

Scholarship America's

# The Scholarship Coach

Vol. 1, Posts from 12/9/10 to 6/30/11

Originally published by US NEWS & WORLD REPORT



50 Years of Helping Students Succeed

# About Scholarship America

Scholarship America® is a national organization that helps students get into and graduate from college through three core programs: Dollars for Scholars®, Dreamkeepers®, and Scholarship Management Services®. More than \$2.7 billion in scholarships and education assistance has been awarded to more than 1.8 million students since 1958. Their scholarship administration expertise has helped nearly 1,100 communities and more than 1,100 corporations develop and implement scholarship programs for local students.

## The Scholarship Coach

The Scholarship Coach is a blog administered by Scholarship America on U.S. News and World Report's website for the purpose of educating students and parents about scholarships. The Scholarship Coach was launched in late 2010 and features weekly articles addressing common scholarship questions, scholarship opportunities, and valuable advice students can use to make their applications stand out.

**To get the latest scholarship advice, visit the blog at:**  
<http://www.usnews.com/blogs/the-scholarship-coach>

## About the Authors

### **Janine Fugate**

Janine Fugate joined Scholarship America in 2002. She is an alumna of the College of Saint Benedict, Saint Joseph, Minn., and is currently pursuing a Masters of Public Affairs as the Hubert H. Humphrey Institute of Public Affairs at the University of Minnesota. Fugate is the recipient of numerous undergraduate scholarships at both the undergraduate and graduate level.

### **Michelle Showalter**

Michelle Showalter joined Scholarship America in 2007 and is an alumna of Luther College in Decorah, Iowa.

### **Matt Konrad**

Matt Konrad has been with Scholarship America since 2005. He is an alumnus of the University of Minnesota and a former scholarship recipient.

### **Mackenzie Owens**

Mackenzie Owens joined Scholarship America in the spring of 2011 and is an alumna of Columbia College. She was also the recipient of numerous scholarships.



# Table of Contents

4. Four Do's and One Don't for Finding Scholarships
5. Skip these Six Scholarship Essay Errors
6. Three Steps Adults Returning to College Must Take
7. Three Tips to Ensure Fair Treatment of Scholarships
8. Seven Prestigious Undergrad Scholarships
19. Four Hints to Avoid Missing Scholarship Deadlines
10. Compare Five Top Scholarship Search Engines
12. Find Scholarships in Your Own Back Yard
13. Turn Your Community Service into College Cash
15. Get Your Scholarship Application Noticed
16. Search Early--and Often--for Scholarships
17. Ask Early and Nicely for Letters of Recommendation
19. Four Tips Before you Pursue Athletic Scholarships
20. Four Scholarships to Apply for Before Senior Year
21. Three Scholarship Steps for Current College Students
22. Scholarship Sources for International Students
23. Eight Scholarships for Procrastinators and Overachievers
24. Nine Signs of College Scholarship Scams
25. Explore Five Unusual Scholarships
26. Search Four Places for Graduate School Scholarships
27. Financial Aid 101: Fill out the FAFSA
28. Say Thank You After Receiving a Scholarship
29. Renewable Scholarships Keep Giving Beyond Freshman Year
31. Community College Students can get Scholarships Too
32. How to Land a Full-Tuition Scholarship
33. Your Job May Offer College Assistance
34. Use Summer to Boost Your Scholarship Application for Fall
35. Learn from Student Stories of Scholarship Success
36. Find Scholarships to Study Abroad
37. Scholarship Applicants, Use Social Media to Your Advantage



# 4 Do's and 1 Don't for Finding Scholarships

By Janine Fugate

Posted: December 8, 2010

When people hear that I work for Scholarship America, invariable the first question they ask is, "How can (I, my son/daughter/niece/nephew/grandchild/neighbor's kid) get a scholarship?" As it turns out, this question is more relevant than ever. Today, the average student is graduating with more than \$20,000 of loan debt, and it's pretty tough to start your adult life that deep in the hole. Fortunately, there may be around \$3 billion in private scholarship aid available each year for students who know where to look. Scholarship search engines like fastweb.com, collegeboard.com, and scholarships.com are a great start. Mark Kantrowitz, publisher of Fastweb, stresses that you should "complete all of the optional questions in the scholarship search profile for about twice as many [scholarship] matches." And that's not his only recommendation.

## **DO check your local newspaper and guidance counselor bulletin board.**

Kantrowitz also suggests some more old-school sources: the coupon section of your Sunday newspaper, and bulletin boards outside the guidance counselor and financial aid offices. There are no better resources than these for locally based scholarships. Herb Crowell, a guidance counselor in Minneapolis, begins his scholarship talk with students with a firm "Never pay for a service to find scholarships --there are plenty of ways to find everything and anything for free." "Usually local scholarships are more within reach of your typical A/B student. For these, school counseling offices are the best place to check," he added. "I advise students to approach the challenge of finding scholarships as if they were looking for a job," says Judith Lewis Logue, director of financial aid at the University of San Diego. "Few job applicants assume they will be offered the first job for which they apply. They know they will need to apply for many jobs to find the right one. You can never apply for too many scholarships!"

## **DO talk to your target college about opportunities.**

Get to know the financial aid folks at your chosen university, suggests Joseph Russo, director of financial aid at the University of Notre Dame. "The primary source of information about student aid opportunities and resources is the college/university to which the student is applying. The vast majority of student aid resources are going to be made available through these financial aid offices," he says. The next best source, according to Russo: the student's high school guidance office. "After these resources have been investigated, students should check with their local civic, church and community-based organizations," he adds.

## **DO check with civic/church/community-based organizations.**

Now it's time to take a look at your closest circle of relationships and associations. Check with your parents; do their employers offer scholarships? Contact your church or place of worship, and don't be afraid to ask if there are scholarships available locally, regionally, and even nationally through your denomination or church-related charitable groups. Find the local Rotary, Lions, Eagles, and Elks clubs and inquire about scholarship opportunities. You should also check to see if your community has a community foundation or a Dollars for Scholars® chapter, both of which may provide opportunities to apply for scholarships.

## **DO cast your net wide.**

Don't be afraid to ask everyone you know if they are aware of scholarship opportunities that may be available to you. Get to know your high school guidance counselor and the financial aid officers at the college(s) you are interested in attending. Apply for every opportunity you can, and think of it like a job search.

## **DON'T pay for advice.**

Last but not least, remember: "If you have to pay money to get money, it is probably a scam," concludes Fastweb's Kantrowitz. "Never invest more than a postage stamp for information about scholarships or to apply for a scholarship." ■



# Skip These 6 Scholarship Essay Errors

By Michelle Showalter

Posted: December 16, 2010

We've all heard the news reports: Tuition is skyrocketing and students are leaving college with tens of thousands of dollars in loan debt. Just the thought can be enough to make any high school grad consider flipping burgers for a living instead of earning a degree. But don't give up hope. There are plenty of generous people out there, funding numerous scholarships, and all you have to do is apply. Before you even think about opening up a Word doc, though, consider these mistakes that could get your essay—and your free money hopes—trashed.

**1. Rushed writing:** You may work great under pressure, but no one is at his or her best when rushed and stressed. Start your application early and give yourself plenty of time to brainstorm ideas. Use school breaks or write your essays the summer before you start applying, so you're not preoccupied with homework, sports, and school activities.

**2. Not knowing your audience:** Once you have a stack of scholarship apps in front of you, take some time to get to know the organizations that are sponsoring the scholarships. Check out their websites and pay attention to their vision, history, and programs. Then think about ways you can make your essay appeal to their missions, or at least avoid offending them. And make sure you follow the directions. Don't write a 700-word single-spaced essay if it calls for 500 words, double spaced.

**3. Choosing a vanilla topic:** Most scholarship applications aren't going to accept your YouTube videos in place of a written essay, but you can still stand out. It starts with picking a topic that's unique and interesting but that still answers the question. "What I learned on my summer vacation" has been done before. (Tip: try doing an online search on "popular scholarship essay topics." Then you'll know which ones to avoid.)

**4. Uncreative writing:** Use imagery to draw your reader in. Instead of beginning an essay with: "My father inspires me because he puts his life on the line serving as a Chicago police officer," consider an opening like this: "Every day at 5 a.m. sharp, Dad rolls quietly out of bed, polishes his badge until it shines, carefully buckles on his gun belt, and signs on as a police officer for the city of Chicago. My mother starts her day saying a prayer that Dad will come home safely."

**5. Using "text speak":** While getting to the point is almost always a good thing, that doesn't mean you can shorten words using "text speak." I'm sure most of you know the difference between the proper way to write a text vs. an essay, but believe it or not, text speak has been slipping into college application and scholarship essays. Though you probably won't accidentally write an entire essay in text, if you're constantly working your Blackberry thumbs, you may have to steer away from your instinct to use "thru" instead of "through" or to drop in an "IMO."

**6. Unpolished and unproofed:** Before you run spell-check or start looking for proper punctuation, make sure your essay shines. Are your phrases eloquent and intelligent, without sounding like you chose all your words from a thesaurus? Does your essay paint a picture for the reader? Will the reader care about—but not pity—you? Read your essay aloud and ensure it makes sense. Most high schools have writing centers where you can get advice for your essay—take advantage of them. To catch spelling errors or misplaced commas, read your essay backward. E-mail your essay to your parents and trusted advisers. A fresh set of eyes can prevent a big mistake. ■



# 3 Steps Adults Returning to College Must Take

**By Matt Konrad**

Posted: December 23, 2010

For students going straight to college after high school, the path toward getting in and paying for school is well defined: take your tests, write your essays, fill out your Free Application for Federal Student Aid (FAFSA), and apply for scholarships. But for students who have spent some time away from the world of postsecondary education and want to return, the scholarship and financial aid process can look daunting. Fortunately, there are some steps to find scholarship opportunities and financial assistance if you're taking a nontraditional route, whether you're coming back from a year of traveling or considering a mid-life career change:

## **Step 1: See if you qualify as independent—and how you can benefit.**

One of the major differences for returning adults is a change in FAFSA status. Students who are over 24, enrolling in a post-bachelor's program, married, have children at home, or who otherwise meet the FAFSA criteria are considered "Independent Students," so the process you remember—digging through your parents' paperwork and old tax information—will be slightly different. The FAFSA for Independent Students requires reporting your own income and tax information; we'd recommend consulting with the financial aid office at your current, former or prospective college. The benefit to reporting as an independent student, of course, is that parental assets won't be taken into consideration, and that may lead to your FAFSA demonstrating more financial need than it did when you first left home and headed off to college.

## **Step 2: Find out if you qualify for undergraduate aid.**

If you're returning to school for a bachelor's degree—either as an independent student or a dependent—your next step is to look into federal Pell Grants. These funds are overwhelmingly focused on students who have not yet earned a bachelor's degree, and independent status will help you demonstrate the appropriate level of financial need to qualify. If you're returning to school for an advanced degree, Pell Grant funding will be a little trickier; the only post-graduate funding available through the Pell program is dedicated to students going into teaching programs.

## **Step 3: Go scholarship hunting—with focus.**

While you may have dug through and filled out hundreds of applications after high school, as a returning student, you can narrow your focus. Does your workplace offer any scholarship or tuition assistance programs? Are you a member of any professional organizations that may help fund further education? Can you get a foot in the door at your chosen school, via loan or work-study funding? If so, your work and connections may lead to fellowship consideration. We'll explore these options in more detail in a future post. For now, you should know that even if you've spent some time off, there's plenty of help out there to further your education. ■



# 3 Tips to Ensure Fair Treatment of Scholarships

By Janine Fugate

Posted: December 30, 2010

This might surprise you, but not all colleges treat your hard-won scholarship dollars the same way. Some colleges will reduce the amount of need-based grant aid, loans, and/or work-study if you get a scholarship. Think this is unfair? Me too. Read on to learn how to ensure your scholarships actually help you pay for college.

First, it's important to understand all the factors that play a role in your financial aid package and how your scholarship may affect it. Financial aid packages may consist of some combination of need-based grants, college/institutional financial aid, and student self-help (through work-study and loans). Sometimes, the financial aid awarded—along with your expected family contribution (EFC) and federal and state financial aid—is not enough to cover the cost of attendance. This is called your “unmet need.”

**In other words:**

**Cost of attendance minus expected family contribution = demonstrated need**

**Federal/state financial aid (need-based loans, grants and/or work-study) minus institutional financial aid (need-based grants) = unmet need**

Any unmet need in your financial aid situation will have to be paid for by you and your family in addition to your EFC. Scholarships can help reduce unmet need or eliminate it all together depending on the total amount you receive—but only if your college of choice will apply the money that way. Follow these three tips to ensure your scholarships receive fair treatment:

**1. Research the college's outside scholarship policy:** “Outside” scholarships, also called “external” or “private” scholarships, are those scholarships you receive from sources other than the college. Your outside scholarship may include community-based scholarships (like Dollars for Scholars, a program of Scholarship America\*, or those from the Rotary, Elks, your high school foundation, or your church); scholarships from your parents' employers; or scholarships you earn as a result of a larger regional or national competition. Some colleges share their policy toward outside scholarships right on their websites. Make sure you search the college websites for both “outside scholarship policy” and “external scholarship policy,” as they may go by either name. For those colleges that don't list their policy, you will need to ask your financial aid officer. Look for schools that apply scholarships to the unmet need portion of your financial package, rather than those that will reduce the amount of institutional grant aid.

**2. Talk with your financial aid officer:** see if he or she will first apply your outside scholarship(s) to your unmet need, and if there are dollars remaining, use the scholarships to reduce your loans (reducing loans now increases the money in your pocket later). Some schools may also adjust the cost of attendance to include the cost of a computer, art supplies, or other expensive gear to help you keep the full amount of your outside scholarship. It's always worth it to ask.

**3. Ask your scholarship sponsor to defer all or part of your scholarship:** request to defer to a future academic year, if the result of the scholarship will be an “over award” for the current year.

After reading this, you may be considering keeping the news about your scholarship to yourself, so you can use the funds as you see fit. Don't. Report all the scholarships you receive—federal law requires students to disclose all scholarships when federal financial aid plays a role in your aid package. If you don't report your outside scholarships, you may be required to repay the school or the federal government all or part of your need-based financial aid package.

\*Scholarship America's Collegiate Partners pledge to first apply all scholarships awarded by Scholarship America programs to unmet need or loan reduction; some also match the scholarships. This includes all Dollars for Scholars awards, as well as those awarded through the organization's Scholarship Management Services division. ■



# 7 Prestigious Undergrad Scholarships

By Michelle Showalter

Posted: January 6, 2011

Yes, it's true that scholarships labeled "prestigious" usually have lengthy applications, require special projects, and are certainly more competitive than most. But if you're eligible for one of these scholarships, it definitely can't hurt to apply. After all, someone has to win. If you're one of the lucky ones selected from hundreds or even thousands of students, not only will a large portion of your undergraduate tuition be covered, but you'll also gain an incredible amount of honor and opportunity from winning. And if you don't win, you still have a lot to gain by going through the application process. Note: If you're thinking of applying for one of these prestigious awards, make sure you do some very early research. Many of the scholarships require special projects or extensive involvement in a certain academic field during high school. Here are seven of the more well-known and lucrative scholarships available to high school students:

**1. Coca-Cola Scholars Program:** Open to high school seniors who are outstanding leaders in business, government, the arts, or education. This program gives \$20,000 renewable scholarships to 50 students and \$10,000 renewable scholarships to 400.

**2. Davidson Fellows Scholarships:** Offers \$50,000, \$20,000, and \$10,000 scholarships to high school students who have completed a portfolio or project related to science, math, technology, music, literature, or philosophy.

**3. Gates Millennium Scholars:** Full-ride scholarships open to high school seniors who have demonstrated leadership in community service or extracurricular activities, meet Federal Pell Grant eligibility requirements, and are U.S. citizens of African-American, American Indian/Alaska Native, Asian Pacific Islander American, or Hispanic descent.

**4. Intel Science Talent Search:** An extremely prestigious pre-college science competition awarding scholarships of up to \$100,000 for original science projects.

**5. National Merit Scholarships:** This is one prestigious scholarship that doesn't actually take much work to apply. Taking the Pre-SAT/National Merit Scholarship Qualifying Test automatically enters you into the competition, and multiple scholarships are awarded.

**6. Ron Brown Scholar Program:** Seeks out African-American high school students with the potential to make significant contributions to society. Applicants must demonstrate leadership, academic excellence, and community service. Ten students will receive a renewable \$10,000 scholarship.

**7. Siemens Competition:** One of the highest science honors for high school students. Multiple scholarships of up to \$100,000 are awarded to individuals with remarkable talent in the science, math, and technology fields. Recognizes extraordinary science projects completed during high school years. ■

# 4 Hints to Avoid Missing Scholarship Deadlines

By Matt Konrad

Posted: January 13, 2011

There are plenty of things that can keep you up at night as you're working on scholarship and financial aid applications, but there might not be anything more nerve-wracking than deadline. Virtually every scholarship has its own deadline, and it can seem like there's no rhyme or reason to when they fall—all of which makes keeping track of them turn into more work than applying. Fortunately, there are some good tools and useful rules of thumb that can help keep you on track:

## 1. The bigger the scholarship, the sooner you need to apply.

Everyone knows the biggest names in the scholarship game: Coca-Cola Scholars, Best Buy, the Dell Foundation, Gates Millennium Scholarships, and their ilk. These are highly competitive scholarships with huge payoffs—and their deadlines are among the earliest that you'll run into, particularly during your senior year. Because the applicant pool is so large, and the standards so strict, scholarship providers like Coke and the Gates Foundation need applications in as soon as possible. For seniors applying to the Coca-Cola Scholars program, materials are due in October; the Gates and Dell scholarships—often providing five-figure awards—not only have early January deadlines but also require input and recommendations from teachers and other references. It's crucial to start thinking about big-money scholarships even before your senior year starts. (Though you can still win if your application takes you up to the last minute, like Gates Millennium Scholar Cree Robinson did.)

## 2. Thinking local? Think early.

Those national scholarship programs are big news, but smaller local programs in your community can add up to a whole lot of assistance, too. If you're applying for scholarships through your local community foundation, church, or service organizations, now's the time to start looking. These programs are often managed and evaluated solely by volunteers, which means they need plenty of time. Curt Trygstad, senior director of Scholarship America's Dollars for Scholars® program, has been helping Dollars for Scholars chapters in communities across America manage their programs for many years; he says, "Although application deadlines tend to occur between March and May, your chances are improved by gathering all the necessary recommendations, transcripts, and test results as early as you can."

## 3. One to count on: The FAFSA deadline.

In the midst of deadlines large, small, intermittent, and irregular, it's nice to know that the FAFSA On The Web submission deadline is always the same: the last day of June. The FAFSA provides crucial information for many scholarship applications, especially those with a need-based component; a lot of scholarship applications even require a completed FAFSA before you go any further. Selecting your own firm, early, deadline for completing your FAFSA will ensure that you're ready for every scholarship opportunity you find. While the federal form has a firm deadline, state aid forms are a little more variable, and many are due earlier than the FAFSA itself. Fortunately, the FAFSA website has a handy breakdown of all kinds of state deadlines; bookmark this page and refer to it at the start of each scholarship season.

## 4. Use your Google!

Once you know your big-ticket deadlines, your local timelines, and your state and federal aid drop-dead dates, you're ready to build yourself a scholarship schedule. This tutorial from Student Scholarship Search has some great step-by-step details on using a free Google Calendar to keep track of your deadlines. I guarantee it's a lot more efficient than the stack of day planners and wall calendars I used in the good old days. In addition, once you've got a way of looking at all your upcoming deadlines, you'll be able to search for scholarships more efficiently. A \$200 scholarship due at the same time as three others may not be worth the extra stress, but a \$1,000 award that's due a week after you've written similar essays for another application is a golden opportunity. Last but not

least, if you're currently receiving a renewable scholarship, don't lose track of it. Those renewal packets often come earlier than you expect, and getting those deadlines on your calendar along with new opportunities is crucial! There are few things quite as stressful as an unexpected deadline sneaking up, but with a few rules of thumb and some advanced preparation, it's easy to keep on top of all the dates you need to. ■

# Compare 5 Top Scholarship Search Engines

By Janine Fugate

Posted: January 20, 2011

There are so many free scholarship search engines available to students online—you'll get about 7 million results by Googling “scholarship search”—that it can be difficult to know which websites to use. It's a good idea to set up profiles on multiple sites so you catch as many opportunities as possible. Which sites you choose is up to you, but in case you need some help with your decision making, I've looked at three key elements of several free search engines: how often their data is updated, whether they keep your information private, and what's unique about each of them.

## 1. CollegeBoard.com:

The College Board was founded in 1900 and currently helps 7 million students annually prepare for higher education. The College Board began publishing their book of scholarships in 1997 and since then has made the information available online. Their scholarship database contains more than 2,300 scholarship opportunities, totaling nearly \$3 billion.

**Timely?** Yes. Staff perform a mass update of all scholarships annually; changes, corrections, additions, and deletions are also handled monthly.

**Private?** Absolutely. College Board only uses your information to help you and to improve its services. They do not rent or sell your information. Period.

**Unique?** Yes, for a couple reasons. College Board's database and printed handbook are broadly relevant—you won't find scholarships here that are intended for use at just one institution. And because of The College Board's role as the organization behind the SAT, AP exams, etc., they have rigorous standards for the scholarships they include in their database, including only those scholarships with a documented history from a well-established sponsor.

## 2. CollegeNet.com:

CollegeNET is a technology company that builds web-based tools for event and academic scheduling, prospect and admissions management, tuition processing, and alumni development for colleges and universities. CollegeNET also operates a scholarship search engine and social network where students create topics, participate in discussions, and vote on scholarship winners.

**Timely?** Yes. CollegeNET.com updates its data monthly through its license agreement with data aggregator Wintergreen Orchard House.

**Private?** Yes. CollegeNET.com's privacy policy states, “We do not rent or sell personal information to third parties.” However, if you are awarded a scholarship, you can opt in to their Scholarship Election System and share your data with the school that you designate.

**Unique?** Yes. In addition to the scholarship search, CollegeNET.com hosts an online community that invites students to create topics in an open forum, share their comments, and vote online to determine who is leading the most interesting conversation. By the end of the voting cycle every Wednesday, the student with the most votes wins between \$3,000-\$5,000 in scholarship money. This social networking scholarship is open to all students and is not based on traditional factors like GPA, age, or income level; you are not required to write essays, and the scholarship process is voted upon by your peers, rather than a panel of judges.



### 3. Fastweb:

Fastweb, which has helped 50 million students find money since the site was founded 15 years ago, was the first online scholarship matching service and the first free national scholarship matching service. Fastweb's site indicates they currently have roughly 1.5 million scholarships worth \$3.4 billion in their database.

**Timely?** Definitely. According to Fastweb, they update their database daily—which would make them the timeliest of the five mentioned in this post. To assist in their process, Fastweb expires scholarships from their database after 11 months, forcing them to update the information before it can be relisted.

**Private?** Yes, unless you expressly agree (opt in) to allow your information to be shared with third parties. Fastweb's privacy policy states that they do not share any information that can be tied to you without your permission.

**Unique?** Sure. Fastweb compiles their scholarship data in-house, and when new scholarships are added they send an E-mail notification to every student who matches the award.

### 4. Scholarships.com:

Founded in 1999, Scholarships.com now claims to be the largest free and independent scholarship search and financial aid information resource on the Internet, with more than 2.7 million scholarships worth a total of \$19 billion in their database.

**Timely?** Yes. Vice President Kevin Ladd says their database is updated daily. "We encourage scholarship providers to not only submit their scholarship to be included in our database, but also to update them." They also have a staff to review new and edited listings, and "every few months or so" they review all scholarships for changes, errors, or inconsistencies.

**Private?** You bet. Users supply only the information they choose and are offered opportunities to opt out of receiving anything they don't want—even at the time of registration. (See Scholarships.com's privacy policy.)

**Unique?** Maybe. Ladd and the folks at Scholarships.com feel their database and user experience is superior to all others out there and that their resources and the effort they put into making sure the information they have is useful is unmatched.

### 5. ScholarshipMonkey.com:

ScholarshipMonkey.com claims their database provides students access to more than 1 million undergraduate, graduate, and professional scholarship awards worth in excess of \$3 billion from greater than 4,000 sources. Like the other search engines in this article, they are committed to providing their service free of charge.

**Timely?** Perhaps. ScholarshipMonkey.com states that "the scholarship database is continuously updated by the company's Scholarship Team to ensure you are receiving the most relevant and useful information." Unlike the other search engine sites, ScholarshipMonkey.com did not provide specific timing for their updates.

**Private?** No, unless you opt out from receiving information from third parties via E-mail or snail mail. (See ScholarshipMonkey.com's privacy policy.)

**Unique?** Your scholarship search will be led by a talking monkey (er, chimp). 'Nuff said. ■



# Find Scholarships in Your Own Backyard

By Michelle Showalter

Posted: January 27, 2011

Launching your scholarship search via Google can be quite daunting—you'll end up with thousands of results, and most of them will be completely irrelevant to you. Last week, we shared with you some great online scholarship search engines that are extremely comprehensive but also allow you to focus your search on relevant awards. But there's another place to search for scholarship money that even these targeted search engines can miss—your own backyard. This process will take a little more work than typing in a few search terms, but doing some extra digging for scholarships in your community will pay off if you're selected as a recipient. Plus, you'll feel extra warm and fuzzy receiving scholarship money from members of your own community who support your dream of achieving a college degree.

There are several ways to find out which organizations or businesses in your area are awarding scholarships to local students; a few places to start are your local newspaper, community foundation, or Dollars for Scholars® chapter. But there are additional methods that can help you get ahead of everyone else when it comes to finding local scholarships.

**1. Check your guidance office:** If businesses are smart, the first place they'll advertise their scholarship opportunities is the place where students get the most comprehensive information about postsecondary education—from the helpful counselors in the high school guidance office or career center. If you've never set foot in your school's guidance office, now is the perfect time to do so. Guidance counselors not only can offer great advice on finding the perfect college for you, but they're also extremely knowledgeable about the financial aid process and are often the first to know about available scholarships in your community. You may not even have to make an appointment to see a counselor—many guidance counselor offices display a bulletin board dedicated to open scholarships in your community.

**2. Ask your employer or talk to your parents:** Many businesses have scholarship and other financial assistance opportunities open to their employees and children of their employees. If you have a job working for a mid- to large-sized company, ask your supervisor if the company offers tuition reimbursement or scholarships for employees. Sometimes larger companies will contribute even more to your education if you continue to work for them and if they feel your future degree will benefit the company. And if your employer doesn't offer tuition reimbursement or scholarship programs, ask your parents to look into possible scholarship opportunities through their employer.

**3. Contact state or local agencies:** Nearly every state offers scholarships that are specifically intended for residents. Many times they're limited to those attending public colleges or universities, or they're open to students interested in careers in public service or government. You may also find scholarships available to minorities, low-income families, nontraditional students, and students seeking careers in high-demand fields. Visit [CollegeScholarships.org](http://CollegeScholarships.org) to search for scholarships specific to your state.

**4. Give them a ring:** Use the old-fashioned way of contacting businesses or organizations: call them up! Start by contacting the larger businesses in your area and asking them if they have a scholarship program that is open to area high school students. This information may also be on their websites, so you may want to check there first. ■



# Turn Your Community Service Into College Cash

By Matt Konrad

Posted: February 3, 2011

The great poet and essayist Ralph Waldo Emerson once wrote that “no man can sincerely try to help another without helping himself.” Never does that statement ring more true than when you’re looking at higher education. Helping others in your community whether it’s by building houses, delivering meals, or feeding animals—is truly its own reward, but it can also have tangible benefits when it comes to attending and paying for college. Here are a few avenues through which your volunteer service can translate into college scholarships or student loan forgiveness:

**1. Local, national, and nontraditional scholarship programs:** As always, the first place to look for scholarships that feature a community service component is in your own backyard. Much of my own volunteering in high school was initially spurred on because I knew the local Rotary, Elks, and Kiwanis clubs based their scholarship awards not only on academics and activities but also on self-started community service. Scholarships like these can add up; some, like the Dollars for Scholars Community Volunteer Service Award, also enter their local winners into national competitions.

In addition, volunteer experience can pay off via some national scholarship programs. Prudential Financial, Inc. sponsors the annual Spirit of Community program for middle and high school students, honoring two winners from each state and the District of Columbia. Applications are evaluated strictly on volunteer community service. Each state honoree receives a \$1,000 award and a trip to Washington, D.C., with 10 national honorees receiving \$5,000 in scholarship funds as well as a \$5,000 grant to award to a charity of their choice. This year’s honorees will be announced on February 8, so check out the list to get some ideas. The Kohl’s Cares scholarship program features a similar dedication; young volunteers (ages 6-18) can apply at the Kohl’s Cares website, and their volunteer efforts will be evaluated. Regional winners receive \$1,000 scholarships, and national winners each take home a \$10,000 scholarship. Applications for the Kohl’s Cares program are open until March 15, so there’s still time to get yours in!

There are also some less traditional but incredibly lucrative programs out there: If you’re a high school junior who’s done outstanding volunteer work in the face of adversity, don’t miss out on the Discover Scholarship Program, which awards up to 10 scholarships of \$25,000 each for volunteering and leadership. If you’re under 25 and working on “world-changing” projects, check out the Do Something Awards, which provide not only scholarships but funding for your nonprofit cause, issue, or organization. And if you’re about to graduate from college and have a great public service idea, the National Grid’s Huntington Public Service Award offers a \$10,000 stipend to one annual recipient who wants to spend a year volunteering.

**2. AmeriCorps’ suite of government benefits:** The wide array of programs that fall under the federal government’s AmeriCorps public service initiative can also have a big impact on your education’s bottom line. AmeriCorps provides public-service workers to communities across the country. If you sign up for AmeriCorps, you’ll work for 10 to 12 months in a community service job, for which you’ll receive a modest (but livable) stipend. You can choose from three major programs: AmeriCorps State and National (which assigns workers to communities based on their need and your interest); VISTA (which focuses specifically on poverty relief); or NCCC (which builds teams of volunteers and sends them to specific project sites). While you’re working with AmeriCorps, you’re eligible for significant benefits under the 2007 College Cost Reduction and Access Act. You’re classified as a public service worker for the purposes of the Public Service Loan Forgiveness program, and your loans will become even easier to pay off thanks to the Income-Based Repayment plan. As an AmeriCorps public servant, your income is low enough that you’ll benefit from everything that plan has to offer. Check out the Benefits FAQ for more information, since each case is unique.

Once you’ve completed at least one term of AmeriCorps service, you’re also eligible for the Segal AmeriCorps Education Award. Each full year of service entitles you to a monetary award, currently \$5,500, which you can use for a host of qualified education expenses, including loans. You have seven years to use the Segal award, so it can be valuable even if you’re not facing outstanding expenses right away. One other note: the Peace Corps also features a number of benefits, including transition funding and, in some cases, loan deferment and graduate school credit. The term of service is longer—at least two years—and the work is outside the United States, but if you’re a dedicated volunteer it’s worth looking into.



**3. Non-monetary recognition and experience:** While there are plenty of ways to benefit directly from your volunteer work, we should note that some of the most valuable rewards are non-monetary. Every scholarship application you encounter would be enriched by including recognition like the President's Volunteer Service Award or the Congressional Award for Volunteer Public Service, both of which require nothing more than documenting and explaining your volunteer work. And who wouldn't want to include a link to your appearance on PBS? The ZOOM Into Action program lets you share your public service stories, and students are regularly shown as part of PBS broadcasts.

The rewards of volunteering are significant and wide-ranging. Dedicating time to public service creates new experiences for you, a better community around you, and a deeper understanding of the issues we all face. And, thanks to programs like these, giving back can also give you a few more options as you tackle paying for college. ■



# Get Your Scholarship Application Noticed

**By Janine Fugate**

Posted: February 10, 2011

Once you've developed profiles on several scholarship search engines and have checked for scholarship opportunities in your community, it's time to get down to the business of filling out those applications. Before you do, Scholarship America's Scholarship Management Services® division—which has been evaluating scholarship applications for 35 years and last year alone processed more than 350,000—offers some advice to consider. These tips are all pretty much common sense. No single thing will make an application stand out—but if you follow all of these suggestions, your application will be noticed for its completeness and professional presentation.

**1. Be prepared:** Keep a notebook throughout high school (or even earlier) of all your school, volunteer, and community activities so you have a handy reference. Along with the notebook, keep a file of commendations, letters of recognition, and award certificates. Read and follow instructions carefully. Before you start, read through all application materials, including the description, eligibility criteria, application form, instructions, and deadlines. Make sure you fit the eligibility requirements. Carefully review what supporting documents are required and collect all the information before you begin. Be aware of the focus or emphasis of the scholarship criteria: is it volunteer service, academic achievement, a specific talent, ethnic background, or financial neediness? Make sure your responses speak to the focus and emphasize your qualifications in this regard. If you have any questions regarding requested information, call or contact the provider for clarification. However, don't probe the provider for advice on what you can do to increase your application's chances. Brainstorm your qualifications/experiences with a friend, parent, teacher, or mentor.

**2. Be complete:** Students should complete the application, not the parent or mentor. Complete all sections of the application legibly and provide essays and supporting documents in the requested format. Neatness is key and appreciated by the reviewer! Report all test scores for consideration. Include all activities, awards, and honors that apply. If questionable, go ahead and include the information, as the reviewer can only consider what is on the application. Paid work experience can be valuable, so include that information on your application as well. If an essay or written statement is required, follow instructions carefully with regard to length, format, and organization. Answer the essay questions clearly and in the order they are listed. You can start with a catchy sentence or two, but don't be so creative that your responses are lost in the essay. Always use the word or page limit as your guide to how long your essay should be. If you are applying online and submitting your responses electronically, slow down and double check your entries for accuracy. We see more careless errors and typos on electronically submitted applications than on paper. Use standard capitalization; do not use text-message abbreviations. Consider your electronic application a formal, professional document.

**3. Be careful:** Allow ample time to complete the application thoroughly and to review, proof, and revise it before sending. Have someone else review, proof, and check the application and supporting materials for accuracy and completeness.

**4. Be on time:** If a recommendation is required, be sure the person you ask to write it knows you well. Also, make sure it's sent in on time. If the application asks for a recommendation for the scholarship, do not send a college admissions recommendation. If your recommender or school sends any documents separately, make sure they are also sent on time. Send required information only; do not include unnecessary materials such as photos, binders, decorated portfolios, and documents not requested. Send in the application on time and in one neat package. Avoid sending materials piecemeal because this will make it more difficult for the reviewer to collate your information. It could also disqualify your application. ■



# Search Early—and Often—for Scholarships

**By Janine Fugate**

Posted: February 17, 2011

Each week we've repeated some form of the same message, which is now almost our mantra: start your scholarship search early. Be prepared. Take your time. But with the announcement last week of a new scholarship program by the GM Foundation, we'd like to add: search often! New opportunities may present themselves at any time. The GM Foundation's scholarship is one we want you all to know about—but before sharing the info, we do need to disclose that GM has selected Scholarship Management Services, a division of Scholarship America, to manage the program, which means my employer has a relationship with GM. That, and children of Scholarship America employees are ineligible (sorry!). That said, if you are a student interested in majoring in science, technology, engineering, mathematics, design, marketing, or business administration, head on over to [www.buickachievers.com](http://www.buickachievers.com) right now.

This \$4.5 million-a-year scholarship program will recognize and award 1,100 students nationwide who excel both in the classroom and the community. Through the Buick Achievers Scholarship program, 100 students will be awarded up to \$25,000; 1,000 students will receive \$2,000 scholarships. Even better, from our perspective? These Buick Achievers scholarships are renewable for four years. This means that the value of an individual scholarship could be as much as \$100,000 toward a four-year degree.

## **To be eligible for the Buick Achievers scholarship, applicants must:**

- Be high school seniors or high school graduates entering college for the first time in the fall of 2011
- Plan to enroll in full-time undergraduate study at an accredited four-year college or university for the entire 2011-12 academic year
- Demonstrate an interest in the automotive industry
- Be U.S. citizens and have permanent residence in the United States

## **Scholarship recipients will be selected based on the following factors:**

- Academic achievement
- Financial need
- Participation and leadership in community and school activities, work experience, educational and career goals, and unusual circumstances

GM states that special consideration will be given to the following applicants: first-generation coll college students, females, minorities, military veterans, or dependents of military personnel.

Applications will be accepted through March 31, 2011. Scholarships will be awarded for the 2011-2012 academic year. Good luck! ■

# Ask Early and Nicely for Letters of Recommendation

By Michelle Showalter

Posted: February 24, 2011

We know high school students are extremely busy. Between homework, after-school activities, and everything that comes along with applying to college, you barely have a moment to breathe, let alone research and apply for scholarships. But it's worth it. The more free money you get for college now, the less you have to pay back in student loans later. It's imperative that you start early, not only to save yourself the stress that often comes along with procrastination, but also because as the year progresses, you won't be the only one with a huge workload. Your teachers and advisers—the very people you'll rely on for letters of recommendation for scholarship and college applications—will be busy with dozens of recommendations, on top of grading papers and projects and wrapping up the year. Above all the advice I'm about to give you on how to ask for a letter of recommendation for a scholarship application, make sure you at least heed this: Ask early, and ask nicely. Your teachers, mentors, boss, clergy, or whomever else you decide to ask do not have to say yes to you. If you don't give them enough time—and especially if you don't ask nicely—they may turn you down. Follow the rest of these guidelines, and you'll be all but guaranteed a fantastic letter of recommendation, which will hopefully lead to a nice-sized check toward your future.

**Who should I ask?** Pay attention to the scholarship focus (community service, academics, sports, etc.), and ask the person who knows you the best regarding this area of your life. If the scholarship is searching for someone who has given back to the community, don't go straight to your math teacher for a recommendation—unless of course he or she also happens to be the adviser of the high school volunteer club and you've been an active member.

**Is there anyone who's off limits?** Yes. Don't ask relatives or friends to write you a letter of recommendation. Even if they are a witness to your fantastic tennis abilities, they're almost always biased. Scholarship evaluators won't take these letters seriously and your application could be thrown out.

**Just how early should I ask?** Give your recommender five to six weeks to write the letter. The more time you give your recommender, the better your letter will be. They'll be less rushed, more thoughtful, and more interested in sitting down to brag about you when they don't have a million things going on. As soon as you decide to apply for a certain scholarship, think critically about who you're going to ask, and then ask that person immediately—preferably five or six weeks before the scholarship deadline.

**How should I go about asking someone?** Even if you see this person on a daily or weekly basis, it's important that you send a formal, written request via E-mail (if it's been a few months since you've been in contact, consider giving him or her a heads-up in person that you'll be E-mailing the request). Include the instructions for completing your recommendation, along with the details I list below. When all the information is in one place like this, it is easier to save. Many E-mail programs allow users to flag messages and set reminders; if your recommenders choose to use these features, they'll have everything in one place when they're ready to sit down and write.

**What information should I provide in my E-mail?** The more information you give your recommender, the better. Clergy, teachers, and school staff see hundreds of people every week. Even if you've had a great relationship with that person, do not assume that they'll remember everything about you. In your E-mail, include the following information:

- Your full name
- The past classes in which you were enrolled with the teacher, or, if you're not asking a teacher, a brief reminder of your history with the person
- Why you need a letter of recommendation
- The focus of the scholarship and what the letter should focus on (i.e., your involvement with the with your church, your academic performance in a class, your experience in the theater department)
- Instructions on what needs to be done with the letter. Ask them to write the letter on formal letterhead, and tell them whether to give the letter to you or mail it. If it's the latter, provide the address along with an envelope and a stamp for their convenience.



**If they haven't responded, when should I follow up?** After a few weeks, you'll want to follow up to see what the status is of your letter, especially if you haven't received a reply. Though you don't want to be rude, you do have a right to know whether or not they are planning to write you a letter. It doesn't hurt to ask nicely if they've considered writing you a recommendation. They may have missed your E-mail or it may have slipped their mind. Above all, don't let any of these eventualities stop you from applying for a scholarship. If they won't or can't write you a letter, you still have time to ask someone else.

**Is there anything else I need to do?** Don't forget to say "thank you!" After the letter and your application have been mailed, be sure to send your recommenders a formal thank you note. If you're lucky enough to receive the scholarship, make sure you tell them and thank them again, either in person or with a card. They'll be thrilled to know that they helped you receive money toward college. ■



# 4 Tips Before You Pursue Athletic Scholarships

By Mary Wynne, *Guest Blogger*

Posted: March 3, 2011

One of the biggest myths about college athletics is that unless you swim like Michael Phelps or play basketball like LeBron James, you don't have a chance of getting an athletic scholarship. The truth is you don't have to be in the top 5 percent of your sport to get an athletic scholarship. On the other hand, you also can't sit back and expect the phone to ring with scholarship offers. Most college athletes earn a spot on the team with some level of funding in their pocket by marketing themselves. Before you start contacting college coaches, set up your game plan by practicing the following fundamentals:

- 1. Understand the various leagues and divisions of college sports:** Within the National Collegiate Athletic Association, for example, teams are assigned to one of three different divisions, each with their own rules and levels of scholarships. In addition to the NCAA, there are two other college athletic leagues, the National Association of Intercollegiate Athletics and the National Junior College Athletic Association, which offer competitive, yet accessible athletic programs.
- 2. Determine your academic goals before you begin your search:** You should look into colleges that fit you academically and socially, as well as athletically. Remember that for most student athletes, it is their academics, not their athletics, that determine a successful college and professional career.
- 3. Decide what kind of athletic experience you want—and assess whether or not your abilities fit your goals:** Talk to your coaches—high school, club, and athletic camp—and gather as many informed opinions about where you could compete at the college level. Depending on the level of experience and connections your coaches have, they may be valuable resources for you in your athletic scholarship search.
- 4. Understand the recruiting process:** For most student athletes, the official recruiting season for the majority of sports begins on July 1 in the summer after junior year and it ends with the official admissions letter from the college. During this time, there are several possible stages in the process, including initial identification; follow-up print contact; phone contact; official or unofficial visits; home visits; letters of intent/scholarship offer; and official support from the coach. Once you have the fundamentals down, you can begin to self-recruit. Self-recruiting is all about making yourself known to coaches and can be accomplished by sending introduction letters; filling out questionnaires sent to you by the coach; sending coaches videos showcasing your abilities; and attending specific developmental or showcase athletic camps run by colleges. In addition, there are several new web-based services that specialize in pairing prospective college athletes with college sports programs (including [www.ncsasports.org](http://www.ncsasports.org) and [www.berecruited.com](http://www.berecruited.com)). These specialized web services are increasingly being used by coaches who don't have large recruiting budgets.

However you market yourself, remember to put yourself in the coaches' shoes. Every year college athletic programs receive hundreds, if not thousands, of letters and other correspondence from students. The best thing you can do to make yourself stand out is demonstrate your knowledge of their college and their team. Show them you've done your homework and you're serious about wanting to be a part of their specific program.

You've worked long and hard to become a good athlete. With the same kind of dedication, preparation, and some strategic self-promotion, you can earn a spot on the team and join the thousands of students every year who receive athletic scholarships or other kinds of financial aid.

*Mary Wynne is the assistant vice president of Dollars for Scholars, a community-based scholarship program of Scholarship America. She was the recipient of several academic scholarships at the University of Minnesota.* ■

## 4 Scholarships to Apply to Before Senior Year

By Janine Fugate

Posted: March 10, 2011

Over the last few weeks, there have been stories in the media about colleges that have changed their admissions policies to favor students with no financial need. The Wall Street Journal's Feb. 19 article, "Buying Your Way Into College," led with this: "Forget the standard advice that everyone should apply for financial aid. This year, forgoing aid applications may actually boost the chances of getting accepted." The article states that many colleges start with a "need-blind" policy (meaning they admit students on their academic merit, regardless of their ability to pay), but end up "need aware" as their financial aid budgets become thinner. Bottom line: some academically superior students with financial need may be bumped from the rolls for less-able students from wealthier backgrounds.

We would never recommend that you forego applying for financial aid. While doing so may boost your chances of getting accepted by the school of your choice, it certainly will not boost your chances of being able to pay for college. But this new reality does mean that applying for and earning scholarships is more important than ever—and applying for scholarships that are awarded early enough to be listed on your college application could be very helpful. There are plenty of scholarships available to high school juniors, and even younger students, that can be deferred until your freshman year of college. A few of the major ones are listed below; search for "scholarships for high school juniors" on your favorite online search engine to find a number of lists compiled by others.

**1. Best Buy @15:** Best Buy Children's Foundation will award up to 1,200 scholarships of \$1,000 each to students in grades 9-12 who are planning to attend college after high school. Scholarship recipients are selected based on academic achievement, volunteering efforts, and work experience.

**2. Kohl's Cares Scholarship Program:** Kids ages 6 to 18 are eligible for the Kohl's Cares Scholarship Program—provided they have contributed to their community in a meaningful way in the past 12 months by performing volunteer service that helped a non-family member. Students must be nominated for this award, and nominators must be age 21 or older. Parents: Yes, you can nominate your own children for this award.

**3. Raytheon Math Moves U:** Raytheon has a middle school scholarship focused on students in 6th, 7th, and 8th grades only, who submit an answer to the question, "How does math put the action in your passion?" Submissions may be multimedia or paper, and awards of \$1,000 can be used for "camperships" at a science, technology, engineering, or math-related summer camp—or set aside for the students' freshman year of college.

**4. Discover Scholarship Program:** The Discover Scholarship Program is aimed specifically at high school juniors who have at least a 2.75 cumulative GPA on a 4.0 scale for their 9th and 10th grades. Up to 10 scholarships of \$25,000 are awarded each year and may be used for any type of post-high school education or training, certification, etc. at a two- or four-year school. The 2012 program year will open for applications in late 2011. ■



## 3 Scholarship Steps for Current College Students

By Michelle Showalter

Posted: March 17, 2011

It's scholarship award season, and if you're getting notification letters in the mail letting you know you just received money to help cover tuition costs for next year, congratulations! But if the responses you received would be better shredded for cat litter, don't be disheartened. Many students believe that scholarships aren't open to students already enrolled in college, but that's actually a misconception. In fact, there are many scholarships available to current college students. If you've been forced to take out loans to pay for college, don't pass up the opportunity to lessen your loan burden by researching and applying for scholarships out there for undergrads. Here are three steps you should take:

**1. Visit your college's financial aid office:** Most colleges and universities have scholarships available to students already enrolled in classes, or they can direct you to the scholarship opportunities they're familiar with for current students.

**2. Search online:** Use the same online search engines you probably used for your initial scholarship search to research scholarships available to current college students. I set up a pretend account in one of the better-known search engines. I entered my name, major, college, year in school, GPA, and everything else that was required. After paging through several ads for other E-mail opportunities (and saying "no thanks" to all of it), the search engine returned a whopping 25 scholarship, essay contest, and fellowship opportunities available to me—before I even had a chance to do a formal search. Here are a few of the more general scholarships revealed through my search that could be useful to any college student:

- Leonard C. Ball and James H. Bell Scholarship Fund: \$2,000 scholarships available to current college students with a minimum GPA of 2.5.
- College JumpStart Scholarship: \$1,500, \$750, and \$250 merit-based scholarships available to current college students.
- Foreclosure.com College Scholarship Contest: \$5,000 and \$2,000 scholarships, available only to undergraduate college students.
- Gen and Kelly Tanabe Scholarship: \$1,000 scholarship available to current college students upon essay submission.
- U.S. Bank Internet Scholarship: \$1,000 scholarships available to current college students who are attending a college or university participating in the U.S. Bank No Fee Education Loan Program.
- The Big Dig Scholarship: A \$3,000 essay-based scholarship available to freshmen or sophomore college students.

Don't ignore the smaller-sized scholarships or scholarships you are unfamiliar with. Every little bit helps, and there are often fewer applicants applying for these, so that could ultimately increase your chances of winning.

**3. Apply:** In less than four years, you could be making your first loan payment. And believe me, you'll be grateful for any dime you don't have to send away to your student loan company. ■



# Scholarship Sources for International Students

By Janine Fugate

Posted: March 24, 2011

Searching for scholarships to study at an American college or university can be daunting enough if you're an American student. If you live on the other side of the world, receiving financial assistance to go to college in the United States may seem next to impossible. Don't give up hope. If you're an international student with your heart set on studying in America, there are some excellent resources out there for you too. We recommend starting with the International Student Exchange & Study Abroad Resource Center at [InternationalStudent.com](http://InternationalStudent.com). Not only does the site provide information about financing your education, but it also offers advice on selecting a U.S. school, what the different states are like, the college application process, and preparing for your stay in the U.S.—including information about how to calculate just how much money you will need for the particular area of the country in which you will be living. Like all students, you'll likely need to fund your college education through a variety of sources, including:

**1. Scholarship sites:** Both International Financial Aid and College Scholarship Search and [InternationalScholarships.com](http://InternationalScholarships.com) use the same database of scholarships available to international students. The basic search via either site is free and can help identify potential scholarship opportunities worldwide—including more than 500 scholarships for studying in the United States. Many of the scholarship criteria are tied to a specific field of study, which you can select from a handy drop-down list to narrow your search.

**2. Your home country:** We tell American students to “look close to home” all the time—and the same applies to international students. Your home country may be a source of funding for your international studies. However, [InternationalStudent.com](http://InternationalStudent.com) recommends being extremely thorough when researching this option so that you understand all the stipulations involved. Several of these opportunities require their scholarship recipients to return to their home country upon graduation.

**3. U.S. universities:** Generally, there is more aid for graduate study in the United States than undergraduate work, but some schools do offer financial aid for undergraduate international students. [InternationalStudent.com](http://InternationalStudent.com) has compiled a list of colleges and universities that do.

In addition, consider your family, place of employment, and international organizations as other sources of funding before turning to student loans. International students are eligible for private international student loans to study in the United States—as long as you attend an approved school and have a U.S. citizen or permanent resident cosign for you. ■



## 8 Scholarships for Procrastinators and Overachievers

By Michelle Showalter

Posted: March 31, 2011

Lately we've received some Facebook posts from discouraged prospective college students worried about applying for scholarships so late in the game. But even though many scholarship deadlines are already past, there are plenty of organizations out there still looking to give you money for college as soon as this upcoming fall semester. It just requires a little digging to find them. We've uncovered some excellent essay contests and scholarship opportunities available both to high school students and current college students. And to the overachievers out there—you don't have to stop turning out scholarship applications just yet! There are plenty more scholarship opportunities available. To give you a nice head start, we did some preliminary digging for you and discovered these generous awards, listed in alphabetical order:

- 1. Abbott and Fenner Business Solutions** gives away a \$1,000 scholarship based on responses to their essay question. You must be currently registered at an accredited postsecondary institution to win. Deadline June 18.
- 2. Antique Trader** is holding a 500-1,000-word essay contest, which will be scored primarily on originality and depth of content. One high school senior or college freshman will be awarded a \$3,000 scholarship. Deadline July 15.
- 3. Ayn Rand Institute** sponsors annual essay contests that offer 680 prizes and more than \$99,000 in prize money every year. You can still submit essays for three of the four contests. The essay contests are open to both American and international students. Deadlines vary.
- 4. DoSomething.org and AT&T** are teaming up to offer \$35,000 in scholarships to students who are committed to rethinking what's possible and making a difference. Deadline April 26.
- 5. Financial Service Centers of America** awards a minimum of \$2,000 to at least two college-bound high school seniors, but the deadline is fast approaching, so hurry up and apply. Deadline April 15.
- 6. Flag Manufacturers Association of America (FMAA)** is giving away two \$1,000 awards to high school seniors. Applicants must submit five copies of a video explaining what the United States flag means to them, as well as a statement of your future plans. Deadline June 1.
- 7. Nordstrom** is awarding 80 \$10,000 scholarships to high school juniors who live and attend school in one of the 28 participating states designated by Nordstrom. Deadline May 16.
- 8. Zinch.com** hosts a three-sentence essay contest every week. All you have to do is write three sentences based on the weekly essay contest, and you are eligible to win \$1,000. One winner is selected on a weekly basis. Deadline varies. ■



# 9 Signs of College Scholarship Scams

By Michelle Showalter

Posted: April 7, 2011

The Scholarship Coach always encourages prospective and current college students to apply for as many scholarships as possible in order to receive the maximum amount of free financial help. But every year, scores of students fall victim to those looking to make a quick buck off of your dream of going to college. To protect yourself from scholarship scam artists, look for these warning signs. After all, the last thing you want is less money in your pocket.

**1. Application fees:** Stay clear of any scholarships that require you to pay a “small processing fee,” even if it’s just a few dollars. The provider may claim it’s to weed out “non-serious applicants,” but don’t be fooled. Legitimate scholarships want to give you money, not take it away.

**2. No phone number:** Be extremely wary of any scholarship opportunities that don’t provide a telephone number. A lot of scholarship scams don’t give out phone numbers because they’re too easy to trace.

**3. Open to everyone:** The majority of private scholarship providers choose to award scholarships to students who fit a certain set of criteria. If you come across a scholarship that’s open to everyone, do some extra research on the scholarship provider before you apply.

**4. No proof of past winners:** Try Google searching the scholarship and look for evidence of past winners. Most scholarship providers like to brag about the money they’ve given out, so if you can’t find any history, the scholarship could be a scam. This isn’t always the case, though. New scholarships, of course, don’t have past winners.

**5. Fake nonprofit or federal status:** Even if a company has a Washington, D.C. address or its name sounds official, beware—it could easily be fake! And just because its name has the word “Foundation” or “Fund” in it, that doesn’t necessarily make it a nonprofit.

**6. Requests for personal financial information:** It’s completely unnecessary for a legitimate scholarship provider to ask you to provide a credit card, bank account, or social security number. If you get a phone call from someone claiming that they need this information to process an application, disconnect the call immediately.

**7. Winning a scholarship that you didn’t apply to:** If you get a call (or E-mail) from a scholarship provider proclaiming that you’ve just won a scholarship, but you have no idea who they are and have never submitted an application for that particular scholarship, it’s most likely not legitimate. Don’t give them any information; just hang up / delete the message.

**8. Claims that they’ll “do all the work for you:”** We’ve made it clear that it takes a lot of work to apply for scholarships. Sorry, but this is unavoidable.

**9. Search fees and claims “you can’t get this information anywhere else”:** There are many excellent scholarship search engines that are completely free to you. You should never pay for results that you can get for free. The last thing legitimate scholarship providers want is to keep their scholarship a secret.

If you encounter a scholarship scam, prevent others from falling victim by reporting it to the Federal Trade Commission. Visit [www.ftc.gov](http://www.ftc.gov) or call 1-877-FTC-HELP. ■

# Explore 5 Unusual Scholarships

By Matt Konrad

Posted: April 14, 2011

While it's true that successful scholarship winners often have a lot in common—good grades, thoughtful essays, and varied extracurricular activities—there are some scholarships that reward your interest in a very specific niche. These out-of-the-ordinary scholarships aren't for everyone, but for some students they may just be a perfect fit.

**1. Chick Evans Caddie Scholarship:** Caddyshack is one of the great comedies of all time, and it gets its major dramatic storyline from young Danny Noonan's quest to win the prestigious Caddie Scholarship. Thanks to the Western Golf Association, you can now follow in Danny's footsteps—and you don't even have to out-putt Judge Smails, the movie's villain, to do so. The Chick Evans Caddie Scholarship is a full tuition and housing award renewable for up to four years; most recipients attend and live at one of the 14 colleges around the country where the Evans Scholarship Foundation operates Scholarship Houses. Applicants must be sponsored by the golf or country club where they work and are required to have a strong caddie record, excellent grades, outstanding character, and demonstrated financial need. To apply, check out the application website starting June 15; interested caddies can get an application password from their club.

**2. Tall and short scholarships:** Yes, it's true: You can win a scholarship for being tall. Tall Clubs International (TCI) is “a social organization for tall people,” and in addition to sponsoring the annual Miss Tall International competition, they award scholarships of up to \$1,000 to students who are under 21 and meet their minimum height requirements (5 feet, 10 inches for women and 6 feet, 2 inches for men). The scholarships are awarded at the annual TCI conference—this year, it's in Seattle in late June—and to apply, students must first be nominated by a local chapter of TCI. You can search for your local club and find out more at TCI's website. On the other end of the spectrum, the Billy Barty Foundation, started by the late actor, offers two \$1,000 scholarships each year to students who have been diagnosed with dwarfism; find out more about these renewable awards at the Adventures in Education website.

**3. Collegiate Inventors Competition:** Whether it's fixing a bike with duct tape or keeping a computer alive with a power cord from an old vacuum cleaner, college students often find themselves inventing on the fly. But if your inventions have a more formal bent, check out the Collegiate Inventors Competition, a scholarship contest that provides a \$10,000 first prize for undergrads and \$15,000 for graduate students. Be forewarned, though: This is a contest for serious scientists; the two 2010 first-prize winners were honored for their work on “implant[ing] human liver cells in mice to facilitate drug testing and . . . manufactur[ing] composite structural poles.” If that doesn't scare you off, visit the Invent.org website and apply by June 24.

**4. Scholarships for Trekkies:** For decades, smart sci-fi fans have gravitated to the world of Star Trek, so it should come as no surprise that there's more than one scholarship out there aimed specifically at fans. The Starfleet Academy Scholarships are available to postsecondary and graduate students who have been active members of Starfleet Academy, the International Star Trek Fan Association, for at least one year (as of June 30, the application deadline). They provide a variety of \$500 awards ranging from the Patrick Stewart Scholarship for the Performing Arts to the Gene Roddenberry Memorial Scholarship for aspiring writers. And if that weren't enough, the Klingon Language Institute also takes time at its annual convention—July 21-25 this year—to award a \$500 scholarship to a student in the field of language study. You don't have to speak Klingon, but creative applicants are encouraged.

**5. Answers.com Scholarship:** Answers.com is a collaborative website where registered users can answer all kinds of questions, from “What process causes earthquakes?” to “How do you change a dashboard light on a Ford Ranger?” Students who use Answers.com can turn their unique knowledge into college funding: This year, the Answers.com Scholarship Fund is awarding one \$5,000 scholarship, two \$2,500 scholarships, and 10 scholarships valued at \$1,000 each to students who answered 50 or more questions on the site between January 1 and March 28. While the application period is now closed, you should bookmark the Answers.com scholarship page, brush up on your trivia, and check back on this one. ■



# Search 4 Places for Graduate School Scholarships

By Janine Fugate

Posted: April 21, 2011

It's no secret that graduate school is expensive. In many cases, credits are twice as expensive as undergrad courses. In addition, government financial aid is limited for grad school, and those facts together might make you think it's out of the question to continue your education beyond a bachelor's. What you may not realize, however, is that there are numerous scholarships, fellowships, and grants available for graduate study. Although they're not as plentiful as undergrad programs, doing some research will certainly pay off—as will the average 25 percent premium on your salary that comes with an advanced degree. If you've been holding off on starting grad school for fear of ending up tens of thousands of dollars in debt, read on. Scholarships, fellowships, and grants are available through your graduate school, professional organizations, by career interest, and even for specific demographic groups.

**1. Your graduate school:** Start your scholarship search right where you're thinking of attending grad school. Check out the school's website for a list of scholarships and fellowships. There may be scholarships available for specific fields of study or by graduate department, as well as scholarships for students showing leadership potential or other special characteristics. It's definitely worth your time to find out what's available and how to apply. In some cases, such as mine, applying is as easy as checking a box (the "yes, I am interested in being considered for a scholarship" box that many of my classmates didn't seem to notice) during the graduate application. Others will require you to submit a formal, separate application. You may need to write an essay about your career goals and polish your résumé, but even if you don't earn the coveted award, it's still good practice for future job hunting.

**2. Professional organizations:** You can also take your graduate scholarship search to the professional organizations to which you belong. National Political Science Honor Society Pi Sigma Alpha and the Emergency Nurses Association are two that offer scholarships for graduate work. The American Marketing Association Foundation offers scholarships for populations underrepresented in the marketing profession. According to its website: "Through its Valuing Diversity Ph.D. Scholarship Program, the AMAF seeks to widen the opportunities for underrepresented populations to attend marketing doctoral programs." Several scholarships will be awarded; applicants must complete the online application found on the AMAF's website by June 1, 2011.

**3. Career-specific scholarships:** Many graduate scholarships are career specific, including:

- The American Association of Colleges of Nursing lists scholarship opportunities for graduate and undergraduate nursing students, such as the March of Dimes graduate scholarship, a \$5,000 award for students pursuing maternal-child nursing.
- Nurses Educational Funds, Inc. provides scholarships for master's and doctoral programs and will consider applications of students who are pursuing a bachelor's/master's combination program.
- The National Science Foundation Graduate Research Fellowship provides three years of support for graduate study leading to research-based master's or doctoral degrees.
- The Saul T. Wilson Scholarship Program, through the U.S. Department of Agriculture, offers scholarships for grad students in veterinary medicine.

**4. What's your sign?** OK, so maybe there isn't a scholarship for Taureans seeking a master's degree, but many programs are organized by specific traits or causes, such as scholarships for women. Two big ones: the American Association of University Women's Selected Professions Fellowships provide opportunities for women to pursue graduate degrees in fields where women have traditionally been underrepresented. This includes fellowships in architecture, computer and information sciences, engineering, and math and statistics. The Society of Women Engineers Scholarship Program offers scholarships to women admitted to accredited graduate programs studying for careers in engineering, engineering technology, and computer science. ■



# Financial Aid 101: Fill Out the FAFSA

By Michelle Showalter

Posted: April 28, 2011

Wondering how you'll pay for college? Start by filling out the Free Application for Federal Student Aid (FAFSA). If you don't, it could cost you thousands in grants, work-study, low-interest federal loans—and need-based scholarships. Filling out the FAFSA is the most important thing you can do to get your hands on need-based money to pay for college. The vast majority of students who fill out the FAFSA are eligible for some sort of federal financial aid. Filling out the FAFSA can be somewhat complicated. But don't let that deter you from applying. Instead, lower your stress level by taking heed of the following advice.

**1. Use one of three means to submit your FAFSA:** You can submit online, via a printable PDF, or using a paper FAFSA form. More than 98 percent of FAFSA applications are submitted online. We recommend filling out the online version of the FAFSA for three reasons:

- There's a built-in guide to help you complete the application.
- "Skip logic" automatically skips questions that aren't applicable to you.
- The schools that you wish to receive your FAFSA information will get results faster.

If you decide to apply online, make sure you go to the right website: The official FAFSA website is [www.FAFSA.gov](http://www.FAFSA.gov). Remember, you should never pay to submit your FAFSA. If you'd rather not submit your FAFSA online, download a PDF copy at [www.studentaid.ed.gov/PDFfafsa](http://www.studentaid.ed.gov/PDFfafsa) or call 1-800-4-FED-AID to request that a paper copy be mailed to you.

**2. Apply for a Personal Identification Number (PIN):** You can use your PIN to electronically sign your FAFSA online. This is the fastest way to submit your form. If you're a dependent, at least one of your parents will also need to apply for a PIN to sign the FAFSA electronically. To apply for a PIN, visit [www.pin.ed.gov](http://www.pin.ed.gov). You can use your PIN immediately to sign your FAFSA. You can also use your PIN to access your Student Aid Report online, make corrections to your FAFSA, or complete a FAFSA renewal next year (you'll just need to wait up to three days after issuance for verification of your name, date of birth, and Social Security number by the Social Security Administration). Tip: Hang on to your PIN! You'll need it in the future.

**3. Complete the "FAFSA on the Web" worksheet:** For efficiency's sake, sit down (with your parents, if you're a dependent) and gather all of the necessary documents before filling out your FAFSA. Use the "FAFSA on the Web" worksheet to help you get organized. Tip: To determine whether or not you're a dependent, visit this website: <https://fafsa.ed.gov/fotw1011/help/fftoc01k.htm>. You won't be submitting this worksheet; it's simply an organizational tool to make filling out the FAFSA easier. The worksheet will ask you and/or your parents for information like your Social Security number, driver's license number, federal tax information for the year leading up to your application year, records of untaxed information, and assets like savings, investments, and business assets. After you fill out the worksheet, you'll be ready to sit down at your computer to insert all the information quickly.

**4. Fill out your FAFSA:** You'll be given the opportunity to pre-fill the application with information you've entered previously, if you've completed a FAFSA in the past. Otherwise, complete sections 1 through 4 using your "FAFSA on the Web" worksheet; this should make filling out the FAFSA fast and easy!

**5. Find identification numbers:** Where do you plan on applying to college? Make sure you gather all of the identification numbers for those schools (found on the FAFSA website) so your FAFSA results will be automatically sent to those colleges.

**6. Calculate total earnings and tax return amounts:** If you're filling out the FAFSA online, the online application will automatically calculate your total applicable earnings and tax return amounts. If you're using a paper form, you'll need to calculate this by hand.

**7. Follow the directions:** See the directions on the website for online submission, or mail in your paper application to the appropriate address listed on your application.

After your application has been processed, your FAFSA results will be submitted to the schools to which you're applying. Colleges will use your results to determine your remaining financial need and whether you qualify for any need-based scholarships. ■



# Say Thank You After Receiving a Scholarship

By Janine Fugate

Posted: May 5, 2011

If you've recently received a scholarship award letter, it means you've done a whole bunch of things right: from your grades to your after-school activities to getting your scholarship application materials in on time. But there's one more thing to do: Write a thank you letter. Just as you would thank someone who gave you a birthday or graduation gift, you should thank the person or organization who awarded your scholarship. Scholarship dollars should be treated as the gift they are. Scholarship sponsors want to know that their gift to you is appreciated. Stuck on how to get started? Here is a simple outline to help you out.

**1. Get out your stationery.** A hand-written note shows you were really touched by the gift, so touched that you want to thank your benefactor in a personal way. While hand-written is best, a typed letter signed by you is a good choice (especially if your handwriting isn't the greatest). Stay away from E-mail if possible; if you can't, make sure your E-mail is warm and appropriately personal (see number 4, below).

**2. Properly address the letter.** If you received a scholarship from your parents' place of business, consider addressing the letter to the president of the company. The same holds true if your scholarship was from another company in the community, such as Kohl's or AXA Foundation (the latter of which partners with U.S. News to provide AXA Achievement scholarships), whose scholarships are open to all students: Address your thank you to the president. For scholarships awarded by community foundations, alumni associations, or nonprofit groups such as Dollars for Scholars, address your letter to the executive director, board chairman, or president (whichever is the top title in that organization). Once you've found the appropriate name and address, a simple salutation is best: "Dear Ms. Jones" followed by a comma. If you can't find the person's name, it is acceptable to substitute "Dear [name of organization or scholarship] selection committee" followed by a comma.

**3. Start simple.** "Thank you for the [name of] scholarship" is the best possible beginning.

**4. Be personal.** In your thank you letter, tell the scholarship sponsor what the award means to you. If it's enough to cover books for a semester, include that. If it means you won't have to work a part-time job (so you'll be able to spend more time on your studies), tell them. The scholarship sponsors want to see the impact of their financial investment in your future. Example: "This \$5,000 scholarship covers tuition for my upcoming academic year at Northwest Oregon State. As a result, I will be able to cut my hours waiting tables at the Pancake Hut, and spend more time on my academics and in the Marching Woodchucks drum line."

**5. Be more personal, if you have more to say.** If you are the first person in your family to attend college, or if the gift will allow you to attend your first-choice school, for example, include that information. The more you can illustrate the importance of this scholarship award to you, the better.

**6. Write legibly and spell everything correctly.** You might consider drafting your letter before putting it on stationery, to ensure that you have enough room to write what you want to say.

**7. If you're comfortable, allow the scholarship sponsor to share your letter.** Sharing your letter with others enables the sponsor to better demonstrate the reasons why scholarship programs are important. At Scholarship America, we share students' stories (with permission from the students) to illustrate to prospective donors why they should considering making a financial contribution to a scholarship program. Hearing from you why your scholarship matters is much more compelling than hearing dry statistics and facts. Example: "Please feel free to share my thanks and my story with others in your organization, including publications and online. I would be honored to help you raise more funds for more students."

**8. End with another simple thank you.** Go ahead, repeat yourself. The person receiving your hand-written thank you letter won't mind.

**9. Sign it.** Sign your name after using the closing word or phrase that feels right to you (i.e., "Sincerely," "Best regards," "Most sincerely," etc.). Congratulations on earning your scholarships, and good luck! ■



# Renewable Scholarships Keep Giving Beyond Freshman Year

By Matt Konrad

Posted: May 12, 2011

High school seniors across the country are walking across stages to the beat of “Pomp and Circumstance,” with visions of their exciting futures racing through their heads. If you’re heading off to college, you have been focused on grades, college and scholarship applications, and financial aid. Soon enough, the heady rush of college preparation will turn into the hectic everyday life of a student. Between studying, socializing, and adjusting to life on your own, it’s easy to forget about all the work you put into paying for your education—especially if you received grants or scholarships to cover your first year’s tuition. But for many students, single-year scholarships mean their freshman year’s full ride turns into a sophomore struggle to stay in school. To keep this from happening to you, it’s important to stay on top of two things:

**1. First and foremost are your college and government financial aid deadlines**, which vary by state as well as for freshmen versus upperclassmen; the FAFSA website is a crucial resource for keeping an eye on that information.

**2. Just as important are renewable scholarships.** Receiving an award for your freshman year is a great honor, but scholarships that are renewable, or that target upperclassmen, can help ensure that your “financial aid gap” stays closed.

The wide majority of renewable aid that you’ll find will come directly from your college, and sometimes even from your academic major/department. This is especially true with aid for juniors and seniors who are well into their pursuit of a major. It’s never too early to become familiar with all there is to know about your school’s financial aid office: where to find it, who to talk to, how to let them know your situation, and when your major deadlines are. Schools want to make sure students take advantage of this assistance, so there’s usually quite a bit of info out there if you look; Purdue University, to pick one example, provides a nice overview of its university-wide scholarships and its department-specific awards.

Most school-provided aid for upperclassmen falls into the category of “merit scholarships,” and to renew or re-apply, you’ll almost always need to meet some significant performance benchmarks. On the plus side, those benchmarks are sometimes all you need. At Fort Lewis College in Durango, Colo., for example, students need only meet the criteria listed for the schoolwide merit scholarships and they’ll automatically receive the appropriate aid. This isn’t always the case, though, so make sure to familiarize yourself early each year with the necessary criteria, deadlines, and extra steps.

Several great renewable scholarships are open to current high-school students, and you should be aware of them now if you’ll be heading back to high school in the fall. The Coca-Cola Scholars Foundation, which we’ve mentioned before in this blog, provides more than 1,000 four-year renewable scholarships to eligible high school students each year. The National Merit Scholarship program provides a variety of different awards—including both corporate- and college-sponsored four-year renewable awards—to its 15,000 or so finalists. There are two major things to keep in mind about the National Merit program:

**1. Every college handles National Merit aid differently**, and an application that might mean a four-year scholarship at one school may qualify you for much less at another; research your prospective schools and designate a “first choice” college accordingly.

**2. This is an easy program to miss out on**, because eligibility requires taking the PSAT/National Merit qualifying test by at least your junior year of high school or the equivalent.

You can also find renewable assistance through both athletic and military-service scholarships—but, here again, there are some important details. In the athletic realm, NCAA regulations mean that maintenance of your award will require you to meet certain academic guidelines, and may also require re-application, evaluation of your on-field contributions, or both. Your best bet is to speak with both your coach and your financial aid office to find out exactly what’s required to keep you in school and on the team. Similarly, while ROTC enrollment and the GI Bill can pay for a huge portion of your college education, you can’t just walk into your recruitment



office and walk out with a paid-for degree. ROTC scholarships, available via all branches of the U.S. military, are both generous and renewable, but the service commitment ranges from four to eight years of active duty as a commissioned officer, and standards are rigorous. The GI Bill provides generous assistance for enlisted men and women, and should figure into your plans heavily if you're thinking of the military before college, but it also only offers 36 months of tuition payments.

It takes planning, focus, and effort to get into college and pay for that first year, and it takes just as much to ensure that you're set up for success the rest of the way. ■



# Community College Students Can Get Scholarships, Too

**By Janine Fugate**

Posted: May 19, 2011

More and more students are choosing community colleges for their postsecondary education option—and who can blame them? Community colleges offer opportunities to earn professional certificates, skills, and degrees at reasonable cost. They can also be a great bargain for students who ultimately want to transfer their credits to earn a four-year-degree. In the spirit of keeping college bargain priced, here are four scholarships focused on community college, transfer, and/or students in their second year of college and beyond.

**Hispanic Scholarship Fund:** The Hispanic Scholarship Fund offers more than 30 different scholarships for community college and transfer students, with varying eligibility requirements and deadlines. The HSF/ExxonMobil scholarship is still open for 2011 applicants through May 21; outstanding Latino students (minimum 3.2 GPA/4.0 scale) selected for these awards will receive \$2,500 to major in Chemical Engineering, Civil Engineering, Electrical Engineering, Industrial Engineering, Mechanical Engineering or Petroleum Engineering. Preference will be given to students planning to attend certain colleges.

**Jack Kent Cooke Foundation:** Community college students who are planning to transfer to a four-year college or university may be eligible for the Jack Kent Cooke Foundation Undergraduate Transfer Scholarships. The foundation provides up to \$30,000 per year to each student selected for the scholarship; up to 50 scholarships have been awarded per year. Awards are intended to cover a large portion of the student's ongoing education expenses, such as tuition, fees, books, and living expenses for the final two or three years of ongoing education. Awards vary based on the cost of tuition and other scholarships and grants students receive. To be eligible, students must be nominated by a Jack Kent Cooke Foundation Faculty Representative at their two-year institution, so get to know that person!

**Washington NASA Space Grant Community College Transfer Scholarships:** Community college students planning to transfer to the University of Washington to continue their studies in science, technology, engineering, or mathematics may be eligible for this competitive scholarship program awarded by the Washington NASA Space Grant program. Scholarships range from \$1,000 to \$5,000 and are awarded for one year at a time. Recipients may apply for a renewal for one additional year, depending on availability of funding.

**Maryland Community College Transfer Student Hope Scholarship:** Maryland students currently attending Maryland community colleges may receive a “transfer scholarship” as an incentive for them to enroll in a Maryland four-year college or university as a full-time undergraduate. The scholarship is \$3,000 per academic year (renewable for one additional year), and can be applied to tuition, fees, room, board, books, and supplies. Additional eligibility requirements include Maryland residency, completion of 60+ credit hours, minimum 3.0 GPA, and application for scholarship within one year of completing required credit hours or associate's degree program from a Maryland community college. For more information, see this transfer scholarship guide for Maryland community college students.

While the latter two on this list are college- and/or state-specific programs, don't forget to check with your own community college to see if there are similar transfer incentives for which you may be eligible! Your financial aid office should have a good list of additional opportunities for you to consider, too. ■

# How to Land a Full-Tuition Scholarship

By Michelle Showalter

Posted: May 26, 2011

Imagine your ideal college experience. It most likely involves a combination of meeting new friends, joining clubs, or playing sports, and of course attending compelling, interesting classes that will prepare you for a successful life. It's doubtful that you care to give much thought to how you're going to pay for all of it—either now or later. Though worrying about financing a college education is unavoidable for most people, a few people are either lucky enough to (a) have parents who foot the entire bill and will do the worrying for them, or (b) win a full-tuition scholarship. Since I can't give you any tips on adopting richer parents, let's jump right to full-tuition scholarships.

While there aren't that many private full-tuition scholarships available, the good news is that many colleges offer full-ride scholarships to students who meet specific criteria. If you think you've got the smarts to land a merit-based, full-ride scholarship from your college, make sure you're taking challenging high school courses—colleges and scholarship programs value those more than simply getting straight A's—and involving yourself in extracurricular activities and volunteering. Before narrowing down your college choices, check out what different schools are offering in terms of scholarships. How many full-ride scholarships do they give out every year? What do they look for when determining who gets a full-tuition scholarship? Will the amount increase with tuition?

If you're particularly talented in a certain area—think sports or the arts—you may be eligible for a full-tuition athletic or arts scholarship from your college. Not every college offers strictly football or basketball scholarships. A full-tuition scholarship can be offered from any athletic department. There are also a handful of private full-ride scholarships available. Here are a couple of good ones for which you should consider applying:

**Gates Millennium Scholarship:** The Gates Millennium Scholars program awards 1,000 good-through-graduation scholarships to use at any university or college of a student's choice. Students also receive personal and professional development throughout their college careers. Some of the eligibility requirements include holding a minimum high school G.P.A. of 3.33, meeting the federal Pell Grant eligibility criteria, being a citizen of the United States, and being African American, American Indian/Alaska Native, Asian Pacific Islander American, or Hispanic American. The deadline for the Gates Millennium Scholarship typically falls during the beginning of January. Visit [www.gmsp.org](http://www.gmsp.org) for more information.

**Chick Evans Caddie Scholarship:** We've already told you about this scholarship in a previous post, but it's just too good to pass up the opportunity to write about it again. The Chick Evans Caddie Scholarship is a full tuition and housing college scholarship for golf caddies that is renewable for up to four years and awarded to 800 students. Selected applicants must have a strong caddie record, excellent grades, outstanding character, and demonstrated financial need.

Even if you don't end up winning a full-ride scholarship, don't get discouraged. There are plenty of scholarships available for lesser amounts. Just apply to as many as possible—there's no limit to how many you can receive—and the combination of scholarships you earn may result in you having to pay next to nothing for tuition. ■

# Your Job May Offer College Assistance

By Matt Konrad

Posted: June 2, 2011

Back in my freshman and sophomore years of high school, most of my friends started getting part-time jobs. The hours usually weren't great and the rewards weren't that glamorous (the used car my friend Joe bought with his pizza-place earnings ended up costing more in repairs than he ever made), but it seemed like a pretty awesome, grown-up thing to do, and I wanted to join them. My dad, a high school teacher, advised against it. His theory was that devoting my time to school, extracurricular activities, and financial aid research—rather than to a part-time job—would end up being more lucrative in the long run. As far as my education went, he was right. Music, speech, and academics wound up paying off for me in both private and institutional scholarship aid, and helped shape my college experience as well. While I'd recommend the same strategy for any high school student, it's not always feasible. For many of you, and for many reasons, summer or after-school jobs are often a necessity. Fortunately, they can end up paying off in the form of scholarships—especially if your employer offers college assistance.

Employer assistance usually falls into one of two camps. There are scholarships for employees—pretty straightforward—and then there's employee "tuition assistance" or "tuition reimbursement," in which the employer provides you a sum of money to pay for any qualified education costs (typically, this doesn't involve a competitive application like most scholarships do). Perhaps the best-known of these reimbursement plans is the UPS Earn and Learn program, in which all part-time employees at 51 eligible UPS locations can receive up to \$3,000 per year (\$4,000 for part-time management staff) toward their education. (UPS also has relationships with colleges in Louisville and the Chicagoland area that provide full or nearly full tuition benefits, but the hours and locations are more restrictive.) If you're willing to put in some potentially long hours between school and work, the Earn and Learn program could fund a good chunk of your tuition.

A number of other employers offer similar tuition reimbursement plans. The Publix grocery store chain, notably, provides tuition benefits to employees who work as few as 10 hours a week. Starbucks and Target also feature tuition reimbursement as benefits, and even if you decide to work at a small or local business, you might be able to find some assistance. Studies have estimated that up to 80 percent of employers offer some kind of tuition benefit, and even if your job doesn't qualify, it's something you should ask in any interview. (Find out if there are any obligations attached, too!)

When it comes to scholarships for employees, the most far-reaching and wide-ranging opportunity is via the Burger King Scholars Program, sponsored by the company's Have It Your Way Foundation. Employees of Burger King franchises across the nation are eligible to apply for \$1,000 scholarships, and there are also several \$5,000 regional awards and one \$25,000 national award available to those winners. The application period typically opens in early November, so check the eligibility guidelines and turn those drive-thru shifts into college cash.

Similarly, Lowe's stores have scholarship programs open to all full- and part-time associates; its Carl Buchan Scholarship is limited to employees and their dependents, and provides 50 \$5,000 scholarships across the country. And, just like with tuition assistance programs, you can see benefits from local or smaller businesses, too. The Dick's Drive In chain in Seattle has just a handful of locations, but student employees who work there throughout college can earn up to \$18,000 in college funding. And, last but not least, if you've already headed off to college and are looking for work during the school year, your first stop should be the work-study office. The hourly pay may not quite measure up to your summer job, especially if you've been working at it for a few years, but work-study positions frequently feature additional benefits that may help with room, board, or living expenses alongside tuition.

In short, whether or not you make scholarship-hunting your full time job, there are still opportunities out there to close the gaps in your education funding. ■



# Use Summer to Boost Scholarship Applications for Fall

**By Janine Fugate**

Posted: June 9, 2011

Summer break is officially here for most American students: time off from early mornings, hitting the books, and taking tests. In years past, many teens looked to the summer months as a time to increase the hours they worked at their part-time jobs or take on summer gigs, such as babysitting, lifeguarding, and festival work. Unfortunately, the recession has taken a toll on teen employment; today, according to a report by the Center for Labor Market Studies (CLMS) at Northeastern University, “The Steep Decline in Teen Summer Employment in the U.S., 2000-2010 and the Bleak Outlook for the 2011 Summer Teen Job Market,” only about a quarter of teens can find paying jobs. But don’t let that tempt you to spend your days sleeping until noon and watching daytime talk shows. You can do plenty this summer to help boost your scholarship applications in the fall. Many scholarship applications give you points for your extracurricular, leadership, and community service activities. Although you may not be able to make money now, the time you volunteer could pay big dividends during scholarship award season. Here are some places to get started:

- 1. Look close to home:** College Board suggests starting in your local community to find a good volunteer match. Visit your town’s website, or contact your local United Way, cultural arts associations, or student organizations for ideas. You may have to look no further than your local library or religious organization for volunteer activities. Another idea: check out your community recreation center. If you’re athletic, consider volunteering as a coach or assistant coach for youth sporting teams.
- 2. Look online:** Volunteer Match is an online matching service for opportunities and interested volunteers. A quick search on all opportunities good for teens within 20 miles of my hometown of Minneapolis brought up 600 different opportunities.
- 3. Craft a volunteer opportunity:** Turn your love of knitting into a volunteer opportunity with World Vision’s Knit for Kids Program. All you have to do is download a free pattern, knit a sweater, and send it to World Vision’s office in Pennsylvania; the organization takes care of the rest.
- 4. Find opportunities to help families:** Ronald McDonald House Charities in many states offer opportunities for teens to volunteer to spend time with the families by providing meals, crafts, and other fun activities.
- 5. Create your own opportunity:** If you’re into creating your own opportunities, you owe it to yourself to check out DoSomething.org. DoSomething.org is aimed at helping young people—25 and under—“rock causes they care about.” The site is aimed at helping teens find causes to get fired up about, and has ideas for getting involved, as well as social action training opportunities to help you get started. You can even sign up to have “take action alerts” texted to your cell phone once a week, providing suggestions on how to help in your community. (Text “DoSomething” to 30644 to sign up.)

Before you finish your summer volunteer gig, ask your supervisor or volunteer coordinator for a letter of recommendation, and find out whether he or she would be available to act as a reference for you in the future. Have a great summer! ■



# Learn From Student Stories of Scholarship Success

By Michelle Showalter

Posted: June 16, 2011

Every year, Scholarship America's programs and services help thousands of students across the country achieve their dream of earning a college degree. Often, these students receive scholarships from a variety of sources—including individuals, community foundations, and businesses—in addition to those that they receive from our organization. Without scholarship assistance, many students would either graduate with thousands of dollars in debt, or not attend college at all. These students didn't receive their scholarships without a lot of hard work and determination. They applied themselves academically, got involved in volunteering and extracurricular activities, and dedicated a lot of time to researching and applying for scholarships. Some of the best advice we've given readers in our weekly posts came straight from students we've talked to over the years. Here are a few scholarship recipients from whom you may be able to learn something:

**Volunteer your time, and you may just be rewarded with a scholarship:** Kyler, a math lover from Somerville, Mass., always believed in the notion of “paying it forward.” When he began actively participating in the activities held by his local Dollars for Scholars chapter, Somerville Mathematics Fund, he saw an opportunity to give back. In ninth grade, Kyler began vigorously fundraising and volunteering for the chapter. For the next four years, he not only volunteered to help out at nearly every event, but he also raised more money than any student had in the chapter's history. In recognition of Kyler's dedication, he was awarded a \$4,000 scholarship from Somerville Mathematics Fund, the largest scholarship the chapter gives out to students.

**Start early and stand out:** Lynn's parents encouraged her from a young age to study hard and earn good grades so she could go to college. For Lynn, getting into college wasn't the problem; it was finding a way to pay for it. Lynn wanted to avoid student loan debt, and realized early on she'd need to earn scholarships. She also knew that her best chance of standing out on scholarship applications was to do something unique. When Lynn got the opportunity to audition for a TV news show made by teens for teens, she jumped on it. Her experience with the program helped Lynn stand out from other kids when applying for scholarships. Lynn received a full four-year scholarship to Drake University, plus a renewable \$3,000 Northwestern Mutual Scholarship, a program administered by Scholarship America. She credits her work with the teen television program as giving her an exclusive edge among other equally dedicated students.

**Apply for as many opportunities as possible—at least one is likely to pay off:** Lily had always been a good student, in addition to being involved in sports, holding down a part-time job, and helping her younger brothers and sisters with their homework. Lily didn't know how she was going to be able to afford college tuition, let alone her dream school—a private college not far from her home—with tuition roughly equal to her mom's yearly salary. Though Lily saved as much as she could from her part-time job, it wasn't enough. Little did she know that a school counselor had nominated Lily for a scholarship from her local Dollars for Scholars chapter; when she unexpectedly received the \$1,500, she realized that there were probably other scholarships available. By the end of the school year, Lily had applied for and received a number of scholarships, allowing her to attend her dream school entirely on scholarships. Lily's success has encouraged her younger brothers and sisters to go to college, too.

Get advice and get inspired from other students. Visit Scholarship America's Scholar Stories page to read about other students who have benefited from scholarships. ■

# Find Scholarships to Study Abroad

By **Matt Konrad**

Posted: June 23, 2011

We tend to think of college in terms of a journey. There's the higher-education path through high school, the various routes to financial aid, and the long road from your first freshman orientation to your degree. And one of the most rewarding parts of this metaphorical journey can also be an actual journey, if you take the opportunity to study abroad. Spending a summer, a semester, or even a year of your college experience outside the United States can expand your horizons, improve your second-language skills, and foster your learning both inside and outside the classroom. It may seem dauntingly expensive, but studying abroad as a college student is incredibly valuable—and it's the cheapest chance you'll ever get to spend a significant chunk of time overseas without actually moving. Furthermore, with a little work, you can find scholarships and financial assistance to defray quite a bit of the cost.

Generally speaking, there are two major ways to move your studies outside the country. You can use a study abroad program affiliated with a college, or you can use an independent program such as IES, SIT, or AIFS. If you go or are planning to go to a college with a study abroad office, I'd recommend making them your first stop for a variety of reasons. First and most importantly, going through your own school means your program coordinators will already know your field of study, your transcript information, and your financials, and that will save you time. In addition, you'll know that the courses on offer are accredited and targeted toward students in your field, and you'll be able to hear firsthand from program participants. And, of course, you'll easily be able to find all of the financial aid options open to you. My alma mater, the University of Minnesota, has a fairly robust and straightforward framework for study abroad scholarships, which lays out amounts, deadlines, and restrictions. Like most schools, the U of M offers general scholarships for study abroad assistance, as well as targeted scholarships for diversity, first-generation and financially needy students; its site also features a study abroad scholarship search to find private-sector and other options.

The only problem with going through your own college: what if it doesn't go where you want? In this case, it's time to expand your horizons. The U of M, for example, offers a number of programs open to non-University students, and there are programs such as Butler University's Institute for Study Abroad that coordinate study abroad opportunities around the world for students from all over the country. These are a great alternative, but you'll have to be especially on the ball in terms of financing; IFSA-Butler, for example, requires your college to process financial aid transfer and payments. On the plus side, you can apply for both general and destination-specific scholarships that range from \$1,000 to \$5,000 for semester-long trips to places like Egypt, Australia, Costa Rica, and the British Isles. And the outside scholarships posted on the IFSA-Butler site point to some other excellent opportunities, such as the Boren Scholarships (up to \$20,000 per year for linguistic/cultural immersion in underrepresented areas) and the State Department-sponsored Gilman Scholarships (up to \$5,000 a year for students receiving Pell Grant assistance).

In addition to these college-managed programs, there are also quite a few independently managed study abroad organizations, and they're also worth a look. IES Abroad, AIFS Abroad, and SIT Study Abroad all coordinate overseas programs for undergraduate students in the United States, with some variations. SIT, for example, focuses all of their programs on critical global issues, so you select not only a location but also a very specific area of study; IES coordinates not only student programs but also overseas internships.

Each of these organizations has a long history and accredited/transferrable credits; they also all offer some significant scholarship aid if you sign up for one of their programs. IES provides need, merit, diversity, and legacy-based scholarships, though this aid is restricted to students attending one of the 180 or so colleges in its Consortium. (If you're at a public school in the Consortium, you get an automatic \$1,500 credit.) AIFS offers a number of general and program-specific scholarships and grants, including up to \$1,000 for previous AIFS students returning for another program. (AIFS also partners with DiversityAbroad to offer additional diversity scholarship opportunities.) And SIT features a number of specific scholarships that you can apply for via one common application.

Finally, keep an eye on this list of scholarships from StudyAbroad.com for a frequently updated list of options, including program sponsors and scholarship aid from host areas like Germany and the U.K.

College is indeed a journey, and if your journey takes you outside the United States, make sure you explore all these options. ■

# Scholarship Applicants, Use Social Media to Your Advantage

By Janine Fugate

Posted: June 30, 2011

We've said it before, and we'll say it again and again and again: Anything you post online is not private, not as long as people can comment on it, forward it, share it, retweet it, or otherwise attribute it to you, and it doesn't matter if your privacy settings on Facebook are on lockdown. When it comes to thinking about your future remember this advice: If you wouldn't want your Grandma—or your college admission officer, or the funder of the scholarship you're applying for—to read the post or see the picture, don't put it out there for anyone to see. According to a report released by the National Association for College Admission Counseling (NACAC) in 2009, 26 percent of colleges go online to research candidates for "special programs or scholarships." A 2008 Kaplan survey of 320 admissions officers from the top 500 schools (as compiled from U.S. News & World Report's Ultimate College Directory and Barron's Profiles of American Colleges) reported that one in 10 checks applicants' online profiles before making a decision about their admission—and more than one third shared that what they found out there didn't make them feel better about the students they were researching.

As colleges increasingly use social media sites like Facebook, YouTube, and Twitter as research tools, what can you do about it? And, more importantly, how can you turn it to your favor? Start by thinking of your social sites as more than social. Social networking sites are a communication tool you can use to showcase your talent, your volunteering, your interests, and your work. And yes, you can do this without looking like a big, fat narcissist. Here's how:

**Be authentic.** Don't limit your posts and updates to rote recitation of your volunteer activities. Do share personal anecdotes about your volunteer experiences (without violating privacy of others) in between more personal posts about your weekend plans. Writing about your whole life can show a breadth of interests and a depth of character that your scholarship application may not. And if you post about your college plans, make sure you stay away from saying anything negative about a college or scholarship organization; you may miss out on a great opportunity. Of the 26 percent of colleges that performed online research on their special program and scholarship candidates mentioned above, all of them did so in order to protect their school from potential embarrassment.

**Start a blog about something that interests you.** Writing a blog makes you more searchable online, and also can help paint a picture of who you are, what interests you, and why you'd make a great candidate for the prestigious scholarship for which your college of choice may be considering you. Instead of writing a strictly personal blog, use your interests as a way of expressing your opinions. For example, one of my friends blogs about movies she sees. She writes thoughtful reviews in a professional tone, but her manner and tone strike a balance that tell the reader a lot about her. And don't forget: after you've written the posts, make sure you share them via your other social media streams.

**Use YouTube (or Flickr) to post your creative work.** Showcase the work you want people to see. And then follow the same advice from the previous paragraph: Share links to your creative work via your other social media channels.

**Keep private things private.** College Board's studentPoll on Social Networking Sites and College-Bound Students reports that nearly half of all students keep their full Facebook profile private. But keep in mind, even if you have your profile on full lockdown, your posts can still be forwarded and shared to a wider audience than you may be intending.

Think about your scholarship search like a job search. Recruiters and search firms often do their primary research about a potential job candidate by reviewing their online personas (specifically LinkedIn and Twitter). If scholarship evaluators did the same, what would you want them to find out about you in online channels? In addition to keeping potentially embarrassing materials out of your online life, make sure they find what you want to showcase about yourself! ■