



2014 CHET *Advance* Scholarship For High School Juniors and Sixth-Grade Students

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Who is the sponsor of the CHET *Advance* Scholarships?

State Treasurer Denise L. Nappier, as Trustee of the Connecticut Higher Education Trust (CHET), is the sponsor of CHET *Advance* Scholarship.

- CHET *Advance* Scholarship is funded by TIAA-CREF Tuition Financing, Inc. (TFI) and The Hartford. No award issued under CHET *Advance* Scholarship will use Connecticut state funds.

Who manages the selection process?

To assure complete impartiality in the selection of recipients, International Scholarship and Tuition Services, Inc., a firm that specializes in managing sponsored college scholarship programs, manages the selection process.

Who is eligible to apply?

For 2014, applicants must meet **all** of the following criteria to be eligible for this scholarship:

- You must be either a high school junior or a sixth-grade student.

- You must attend a school located in Connecticut, be home schooled in Connecticut, or attend a school outside of Connecticut if you, your parent or guardian resides in Connecticut.
- If you are a high school junior, you must have a minimum grade point average (GPA) of 2.0 or above.

Note: Any student whose parent is, or who resides in the household of, an employee of the Connecticut Office of the Treasurer, TIAA-CREF Tuition Financing Inc., The Hartford or ISTS is ineligible to participate in the CHET Advance Scholarship, if such employee provides direct support to the CHET Advance Scholarship or, in the case of employees of The Hartford, its 529 programs.

How do I apply?

- Go to www.chetadvance.com.
- Click on the “Apply Now” button.
- If you reach a page that requests a program key, the program key is “**ChetAdvance**” for high school juniors and “**ChetAdvance6**” for sixth-grade students.
- Complete the online form.
- Upload your required document(s). Juniors must upload a school transcript. Sixth-grade students must upload any report card from the 2013-2014 school year.
- Submit your application.

When is the application period?

Online applications will be accepted between 8:00 a.m. EST on March 18, 2014 and 5:00 p.m. EST on April 30, 2014.

What are the details of the award in 2014?

- Up to 200 scholarships will be awarded, split between high school juniors and sixth-grade students.
 - For juniors, up to 100 scholarships in the amount of \$2,500 will be awarded through a random drawing of all eligible students who complete an online application before the deadline.
 - For sixth-grade students, up to 100 scholarships in the amount of \$2,000 will be awarded through a random drawing of all eligible students who complete an online application before the deadline, with the opportunity to receive an additional \$500 if the winning student’s family saves \$500 in a CHET account by the time the student goes to college.
- To ensure there are winners across the state, there will be no more than 40 winners (20 juniors and 20 sixth-grade students) from each of Connecticut’s five Congressional Districts.
- The money in your account may be used for qualified higher education expenses at any eligible educational institution. Eligible Educational Institutions generally include accredited postsecondary educational institutions offering credit toward a bachelor’s degree, an associate’s degree, a graduate level or professional degree or another recognized postsecondary credential, including certain proprietary institutions and postsecondary technical and vocational schools and certain institutions in foreign countries, which are eligible to participate in financial aid programs under Title IV of the Higher Education Act of 1965.
- Students may transfer from one institution to another and retain the award.
- The award is non-renewable and non-transferable.

How do I know which educational institutions are eligible?

Contact your school to determine if it qualifies as an eligible educational institution or use the [Federal School Code Search](#) on the Free Application for Federal Student Aid (FAFSA) website.

What are the qualified higher education expenses?

Qualified higher education expenses include tuition, fees, and the cost of books, supplies, and equipment required for the enrollment and attendance of the Beneficiary at an eligible educational institution, and certain

room and board expenses. Qualified higher education expenses also include certain additional enrollment and attendant costs of a beneficiary who is a special needs beneficiary in connection with the beneficiary's enrollment or attendance at an eligible institution.

What are the selection criteria?

Winners will be selected in random drawings administered by ISTS from all eligible students who submit a completed application before the deadline of 5:00 p.m. EST on April 30, 2014.

Decisions are final and are not subject to appeal. A selected winner who does not meet the eligibility requirements will be disqualified and an alternate winner will be randomly selected.

If I am a junior, which school should I list on the application if I have not made a final decision?

Only juniors must list a college they are considering attending. You should list your first choice on the application.

If I am a junior, how do I change my college choice?

You can update your final school choice on the 'My Profile' page at <https://aim.applyists.net>. If you are chosen to receive an award, it will be your responsibility to make sure your college is updated at least 30 days prior to the check issue date stated in the award notification so your check can be issued accordingly. This will not update forms that have already passed the deadline but all awards are issued based on the 'My Profile' page.

How do I know if my application is complete?

- Allow five to seven business days after uploading documents for your online status to update.
- You may monitor your status of each required form and attachment on your home page at www.chetadvance.com.
 - Not Started - The form has not been requested or started.
 - Started – The form has not been submitted.
 - Submitted - The form has been submitted.
 - Not received - The attachment has not been received.
 - Processing - The attachment has been received and is being processed and verified.
 - Accepted - The attachment has been verified and accepted by ISTS.
 - Requested - The form request has been created, but the form has not been started.
 - Complete - All required forms and attachments have been received and your application will be considered for the scholarship.
- It is the responsibility of the applicant to monitor the progress of all application requirements to make sure the application is complete. The status 'Complete' will display on the 'Home' page when all forms have been submitted and all documents have been verified.

I uploaded a document that no longer appears on my application. Do I need to submit it again?

Previously uploaded documents that are no longer displayed with a status on the 'Home' page have been rejected. The most common reasons for a rejected document are as follows:

- The document uploaded is not one of the accepted file types. (.pdf, .tif, .png, .gif, .jpeg, .jpg, .bmp, .xps and .zip are acceptable file formats.)
- The .zip file uploaded did not contain acceptable file formats.
- The document uploaded was not the document requested.
- Not all pages of the document were contained in the file.
- We cannot open the file. The file may be corrupted or password protected.

Refer to the upload section of your application for the details of the required documents and upload a new file that meets the criteria stated.

Where and when should I send my supporting documents?

The required supporting documents must be uploaded to your online application by the application deadline. If you do not follow the upload instructions exactly your application may not be considered. Documents that meet the criteria required for the scholarship application, and uploaded by the deadline, will be processed and considered on time.

How and when will I receive notification if I win?

- Notifications will be sent to applicants who are award recipients via email. For award recipients, an ‘Acceptance’ link will be displayed on the ‘Home’ page following the notification.
- Add donotreply@applyists.com and contactus@applyists.com to your email address book or “safe senders list” so these important emails are not sent to your junk mail folder.
- **Do not ‘opt out’ of any email sent from donotreply@applyists.com or contactus@applyists.com or you may not receive vital information regarding your scholarship applications.**

Note: Your email address will only be used to communicate with you about your scholarship applications or other opportunities administered by ISTS for which you may be eligible to apply. ISTS will not provide your email address to any third parties.

What are my responsibilities if I am chosen as an award recipient?

You must confirm your award no later than 30 calendar days after winner notifications are sent.

How and when are checks issued?

- The scholarship awards will be held in a CHET *Advance* Scholarship Account. Students will be notified in their senior year how to claim their scholarship funds. Payment of awards will be made to the award recipient’s accepted college or university only.
- Details on how to obtain the matching funds available to sixth-grade winners will be provided to the winners after they are selected.

Are scholarships taxable?

Tax laws vary by country. In the United States, scholarship funds used exclusively for the payment of tuition or textbooks are generally not taxable. The scholarship recipient is responsible for taxes, if any, that may be assessed against your scholarship award. We recommend consulting your tax advisor for more guidance. You may also consult IRS Publication 970 for further information (<http://www.irs.gov/pub/irs-pdf/p970.pdf>).

Other Questions

For additional information regarding the scholarship program [click here](#) to contact ISTS.