

## Scholarships 101

- 1) When to apply? Really you can only apply the year leading up to your first year of college (no use to apply before the yr. leading into entering college, i.e., senior year). Then, you can re-apply (or apply for new scholarships) while in college.
- 2) Different types
  - a) National scholarships—competing w/ students from the whole nation (and maybe international, as well)
    - 1- Usually given by large, national companies (i.e., Coca-Cola, Target, Walmart, etc.)
  - b) Local scholarships—competing w/ students only from your area (city, county, state) so better odds of receiving
    - 1- Sometimes worth smaller amounts—STILL worth applying for!
    - 2- Find out by reading the local paper, checking local library, and best place is going to your local high school, get a visitor's badge/pass, go to the counselor's office and see the postings on the wall there (or ask for the binder/book that has scholarship information).
  - c) College/University specific scholarships—usually only competing with other incoming freshman to your particular college.
    - 1- Ask your enrollment counselor about any scholarships available for incoming freshman (or call the enrollment/admissions office and ask for what is available & how to apply)
- 3) Terminology
  - a) Renewable—these are scholarships that can be 'renewed' each year (sometimes up to four years—these are the BEST!) if you maintain a certain GPA in college (or maybe some other requirements like volunteering, etc.)
  - b) Grants—these may need to be paid back so beware
  - c) Loans—this is money you can get (via private banks or the Federal Gov't) that must be paid back after graduating
    - 1- Most students end up with some sort of 'student loans' by the time they graduate, as college is VERY expensive
    - 2- Please fill out the FAFSA the summer (or few months leading up to) before attending college (don't fill it out sooner, as there is a LOT of financial information needed that might change the closer you get to attending college and you want the most up-to-date info) to be eligible for the Fed. Gov't Loans (these are the best loans, as you don't have to start paying until 6 months after you graduate and they have the lowest % of interest rates)
- 4) Applying
  - a) Make sure you know the deadline and get your application in at least a week before that deadline/date so you are sure they receive it!
  - b) Have someone edit your scholarship application & essay (parents, aunt/uncle, grandma/grandpa, school counselor, English teacher, etc.). Have them go over it closely, so

- they can help you find any errors/mistakes. You will be judged on what the application looks like, so present your BEST self!
- c) Make sure you submit EVERYTHING required for the application packet. Don't give the scholarship committee any reason to 'toss out' the application.
- 5) Is it worth it?
- a) Even if a scholarship is only worth \$500...is it worth it? Let's say you spend 5 hours on the application packet and you win....you just "made" \$100/hour...NOT too bad, I'd say...what job can you make \$100/hour at?
  - b) Absolutely! Please take the time to ask me for help if you need to find scholarships, or need help applying for one!
- 6) A GREAT place to start
- a) Please go to <https://www.collegexpress.com> to get started; sign up for the free membership
    - 1- Click on the link "Articles & Advice" and view the various videos that are available at this website. There are MANY different videos produced by experts that will help you find scholarships, apply for scholarships, & any topic related to college, etc.
    - 2- Click on the "scholarships" link to view available scholarships. There are many ways to narrow your scholarship search on this website.
  - b) Another great website would be: <https://studentaid.gov/understand-aid/types/scholarships>  
Please read all of the information on this Federal Gov. (.gov) site. This includes how to avoid getting "scammed" by false, or misleading, scholarship websites.
  - c) The Dept. of Labor has a FREE scholarship search website:  
<http://careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22> Please go there and use this link to search for scholarship opportunities. This site is great, because you can narrow your search by state, the U.S., and by level of schooling (i.e., are you a senior in high school, already an undergrad, in community college, etc.).
  - d) Niche has a bunch of great resources for seniors. In particular, the scholarship link here is filled with a LOT of difference scholarships to which you may want to apply (if you are eligible): <https://www.niche.com/colleges/scholarships/>
  - e) Fastweb.com (or: <https://www.fastweb.com>) has a way for you to search for scholarships that is free & easy. You register (for free) and put in your zip code. It's a pretty reliable website/resource for finding many different scholarships.
  - f) Ask me for help in searching for more scholarship opportunities!

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