responsibility of the school to determine the AGI of the student's family in accordance with procedures established by the Department of Education.

After taking into account the expected contribution of the student's family and other financial assistance, the school determines if the student qualifies for a loan. The amount of the loan request may not exceed the listed educational costs of the school less any other financial aid (e.g. grants, Perkins Loans, College Work Study, etc.) and any family contribution.

The guarantee agency of the state of Connecticut –the Connecticut Student Loan Foundation – has agreed to insure loans for Knights of Columbus borrowers nationwide. All student loans are insured. This means that in event of the death or disability of the student, the entire amount owed to the Knights of Columbus will be paid by the CSLF and will not be the liability of the borrower's family or estate. The Connecticut Student Loan Foundation is reinsured by the Federal Government and is subject to rules and regulations issued by the Department of Education.

Upon receiving an insurance commitment for the loan

amount from the Connecticut Student Loan Foundation, the Knights of Columbus notifies the student. The check is made payable to the student and the school of enrollment and mailed in care of the financial aid officer. This is done to verify the enrollment and make sure that the funds are used for educational costs.

For a first time borrower, the loan's interest rate is variable and may change every July 1, but will not exceed an interest rate cap stated at the time of loan approval. If the borrower already has Stafford loans, the interest rate on a new loan would be the same as existing loans.

Repayment thereafter will include principal and whatever interest accrues on the outstanding balance. All loans must be repaid within ten years. The annual payment for loans must amount to at least \$600.

Application forms are furnished only upon request of a student who has actually been accepted, or is continuing his or her education, in an eligible institution of higher learning accredited by the Department of Education.

In order to avoid the circulation of forms which may in time become obsolete due to amendments in this federally sponsored program, it is our policy not to send large quantities of application packets to individuals, councils or other groups.

Please direct requests for applications or for any other information regarding the loan program to :

Knights of Columbus
Student Loan Committee
P.O. BOX 1670
New Haven, Connecticut 06507-0901
Phone: (203) 772-2130, ext. 224

FINANCIAL AID OVERVIEW

The cost of a college education has continued to rise in recent years. Today paying for college is probably the second largest expenditure your family will make and it should be approached with considerable knowledge and care.

For many families, financial aid is the key that can open the door to the education you desire and need, Don't rule out any school on the basis of its cost alone. It is to your advantage to know where to seek assistance. Applying for admission is not enough. You must also apply for financial aid to be considered. You can give yourself a better chance by planning ahead.

Much of financial aid is awarded on the basis of need. To fairly assess the financial need of students, post secondary institutions must consider two factors: (1) how much the family can afford to pay toward the cost of education beyond high school and (2) the expenses associated with attending a post secondary institution. Meeting College Costs (a booklet available in your school guidance office) provides a step by step outline parents and students can use to determine an approximation of how much they can afford to pay and also assist in figuring financial need.

Students have certain primary responsibilities to fulfill; the following planning guidelines are recommended for all students seeking financial aid:

- 1) Decide which type of higher education you wish to pursue and which institution is right for you.

- 2) Familiarize yourself with State, Federal and private financing programs.

- 3) Start your own financial aid file (collect student aid brochures, college applications and other pertinent materials).

- 4) Set up a calendar – dates, times, and locations of required exams as well as when applications and financial statements are due.

- 5) Be sure to take or retake CEEB – SAT I and/or ACT examination. (You may need these scores to be eligible for some scholarships).

- 6) Contact college financial aid offices for information about loans, work-study programs and jobs available. Student aid pamphlets are also generally available.

- 7) Utilize resources of school guidance department, i.e., reference guides on student aid.

Your success in finding financial assistance depends on your own initiative and determination to follow up possible sources and to seek out further information and advice. Good planning and hard work may make the difference in helping you find the way to the college of your choice.