

Show me the money!

How to find scholarships for college

November is #NationalScholarshipMonth and it's time to review some basics.

Never pay for scholarship or financial aid information. Services that ask for payment are often scams, and even if they are not, there are many free resources available.

1. **Be sure that you fill out the Free Application for Federal Student Aid (FAFSA)** when it becomes available on or after October 1st each year. Studies have shown that students who apply for financial aid during the first three months of the FAFSA submission period (beginning October 1) tend to receive twice as much grant (free) money on average as students who apply later in the financial aid application process. Many colleges have priority deadlines for filing the FAFSA, so be sure you meet those dates to receive the most funding possible. Apply early to be sure to get first in line for funding opportunities from the school and the state. The FAFSA is what colleges, the government, and some scholarship providers use to determine your estimated family contribution (EFC) and demonstrated financial need which, in turn, determines which grants, loans, and scholarships you might be eligible to receive. If you don't complete and submit the FAFSA by each school's priority deadline date, you may not be eligible for any aid from the federal government given through your college. Many scholarship providers ask for your FAFSA information as well. If you have questions about this, contact your high school counselor(s) or the financial aid office at the college you are considering attending.

2. Applying for scholarships is a big job. It takes a lot of work, but that work usually pays off. **Sign up for a free scholarship search engine.** The more information you can provide about yourself, the better, because it will help you find the best matches. They all use the same base information so just sign up for whichever ONE you find more appealing or easy to use. Some of the more popular search engines are www.fastweb.com, www.cappex.com, www.unigo.com, www.chegg.com, and www.bigfuture.org. Search often because the best websites for scholarships update frequently - as often as every day. Award providers are continually entering their offerings on scholarship sites, which means that you might find a great match one day that wasn't there the day before. Most of the top rated sites also allow you to save your favorites in order to refer back to them later when you're ready to complete the application.

3. Also **check with local organizations** like Kiwanis, Soroptimist, Rotary or Lions Clubs, as well as with local foundations in your area (community foundations, private foundations, etc.). A number of these organizations send their information to the high school and their scholarships are noted on the Naviance Scholarship Listing. If an immediate family member (parent or grandparent) is/was in the military, make sure you check www.legion.org/scholarships.

4. If you think you know what your academic major or what career you'd like to pursue, find out whether any professional associations in your desired field offer scholarships. You might want to check national, state, regional, and local organizations.

5. **While nation-wide scholarships often award large scholarships, local scholarships tend to have better odds for "winning" since you're typically competing against fewer students.**

Apply for as many scholarships as you can (even \$500 and \$1,000 awards can add up), but use good time and resource management skills to prioritize how much time you should spend on each application and divide your time and effort accordingly.

6. Don't wait until you're accepted, but talk to the college or university admission professionals and/or financial aid administrators at the schools in which you are interested in as soon as possible. Find out what type of scholarships and financial aid they can offer and how to go about applying for these funds. If you know what your academic major might be, talk to that particular department as well. Individual departments often offer their own scholarships that are not necessarily awarded through the college's financial aid office. You can also go to the college website and type in "scholarship application" in the site

search engine for a listing of the various different scholarships. If you are a student who meets certain criteria (such as students with a disability, first-generation college student, fee waiver eligible, ethnic minority, or historically underrepresented student pursuing a STEM major), there may be even more on campus money available to you through the college specific TRIO/Student Support Services office.

7. College financial aid tips: If you've received your financial aid package (when or after you've been accepted), including any private scholarships you've been awarded, and the amount you still owe is more than your family can realistically afford, ask the college you hope to attend about options to appeal. Most colleges have an appeal process which *might* lead to a few more dollars towards your college expenses. This is no guarantee, and we don't recommend taking advantage of this process if you don't actually need additional monies, but it never hurts to ask. Also, don't be afraid to take a work study or other part-time job to contribute to your education and living expenses. Many students work part-time and there are studies showing that students who work on average no more than 12 hours each week do better in school because they learn better time management skills and are investing in their own education.

8. Scholarship Application tips:

- **Play the Odds:** The more you apply for scholarships, the better your chances of winning one (or more).
- **Be Thorough:** Don't gloss over optional sections when filling out your profile on college scholarship search websites. The more information you provide, the more likely you are to be matched with an award for which you're well qualified.
- **Maintain Your Image:** Be professional - online and off. Clean up your social media profiles and create a dedicated email address to use for scholarship applications (one that isn't cutesy or questionable).
- **Do the Essays:** It's tempting to bypass some of the best college scholarships if they involve writing that dreaded long, tedious essay. That's precisely why you should do them - applying for money that others are likely to forego means your chances of getting it are that much higher. Also most scholarship essays range from 250-500 words – something you regularly knock out in a class period.

Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application and/or omitting required information
- Not following directions, especially regarding essay length and the number of recommendations
- Applying for an award when you don't qualify
- Not tailoring the application to the sponsor
- Writing a boring essay or an essay that may offend the reviewer

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.