

SCARLETT FAMILY FOUNDATION SCHOLARSHIP NEWSLETTER

PROVIDING EDUCATIONAL SUPPORT TO MIDDLE TENNESSEE STUDENTS OF ALL AGES

Business Major? Begin your Scholarship Application today!



Deadline to apply is December 15th

Attention high school seniors and business majors!

The SFF scholarship is based on merit and financial need and is a renewable award which may be used at any 4-year school. Eligible students must have graduated high school in [Middle-Tennessee](#).

Rising sophomores, juniors, and seniors in college are all eligible to apply. Please visit our [scholarship page](#) for details and to begin your application today.

The essay question: Why do you want to be a business leader?

Featured Resource

Paying for College

Excellent [video series](#) in the Khan Academy style.



Getting into the college of your dreams is nice, but figuring out how to afford attending that college is even better! Learn how to navigate the financial aid process with guidance on everything from filling out the FAFSA to identifying high priority scholarships.

Student Loan Resources

What you need to know

If your only option for paying for college is a student loan; make sure you understand what you are getting into. [StudentLoan.gov](#) offers comprehensive resources for selecting, obtaining, and managing loans.



If you decide to take out a loan, be clear on who is making the loan and the terms and conditions of the loan. Student loans can come from the federal government or from private sources such as a bank or other financial institution. Loans made by the federal government, called federal student loans, usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources. For more on these differences, visit

Visit the [Federal Student Aid site](#), provides helps information on the [types of loans available](#) and about the [differences between federal and private loans](#).

Understanding your Options

Consumer Financial Protection Bureau



For many people, figuring out how to pay for a college education is one of the first major financial decisions they'll make. The [Consumer Financial Protection Bureau website](#) covers some of the big decisions students face and will help them understand their options for financing their college education.

What Students Have to Say



Powerful first hand accounts of students figuring out how to pay for college

These [YouCanGo videos](#) feature students discussing their personal experiences with the process of financing their education. Like many of you, they too were worried, and found a way to get it done.

Attention Seniors: 10 "To-Dos" for this year!

(Provided by the U.S. Department of Education)

1. Keep working hard; second-semester grades can affect scholarship eligibility.
2. Stay involved in after-school activities, and seek leadership roles if possible.
3. Encourage your parent(s) to complete income tax forms early.
4. Complete your FAFSA as soon after Jan 1 as possible.
5. Complete all scholarship applications.
6. Visit colleges that have invited you to enroll.
7. Review your college acceptances and compare the colleges' financial aid offers.
8. Contact a school's financial aid office if you have questions about the aid that you've been offered.
9. When you decide which school you want to attend, notify that school of your commitment and submit any required financial deposit. Many schools require this notification and deposit by May 1.
10. If you must secure a loan, understand the differences between federal and private loans.

Fall Deadlines

ACT:
Next test 12/13
Register by 11/7

SAT:
Next test 12/6
Register by 11/6

Please share our newsletter

Information about college can be life-changing!

Help us reach as many students, families, guidance/college/career counselors in our 40 middle-TN counties as possible!



College Pays! People with more education, make more money.

The chart below is based on 2008 census data for adults at least age 25

