



# Happy Holidays

Dear Friends and Scholars,

This newsletter offers helpful tips and checklists to keep in mind while applying for new scholarships, as well as new scholarship opportunities. As we close out the year, don't forget to take advantage of the Arizona Working Poor Tax Credit. All of us at AFFCF wish you a wonderful holiday season and a joyous & successful New Year.

Warm wishes,  
Arizona Friends of Foster Children Foundation

## Important tips when applying for scholarships...

1. Read, Understand and Meet the specific scholarship sponsor's written goals.
2. Make sure you meet all eligibility requirements before starting a long application process.
3. Watch for and meet all deadlines! This may mean asking for letters of recommendation in advance to allow time to have them in-hand when needed.
4. Proofread application and essays before submitting, and/or find a peer to offer a fresh set of eyes before pushing that "send" key.
5. Be persistent in your ongoing search for scholarships.
6. Keep all scholarship materials organized – create files.
7. BEWARE of scholarship scams! (See article below)
8. Always keep an updated resume so you will remember all the accomplishments you have to write about in your essays. Include points such as good feedback from a boss or the responsibilities you held at each of your past jobs.
9. Use specific examples in essays to demonstrate desirable traits. Keep strong examples in your accomplishments resume.
10. Follow up to make sure the sponsor received all necessary materials. Sometimes emails and papers get lost, so this will make sure you don't fall through the cracks before they review your application.




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## 23 Warning Signs of Scholarship Scams

By Nate on April 3, 2009

Scholarship scams are much top common on the internet. Many students applying for scholarships get ripped-off every year by fake scholarships. Using these twenty-three tips, however, attentive scholars should be able to avoid losing money.

1. **No Telephone Number** – One common characteristic of scholarship scams is the lack of phone numbers. While they may have an email, scams rarely include a phone number – it is much too easily traced.
2. **No Proof of Past Winners** – If there is not a record of anyone having ever won the scholarship, the "scholarship" may be a scam. However, this is not always the case. New scholarships, obviously, have not had prior winners. Therefore, do not ignore a scholarship based on this alone, but if you see other warning signs in addition to this – be cautious.
3. **Claim of Influence with Sponsors** – This trick is often used by scholarship search scams. No scholarship search has ever been known to have influence with scholarship sponsors. If, in some strange circumstance, they really do have influence, then most likely the scholarship they have influence with is another scam run by one of their friends. Avoid scholarship searches that claim influence with sponsors.

4. **Application Fees** – Some scholarship scams make money by charging an “application fee”. Never participate in a scholarship that charges a fee to apply. Most of these scams charge \$10 – \$20, but some charge as low as \$2 or as high as \$5,000. They might try to convince you that they charge so that they only get serious applicants. Do not believe them. Stay away from any scholarships that require money to get money.
5. **Notification by Phone** – True scholarships normally notifies the winners by mail. If, therefore, you get a call telling you that you have “won” a scholarship, be very careful. Ask them for their name and number and tell them that you will call back. Next, visit the scholarship’s official website and contact the sponsors. Ask them to verify that the name *and phone number* of the person who called you are those of one of their representatives. If the caller was legitimate, call them back. Using this method should stop scammers from getting your personal information.
6. **Exceptional Endorsement Claims** – Beware of false endorsement claims. If a scholarship claims to be sponsored by the Better Business Bureau or some specific college or university, investigate their claims. Call the organization and ask if they really did endorse the scholarship fund. If a scholarship claims to be sponsored by a government group, be even more wary. The US Department of Education, US Chamber of Commerce, and the federal government do not endorse any private organizations.
7. **Abusive Treatment** – If the supposed scholarship sponsor becomes angry or abusive when you ask questions, the scholarship is probably a scam. Be very wary.
8. **“First Come, First Served”** – In order to get people to apply quickly and without time to consider, some scholarship scams say that the scholarships are given on a rolling basis. Few, if any, legitimate scholarships give preference to the first applicants. Take time to investigate all questionable scholarships *before* applying.
9. **“Guaranteed to Win”** – This normally applies to scholarship searches. If a paid scholarship search guarantees that you will win, start looking for the fine print. Either, the company is a scam, or there is a whole lot of fine print. Two scholarship searches that I recommend are Fast Web (My favorite) and College Board.
10. **A Florida or California Address** - For some reason, Florida and California addresses are seen by the public as more legitimate. Therefore, many scholarship scams use Florida or California addresses. Of course, some scholarship scams have other addresses, and some true scholarships do have Florida or California addresses.
11. **Newly-formed Companies** – True scholarships have normally been around for many years. If a company is new, it could easily be a scam. Therefore, you should ask all “new” companies for references.
12. **Requests for Personal Financial Information** – Some scholarship scams try to get personal information from applicants. If they get certain information from you such as your name, your date-of-birth, and your credit card, bank account, or social security number, the scholarship scammers can commit identity theft. Therefore, if anyone asks for personal financial information, hang up immediately.
13. **Fake Federal Agencies** – Just because an organization has an official sounding name or a Washington, D.C. address does not mean that it is a government agency. Many scholarship scams try to look like federal organizations in order to gain their victim’s trust. Beware!
14. **“We Apply For You”** – The trick in this is obvious. How can a company fill out a scholarship application for you? They cannot write your essay; they cannot gather your letters of recommendation; they cannot even fill out your name and address unless you have given that information



to them! Always avoid websites that promise to apply for scholarships for you.

15. **You “Win” a Scholarship that You Never Entered** – Some scholarship scams will contact random college students and tell them that they “won” a scholarship. Often, the scammer will then tell the student that he must pay a fee or give his credit card number before the prize money can be sent. If you are told that you “won” a scholarship that you do not remember entering, research that scholarship before giving any information. If you are told that you must pay money to get you scholarship, hang up.
16. **Mistakes in Grammar and Speling Spelling** – Surprisingly, many scholarship scams have multiple misspellings and grammar errors on their websites. If any scholarship application form or website includes errors in English usage, investigate that scholarship; it may be a scam.
17. **Unsolicited Opportunities** – Scholarship sponsors will not normally contact you unless you have first contacted them. If someone does call from a “scholarship” that you never contacted, beware. I could easily be a scam.
18. **“50% of Applicants Win!”** – If a scholarship professes unusually high success rates, then either all the world’s best students applied for it or the scholarship is a scam. Avoid all scholarships of this type.
19. **Mail Drop Box Address** – If a scholarship fund lists a P.O. Box or residential address as its location, the scholarship is probably a fake. Most legitimate scholarships have business addresses. To recognize disguised drop box addresses, use the mail drop search form.
20. **Other Fees** – Some fake scholarships charge a fee. They try to convince you that you must pay tax, postage, or some other fee before you can get you student grant. Never pay one of these companies. Legitimate scholarships will deduct any necessary fees from the scholarship amount.
21. **“Everyone is Eligible”** – All scholarship sponsors are looking for the candidate who best matches their criteria. Some sponsors are looking for the best academic students. Others are looking for minorities. Still other scholarships are available to excellent athletes. None, however, are given to students for just breathing. Watch out for scholarships that claim everyone is eligible; most likely they want all students to be “eligible” to lose money.
22. **Masquerading as a Non-profit** – Many scams try to establish trust by pretending to be non-profits. Just because the company’s name has the word “fund” or “foundation” in it, does not mean that it is a true non-profit organization. It could be a for-profit business...or a scam!
23. **“\$6.6 Billion Went Unclaimed Last Year”** – Many scholarship search scams use this method. They will try to tell you that some huge amount of money went unclaimed last year. This is not true. No scholarship searches have ever proven this claim. No scholarship search has ever shown the list of unclaimed scholarships.

Source: <http://www.debtreescholar.com/2009/04/23-warning-signs-of-scholarship-scams/>

## Scholar Spotlight: Kyle Beloin

### Leaving a Legacy

Kyle Beloin, a senior political science and philosophy major, is driven to make a positive difference for the next generation of students. That's why he worked for two years as director for the Philosophy Mentor Program, a group that visits local high schools and provides philosophy-oriented insight into the course material students are learning.



"We go to the high schools and we give these talks for students of all ages," Beloin says. "We then set up lesson plans that complement whatever they're looking at. It's a really awesome experience."

Beloin thoroughly enjoys helping students expand their world views, and he understands more deeply than most the difference that mentors can make. However, if it weren't for the help of one scholarship, he may never have had the chance. As a former foster child, he faced significant obstacles to higher education from the outset; according to the Children's Advocacy Institute at the University of San Diego School of Law, only about two percent of former foster children earn a university degree, compared to the 55 percent of the general U.S. population who attend college after graduating high school.

### The Blavin/AFFCF impact

Beloin had nearly completed his first year at the university when he heard about the **Blavin/Arizona Friends of Foster Children Foundation (AFFCF) Scholars Program**. Paul and Amy Blavin, who are Scottsdale-based philanthropists, worked with AFFCF and created the program at Northern Arizona University in 2010 to provide funding for foster youth who have "aged out" of the system. Beloin applied for funding through the program, and was surprised and grateful to find out later that he had been named a Blavin/AFFCF Scholar.

"That was quite an interesting position to find myself in. I was worrying about applying for loans since I don't have anyone to cosign," Beloin says. "And now I can just worry about school and that's it. That's something that not a lot of people get, let alone us foster kids. I consider myself very lucky."

### Educating the community on political issues

With the help of the Blavin/AFFCF Scholarship, Beloin set out to earn his education – and to figure out a way to help others. He excelled in the classroom, and presented at the 2012 Undergraduate Symposium, an event designed to showcase student work for the Flagstaff community. He also expanded his work beyond the university: in his role as director of the Philosophy Mentor Program, he travels around the state to give lectures and present papers about his work.

After graduation, Beloin intends to stay in Arizona. Though he's not entirely sure what his future will look like, Beloin wants to create a new legacy by using his knowledge and experience to help solve issues at state and national levels.

"This kind of degree equips you with skills that allow you to participate effectively in public conversation," Beloin says. "That aspect of my education is going to allow me to accomplish, and help other people accomplish, really awesome things in the world, or in the state, or in the country. It's something that's really hard to come across at the university level and something that I'm very grateful to have gained from my time at the university."

(Reprinted from the *Inside NAU*, 2012)

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## Scholarship Opportunity (ASU)

### Scholarship information

The Armstrong family established the Armstrong Family Foundation in 1996 as a charitable corporation providing financial grants to non-profit organizations that relieve human hardship among needy and worthy individuals, families and groups, and supporting the advancement of education. It is the intent of the Armstrong Family Foundation that the funding it provides will make a significant difference in the lives of people and will be dedicated toward specific programs, uses or outcomes.

Amount: Up to \$8,000

### Criteria

Minimum GPA: 3.00

Need-based: Yes

Residency: Arizona resident

Enrollment status: Full-time

Academic level:

Incoming freshman

Freshman

Sophomore

Campus:

Tempe

Downtown Phoenix

Polytechnic

West

Major: Not applicable

Additional criteria:

Must be an Arizona resident.

Must be an orphan, a ward of the court, in foster care or a qualified indep

Must be a US citizen or lawful legal resident of the US.



Armstrong Family Foundation Scholarship Opportunity (continued from page 6)

Donor preferences:

Preference is given to entering freshman.

Recipient shall be under the age of 21 at the time of the initial selection.

## The Ultimate College Application Checklist

Preliminary Steps:

### 1). Start Early & Plan ahead.

Time is NOT your friend. Suffice it to say that starting your college application the night before the deadline will get you in big trouble. Many college applications have so many requirements that you're probably going need to start submitting materials weeks before the application is actually due. You'll kick yourself if you wait any longer than two weeks before the deadline to start this process.

### 2). Get in the Right Mindset.

This is serious business. It's one thing when you put off an English assignment to play a little Mario Kart, but if there's one thing you should not mess around with in your academic career, it's your college apps. Make sure you are ready to get some work done. This is your future you're talking about.

### 3). Be Willing to Prioritize.

As a student who cares about your education, you probably have a lot of other obligations during application season, which means you're going to have to be willing to make sacrifices.

Now it's time to start checking off some requirements. Ready? Let the application process commence!

Checklist:

#### **Double Check Requirements**

Think you know all of your college's application requirements? Check again! Better safe than sorry. Visit the college's website and make sure you've completed every requirement for application submission. Here's a comprehensive list of helpful articles about completing these requirements.

#### **Now List 'em Off**

If there's anything you don't already see on this list, make a checklist of all the requirements you know you need to complete for each college – it will help you stay organized when you're submitting your materials later on.



**Test Again!**

If you realize you're missing test scores or your current scores don't meet the college's minimum requirements, take the test again! This includes paying any late registration fees, getting any fee waivers from your counselor, and allowing time to fill out detailed personal information before being able to register for tests.

**Know Pointless Facts**

Applications have some of the most seemingly pointless questions. Make sure when you're asked the year your grandfather was hired for his first job, you at least have a knowledgeable adult around who can help you form the best answer.

**Order Your Transcripts Early (Plus an extra!)**

If the application requires you to self-submit your transcripts, make sure you have a copy of your OFFICIAL transcript (plus one extra copy) ready to be mailed/faxed/scanned at least a week before the deadline. You don't want to be denied admission for late submission of materials.

**Send Test Scores Early**

The same rule about transcripts applies to your test scores. Almost every college requires that your ACT and SAT scores be sent to them directly from the College Board and the ACT, not from you. Surprisingly, it takes anywhere from 1-3 weeks for them to actually send your scores to any given college after you order them. This means you need to order your scores to be sent as early as possible. If they aren't postmarked before the app deadline, the college will usually not accept them.

**Get Letters of Recommendation Early**

If there's less than a month between now and the application deadline, make sure you talk to your teachers and – if the application permits it – other mentors about letters of recommendation ASAP. Not only do you have to depend on them to get the letters submitted on time, but the less time you give them, the less happy they'll be in their recommendations.

**Retrieve Financial Documents!**

I cannot stress this enough. If you're applying for a need-based scholarship or your colleges require financial information in any way, shape, or form, ask your significant adult (ex., CPS Case Manager, CASA worker, Foster Parent) to assist you in filling out and confirming your status as a current or former foster youth. Getting this help might take a little longer than you think, so ask early and often.

**Complete CSS/FAFSA Early**

Applications for financial aid through the CSS Profile or the FAFSA are incredibly detailed, long, and



time-consuming, so if your college app requires either of these, be sure to finish it way before the application due date. These applications require so much time and attention that waiting to complete them at the last minute is virtually impossible.

**Retrieve Community Service Records**

Volunteer work and community service are great additions to any application, but they aren't very meaningful unless you include the amount of time you've dedicated to these activities. Go to your advisors for NHS, Student Council, Key Club, FBLA, and DECA, etc., and get your records ahead of time. If anything, try not to ballpark your time commitments to community service – colleges may ask for proof later on.

**Be prepared to write. A lot.**

Once you're done providing all the necessary technical information for the application, remember you probably still have an essay or two, plus a few short answers, to complete. Give yourself enough time to complete all of these to the best of your ability – they're what make you stand out the most.

Now that you've hopefully got everything ready for your college applications, everything from here on out should be a breeze! If you need to, return to this page as often as necessary, to help keep track of everything you still have left to do.

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## Countdown to Graduation: A Few Tasks Seniors NEED to Complete!

Believe it or not, it's a matter of months until your high school career comes to an end. Whether graduation is a dream or nightmare for you, you still need to face reality and complete a few things before the big day arrives. As a college-bound student myself, here's my essential checklist for high school seniors.

### FAFSA

Yes, you heard it right. As a senior, you should complete the Free Application for Federal Student Aid (FAFSA). As the name implies, this application does not cost a dime to complete. Most schools even offer assistance to students. (It is normal to feel intimidated by this application.) By completing this process, you are opening yourself up to various federal grants and loans. Keep in mind to stay away from loans as much as possible!



*Insider Info: Some scholarships require you to fill out the FAFSA in order receive their funds, so it is vital to start on it as soon as it becomes available in January.*

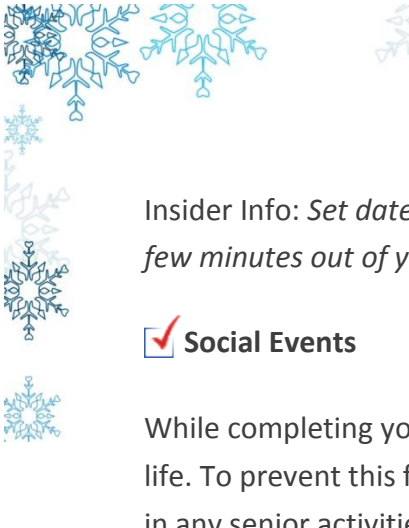
### Scholarship Search

Completing the FAFSA is not enough when it comes to college expenses—you must continue to apply for scholarships too. Many businesses and organizations offer scholarships, however, to start your search you may find it useful to start with *Zinch's* scholarship search engine.

*Insider Info: Apply for more than a few scholarships. This way your chances are opened up a many diverse fields. (Each scholarship has its own process, rigor, and number of qualified applicants.)*

### College Admission Process

Right about now you should be wrapping up your college applications. Most colleges require applicants to send updated transcripts and any new standardized test scores, so make sure to request those from your high school's administration office as soon as possible. You may also find it helpful to start thinking about your living arrangements if you plan to move out of your current living situation.



Insider Info: *Set dates for each step. Never plan to get everything done the night before. Instead, take a few minutes out of your schedule on designated days to complete whichever steps you need to finish.*

### Social Events

While completing your academic to-dos, you may find yourself completing forgetting about your social life. To prevent this for going on any longer, plan social gatherings, plan for your prom, and participate in any senior activities.

Insider Info: *If you get your other to-dos done in a timely fashion, participating in social events is not a trouble at all. Do not keep all of your important tasks undone until the last minute. If you do, you might be that one friend who has to stay home during movie night.*

### Final Good-Byes

Yes, final good-byes are on this list. Take the time during your last month at school to say bye to teachers, administrators, and even underclassmen friends. (Towards the last few days, you may not have much time.) If possible, allow them to sign your memory book.

### Graduation

By the time this reaches, you should have completed all the other tasks. Whether you are scared or happy to move on to the next stage of your life, make this day last. Have fun with your friends and significant others.

Insider Info: *Be proud of yourself. (You worked and you deserve to be recognized. Jump around in excitement if needed!)*

The world of college is just around the corner, so it's best to be as prepared as possible during these upcoming months. Life is going to be taking quite a turn in the next year—get all your ducks in a row now and you'll breeze through the rest of high school.

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## Arizona universities launch need-based scholarship program

December 5, 2012

Northern Arizona University is taking part in an innovative need-based financial aid program that pairs \$3.1 million in scholarships with more than 700 low-income students in Arizona.

Arizona's three state universities are partnering with the Tucson-based non-profit organization *Live the Solution* to launch the *AZ Earn to Learn* scholarship program. Eligibility requires participation in a savings plan, and completion of financial literacy and college readiness training.

*AZ Earn to Learn* is funded with \$1.55 million from the Department of Health and Human Services under the auspices of the Assets for Independence Program provided to the three state universities, each of which also will provide matching funds.

NAU's commitment is \$300,000 with a federal match of \$300,000, according to **Erin Grisham**, executive director of NAU's Educational Support Services, which will oversee the program.

NAU will target new transfer students who have a high level of unmet financial need and students in NAU's TRIO and other outreach programs.

"AZ Earn to Learn is a groundbreaking initiative that will provide critical need-based aid to students who otherwise might not have access to higher education," said **Rick Myers**, chair of the Arizona Board of Regents. "I am extremely proud that our state universities are leading the nation in this unique program."

Grisham said program services will include financial literacy workshops, college planning and mentoring to ensure participants have the skills necessary to be successful.

NAU hopes to distribute at least \$500 per student, she said. If the savings goal is met and they participate in the program, then at the time of enrollment at NAU they are eligible for an additional \$4,000.

Eligibility guidelines, program requirements and application are available online.



## Arizona Working Poor Tax Credit

Arizona law provides a credit for cash contributions made to qualifying charitable organizations that provide help to the working poor. This reprint provides general information about Arizona's credit for taxpayers who make contributions to qualifying charitable organizations, e.g., **AFFCF**, that provide help to the working poor. For complete details, refer to the Arizona Revised Statutes. The following is not meant as legal or tax advice.

### What is the maximum amount of the credit?

For 2006 and later years, the maximum credit for contributions made to organizations that help the working poor is \$400 for married taxpayers. If married taxpayers file separate returns, each spouse may claim 1/2 of the credit that would have been allowed on a joint return. The maximum credit allowed for single taxpayers or heads of households is \$200.

### Who may claim this credit?

This credit is available only to individuals. Corporations may not claim this credit. A partnership may not pass the credit through to its partners. An S corporation may not pass the credit through to its shareholders. To be eligible for this credit, you must claim itemized deductions on your Arizona return for the same year the credit is claimed.

### How do I claim the credit?

You report the name of the qualifying charitable organization you donated to as well as the dollar amount of your donation to the Department of Revenue on Form 321. Complete Form 321 and include it when you file your tax return.

### Can I claim a charitable contribution as both an Arizona tax credit and an Arizona deduction?

No. Any charitable contribution that is included in itemized deductions on your federal return must be removed from your Arizona itemized deductions if the contributions were claimed as an Arizona credit. Further, you may only claim a tax credit for your charitable contribution if the organization you donated to be considered a Qualifying Charitable Organization.

### How can I determine if a charity meets the criteria to be considered a qualifying charitable organization?

You can ask the charity to show you a copy of their official approval letter or certificate that the Department of Revenue gave them when they were approved as a qualifying charitable organization.

The department publishes a list of organizations that are considered qualifying charitable organizations. The list is available on the department's website. You can also ask the following questions of the charity:

1. Is the charity exempt from federal income taxation under Section 501(c) (3) of the Internal Revenue Code? Or is the organization a designated community action agency that receives community services block grant program monies pursuant to 42 United States Code Section 9901?
2. Does the charity spend at least 50% of its budget on services to Arizona residents who receive Temporary Assistance for Needy Families benefits, to Arizona resident low-income households, or to chronically ill or physically disabled children who are residents of Arizona?

**Can I qualify for the credit if I give to a qualifying charitable organization through an umbrella type charitable organization?**

Yes. You must designate that the donation be directed to a member charitable organization or member group fund that would qualify on a standalone basis.

**For Additional Information, call:**

Phoenix ..... (602) 255-3381  
Toll free from area codes 520 & 928 . (800) 352-4090

**For Hearing Impaired - TDD only:**

Phoenix ..... (602) 542-4021  
Toll free from area codes 520 & 928 . (800) 397-0256

**Or Write to:**

Arizona Department of Revenue  
Taxpayer Information & Assistance  
1600 W Monroe  
Phoenix AZ 85007

**For Related Tax Information:**

**Internet Address ..... [www.azdor.gov](http://www.azdor.gov)**

This publication is available in an alternative format upon request.

**Spring & Fall 2013 AFFCF Scholarship Deadline Schedule**

**Spring *Continuing* Scholarship Students: Friday, December 21, 2012**

**Spring *New* Scholarship Students: Wednesday, December 26, 2012**

**Fall *Continuing* Scholarship Students: Friday, August 9, 2013**

**Fall *New* Scholarship Students: Friday, August 16 , 2013**

**Contact AFFCF**

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Phoenix, Arizona 85006

Phone: (602) 252-9445 / [www.affcf.org](http://www.affcf.org) / FACEBOOK US!