

Finding Scholarships

If you're among the very lucky, a scholarship will find its way to you based on academic merit or some other attribute or connection that you are fortunate enough to have. The more a college wants you, the more likely it is that you'll receive scholarship dollars so bear that in mind. However, for most students, it won't be quite that easy to find scholarships. Most of you will have to look for them.

Start searching for scholarships as early as junior year, and then hit it hard the summer after. Senior year will be busy, so try to get a jump on it. Fortunately, you can accomplish a lot of searching on the internet. There are hundreds of awards, but you'll want to pick and choose ones that are worth your time to apply for. This might be based on dollar amount and on your likelihood of obtaining it. Prioritize what you find and hit the best ones first.

Athletic Scholarships

Division I or II athletes fall into a different category when it comes to scholarships, and their process is unique. See the manual on Athletics if you fall into that category.

Tips for the Rest of You

- Be sure to file a FAFSA (Free Application for Student Aid), as many scholarships will want to see it. You may also need to submit a CSS/PROFILE application.
- Use search tools such as CollegeData's "Scholarship Finder" then prioritize what you find.
- Organize your approach to this with a file system or whatever works for you. The more organized you are, the more scholarships you can try for. Sort them by application due date.
- Pay attention to whether or not the award is renewable every year or a "one shot". This obviously affects its overall value.
- Check with your college's academic department once you've committed to a field of study. Sometimes they offer their own aid.
- Determine your "scholarship hit list" and whittle it down to a size you can manage.
- Don't pay for scholarship searches! These can be scams. (more on that later)
- Follow the instructions on each scholarship as to how to apply. Keep track of everything you do, and watch spelling and grammar on everything you submit.
- Look at residency requirements and the way they are defined. Some scholarships will require proof that you meet their rules. (This usually applies to scholarships from public institutions.)
- Polish your resume and have it ready to go. You may get to include it.
- Pay attention to rules. It's a waste of time to apply if you don't meet them. Read everything carefully to be sure you're a match.

- Watch timing, as they will have different deadlines. You'll want to allow time to do a thorough job on whatever is required, such as essays.
- Sometimes nominations are required. Don't be shy! Ask the appropriate person to nominate you and have your resume and contact information ready to give them. Later, don't forget thank you notes to these folks.
- Keep copies of everything submitted.

Finding the Scholarships

www.fastweb.com - Financial Aid and Scholarship Search

www.collegeboard.com - College, Career, Scholarship Search

www.collegedata.com/cs/search/scholar/scholar_search_tmpl.jhtml

www.studentscholarshipsearch.com - a free search with over \$3 billion in scholarships

www.scholarship.com - finding scholarships

www.tuitions.com - scholarship search

www.srnexpress.com - Scholarship Resource Network

Other Sources

Many scholarships are offered outside the college and NCAA systems. Thousands of groups look to reward qualified students each year, and some don't even get enough applicants! Here are some to start with:

- Businesses in your area
- Churches or religious groups
- Unions
- Chambers of Commerce
- Community service organizations
- City, county and state education offices
- Your high school community – or maybe even your high school!
- The military (ROTC) – Note: This comes with an agreement to serve for some years after

Beware of Scams

Some services claim they will search out scholarships for you for a fee of anywhere from \$40 - \$200+. They may make other promises as well, such as a refund if no scholarships are found. You can do these searches very effectively on your own, so the safest path is to never pay anything for searches. While some may be legitimate, it's not worth the risk in our opinion. Here are some slogans that should tip you off to scams:

Guaranteed or your money back!

You've been selected by...

Hold this scholarship with your credit card....

You can't get this anywhere else!

We'll do all the work for you...

You're a finalist!

Visit www.finaid.org/scholarships/scams.phtml for more information on scams.

Other Caveats

Here are a few other things to watch out for:

- Is the scholarship renewable year to year?
- Are there any requirements after you receive it?
- Do you need to maintain a certain grade point average?
- Will the scholarship impact other financial aid you've received?
- Some scholarship dollars are taxable, generally money used for travel, room & board. Try to use scholarship money for tuition, books and supplies.

Searching for scholarships can be like a treasure hunt, with indeed a genuine treasure if you can find it. Happy hunting!