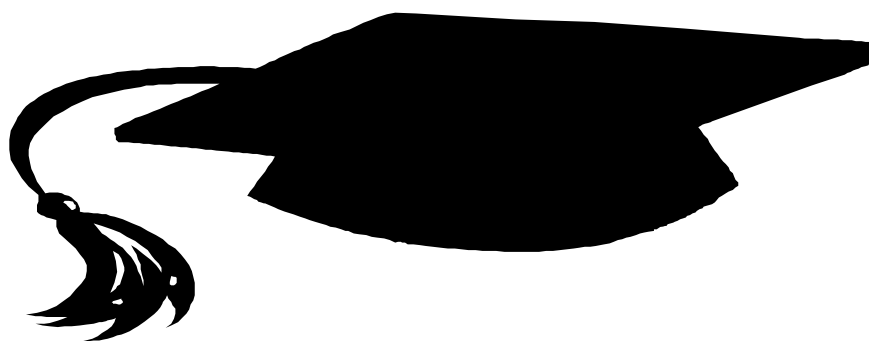


Northwest Ohio Scholarship Fund, Inc.

Scholarship Guide



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Table of Contents

Congratulations.....	Page 3
Overview – Process-Preparing	Page 3-5
Expectations of a School.....	Pages 5-8
Finding Your School	Page 8
NWOSF Scholarship Checks.....	Page 9
NWOSF Scholarship Policies	Page 9-11
Renewing Your Scholarship.....	Page 11
Wait List Process	Page 12
Budgeting for Tuition.....	Page 13
Frequently Asked Questions.....	Page 13-14
School Commitment Form.....	Page 15
Exit Confirmation Form.....	Page 16
Lottery Application Form (sample).....	Page 17

Mission Statement

“Education offers hope. We believe that all children, regardless of their economic circumstances, deserve access to quality educational opportunities. We believe that parents should have an opportunity to choose the best school for their children. We believe that with choice comes a sense of ownership and involvement. The **Northwest Ohio Scholarship Fund, Inc.** is committed to offering educational choices to low-income families through privately funded scholarships.”

Congratulations to You!

Greetings from – The Northwest Ohio Scholarship Fund, Inc. (NWOSF)! You have been awarded a Northwest Ohio Scholarship Fund scholarship. The partnership begins!

What should you do now?

Begin by taking a look at the variety of schools available in the Northwest Ohio community. This information can be acquired at the NWOSF office. Review the information and begin the process of elimination by seeking a match based on the needs of you and your child. Narrow your choices to two or three schools and follow up with a school visit.

Next steps?

Complete all documents for NWOSF and after selecting the school of your choice, complete the application process for the school. This may include financial aid applications. Speak to the Business Manager or someone on the school staff for details.

The Private School Process: An Overview

Please consider the following 5 steps as a guide to enrolling your child in any school:

1. Research

Call schools, get information packages, request and seek advice from others you trust.

2. Visit Schools

Make an appointment to visit the schools that interest you the most. If possible, try to go when school is in session. Meet with the Admissions Director or Principal, if possible.

3. Complete Application

You will probably need to pay an application fee to have your child considered for enrollment, so you should narrow your choices to 1-3 schools before completing this step. **NWOSF** does not pay for application or uniform fees. You will need to fill out the school's required forms, and may need to complete other tasks. For instance, your child may need to be tested (which could involve an additional fee that **NWOSF** does not cover), and you or your child may need to have an interview with school personnel. If you have mailed in an application to the school of your CHOICE, make sure it has been received by the school(s) and follow up with a call or visit within 7 days.

4. Wait for Acceptance

After you apply, you may have to wait approximately one week or longer to find out if your child is accepted. If you don't hear back from the school in the time frame they promised, give them a follow up call to see what is happening. Once you make a decision on what school your child or children will attend, please remember to have the school complete a **NWOSF SCHOOL COMMITMENT FORM**. This form was included in your award packet and should be completed by the school so they can submit it to **NWOSF** by the due date indicated.

5. Enroll Your Child

When your child has been "accepted to enroll" by a school (or schools), you need to enroll in one school. Enrollment usually involves completing some paperwork and paying a registration fee and/or a down payment toward tuition or fees. If you don't pay your registration fee, the school will usually not keep the slot open for your child. Don't delay on paying your registration fee or

you may find your child cannot attend that school after all. **NWOSF does not pay registration fees.**

Preparing for School

Schools vary widely, which can make adjusting to a new school difficult. There are some points to consider about your child's new school:

- Classes most likely will be more advanced and may therefore, create more academic challenges.
- There may be more homework.
- Your child's grades may fall the first year, or he/she may even have to repeat a grade.
- The new school may be less tolerant of unruly or disrespectful/inappropriate behavior.
- The school may have tougher enforcement of rules and stricter discipline.

There are a number of resources that can help you and your child adjust to the changes:

- Summer enrichment programs.
- Mentoring and tutoring programs.
- Tutoring programs at your school, before, after, or during the school day. Find out what is available before you enroll your child in a school.
- Extra time with the teacher before or after school, if he or she is willing.
- Advice and help from guidance counselors, if your school has them.

What Are Your Expectations of a School?

Before you start making phone calls, collecting application packets, or visiting schools, it is important to sit down and decide what is most important to you when choosing a school.

Discuss this with your family, and with people you trust. Then decide what your priorities are, and look for a school that meets them.

There are at least six major factors to consider when choosing a school:

- **Academics**
- **Values**
- **Discipline**
- **Location**
- **Price**
- **Special Features**

The following are suggested questions to ask the schools and/or yourself as you consider each of these elements. And remember, it is up to you to decide the right answers to these questions, and which are most important.

Academics

- How advanced are the classes? Will my child be challenged? How much “catching up” will my children have to do? Are different “levels” available for certain subjects within the same grade?
- How much homework does the teacher assign? How does the teacher keep the students accountable for completing their homework?
- What teaching methods are emphasized at this school? Do the children spend a lot of time doing hands-on activities? Does the school stress “basic skills”? Is there more emphasis on group learning or individual achievement? Are the teaching methods age-appropriate?
- How does the classroom feel? Is the teacher friendly and interesting? Do the children seem eager to learn? Do they seem to enjoy their classes and like their teacher(s)? Does the classroom seem to be a pleasant environment for my child to spend several hours a day?
- How important are grades? How difficult is the grading system? Does the school use letter grades, and for what ages? Is effort figured into grades, assessed separately, or not accounted for on report cards?

Values

- Is this school associated with a church, denomination, or religion? Is the religious aspect emphasized, or is it more of an historical association?
- What kind of morals does this school teach? What will the teachers tell my children regarding right or wrong?
- Does this school teach sex education? At what age? What is the content of those courses and may parents receive a copy?

- Are parent(s) encouraged to take an “active role” in the education process and/or activities?

Discipline

- What are the rules for behavior at this school? Are there rules about teasing and verbal abuse? Rules about completing homework? Tardiness and absenteeism? Dress code? Using foul language? Pushing, hitting, or other physical violence or roughhousing? Use or possession of controlled substances?
- What happens when a child breaks rules or causes problems in the classroom? Does the teacher assign extra work? Take away privileges? Give “time-outs”? Assign detentions during recess, or before or after school? Give in-school or out-of-school suspension? Does the school ever spank children? Do the parents and teachers communicate regularly about the child’s progress and/or problems? Do the teachers respect my opinions and insights? Will they consider using my suggestions?
- Does the teacher seem to be in control of the classroom and well aware of what the students are doing? How often are there disciplinary problems?

Location

- How long does it take to drive from my home to the school? From work? Can my children walk to school? Can I get transportation?
- Is busing available? How much does it cost? Will the school help me find families to share a car pool?
- Will my children’s classmates/friends live in the same neighborhood, or represent a variety of neighborhoods?

Price

- **REMEMBER:** NWOSF pays tuition assistance in increments of 25%, 50% and 75% - a maximum (as of 2008) of \$1,250 per child for elementary (grades K-8) and never issues a full scholarship covering all costs! Make sure you can afford your portion of the payments!
- Does the school offer its own financial aid? If so, how much? If it is too late to apply for this year, could I get aid next year?
- What fees are not covered by tuition, and therefore not covered by the **NWOSF** Scholarship?
- How much is the registration and/or application fee at the school? NOTE: Be sure to distinguish between deposits and fees. Deposits are a portion of tuition you must pay before enrollment is confirmed; fees are an additional cost the school may administer. Deposits and fees are not covered by **NWOSF**.

- Will I have to pay a finance charge for monthly payments? What are the penalties for late payments? What are the school policies regarding any unpaid fees or balances at year end?
- Does the school require or strongly encourage parental participation in fundraising activities?

Special Features

- Does the school provide extended care, before or after school? How much does it cost? (Note: **NWOSF** does not pay for extended care costs.)
- Does the school have special programs for gifted/talented children? For mentally and/or physically challenged students?
- Will the school give my children extra help if they are behind in class? Will it be one-on-one tutoring, or an extra class? Before, after, or during school hours? Taught by teachers, adult volunteers, or advanced students? Will it cost extra?
- What kinds of extra-curricular activities are available? What sports teams are offered for students to join?
- What musical or theatrical groups? Other clubs? Do they cost extra? When do they meet, and how often?

Finding Your School

Once you know what kind of school you want, how do you find it? There are several ways to find out more about local private schools:

- Use the **NWOSF** participating school list to locate schools in your neighborhood. Call the schools for more information and to schedule a visit.
- You may have friends or relatives with children in private schools; get their input as it relates to recommendations or concerns.
- NEVER enroll your child in a school without visiting first. Call the school, make an appointment and bring a list of questions you want to ask. Also bring your child or children with you if at all possible.

Important Information About Scholarship Checks

- School scholarship checks will be sent directly to the school in three installments yearly: 40% in December, 40% in March, and 20% in June.

- Families who wish to homeschool are eligible for an **NWOSF** scholarship. However, this process is slightly different for these families. Please contact the **NWOSF** office for more information.
- A few weeks before each installment is sent, a report called the **School Verification Report (SVR)** will be sent to your school, listing your child's name and scholarship amount. You **must** go to the school and check that this information is correct. If it is, you **must** sign the report. Schools are not allowed to let anyone take the report out of the school office. You must go to the school in order to sign in person. **FAILURE TO SIGN THE SVR by the deadline date may put your scholarship in risk of being terminated.**
- Scholarship Checks will not be paid to the school if the family is not current on tuition or the child's attendance is not 90% or better. Failure to pay tuition or maintain good attendance will result in the loss of the NWOSF scholarship.
- The parent or guardian listed on the report must sign the report. USUALLY there are No substitutions allowed. **No scholarships will be paid without a parent or guardian's signature.** It is your responsibility to make sure that the school follows these procedures.

Scholarship Policies

- **Matching Tuition Payments**
Matching tuition payments are a fundamental aspect of our program.
 - Every family must contribute at least \$500 per year toward tuition, no exceptions. Most families will contribute more than this, but if you receive financial aid from other sources and/or attend a less costly school, it is possible that you're **NWOSF** scholarship award may be reduced to leave \$500 for you to pay.
 - Do not fall behind on your tuition payments to the school.
 1. The school may remove your child if you fail to pay tuition.
 2. **NWOSF** will not renew or transfer scholarships while you still owe money to the school.
- **Expulsion from School**

If your child is expelled from school, **he/she will lose the scholarship, with no option to renew.** However, this will not affect the scholarships of any siblings.

- **Transferring Your Scholarship**

One of the benefits of school choice or private education is that if you are not satisfied with a school, you can always select another one. You may transfer a **NWOSF** scholarship at any time, after completing the following:

1. You must contact the NWOSF office at (419) 244-6711 ext. 219.
2. Scholarships WILL NOT be transferred during a school year without proper written documentation from both the parent and school official(s) with final approval of NWOSF.
3. Have the old school complete an Exit Confirmation Form and return it to NWOSF **immediately**. We will not transfer a scholarship until the old school confirms that you are paid in full for tuition and/or any fees.
4. Have the new school fill out a School Commitment Form and send it to NWOSF **immediately**.
5. When we receive both documents, you have completed the process for transferring. NWOSF will make payment adjustments as necessary.

Important Alert! If you decide to transfer after April 1st of the school year the new school will not receive any scholarship payment for the period of the date of your transfer through the end of the year. It will be your responsibility to pay any tuition for this period.

- **Hold Status**

You must begin using your scholarship immediately - usually in the fall. We will NOT GUARANTEE or "hold" scholarships offered until later.

- Once you have started receiving a scholarship, your child's scholarship may be put on hold for two reasons:
 1. Because your child temporarily withdraws from private school for any number of reasons, but you intend to re-enroll in a private school within 2 (60 days) months; OR
 2. As a penalty for failing to sign the reports, late tuition payments, failure to complete required paperwork on time, or disciplinary suspension.

- While the scholarship is on hold, the school will not receive any scholarship money. When your child returns to private school or the problem is resolved, the scholarship will resume.
- The maximum duration of “Hold” Status is 2 months. After that, the scholarship award will be terminated and no further payments will be made to the school. Extensions may be considered by the Executive Director and/or administrative staff of NWOSF for special cases, such as serious illness, extreme family emergency and/or death of parent/guardian.

Renewing Your Scholarship

What happens next year? The requalification process is similar to the enrollment process. Please follow the steps below.

- **Who is eligible for requalification?**
You must meet ALL of the following criteria:
 1. You do not owe any money to the school for last year’s tuition and or fees.
 2. You meet the income requirements according of NWOSF. (The scale may increase slightly each year according to the rate of inflation.)
- **How do I renew?**
You will be mailed a requalification packet in March with detailed instructions and a new School Commitment Form (SCF). Follow these steps:
 1. Submit new/current proof of income and all supporting documentation (i.e, social security verification, child support verification, tax documents, and public assistance)
 2. Have the school fill out a new School Commitment Form.
- **How long can I renew?**
As long as you meet the eligibility requirements, you may renew up through the eighth grade. You can also add a child as long as you have a child in the program.

After July 1st of each year, LATE RENEWALS WILL NOT BE ACCEPTED. Exceptions will be made at the discretion of the Administrative Staff.

Once you relinquish or have your scholarship award terminated, you must go back on a wait list.

The information below is important if you are currently receiving a NWOSF Scholarship. Please be reassured of the following:

- As a NWOSF scholarship parent, you are obligated to be actively involved in your child's school. Failure to do so can place your scholarship in jeopardy.
- Scholarships will not be transferred during a school year without proper written documentation from both parent and school officials and final approval of NWOSF.
- Loss or surrendering of a scholarship will not automatically allow a recipient renewal without first going back on the Wait List.
- The staff of NWOSF will be happy to answer any questions about your child's scholarship by calling (419)244-6711 ext. 219 or e-mailing at ariddle@toledodiocese.org

The Wait List Process for NWOSF Families

- Families can be placed on the Wait List for the next school year following completion of an application found at the WWW.NOSF.ORG website or by contacting the NWOSF office.
- We try to maintain a consistent number of scholarships per year. The number of scholarships available each year is dependent upon the following:
 - a.) The number of scholarships surrendered each year by students.
 - b.) Acquisition of new money made available.
- Being placed on the Wait List does not guarantee a scholarship will be received. The deadline to apply is June 1, 2009 for the 2009-2010 school year. You can re-apply next year for the Waiting List if you were not selected by the lottery.
- The lottery is conducted after July 1st and award letters with the required registration forms will be mailed during that month. It is the parents responsibility to keep us updated with your current address and phone number.
- After reviewing the above documentation, written notification will be sent by mail giving approval or denial of the award.

Budgeting for Tuition

Don't let payment problems surprise you! Here is a recommended plan of action for hassle-free tuition payments.

1. When you apply to a school, find out who is in charge of finances and/or tuition payments.
2. As soon as you enroll your child or children, meet with the school finance person to set up a schedule of payments and let him/her know how much NWOSF will be providing and when.
3. It is a good idea for you to write this out, both of you sign it, and you keep a copy, especially if your payment plan is different from the school's standard procedure. Then you will not have to worry about the school changing its mind later in the year.

Frequently Asked Questions About NWOSF Scholarships

- Q: What do I need to do to claim my scholarship?
A: **Follow each step outlined in the NWOSF Scholarship Guide.**
- Q: What happens if I do not return the forms by the deadline?
A: **You will forfeit your scholarship assistance and it will be offered to the next family eligible.**
- Q: Do I need to do anything to verify my family's eligibility?
A: **Review current Annual Income Eligibility Scale and Financial Information Forms for directions on verifying your family's eligibility – sent with registration packet.**
- Q: Where can I use the scholarship?
A: **At any private school in Northwest Ohio and Southeast Michigan as long as you reside in Lucas, Wood or Fulton County. You can request a list of participating schools from the NWOSF office.**
- Q: How much will my scholarship be?
A: **Please use the Annual Income Eligibility Scale to estimate your scholarship amount(s). In addition, the amount will be determined by the rate of the tuition at your selected school.**
- Q: Can I start my scholarship next year?
A: **Please see page 11 of the *Scholarship Guide*.**
- Q: What if I am not completely satisfied with the school I choose?
A: **See page 10 of the *Scholarship Guide* for transfer information.**

- Q: When will the money be sent to the school?
A: **See page 9 of this *Scholarship Guide*.**
- Q: Will I get a scholarship again next year?
A: **See page 11 of this *Scholarship Guide* for information on renewing your scholarship next year.**
- Q: How long is the Wait List for Families?
A: **See page 12 of this *Scholarship Guide*.**
- Q: Are there financial obligations I'm responsible for relating to the scholarship?
A: **YES, see page 9 of this *Scholarship Guide* for information on financial obligations.**

If you cannot find an answer to your question, please contact the NWOSF office at (419) 244-6711 ext. 219 or e-mail your question to a.riddle@toledodiocese.org