# Searching for Scholarships





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**Higher Education Access Partner / PHEAA** 





### **Types of Financial Aid**

Funds provided to help families pay for Postsecondary educational expenses include:

**Grants -** Free Money based on Need and Merit

- **Loans** borrowed money for every student
- Work Study earned money during the school term

Scholarships - Free Money based on matching the criteria or qualifications



### **Reality check -**

There's no guarantee you will receive or qualify for Free Money to pay for higher education

**HOWEVER**.... Nothing ventured is nothing gained

#### **Everyone should search, attempt and apply for Scholarships!**

Annual Grant and Scholarship Estimated amounts from The National Center for Education Statistics:

**\$46 Billion** from the Dept of Ed and the Nation's Colleges and Universities

**\$3.3 Billion** from private sources



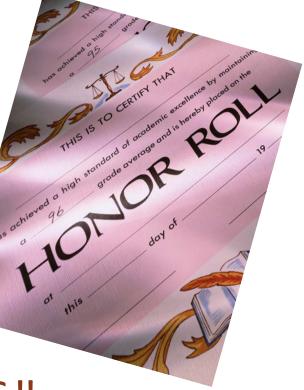
### Scholarships are NOT based just on GPA

#### Scholarships come in all shapes and sizes and can be based on:

Merit **Characteristics Field of Study Community Service** Interests **First in family Employment Memberships Activities** AND MUCH MORE...... JUST ABOUT ANYTHING !!

**Athletics** Talents **Hobbies** Religion Creativity **Military** Legacies **Descendants Civic Orgs.** 

**Products** Clubs Music Food





### Scholarships can be based on: Financial Need

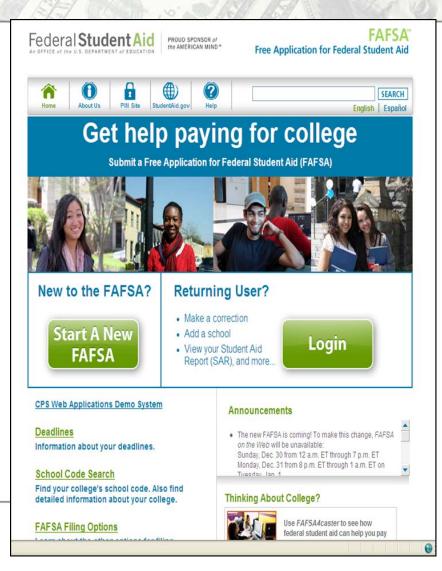
#### Complete the FAFSA

#### at www.FAFSA.ed.GOV

(Free Application for Federal Student Aid)

#### Determines eligibility for:

- Federal Grants and Loans
- State Grants
- School Need Based Grants and some <u>Scholarships</u>



### 3 Categories of Scholarships

• Post Secondary Scholarships (In-house)





### Local and Regional Scholarships

• National Scholarships





### **Post Secondary "In House" Scholarships**

Scholarships offered by the College, University or Institution you are planning to attend.

**CRITERIA:** All students who meet the specific eligibility requirements - varies by school: Degree chosen, Merit, Athletic, Talent, First Generation, Alumni or ..

#### SOURCES: VARY-

Alumni looking to help students just like them Memorial scholarships from families of past students .. Community members supporting the School and the Industry for potential graduates

#### SEARCH the School's Website - under Financial Aid and/or Admissions

Ask the Financial Aid office for details if needed Keep looking while attending - clubs, activities, posters on campus for new scholarships

Check with each school you are considering - AND take the time TO APPLY



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#### **Scholarships offered** from your Community

**CRITERIA**: All students who meet the specific eligibility requirements; many associated with your community but varies

SOURCES: High School, Internet, Look around your community Your HS Guidance office is a MUST for your local options Credit unions, religious affiliations, grocery stores, Township offices, Clubs: Women's, Rotary, Lions, Garden, Car..... Banks, Labor Unions, Associations and Non-profit groups, Foundations Employers - yours, your parents, your families Other programs and companies in your area

SEARCH: Websites and everywhere you can think of or see, then APPLY



# **National Scholarships**



There is more competition for national scholarships but they are not impossible to obtain and there are MANY!

**CRITERIA:** All students who meet the specific eligibility requirements Large application pool because of having national exposure and varies

#### SOURCES: Online is easiest at all the companies and entities you know -

Restaurants: McDonalds, Burger King, Domino's, Pizza Hut... Store Chains: Kohl's, Target, Walmart, BragUSA - sponsored by Macy's, Fossil, Coach etc ... Organizations: Doodle4Google, Exxon, NRA, Johnson and Johnson ... Products: Duct Tape, Visine-students with vision; Cell Phone donation scholarship...

**SEARCH:** Online is easiest, either with search engines or at specific companies - be cautious of online scams



#### **Tips for scholarships**

-> <u>Start EARLY</u> - Kindergarten and beyond At least a year before you need the money

-> Don't miss <u>DEADLINES</u> - get a calendar! Organize who, what, where, when

-> Use <u>FREE</u> Scholarship search sites Don't be tricked into paying for info!



- -> Don't ignore smaller award amounts they add up!
- -> Don't let Scholarship Names stop you from reading the criteria
  - Always presume you can apply unless specific words disqualify you



### **Tips for scholarships**

- -> Make it fun, but it is a job
  - \* Dinner time conversation
  - \* Family game who can find the craziest
    - you'll find other options along the way
- -> Only provide what is asked for match the criteria \* Can you follow instructions? Make sure your info is read!
- -> Letters of recommendation other back up detail -
- -> Search EVERY YEAR don't give up
- -> The interview some require it, dress and act appropriately!
- -> Ask how applicants are notified of results Some notify all, some only notify the winners





Scholarships can be based on: Individual Assessment

Most applications will ask for an individual assessment of your family budget or an Essay about YOU

What to do?

- Read the criteria and think of ways you fit
- Share info about who you are, what you want to do
- What experiences have you gained that strengthened your values?
- What have you learned along the way?
- Where are you headed and why?





### Don't Be Afraid of Essays... Recycle It

Don't shy away from applying because of writing an Essay -

- Write a good essay about yourself and tweak for each essay needed
  - Make sure you address the topic or essay question, if provided
- Have someone you trust review it for content and grammar
- Only provide what is asked for 1 page vs 5 pages



 Describe you - your experiences - what has helped you make decisions overcome obstacles - build your personality - mentors - - - -

**Example**: Q: How have you contributed to.... And what have you learned...

⊖ I volunteer at my church and I learned I like helping people .....

© Through the time I've spent volunteering with the children's choir at my church I've learned to lead a group by identifying their strengths and weaknesses to build a team atmosphere and work toward a common goal. I did this by ...... And the success taught me .....



### Increase your <u>Scholarship</u> options with "Other" components (What's not on the HS Transcript)

#### Create a Profile or Resume

About what you do or have done - year after year

#### What makes you stand out? Who are you?

Besides grades, class rank, test score

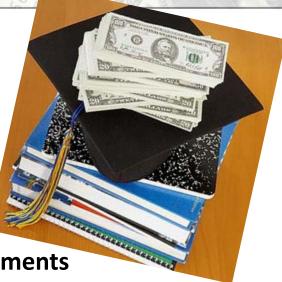
#### Document your information!

- Personal/Performance sports, music, art, achievements
- Extra Curricular Activities helping a neighbor, hobbies
- Volunteerism, Community Activities, Employment

#### Recommendations :

Faculty, Coaches, Employers, Community Leaders







### **Senior Year Deadlines**



- Many LOCAL scholarships are destined for Seniors in HS
- Deadlines will vary some Fall, some Spring
- KNOW YOUR DEADLINES -and WHAT'S EXPECTED
- Most of these repeat so READ what is required EARLY to give yourself time to fulfill the criteria
  - Juniors especially YOU!



## **Google Searches for Scholarships**

- Unusual Scholarships
- Scholarships for Average Students
- Free Scholarship Sites
- Prestigious Scholarships and Fellowships
- Full Tuition Scholarships
- Scholarships for Owning a Pet
- Community Service Scholarships
- Scholarships for Hispanic and Latino Students
- Scholarships for Red Hair yes, there is one!
- Scholarships for students under age 13 in grades K-8

**ANY Group of Words you can think of - keep looking!** 







### **Be Careful of Scams**

Be suspicious of any scholarship offer if even one of the following is true:

- You must pay a fee (any fee) to apply for the scholarship.
- You must provide a credit card number or your bank or savings account information to apply for the scholarship.
- You don't need to do anything (or do very little) to apply.
- The offer "guarantees" that you will be given a scholarship.
- The offer includes no contact information, such as a valid email address, phone number, and mailing address (a P.O. Box doesn't count).
- You never applied for the scholarship, but you are asked to claim it .....
- You must attend a free seminar to be considered for the scholarship.
- The offer includes official-sounding words like "national," "education," or "federal" or has an official-looking seal.
- The offer says there is millions in unclaimed scholarship money waiting for you.
- The offer is filled with typos and spelling errors. For example, "scholarship" is spelled "scholorship



Sample Scholarship search options Don't miss out on FREE Money

www.fastweb.com - create a profile to find matching scholarship info www.educationplanner.org www.fastaid.com www.finaid.org/scholarships www.unigo.com www.scholarships.com www.scholarship-page.com www.zinch.com www.dosomething.org/scholarships www.collegeprowler.com www.studentscholarships.org www.collegeboard.com www.collegeanswer.com www.collegenet.com



### **Fun and Creative Scholarships**



#### www.scholarshipred.com

Must be a Natural Redhead & create something that represents what it means to be a Redhead - be creative, there's no wrong answer! Award: \$500



For the love of Chocolate Scholarship Foundation

- The Amount is based on financial need for

aspiring Pastry Chefs!



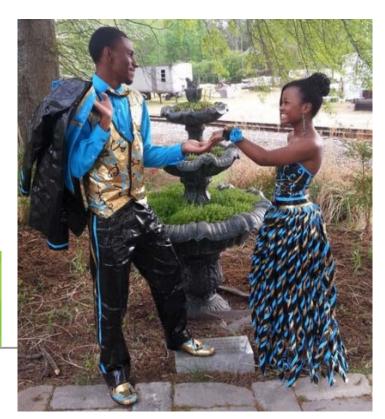
### More fun scholarships



Duck Tape Prom Dress Scholarship - \$10,000



Jif Peanut Butter - Creative Sandwich Scholarship **\$25,000** 



### **More fun scholarships**

#### \$15,000 Toyota Teen Driver Video Scholarship

#### www.toyotateendriver.com

Short video about safe teen driving





**Doodle 4 Google Scholarships** - various age categories Create a Google Doodle related to a given topic. **Top prize \$30,000** 

#### Grades 6-7 Winner

Nature's Cure Emi R. Olin, Alexander High School, OH



#### Grades 10-12 Winner

Ideatriever Amy Carlson, Burlington High School, IA



#### More scholarship options .....

#### 13 years old and up/ 250 words or less



"If you could get one 'do-over' in life, what would it be and why?"



"Write a letter to the number five explaining why five is important. Be serious or be funny. Either way, here's a high five to you for being original."

https://www.unigo.com





"Which superhero or villain would you want to change places with for a day and why?"

### How are scholarships

- PAD
- Some Scholarships are paid to the student to help with school expenses
- Most Scholarships are paid to the school you attend
  - Entities will hold the funds until you determine where you will attend
- Scholarships are Tax Free if used in the pursuit of your degree or studies and is not considered income
  - Ref Publication 970 Tax Benefits for Education if you have questions

You did the work and have Outside Scholarships! Now Ask the school you are applying to: **How do you apply Outside Scholarships?** 

- Each school can make their own rules
  - The method can affect your affordability decision
  - Some reduce the 'gap' part of your institution bill
  - Some take away internal scholarships because you have others
    Either way, remember Free Money = Less Borrowing



# **Final Thoughts**

• Families and students need to do the work, no one will do a scholarship search for you!

KEEP

- Many students don't apply for scholarships at their own high schools because they think they won't "win." If you don't try, you will never know!
- Searches take time, patience and extra work. Some scholarships may ask for letters of recommendation, references, transcripts, photos and/or essays. Start early!
- Don't miss deadlines!



Organize your info

- Apply even for the small \$\$ scholarships, they can add up like coupons do on your grocery bill!
- It's not a sprint, it's a marathon Free money, frees up choices!



Persevere

Success



Which step will you reach with your Scholarship Search?