

# **How To Find, Apply For And Receive College Scholarships**

*A college degree is not a sign that one is a finished product but an indication a person is  
prepared for life. Reverend Edward A. Malloy, Monk's Reflections*

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*So little done--so much to do. Cecil John Rhodes (Founder of the Rhodes Scholarships),*

*last words, 1902.*

## **A 'How To' Guide To Finding (And Receiving!) College Scholarships**

### **Foreword**

Dreams, aspirations and future. These lofty pursuits cost money. A College education can be quite expensive and planning to get all the assistance you possibly can on the financial front is essential. This guide came into being based on a very real need to understand the intricacies and complexities involved in finding, applying and receiving a college scholarship. There are many types of students, different types of scholarships and sponsorships, even loans and financial aid available to undertake building and shaping your future and training for your career, profession and passionate pursuit.

There are also many different reasons people apply or not for scholarships. Ambition, need, disbelief that they qualify, or that their G.P.A. is not high enough, could be possible reasons. Others might include that their parents can afford it, could be merit based scholarships that have nothing to do with the financial positioning and means of anyone. Most do not know where to look or where to start applying, or what to do once they have been awarded a scholarship. Time to spend on this process is worthwhile effort no matter how you look at it, yet some of us choose to wait until the last minute, procrastinate or just hope that magically it will work out in the end. We do not pay close attention to any real practical planning or direction in our application process, setting ourselves up for failure, delay and even rejection.

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Some students fail to believe that they can write a great essay about themselves and we are not good at selling our talents, distinctive qualities, achievements and assets, due to it sounding like 'bragging'. Remember, this is your chance to introduce yourself to the selection committee – you just get one chance, so we will show you how to optimize your presentation and chances, with confidence and precise execution that will make all the difference in the words. Self-esteem and maturity can also affect this process. If you do not believe yourself worthy to receive a scholarship, you probably will not. You are worth it! Always remember that. Scholarships are for everyone and anyone. All can and should apply, regardless! Someone once said: Scholarships are not 'handouts' or freebies, they are planned investments in our own human potential and futures! So get cracking, start your application process today, if you have not done so yet. Do not hesitate to ask people around you for pointers and even recommendations. Give voice and flight to your dreams, aspirations, ambition **and** your FUTURE.

This guide will provide you with all the tools, processes and background that you will need to master the college scholarship application process. It is meant for students, parents, guardians and counselors. It is hopefully written in such a way that everyone with an interest in this topic, will find something of practical use and/or some useful links, tips and tricks, even

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insider secrets that can help them in any college scholarship application process. We wish you well on your endeavor. Happy 'hunting' for the perfect scholarship that is just right for you, your planned course of study, regardless of your age, gender, location, school and course of choice.

We wish you all the best and trust that the insights and inspiration shared in these couple of pages, will make a difference and help you apply and receive the College Scholarships that you want, need and deserve, beyond your wildest expectations. Enabling your FUTURE is what this guide is all about. Good luck and congratulations on taking the first step of the rest of your life! Here is to YOU!

### **Introduction and Layout of the Guide**

The following summary diagram is a discussion tool that both introduces our topic and shows what this book is about at its core. Throughout the pages of this guide, you will learn more about **applying and receiving college scholarships**. There will be tips and tricks on how to best prepare, get organized, streamline, transact and execute, even persist with determination. We will focus in on getting you the BEST scholarship and financing options for your College Education. There is no time like the present to get started on securing your scholarships. Without delay, your application process can start right here and now. Are you ready?

## The "S.C.O.O.P.I.N.G." Method

1. **Scholarships** – what is it (philosophy, definition, types). Knowing what is at stake.
2. **College** – what is it used for (which and where, value and cost of a college education, how scholarships help and work). Funding options and strategies.
3. **Optimize** educational funding and aid options, capitalize and leverage your position and talents.
4. **Occupational and Overall assistance** to give you a boost, helpful hand. How to make the most of College scholarships applications, awards and rewards.
5. **Personal** – THIS IS ALL ABOUT YOU!
6. **Investment in your future** – where the real payback and value-proposition is.
7. **Negotiating** – It is a process and skill-set that requires attention and mastery
8. **GREAT results** – getting them, focusing on what to do and what NOT to do!

## **The Basics of College Scholarships**

### **• Scholarships – What Is It (Philosophy, Definition, Types). Knowing What Is At Stake.**

Exploring financial aid is always part of getting ready for College. Beyond preparing for your entry testing and finding the right school, this is probably one of the most important steps for getting your College Education and your future on track and up to speed. Whether you are the student applying, locally or maybe as an international student, even as a guardian or parent of a prospective College student, there are lots of online and in-print materials available that can be overwhelming in this fact-find and process that you are undertaking.

Going to College is an important, life-altering decision. It will shape and influence you and your future career. The choices you make in the here and now, will help form your tomorrow. They are important and not be overlooked, underestimated, or done in a haphazard fashion. Careful, meticulous planning, not impulsive choice, is highly recommended for every step of the way.

College is about you, your interests, passions, talents, goals and pursuits, dreams AND FUTURE! How are you going to make the most of it? Beyond getting started, planning for when you will begin your studies, where and for how long, as well, as how you are going to pay for it, is critical for every prospective student. Who will help and support you in this endeavor? Are you paying for College out of your pocket, or is someone else funding it? Do you need to consider applying for or seeking financial aid in order to get your education? Regardless of your background, rationale, means or talents, this how to guide will have step-by-step instructions, tips and considerations to prepare you for and help you through this process of applying for College scholarships.

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Have you ever heard of an admissions essay? Paying and planning for College is very important. Do you have any idea how much it costs or how you are going to pay for College? Learn in this guide how affordable college education can be through exploring, applying for and receiving College Scholarships that will make the difference and help you with the financial side of your studies. There are many different scholarships and loans, financial options available for College education. Advice, tips and guidance on what scholarships are, how they work, where to find them, how to apply and stack the odds in your favor, to actually receive a scholarship, will all be covered in this text.

It is our hope that this guide will assist you in making sense of the vast array of information out there, (some even conflicting or very vague, depending on where, when and how you apply). We trust you will find the practical advice, systematic process and information to know what to do next, right here!

When applying for a scholarship you could either be a prospective, continuing or returning student. There are various different packages and scholarship options available depending on which category you fall into. For others, it does not matter in the least. **What does matter is that you apply and that you do so in a timely and urgent fashion.** This is serious business. The logic here is that there is a limited amount of the 'pot' to go around. The longer you wait, the less you can capitalize on the *first come, first serve principle*. Act now, without delay to avoid disappointment. Get your 'bid' in early so to speak.

Here are some fast facts regarding scholarships:

- Application and paperwork deadlines always come quicker than expected. Avoid the stress and rush by filing early.



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- There is no cost or obligation for or when applying (unless you get expert professional services to assist you with the process of course and NOT counting all the copies, pictures, postage, courier fees etc.!)
- Even if you think you do not qualify, still apply
- New college scholarships, awards and grants are created every year.
- If in the US, always consult the [www.fafsa.ed.gov](http://www.fafsa.ed.gov) scholarship super-site. Application forms and detailed instructions on filling it out, can be found online. There are also lots of the questions and issues, concerns or pressing topics in the FAQ sections, that are no different from the ones that you currently have. You are not in this process or boat alone!
- There are also checklists on documentation, as well as the option of filing electronically to save time and money!
- Avoid being at the end of the line and waiting for you to file your tax return. It could be too late. The sooner you apply, the better you are making your odds. Avoid being last in line.
- Most states and colleges began allowing submission of financial-aid forms beginning Jan. 1.
- Those applications received earliest are given first and top priority.
- Many of the college scholarships and aid awards are quite competitive and you have to make yourself stand out from the thousands of applicants. You would want to leave a lasting impression as well as make a good first impression, be unforgettable and recognizable. Rise above the masses and mediocrity. This should be a priority for you in all your documentation, as well as your process.
- Do not rush to complete your forms and make unnecessary mistakes that could backfire or have your application rejected or thrown out. Having to make corrections can be costly and put you back at the end of the line.

According to a recent study of college financial-aid administrators, the most common mistakes in completing the FAFSA form are:

- Leaving a field blank. If the answer to an asset or income question is zero, then put in a "0."
- Matches. Matching names to Social Security numbers -- especially important if you use different or maiden names.

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- Signatures. Both the parent and student must sign the FAFSA form.
- If completing the form online and you have received a PIN at [www.pin.ed.gov](http://www.pin.ed.gov) before you complete the FAFSA online, then you do not have to worry about the signature requirement since your PIN serves as your electronic signature. See the PIN Web site.
- Income. Do not use your W-2 to report income. Use the Adjusted Gross Income directly from your Form 1040 income tax return.
- Taxes paid. Report the actual income taxes paid from your Form 1040 income tax return rather than those shown withheld on your W-2.
- Definitions. Pay close attention to the definitions of dependents, marital status and age requests.
- Selection. If using the online version of FAFSA, do not check the "Early Analysis" flag. This will not send a report to any college, but rather is reserved for high-school students who are not yet going to college, but are interested in a free evaluation of their status, in order to better prepare for the real thing -- **not a bad idea for those who want to position themselves better for the future.**
- Inclusions. Prepaid tuition plans, pensions and cash-value life insurance policies should not be reported as assets on the FAFSA.
- Attachments. Do not include anything with the form when you mail it. If you have extenuating circumstances you feel should be considered you should ask for a professional judgment review from the school's financial aid administrator.
- SAR and EFC are two terms that you will hear in this process. This both results from this abovementioned application form. It refers to a Student Aid Report and Expected Family Contribution. These are both used to determine the eligibility and financial situation of each student. This outcome will determine the amount of aid you will receive. Schools typically look at the cost and duration of your chosen study path, the program you are enrolled in and these eligibility criteria.
- If you do not qualify for federal aid , state or school aid packages and awards might still be available to you as well. Exploring all your options is a good rule of thumb to have. Regardless of whether you think you

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qualify or not, you should apply for federal aid. There is nothing to lose here.

- The system is set up to provide NOT A FREEBIE FOR EVERYONE, it is meant and streamlined to assist those who would not be able otherwise to afford a good education. Understanding the system and how it works, can help you leverage and optimize your changes.

When asked to reflect on why you need a College Scholarship, there will be a variety of answers provided to this question. Here are just some reasons students apply for certain types of scholarships:

- It provides opportunity.
- You can get the chance to pursue a great education
- The duration and length, location and 'perks' or the study program (for example some scholarships offer a 4 year leadership program with lots of additional opportunities and exposure to the best the industry and academic world has to offer). It is not always all about the money!
- But, for when it is, there are lots of funds and large amounts, awards available, depending on what you need. (Some could be as high as an \$8,000 total scholarship to be used towards tuition, books, boarding and other related expenses).
- Some scholarships include numerous opportunities to gain work experience, or interact with corporate and community leaders.
- They could also include academic credit towards a leadership minor and some service and experiential learning activities.

So, while for some it is really only about the money, for others there might be more at stake and every scholarship that you apply for, of your choosing and preference, will have and be its own reward, beyond the dollar sign!

When the question about why to apply for college scholarships came up recently on an online forum, the top five best responses were listed as:

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- Unable to afford College on your own.
- Scholarly achievements.
- Commitment to complete your education.
- Internship and employment opportunities.
- Networking opportunities with partner representatives

Besides the point that college scholarships could actually save you money or regardless of our own motivations and aspirations, it is essential that you apply and capitalize on what is available out there for college scholarships. You can play a hands-on role in your own destiny and future, by investing time and effort, attention to detail and energy on the college scholarship application and award process. You will not regret it.

Others apply for money, prestige, just because everyone else is applying, peer pressure, or because their parents are forcing them to. Some simply apply because funds are available, so why not apply, it seems perfectly logical. Others make it a priority to be free of tuition debt upon completion of their studies and get a jumpstart on their career, quality of life and future with a fighting chance and not left having to deal with heavy interests on loans and working to earn a living and pay back study loans. Getting to go to schools of choice and having better opportunities are also good motivators. What are your reasons for applying for college scholarships? Being clear on what you want and why you want it will also assist you in streamlining your application process and documentation, college admission essay, positioning, application portfolio and more.

When it comes to defining what a 'scholarship' is, how the concept got started, the philosophy and rationale behind the concept and the different types of scholarships, it helps to put these into clear expression. The better you again understand the concepts and nature of scholarships, the easier it becomes to make sense of how to best apply and optimize your chances of being awarded the scholarship of your choice, beyond your wildest dreams.

## **What is a 'Scholarship'?**

A scholarship is an award of sorts that grants you paid access to pursue academic study. It could be a financial grant, with tuition, classes, books (and even boarding and other expenses depending on the grant), paid for by someone else, other than yourself or your parents. It is an award to the student or scholar for the sole purpose of furthering their education. There are lots of selection and award criteria, eligibility stipulations, which typically underscore the views or purposes of the original philanthropist, donor or founder of the award(s) to be given. College scholarships enable the mastery and pursuit that is your future education.

## **What types of scholarships are available?**

- Full or partial scholarships– depending on the nature and extent of the award, scholarships might just cover classes and/or books, boarding and more.
- Merit-based – where financial need is not used as the main or any criteria for the award of the grant or scholarship. The recipient may be determined by students' athletic, academic, artistic or other abilities, achievements or accomplishments. This is mostly given for recognition and motivation, with the monetary award being either small or substantial, depending on the nature and purpose of the scholarship.
- Need-based - financial aid for which the student and family's financial situation is a primary factor in determining the recipient. Usually such scholarship will cover all or part of the tuition and may even cover living-costs.
- Some scholarships have a "bond" requirement, recipients may be required for a specified time to work for particular employer, to work in

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rural or remote areas, and otherwise they may be liable to repay the cash value of the support they received during the scholarship

- Scholarships are also referred to as 'financial aid' packages that are intended to assist scholars or students with tuition and related costs. But they can also be loans, so clarify all the details and read the fine- print on all award documentation prior to signing or committing to anything.

### **Where to find sources for college scholarships?**

Obtaining Scholarships can be a challenge and a highly competitive one at that! First and foremost, exploring your direct location and surrounding areas would be a good place to start. Finding funding and aid in and around your local home region is more likely than applying further away or even abroad. Local contacts, businesses, individuals and institutions will typically be your first point of call. It is easier to gain access to and the competition pool is that much smaller. So, in a sense, you are stacking the odds in your favor, making the most of what your local hometown and area has to offer. It is always a good idea to start close to home.

Most non-profit organizations and foundations have scholarships for prospective students. Some examples of scholarship sourcing might come from:

- Labor Unions
- Church
- Chamber of Commerce
- Other volunteer organizations
- Local chapters of professional societies
- Charity organizations
- School-based endowments to be used for scholarship funds
- Universities may have grants for extremely talented students of little means.
- Private scholarship programs
- Other sources of information on scholarships are libraries, newspapers and even the yellow pages.

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- Government (federal, state and local)

The options and opportunities abound. It is up to you to make the most of all of them, unearth the ones you think you most likely qualify for or have interest in and then APPLY AS SOON AS POSSIBLE TO ALL OF THEM!

*(Source: Wikipedia.com)*

The United States government also provides various 'need-based' financial aid packages and options. These funding options and awards occur mostly in the form of

- Federal Pell grants
- Federal SEOG Grants
- SSIG Grants
- Federal Work-Study initiatives
- Federal Stafford loans (in a subsidized and unsubsidized form)
- Federal Perkins Loans, and
- Federal Parent (PLUS) loans.

The US Department of Education, as well as the formal body known as the Federal Family Education Loan Program (FFELP) funds most of these programs and initiatives. To qualify for any of these options, a student must file the Free Application for Federal Student Aid known as FAFSA for short.

Other options for College Education Financing and funding include:

- State-funded grants
- Loans
- Work-study programs
- Tuition waivers and scholarships.
- Individual colleges and universities may provide grants and need- and merit-based scholarships.

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- A private (alternative) educational loan, available from most large lending institutions. *NOTE: Typically, educational loans obtained through the federal government have much lower interest rates than private educational loans.*
- Institutions and Organizations, foundations and professional associations
- Endowed scholarships
- Student financial assistance subsidies

### **2. College – What Is It Used For (Which And Where, Value And Cost Of A College Education, How Scholarships Help And Work). Funding Options And Strategies.**

How to pay for school, or a quality College Education is center stage throughout this book. It is certainly front of mind for lots of students, government, schools, business, sponsors, organizations and philanthropists, (even parents). Securing the funds and financial aid that you require to gain access and pay for your College education, does not have to be a complex process, a chore or insurmountable challenge. It could be one of the most exciting opportunities you get to express and voice your dreams for the future and get the financial assistance to make it all possible.

The Free Application for Student Aid (FAFSA) is the single most important document in applying for and receiving federal, state, and school-administered financial aid for college and graduate school. **Free Application For Student Aid.** The FAFSA is the standard application for all federally funded student financial aid. It is as good a place as any to start your process.

It is also used as an application by many private funders of college aid. There are also lots of different types of scholarships and grants, like the Pell Grants, Stafford Loans and PLUS loans in the US. If you require assistance applying and receiving college scholarships, then this is the guide for you! It



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will help you find and land, the scholarship or financial aid that is just right for you.

There are lots of online sources like <http://www.college-scholarships.com/100college.htm>, that lists the top 101 websites for searching for college scholarships for example that you can consult for useful hints and links that may also help you out. The more research you do, the better prepared you will be to submit your application. Just guard spending all your time online and actually filing those much needed application forms! They are what really count and make the difference here. You have to get your face, your name and your case (through your application, referral, recommendation letters, word of mouth and networking) in front of those who make decisions and awards. This is where most of your energies need to be spent to optimize your chances of finding and securing the scholarships that you require and want, need and deserve. The process is very much in your hands in the early phases of its unfolding.

Make your college scholarship search simple, concise, streamlined and easy. Do not waste any time or effort. Get things done and get results with the right strategy that is targeted and focused on your needs and requirements, as well as on what is available.

Here are some examples of possible sources for scholarships:

- colleges and universities nationwide that want to recruit students with specific qualifications;
- organizations that help find the school that best meets your career aspirations or fund your education;
- student achievement organizations, including National Honor Roll,
- possible induction and scholarships;
- businesses offering products and services of particular interest to students and their families.
- Government

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If you need help completing applications forms and optimize or leverage the financing package and options available to you, this guide will help with that too. Put yourself on the insider track. College is expensive and interest on loans can lay you lame for years to come. There are lots of caveats to look out for when applying for a college scholarship and/or loan to fund your college education.

Planning and research upfront prior to filing your applications are critical elements of this process and you will easily find yourself spending a lot of time on this process.

Some of the top ten reasons some individuals are not successful in applying for aid:

1. Administrative errors on the paperwork front - Incomplete application forms or incorrectly filled out forms. Errors or inconsistencies cause big problems and even rejection to occur, so extra care has to be taken to avoid these situations.
2. Getting financial aid is not a sure fact and definitely NOT an easy process, especially NOT if you are interested in optimizing the funds and aid available to you. Expect to spend 20-40 hours of your time gathering information and facts, even prior to filling out or submitting any application forms.
3. Picking the wrong school for the wrong reasons, due to misinformation or mistaken perceptions that some of the prestige schools are either out of their league or financial reach, that then keeps them from applying, missing out on opportunity. Unearth the insider secrets that could make it possible to pursue the college and career of your dreams. It is possible.

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4. Not spending enough time figuring out which college has the best comprehensive financial aid and scholarship packages to address your needs and requirements.
5. Mistakes on the financial front, which assets are included, which excluded and what is the difference when it comes to financing? Declaring assets that should not form part of the application form due to lack of knowledge, might reduce the amount of aid that you actually receive. Not including all relevant assets can also put you at serious risk, including a \$20,000 US fine or even prison (maybe both).
6. Not understanding how the financial system works and failing to take advantage of it, getting some value back for all those tax-dollars you have paid into it.
7. Getting a financial expert like a CPA or tax consultant to fill out your college scholarship or funding application form could be a mistake. Get a professional familiar with the process and system to help you out.
8. Not researching or delaying application, almost waiting until it is too late to apply and then hoping for the best, is not a pro-active or rewarding strategy. The earlier you begin your application process the better. First come, first serve is often the rule of thumb with these funds, awards and allocations.
9. Thinking that you do not qualify for financial aid leading to not applying at all and missing out on opportunity. There are various forms of financial aid, be sure to capitalize and explore all your options.
10. Tackling the complex application process on your own to save money on costly fees. Do not gamble with your future, get an expert to help you figure out both the big picture, but also the little details that can make the difference.

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For parents: Costs for College could be between \$10,000 and \$35,000 per year. Multiply this by the amount of years your children want to study and how many children you have and it becomes obvious that saving early and getting the aid you need and deserve early on will make the difference for you.

Everyone - including you - is eligible to receive some form of financial aid. The options and research is however up to you. This guide wants to focus with you, on helping to make paying for college, more easily affordable

Online scholarship searches, college grants and other funding options are open for your scrutiny and review. Private sector funding is available as well. Regional scholarships, where you live, competitions and athletic scholarships, the list is growing annually. This affords you choice and variety to make your custom-tailored selection and solution from.

There are numerous things you can familiarize yourself with to enable you to better streamline and prepare, organize, get noticed, stick with and get results and success in your application and scholarship application or awards processes.

- *What Is a College Scholarship Good and Used For*
- *What are factors that contribute to scholarship awards and how can you make them work in your favor*
- *Your course and location, as well as duration and cost of study (Which College And Where it is located, What will you be studying and For How Long)*
- *Value And Cost Of A College Education*
- *How Scholarships Help And Work and Other Funding Options And Strategies*

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We will take a quick look at each of these, before continuing our discussion, but elements and answers will be provided as the remainder of the text unfolds.

Typically there will be stipulations on what the tuition grant can be used for, class and tuition fees, books, boarding and living expenses and the like, transportation etc. Read the fine print on all your documentation or ask if you are uncertain. When the funds will be appropriated is important as well. Ensure that you verify any and all financial details necessary to take care of the transacting of any related matters. Make yourself aware of any responsibilities that you might have regarding the scholarship and a follow-up thank you note and regular contact with your 'sponsors' is a good idea as well. Also confirm the details of the grant, is it a one-time offering or does it cover the full time of your studies, is it a full or partial payment (does it cover all costs).

There are more scholarships and funds available than one might think at first glance. It will take time and effort to sift through them all and apply to as many as you can, in a very short timeframe, but they are there, waiting to be 's.c.o.o.p.e.d.' UP!

Here is one suggested method or process to ensure success in applying and securing college scholarships:

1. **TIMELINESS and IMMEDIACY:** Start looking for scholarships and apply early. Do so at least one year PRIOR to you planning to be entering a college of your choice.
2. **CONSIDER AND EXPLORE ALL OPTIONS:** Ask yourself some tough questions about your 'case', circumstance and means. Are you part of a visible or underrepresented minority, are you in financial need, or interested specifically in certain fields of study or have special talents to offer? . There are different shapes and sizes of awards available in all of the

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abovementioned 'specialist or niche categories' that you can use, to capitalize on the available funds out there.

3. SEEING BEYOND THE HERE AND NOW. Considerations past the dollar sign, think about applying for a fellowship if you are seeing graduate school in your future. It is like a scholarship for graduate students. Merit and eligibility criteria and sometimes somewhat complex application protocols will be spelled out in published guides from the schools of institutions of your choice. Be sure to ask about such programs. It also shows pro-active interest and serious commitment to your studies and prospective career, a vested hands-on involvement in your own future and success, which will impress and inspire, win some hands, hearts and pockets over to your side too!

4. CONFIRM ALL DETAILS AND RESPONSIBILITIES OF ALL PARTIES. Attention to detail never hurt anyone. Pay close attention to the fine print and stipulations of the scholarship. Protect your own best interest, be informed and empowered in this whole process and do not just abdicate and leave it up to the 'powers that be'. Take a personal interest in your scholarship, tuition, studies and whole process.

5. TAKE CARE WITH THE ADMINISTRATIVE PARTS AND DOCUMENTATION IN THE SCHOLARSHIP APPLICATION AND AWARD PROCESS. Fill out the form as best you can, be accurate and do not leave anything blank. Verify the correct entries are made. If unsure, use a No. 2 pencil to complete the application form if hard copy and if you are submitting it electronically save and even print a copy for your files and reference. It might prove handy later.

6. SHARE RELEVANT AND ACCURATE INFORMATION, LOGISTICAL AND PERSONAL INFORMATION WILL BE REQUIRED AS STANDARD PROCEDURE General questions such as name, address, social security number, date of

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birth, citizenship status and marital status are commonly required on these forms, as well as some financial information.

7. GET THE FINANCIALS RIGHT AND YOUR HOUSE IN ORDER All necessary financial information has to be submitted in a timely fashion, normally with evidence of same. Examples would include total family income, number of children in your household, and number of children in college. Round dollar amounts to whole number values for ease of reference and use.

8. BE SPECIFIC AND STAND OUT FROM THE CROWD Provide relevant, key and unique facts, achievements, accomplishments and talents that you possess that might be required by the particular scholarship for which you are applying.

9. TAKE CARE IN DISPATCHING OR DELIVERING, MAILING YOUR APPLICATIONS. Keep copies and files for all our applications as back-up and handy for easy reference when the calls and acceptance letters, queries or interviews (if any) start rolling in.

10. STICK WITH IT! Be determined and persistent throughout this process, yet patient. It might seem like it is taking forever until you hear news either way. Remember you are one of many application committees and individuals are sifting through. The selection process does take time. The wait and reward will be worth it when you finally learn whether you got the scholarship and for how much the award actually is.

Your course of study and location, the College you choose to attend and apply for, as well as the duration and cost of study are all factors to consider BEFORE you apply. Do some soul-searching to find out what it is that you want to do with your life. Picking which College And Where it is located, What will you be studying and For How Long is also part of this whole process and they are almost flip sides of the same financial coin. The one affecting the other. This strong correlation, influence and considerations

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have to get some of your attention throughout this process. Getting in and figuring out how to be paying for it is all part of the same process.

No one will argue about either the value and the high cost of a college education. Like the where and /how to pay for it relationship, there is another relationship you have to consider. Studies and tuition carry a cost – in some cases pretty high (anything from \$10,000 to\$ 35,000+ annually) and can easily overwhelm and/or discourage. Grants, scholarships and tuition funding are always a hot topic. The value of investing in your career and future is priceless!

Figuring out how exactly scholarships help students and parents and how they work precisely and familiarizing yourself with other funding options and strategies, will all serve to prepare, even for rejection or not qualifying. A back-pocket contingency plan and creative solutions for financing and funding of your college education will be critical in your plan for your career and future.

Our discussion will now start to venture into the territory of what to do with all the knowledge you have mustered and assembled so far. How do you empower and enable yourself to make these processes, tools and opportunities work for you, on your behalf, for a successful and ultimate outcome? We hope to provide you with some insightful and inspiring insights, thoughts, suggestions and recommendations. Keep reading and stay tuned!

### **3. Optimize Educational Funding And Aid Options, Capitalize And Leverage Your Position And Talents.**

Here is an example of suggested tips on applying and receiving scholarships:

#### **How to Secure a Scholarship Package that is right for you**



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An important facet of this whole process, past the research, paperwork, selection and contact is getting noticed by those who matter. For example, the screening committees. It is up to you to set yourself apart and stand out from all other applicants. This is in the end a competition and highly competitive. You have to find a way to give voice to your unique qualities, potential, talents, dreams, hopes and what you bring to the table, what you want to achieve and what makes you an asset.

Taking planning and preparation steps early on, will also prove to be key. Choose your personal references carefully and get in writing, meaningful recommendation letters that not only sings your praises, but positions you well for qualifying for scholarships and/or financial aid packages. Let others plead your case and be an echo to your voice and plea for assistance.

Teachers and guidance counselors, as well as community leaders are good, solid choices. Making copies of these and having them handy is recommended also. You could even get input from respected peers and other referral networks. Setting up informational or referral interviews is a good, creative and fun way to get this part of the process done quickly and early on. Ensure that you know what these individuals are going to say or write and use the ones that best showcase your talents, achievements and potential.

Your high school papers and transcripts are important documents for this and every part of the process. Have copies of them on file and ready for easy reference as well. You will need them throughout this process.

Being involved in your local community and doing some volunteer work, also shows potential, compassion, ambition and qualities lots of schools are looking for these days. Make your involvement count and work for you, actions speaking louder than words, on your behalf, to also further strengthen your case.

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Some ways you can start preparing yourself is by compiling essays about your goals and what you have done to date, to achieve them. Be sure to include aspects and achievements that make you unique and stand out.

A picture of yourself might be required as well, preferably a head-and-shoulder posed shot. Some clear plastic binders or covers are essential in this application package toolkit as well. This will help you, even if you have to put something together quickly. It is cheap and will save you time and effort down the line. Think of it as your application assembly line with on-demand delivery when you need it most! Ideally you want to be as ready as you can be with the paperwork and application materials you will need, to submit your documents to the various scholarship committees - ASAP!

### **Preparation and Planning**

Some suggestions on what these application-packages should contain and look like are ample. Here is but one example of a pre-assembled package.

#### Scholarship Application Packages and Content could include:

- Something to present it in - the presentation packages (clear binder or cover, folder, pocket) and an envelope (if required)
- the scholarship application itself, filled out and verified
- well-prepared essay on yourself and your goals – have a couple and custom one for every application
- transcript
- letters of recommendation
- Portfolio picture (front inside cover - on top of the application)

### **Organization And Well-Executed Application Process**

Begin early to research scholarships that match your criteria, wants and needs. Consider using a scholarship search service, and apply only for

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scholarships that do not sell your information and keeps your information private and confidential.

Start streamlining your process and assembly line of sorts, put your packages together, keep them filed and organized in the order you send them out. Once you have the scholarships for which you want to apply, keep track of the deadlines. Writing them on a calendar, or creating a chart to keep on top of all dates, is highly recommended. You would not want to lose out for missing information or something as small as a date now would you?!

Some of the things you should be watching out for would be:

- The Scholarship name and phone number, contact and logistic information required or important
- The exact date or cut-off that the application must be received by the scholarship committee or relevant parties for consideration and inclusion in the selection process
- The date you requested the application packages
- The date you received the scholarship application
- The date you sent the application or your application package was mailed/delivered/received
- The date you called the Scholarship Agency to verify they received your application package or received confirmation in writing that they got your documentation.

### **Standing out – RISE AND BE COUNTED**

How to write a compelling and effective application essay is another crucial element. You want to get noticed and be remembered. You want to be the one selected and called back with the good news that you were chosen. So, the question becomes, how best do you position yourself and set yourself up to be distinctively different and get noticed and chosen.

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Getting someone with an expert eye to read over and even critique your essay is always a good idea. There are editing services as well who provide niche opportunities for students to submit their essays for review, or for-a-fee type services.

Utilize all input and suggestions as best you can to be able to get into the College of your dreams and to find ways to pay for it with effective scholarship applications and documentations that sell your strengths, potential, talents and situation to those who do not know you yet. Convince, influence, entice and make them believe in you with every word you put down on paper. Be truthful and honest, daring and debonair, confident and humble at the same time. Capture attention and hold interest with what you have to say. Remember you just get one chance to introduce, sell and position yourself – so use it to your best advantage.

So in short, someone once summarized this part of the application process as unfolding into Preparation, Organization , Attention-grabbing notice, Persistence and Determination. It is indeed all of the above and if you plan to excel in each and all of these, you can hardly go wrong or screw up you application process. Good luck with it!

Free scholarship money for your college education. Databases contests and awards, even without top-grades. Scholarships are available to any and everyone. There are also lots of scholarship and award scams, misinformation and people taking advantage of those applying or looking for scholarship money. Do not be taken advantage of. Be a smart and informed, empowered consumer with the insights you will gain in this guide to make the most of opportunities available to you.

There are no promises and guarantees in this process. Opportunity and promise and the strategies to get you the most from every chance that comes your way is what this guide will teach you. No empty promises and no

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false claims. Have scholarships and grants take care of every aspect of your tuition. It is possible and it is within your easy reach, talents and means.

Keep the confusion, urgency and stress that accompany this process at bay. Essays, recommendation letters and deadlines will become part of your daily life and routine while getting involved in this process. But you can take control of that process, as opposed to be passively and responsively delivered into its tumultuous rollercoaster. You can take control of it all, streamline and leverage it to your advantage with a pro-active, hands-on, even co-creative approach and strategy. More later on what we mean by that.

There are lots of different types of students applying for scholarships:

- High school juniors and seniors
- Current college students
- Minority students
- Graduate students
- Returning adult learner
- International students
- Study abroad students / exchange students
- Non-traditional students
- Middle school or early high school students (gifted students)

... and many more

Scholarships and financial aid packages or loans, are also very different from one another. One is subject to your assets, standing, finances etc. and scholarships are for free and open to everyone. Combination solutions are also quite commonplace and we will take a closer look at all of these options as we go along, focusing in more on the scholarship side of things.

**This gets us to the more practical side of how to find and receive College Scholarships.** This next section, will zoom in on what to do exactly, where to start, where to look, who and why to ask, how best to apply and stack the odds in your favor, planning for success and getting what you need, want and deserve.

As mentioned before, we propose a very pro-active, hands-on approach, planned, structured, detailed and comprehensive, methodical and well executed. This is not something you want to leave up to others, random chance, luck of the draw or too late. You have to act now!

There is not rhyme and reason in delaying or postponing applying. There is no time like the present. You have what it takes to finding and being awarded the college scholarships that you want, need and deserve. We hope to reveal some of the secrets and process, advice and pointers that will get you successful end-results.

Research shows that college graduates earn as much as twice as much as high school graduates in the real world. For most of us the staggering and rising, relatively high cost of tuition, make us hesitant or looking for solutions and alternatives, assistance and financial aid to make our dreams, aspirations, ambitions and future become reality. We have learned so far that there are lots that we can do individually to make this happen.

Here are some more practical tips to follow, to make the process work for you.

#### **4. Occupational And Overall Assistance To Give You A Boost, Helpful Hand. How To Make The Most Of College Scholarships Applications, Awards And Rewards.**

Your school counselor is another good source of information and pointers regarding College applications in general, but will also be able to advise you

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on scholarships and funding options to pay for college. It is an easy and convenient way for you to drop in and get some information and help from someone you know.

Consult the school you plan to attend to find out about its financial aid programs.

Here are some more powerful suggestions for you to consider:

- If you are going to college, right after completing high school, consider what is referred to as 'dependent student aid' which means your parent's financial background information will be required and used as screening criteria for your application process.
- Applying for any type of 'independent class student aid' is recommended if you are in fact married, born before January 1, 1975, a veteran, or in a professional or graduate program, or have legal dependents.
- If there is limited, low or no family contributions to call upon apply for the Federal Supplemental Educational Opportunity Grant (FSEOG) – it is a government sponsored grants program.
- Federal Work Study Programs (FWS) are also options to consider, if you also want to gain work experience while you study or use the part-time employment to pay for tuition. Invaluable exposure and recognized experience is gained through these initiative and they are quite popular in recent years.
- There are always commercial, private or student loans that offer low-interest rates and a variety of repayment options.
- Beware of online scams that try to take advantage of people who are after 'easy' money for college education. You might be losing some of

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your own hard-earned cash on these. Even scholarship seminars can prove to be costly, with a minimum return. You can do a lot of the legwork and research, consulting on your own prior to utilizing the 'experts' or insiders.

Here are some telltale signs to watch out for when applying for scholarships for College:

- There are no promises and guarantees. Treat them with the fair amount of skepticism that these claims deserve. No one can absolutely guarantee an outcome. **DO NOT GIVE THEM ANY MONEY!**
- Avoid scholarships that ask you to send in money in order to receive an application package and/or related information. Rather opt for legitimate scholarships that you can verify and rely on to provide everything you need as well as support for any questions that you might have.
- Promises that everyone 'qualifies' are also to be treated as somewhat suspect. Need or merit based, scholarships are typically awarded for a specific reason, circumstance, motivation, achievement, specific talent, NOT MERELY because you applied for them!
- Be careful for parties that say they will apply on your behalf. Some of the information you will required to provide will put you at risk for identity theft or fraud. Be extremely diligent in whom you provide your information to. It is best that **ONLY YOU** fill out your application form and necessary paperwork.
- Be on the lookout for any type of scholarships offering or application process that request financial information or identification numbers other than a Social Security number. It is not only unnecessary, but also puts you at increased risk for some of the fraudulent scams and unscrupulous



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criminal activities that have taken hold of our society! Guard your access, data and information from these practices and potential abuses.

- Logistic and contact information, like a phone number and return address and even a business listing you can trace and find easily is normally a good sign that it is legitimate
- Two other telltale signs are offers that come in verbally or by phone – scholarships typically DO NOT! They are confirmed in and through the mail, in writing. Also, check with the better business bureau and other recipients of this award (if applicable), to ensure that it is above board and protect your best interest and also YOUR college education, which is the gateway to your CAREER and YOUR FUTURE!

### **5. Personal – THIS IS ALL ABOUT YOU!**

College scholarships, grants, merit awards and even low-interest study loans or other financing options all have one thing in common, they are centered around you, your college education, your tuition, costs, prospective career and how you plan on getting there and your future.

You are in the spotlight and under the magnifying glass when you choose to apply for college and scholarships to pay for it. Meeting your monetary and financial needs is very important in this process as well. This is an extremely important, busy and somewhat stressful time, making decisions about post-secondary plans that include education, careers and vocations. These decisions will in effect affect the rest of your life. Applying for scholarships is an essential and crucial step and interwoven part not be underestimated or underutilized. It could make the difference FOR LIFE.

There are numerous on line databases of scholarships, bursaries and awards. There are local businesses who might consider sponsoring a student depending on your line of study, their funds available and interest in pursuing scholarships.

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Ordering transcripts are important and done for you by the school, Ensure that you have them in hand as they are always needed as supporting documentation to include in your scholarship application packages.

If you are looking for things to say about yourself in your essay or recommendation letters, try focusing on things that will let you stand out, like:

- Maintaining your honor roll standing and academic achievements, highlights
- Demonstrated leadership qualities and abilities
- Incidents where you exhibited exceptional citizenship
- Demonstrated strong public speaking skills
- Involvement in extracurricular endeavors
- A good representative of your class/grade, student interest and/or certain causes
- Also why you are a most deserving candidate and how you would be able to contribute and make a difference with this award
- What you see as your role as a recipient of this scholarship and prospective student
- What characteristics, achievements, accomplishments and goals set you apart and make you unique
- How your "journey" up to this point has influenced you (your experiences with fellow classmates, your memories, life lessons...)
- How you see the road ahead

Presenting yourself to the selection committee or relevant individual(s), on paper is your first and only chance to grab interest, impress and introduce yourself. Making the most of this opportunity is crucial.

Like stated earlier, there are different types of awards involved in this scholarship applications and rewards processes. They are sometimes used

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interchangeably and as an application you need to know the differences, pros and cons and even confirm the details in writing upon receipt of the documentation to be sure of what it covers exactly.

- We have learned that a 'scholarship' is basically financial aid towards academic studies, awarded on academic merit alone, or on academic merit combined with other criteria.
- A bursary is an award of money towards fees based on financial need.
- A prize is a reward for academic merit. Continued study is not a condition.
- An athletic or talent award (art, music, dance, etc.) are a monetary grants to a student based on a sport or special talent.

There are also scholarships for entrants, continued and/or returning students alike. Be sure you know the difference and apply for the right types of grants. Also, get as much information as you possibly can and ensure the accuracy of the spelling of the award name, all details and fill out and send application forms sooner rather than later, with all supporting documentation, including your essay, recommendation letters and transcript.

Here are some other considerations and questions you might ask yourself as you get ready to start your applications process:

- Know the deadline for applications and ensure to get yours in on time
- Familiarize yourself with the donor, purpose and typical award details, as well as all relevant facts about the grant.
- What is the total value of the scholarship and what does it cover?
- Is it a full or partial scholarship, is it merit, financial need or both? Are there any specialist selection criteria or eligibility issues to consider?
- Does it apply to entrance awards or continued study or both?
- Does it cover the whole duration of your study or only the first year?
- Which field of study is it most likely to be awarded in and why?
- Are there any minimum academic requirements of standing required?

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- What are all the selection criteria and stipulations?
- Where to find and submit the application form to?
- How soon will you hear and will you receive confirmation of receipt of your application?
- Contact details and a copy of the application form (hard copy or electronic submission)
- Any application details and/or supporting documentation, special requirements
- If selected for the shortlist, will an interview be required?

### **6. Investment In Your Future – Where The Real Payback And Value-Proposition Is.**

Finding and successfully applying to college is a true investment in yourself and your future. You start nurturing relationships, connections and inter-personal opportunity early on in your academic and career activities by going through this process.

Finding and selling your strengths, asking for what you need, when you need it and finding creative ways to help you pay for college and your personal development are actually also essential job-skills that will serve you well later in your profession too.

There are lots that you can start doing right away past these 'basic requirements and process steps'. You can research best practices on finding and successfully applying for scholarships. Download and start processing online application forms for College scholarships and even find new ones as they become available. Scholarship application processes explained, forms, and sources of aid are also freely available both in print and on-line. Anyone and everyone has to start somewhere.

As we have seen, college scholarships are available from a wide variety of sources. With a little effort, creativity and wherewithal, you may be able to

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fund all or part of your college education from these sources. We encourage exploring all your options and putting in as many relevant and choice applications that you can to optimize your chances of not having to loan money or find alternative ways to get the education you need, want and deserve.

Find and apply successfully for scholarships by referring to the experts who know the process, those who have gone before you and have been successful. Learn from their mistakes and failures. Gather as much information from as many sources that you can.

A good strategy to have is to find out what specifically and ALL that are available in your direct area or hometown, institution you are interested in, businesses in the area etc. Ask around, start conversations, visit the library, talk with different people about it, often and make your intentions known to those around you and the surrounding world out there! They will not know, unless you tell them. High school counselors can provide you with a list of scholarships, even new ones that just became available, contact information, even some tips and advice. You will be wise to start your process early and make your guidance counselor a partner in this ongoing process. They can also help spread the word on your success, or act as a referral, write you a recommendation letter.

Searching the internet for scholarships. You almost cannot miss out on the wonderful opportunity, immediacy and effective process that technology puts at your fingertips. Caution to some 'scam' like luring, false claims and empty promises. Make it a rule NOT TO PAY ANYONE ANYTHING in order to apply. Do not share personal information over the web and FILL OUT THE FORMS YOURSELF. There are numerous databases, lists, links to follow and it will be time and effort well spent.

As you go along, make a shortlist of the scholarships that you are interested in and send off for the application packages right away. When they arrive,

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fill them out and send them right back. Note deadlines and special requirements (transcripts, letters of recommendation, academic standing, merit, other selection and eligibility criteria etc.)

If an essay is required take the time needed to make it the best representation and introduction, sell and positioning possible for you as the top candidate. If this is a requirement, there are sometimes less applicants, but this has changed in recent years.

### **Include all details about YOU in your introduction essay and application letter:**

- Compile a list of your extracurricular activities like, clubs and teams, offices or positions of leadership held, any volunteer activities and even conferences, meetings, or trips where you have represented your school, club or church.
- Be sure to mention any designations and titles that you have received and make a list of every award that you have received since the 9th grade! They all matter, believe it or not!

It is essential that the language, grammar and punctuation is accurate, concise expression and appropriate style, tone and the like are taken care of. Have an extra set of expert eyes read and over and give you some input and assistance with it – even if your English is GREAT!

Making copies of all applications for practice runs and for your files and records are recommended

Getting your scores (ACT or SAT) and GPA transcript (and making copies of that too) are essential.

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Tips for scholarship essay writing:

Before even writing anything down, brainstorm all the ideas that you want to say (use a mind-map or just jot down the thoughts as they occur to you) Categorize, sort and prioritize your ideas by looking at how you could expand on them better. Ask yourself if what you are saying or thinking is clear and unambiguous (makes sense) and if it is stated clearly as to avoid confusion and/or misinterpretation. Ponder whether it is original and creative. Avoid just merely copying others' ideas, make it your own. Use it as an opportunity to showcase all those talents you know you have! Intrigue and interest are both good criteria when you are writing with a certain audience in mind, in this case, the selection committee!

Supporting evidence, logical reasoning and substantiated conclusions all come together to create a comprehensive whole. You are now ready to write and complete your first draft.

Peer and/or professional review (English teacher, high school counselor, principal, parent, or respected business or academic professional read it over)

A thesaurus and word lists are handy tools to help you spice up your essay with some really neat and expressive words, rather than the normal run of the mill, boring and repetitive use of the same old concepts and phrases.

Type your essay's final draft and have it checked again. Save a back-up copy and print some hard copies for your application packages. You could have several or different versions, or variations of your essay, customized and tailored to fit the requirements of each application. Make each one count!

Always put your best foot forward on paper. Stay truthful and be yourself! This is your one chance to shine – USE IT! LEVERAGE IT! OPTIMIZE IT!

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It is all about you and the real payback and value will not come merely from securing the reward per se, but also from your future prospects and the doors that it will open for the rest of your life. All the best with yours. Go open some windows and doors of your future with every application that you send out. Even having a positive attitude when you hear nothing and the clock is ticking. Keep at it. Persist and stick with it. You will be rewarded for your time and effort.

As you come to the final stages of readying your application packages, remember to:

- Give it a last thorough read and completely review all documentation, as if you are the party receiving it. A final glance over and verification check for accuracy and completeness is recommended as well.
- Go through all supporting documentation and ensure that all are accounted for. The last thing you would want is for your application to be delayed, , sent back or worse rejected or disqualified, for incomplete information or documentation.
- One final check of all the criteria, information, documentation and requirements on the application to make sure you have met them all is essential as well.
- Attach your application form to your supporting documentation and mail it in a large envelope to the appropriate party, at least two weeks prior to the deadline (earlier if you can)

### **7. Negotiating – It Is A Process And Skill-Set That Requires Attention And Mastery**

You have to sell and position your competitive edge in this race to optimize your chances of finding and securing the scholarship and tuition-funding package that is right for you. Scholarships do not have to be repaid and that is only part of the reason they are so popular, in high demand and quite competitive.



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It is important to mention that there are numerous scholarships that focuses and targets high performers or those who have special talents. This is by no means a 'free ride' or meal-ticket, BUT some of these choice scholarships are often tailored for students with special qualifications such as academic excellence and performance, athletic ability, skill and mastery, demonstrable leadership potential or even artistic talents.

Most of any form of advice you will receive will have to do with which school you plan to attend. Mostly they would have a department or dedicated spot on their website that will guide you to the listings of all available scholarships, awards, bursaries and the like. It is always a good starting point, past your school guidance counselor and the library! You could also take a more pro-active approach and actually pick up the phone and ask representatives about availability and how to apply exactly.

Minimum grade averages and even special nominations, or other eligibility criteria need to be clarified and confirmed, even before you start your application process. Select and apply for those you qualify 'with flying colors' so to speak first and then some, if not all of the others you deem relevant and where you stand a reasonable chance.

It is of the utmost importance that you figure out for yourself what your credentials and goals are and then find your voice in your scholarship application essay – this is truly your one chance to shine and outperform.

A great tip to give you and advantage and edge, is to apply for smaller scholarships. These small awards can add up quickly. They could just as easily function as stepping stones, to bigger scholarships or financial aid packages.

Always remember apply even if you think you do not qualify – you never know! The fact is the more scholarships you apply for, the better your chances are of getting a few, for sure!

## **8. GREAT Results – Getting Them, Focusing On What To Do And What NOT To Do!**

Once your paperwork is done and all the application are in and the results start coming back. Keeping track of all your feedback is another priority. If you are selected or short-listed you will typically be notified in writing.

Some scholarships will require an interview. It is often referred to as a **'scholarship or short-list interview'**. It is a crucial element in your scholarship application process.

This opportunity of a lifetime to present, sell and position yourself, will give you the chance to convey certain things to the scholarship judges and selection committee, that cannot be conveyed through your written words on paper. Your scholarship application itself can only take and bring you this far.

NOW IT IS UP TO YOU TO engage, create interest, convince and impress. Here you can now supplement any strengths, credentials and achievements, with a good first and lasting impression of yourself.

Avoid anxiety and just be yourself. Ensure that you are selected based on your potential, achievements in terms of leadership qualities and the like.

It is critical that all elements of your process are truthful and accurate. Never feel the need to make things up as you go along, sell half-truths or maybe even give feeble excuses for your GPA or SAT scores. These facts are what they are. Lying about them, certainly will NOT help you in this process. Quite the contrary, you could in effect be jeopardizing your whole future and other prospects by lying on your application or withholding key information.

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Recommendation letters and scholarship requirements, selection and eligibility criteria are all good gages of what your chances are to land a certain scholarship. Referral and networking, word of mouth championing and positioning has also been used to great avail in the past by a number of successful applicants. Most of them when asked about the success, failure and or lessons learned as they went through the application process reveals that honesty, determination and confidence were the most important things for them during this time on a personal level. Support from family, teachers and peers, some quiet time to think and time to write a good essay about themselves, as well as being organized and systematic in their scholarship searches all contributed to their successful outcomes and stellar results.

A keen eye for and attention to detail, are other key elements you cannot overlook. Confirm and verify, checked if all the blanks have been filled in, the letter "i" dotted and all "t" s crossed!

The real secrets are simple and basic, apply early, get everything you need beforehand, do not wait until the very last minute. Source well, far, wide, deep and explore as many opportunities as possible, as soon as possible, as detailed as possible. Increase your odds. Select from a large list of possible choices of scholarship opportunities and make a focused short-list of those matching your requirements. Get the application packages and apply. Make copies and ensure you keep track of all the deadlines, responses and follow-up.

Remember, the first impression you get to make, whether in person or on paper is normally the best impression. MAKE IT COUNT AND MAKE IT LAST!

It does not matter how many achievements or if you got the highest grade, if you stand out in the hearts, minds and selection of the committee it is what counts. Pick the most appropriate, relevant skills, strengths and qualities or criteria that they might be looking for and that you feel and deem necessary to mention and present it as well as you can in a quality

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package that sells and positions you head-and-shoulders above the rest. You will be guaranteed a spot on the short-list at least! Again, no promises, no claims, just self-reliance on the pieces and steps of the process you are responsible for and have control over. The rest is not in your hands. All you can do then is patiently wait.

All your academic and extra-curricular records have some importance and significance. Select the ones that are best suited for the grant you are applying for.

If it feels like it is taking an awful long time and you demand answers and results, remember this process will go through various screening and selection rounds and hands. If you have confirmed that they have received your application and then you have heard nothing back over a period of time, feel free to pro-actively contact to find out if it has been awarded.

Other words of wisdom and valuable advice would be to never be shy or hesitant to ask for help and assistance. This is normal! Openly question and ask for help if you need it. Do not suffer in silence or procrastinate, postpone or avoid this application process because you feel overwhelmed, embarrassed or feel you do not know enough to proceed or where to even start. Ask for positive letters of recommendation with confidence, the worst that can happen is someone say no or write something mediocre that you can opt not to use anyway.

Also, beware of an essay that is too long or that you have not authored yourself. Neither of these will serve your purposes well. It will actually just as easily work against you and disqualify or discredit you.

The student financial aid office at the institution of your choice will have a vast array of information at your disposal. Utilize all resources to get the information, direction, guidelines and application packages that you would

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need to see this scholarship application and reward process through, start to finish.

In this process all documentation and steps have to be prepared and completed carefully and meticulously to enable others to decide and choose. From your application package, their criteria and processes, the selection committee or relevant individual(s) will determine if you qualify, if all is in order, why you need the scholarship, whether the scholarship is right for you and whether you are right for the scholarship.

### **Some Do And Do Not Guidelines for Scholarship Application Processes**

#### **DO**

- Confirm when is best to apply for scholarships some only allow application, once you have been accepted, the rule of thumb otherwise is the sooner the better, not waiting until the deadlines or being last in line, rather making the most of the first come, first serve principle.
- Even if you have not, or even once you have decided on your course, location and duration of your study, there is NO TIME LIKE THE PRESENT TO APPLY FOR SCHOLARSHIPS! Get started right away if you have not as yet.
- Ensure that you study and read all the information provided and available on individual scholarships. Pay close attention to details, eligibility, criteria and other requirements, even documentation that might have to be included in your application package and process.
- Apply for ones for which you are eligible and do not waste your time and effort on irrelevant ones. That said apply for as many appropriate and relevant ones you possibly can to maximize your rewards.

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- Attach the relevant papers only and keep your supporting documents to a minimum. The quantity of documents sent will NOT give you any edge or advantage. Send JUST WHAT IS REQUIRED and no more.
- Be brief, concise and accurate in your expression and packages that you submit. For international or foreign students: It is advisable to always attach translations where supporting documents are in any other language but English.
- Match the scholarships to your need and be patient and persistent, diligent and follow-up (even with a thank you once you have received confirmation of your selection for a nice touch).

## **DON'T**

- Delay, postpone or avoid applying for any reason. Do not wait until deadlines have passed, avoid procrastination and get organized.
- Do not waste time and effort of frivolous, inappropriate or meaningless applications. Apply for scholarships for which you are not eligible or for which you do not meet the criteria.
- DO NOT Send any irrelevant documents apart from the supporting documents asked for
- Avoid NOT applying just because you think you do not qualify or do not think you stand a chance. That decision is not in your hands and you are better off applying a lot than not at all.

## **9. Closing Thoughts**

Finding, applying, landing and securing for scholarships need not be a complex, time-consuming and difficult process if you plan to succeed, get organized, apply sooner rather than later, as often as you can for as many relevant scholarships, grants, awards and bursaries that you qualify for or stand a chance can make the difference. For once, put YOUR needs on the forefront and do not be ashamed or embarrassed about it. Ask for help, you will be pleasantly surprised by what you may find. You may even discover that your tuition and College Education is not going to cost you a single penny from your pocket! It offers promise and opportunity – so do not miss out! APPLY TODAY!

It is a simple fact that applicants spend more time hunting, fishing and trying to find scholarships, than they do actually applying! Ensure that this is NOT THE CASE FOR YOU! Spend as much, if NOT MORE time on the application as is necessary to get it right.

We trust that this guide has been helpful to you and that you have gotten some practical, basic, simple and easy to implement tips, in order to help you submit the best application possible and thereby maximize your chances of being awarded the scholarship of a lifetime and of your dreams. Making your aspirations and ambitions into a reality, assuring your future, results and success! All the best.

## **10. Bibliography and Online References**

1. [www.WJS.com](http://www.WJS.com) Jennifer Openshaw, from Market Watch feature entitled: *Avoid these mistakes on Financial-Aid Forms*, as accessed on 4/7/2006 6:15 AM

<http://www.collegejournal.com/aidadmissions/financialissues/20050302-openshaw.html?refresh=on>

2. DiFiore, Laura, et al. "Tips on Finding Scholarships." *FreSch! Free Scholarship Search*. 1997.

3. [www.wikipedia.com](http://www.wikipedia.com), Retrieved from "[http://en.wikipedia.org/wiki/Financial\\_aid](http://en.wikipedia.org/wiki/Financial_aid)"

MORE ONLINE LI NKS FOR SCHOLARSHIPS AND FINANCIAL FUNDING FOR A COLLEGE EDUCATION

4. <http://studentaid.ed.gov> -- The Student Portal web-site of the United States Department of Education
5. <http://www.fafsa.ed.gov> -- The online Free Application for Federal Student Aid
6. <http://www.nasfaa.org> - The web-site for the National Association of Student Financial Aid Administrators
7. <http://www.finaid.org> -- information and advice about the financial aid process



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8. [Nationally Coveted College Scholarships, Graduate Fellowships and Postdoctoral Awards](#) or <http://scholarships.fatomei.com/>
9. <http://www.collegeboard.com/pay> - page about financial aid from the College Board
10. <http://www.scholarship-central.com/education/tma-scholarship.html>

**An Eclectic Listing On Online Sources For Scholarship Searches:**

<http://www.absolutelyscholarships.com>

<http://www.act.org/goldwater>

<http://www.aflcio.org/scholarships/scholar.html>

<http://www.auei.org>

<http://www.back2college.com/library/scholarships.html>

[http://www.coca-cola.com/education\\_scholarsfoundation.html](http://www.coca-cola.com/education_scholarsfoundation.html)

<http://www.college-scholarships.com>

<http://www.collegescholarships.com>

<http://www.elks.org/enf/scholars/ourscholarships.cfm>

<http://www.fastaid.com/>

<http://www.fastweb.com>

<http://www.feea.org/scholarships.html>

<http://www.finaid.org>

<http://www.free-4u.com/>

<http://www.freschinfo.com>

<http://www.gates.scholarships.com>

<http://www.guaranteed-scholarships.com>

<http://www.horatioalger.com/scholarships>

<http://www.mach25.collegent.com/cgi-bin/m25/index>

<http://www.mcdonald.com/usa/community/education/scholarships.html>

<http://www.nationalservice.org/scholarships>

<http://www.optimist.org/prog-scholar.html>

<http://www.project-excellence.com/>

[http://www.rotary.org/foundation/education/amb\\_scho/www.scholarship-page.com/](http://www.rotary.org/foundation/education/amb_scho/www.scholarship-page.com/)

<http://www.scholarships.com>

<http://www.scholarships101.com>

<http://www.scholarshipsforcollege.com>

<http://www.scholarships-news.com/>

<http://www.Scholarships-usa.com>

<http://www.scholarsite.com>

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<http://www.studentawards.com>

<http://www.supercollege.com/channel.cfm>

[http://www.target.com/target\\_group/community/community\\_scholarships.html](http://www.target.com/target_group/community/community_scholarships.html)

<http://www.truman.gov>

<http://www.unionplus.com>

<http://www.usafunds.gov>

<http://www.worldbank.org/wbi/scholarships/home.html>

<http://www.dollarship.com>

[http://www.straightforwardmedia.com/mesothelioma/mesothelioma\\_links.html](http://www.straightforwardmedia.com/mesothelioma/mesothelioma_links.html)

[http://www.straightforwardmedia.com/scholarship\\_2004.html](http://www.straightforwardmedia.com/scholarship_2004.html)

<http://www.thirdwavefoundation.org/programs/scholarships.html>

<http://www.mobil.com/USA-English/gFM/home>

[Contact Us/homepage.asp](http://www.mobil.com/USA-English/gFM/home)

[http://www.auburn.edu/student\\_info/sqa/cabinet/outreach/beacon\\_fund.htm](http://www.auburn.edu/student_info/sqa/cabinet/outreach/beacon_fund.htm) <http://www.cardonors.com/car-donation-scholarship-essay.html>

<http://www.shelbyed.k12.al.us/grc/scholarship.html>

<http://www.shelbyed.k12.al.us/grc/scholarship.html>

**For minorities and African Americans there are also numerous opportunities and scholarships available:**

1) BELL LABS FELLOWSHIPS FOR UNDER REPRESENTED MINORITIES

<http://www.lucent.com/work/fellowships.html>

2) Student Inventors Scholarships <http://www.invent.org/collegiate/>

3) Student Video Scholarships <http://www.christophers.org/vidcon2k.html>

4) Coca-Cola Two Year College Scholarships <http://www.coca-colascholars.org/>

5) Holocaust Remembrance Scholarships <http://holocaust.hklaw.com/>

6) Ayn Rand Essay Scholarships <http://www.aynrand.org/contests/>

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7) Brand Essay Competition

<http://www.instituteforbrandleadership.org/IBLEssayContest-2002Rules.htm>

8) Gates Millennium Scholarships (major) <http://www.gmsp.org/>

9) Xerox Scholarships for Students

[http://www2.xerox.com/go/xrx/about\\_xerox/about\\_xerox\\_detail.jsp](http://www2.xerox.com/go/xrx/about_xerox/about_xerox_detail.jsp)

10) Sports Scholarships and Internships

<http://www.ncaa.org/about/scholarships.html>

11) National Assoc. of Black Journalists Scholarships (NABJ)

<http://www.nabj.org/html/studentsvcs.html>

12) Saul T. Wilson Scholarships (Veterinary)

<http://www.aphis.usda.gov/mb/mrphr/jobs/stw.html>

13) Thurgood Marshall Scholarship Fund

[http://www.thurgoodmarshallfund.org/sk\\_v6.cfm](http://www.thurgoodmarshallfund.org/sk_v6.cfm)

14) FinAid: The Smart Students Guide to Financial Aid scholarships)

<http://www.finaid.org/>

15) Presidential Freedom Scholarships

<http://www.nationalservice.org/scholarships/>

16) Microsoft Scholarship Program

<http://www.microsoft.com/college/scholarships/minority.asp>

17) WiredScholar Free Scholarship Search

[http://www.wiredscholar.com/paying/scholarship\\_search/pay\\_scholarship](http://www.wiredscholar.com/paying/scholarship_search/pay_scholarship)

18) Hope Scholarships & Lifetime Credits <http://www.ed.gov/inits/hope/>

19) William Randolph Hearst Endowed Scholarship for Minority Students

<http://www.apsanet.org/PS/grants/aspen3.cfm>

20) Multiple List of Minority Scholarships

<http://gehon.ir.miami.edu/financial-assistance/Scholarship/black.html>

21) Guaranteed Scholarships <http://www.guaranteed-scholarships.com/>

22) BOEING scholarships (some HBCU connects)

<http://www.boeing.com/companyoffices/educationrelations/scholarships>

23) Easley National Scholarship Program <http://www.naas.org/senior.htm>

24) Maryland Artists Scholarships <http://www.maef.org/>

26) Jacki Tuckfield Memorial Graduate Business Scholarship (for AA students in South Florida) <http://www.jackituckfield.org/>

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27) Historically Black College & University Scholarships

<http://www.iesabroad.org/info/hbcu.htm>

28) Actuarial Scholarships for Minority Students

<http://www.beanactuary.org/minority/scholarships.htm>

29) International Students Scholarships & Aid Help <http://www.iefaf.org/>

30) College Board Scholarship Search

<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>

31) Burger King Scholarship Program <http://www.bkscholars.csfa.org/>

32) Siemens Westinghouse Competition <http://www.siemens-foundation.org/>

33) GE and LuLac Scholarship Funds

<http://www.lulac.org/Programs/Scholar.html>

34) CollegeNet 's Scholarship Database <http://mach25.collegenet.com/cgi-bin/M25/index>

35) Union Sponsored Scholarships and Aid

<http://www.aflcio.org/scholarships/scholar.htm>

36) Federal Scholarships & Aid Gateways 25 Scholarship Gateways from

Black Excel <http://www.blackexcel.org/25scholarships.htm>

37) Scholarship & Financial Aid Help <http://www.blackexcel.org/fin-sch.htm>

38) Scholarship Links (Ed Finance Group)

[http://www.efg.net/link\\_scholarship.htm](http://www.efg.net/link_scholarship.htm)

39) FAFSA On The Web (Your Key Aid Form & Info) <http://www.fafsa.ed.gov/>

40) Aid & Resources For Re-Entry Students <http://www.back2college.com/>

41) Scholarships and Fellowships <http://www.osc.cuny.edu/sep/links.html>

42) Scholarships for Study in Paralegal Studies

<http://www.paralegals.org/Choice/2000west.htm>

43) HBCU Packard Sit Abroad Scholarships (for study around the world)

[http://www.sit.edu/studyabroad/packard\\_nomination.html](http://www.sit.edu/studyabroad/packard_nomination.html)

44) Scholarship and Fellowship Opportunities

<http://ccmiuchicago.edu/schl1.html>

45) INROADS internships <http://www.inroads.org/>

46) ACT-SO bEURoeOlympics of the Mind "A Scholarships

<http://www.naacp.org/work/actso/act-so.shtml>

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47) Black Alliance for Educational Options Scholarships

<http://www.baeo.org/options/privatelyfinanced.jsp>

48) ScienceNet Scholarship Listing

<http://www.sciencenet.emory.edu/undergrad/scholarships.html>

49) Graduate Fellowships For Minorities Nationwide

<http://cuinfo.cornell.edu/Student/GRFN/list.phtml?category=MINORITIES>

50) RHODES SCHOLARSHIPS AT OXFORD

<http://www.rhodesscholar.org/info.html>

51) The Roothbert Scholarship Fund <http://www.roothbertfund.org/schol>