

Where the College Scholarships Are

Develop Your Scholarship Strategy

Most student aid comes in the form of federal education loans and grants from colleges. However, scholarships — which don't have to be paid back — get a huge amount of attention from students and their families. If you and your child decide to invest your time in a search for scholarships, it's important to have an organized system to find, apply for, and win scholarship money. It's also best to start early.

Start With a Personal Inventory

Most of the information your child is asked for on a scholarship search questionnaire is easy to come up with — year in school, citizenship, state of residence, religion, ethnic background, disability, military status, employer and membership organizations.

Beyond those questions, your child has to give some thought to academic, extracurricular and career plans. Your child should ask:

- Do I want to participate in a competition? If so, what are my talents and interests?
- What subject do I plan to major in?
- What career do I plan to pursue?
- Do I want to apply for all types of aid or only scholarships?

Answers to these questions help determine your child's scholarship eligibility. Your child should take time brainstorming and try not to overlook anything — the more personal characteristics your child discovers, the bigger the pool of potential scholarships.

Research Local Scholarships First

Your child should begin with the high school counseling office. Counselors know about scholarships for students graduating from your child's high school. They may also be aware of scholarships for residents of your town, county and state.

Your child's next stop should be the college aid section of your public library. Most libraries have a number of books about financial aid. They also may have information on local scholarships.

Then it's time to start looking at national scholarships such as those sponsored by the National Merit Scholarship Corporation, Gates Millennium Scholars, Intel Science Talent Search, the Coca-Cola Scholars Foundation and the Robert C. Byrd Honors Scholarship Program. Use your library, or check online.

Check Membership Organizations and Employers

Organizations of all types and sizes sponsor scholarships — leave no stone unturned. You and your child should explore categories you might not have considered, such as religious, community service, fraternal, military, union and professional.

And don't forget your employer. Many large companies offer scholarships or tuition programs for children of employees. Check with your human resources department to see if your company offers such programs.

If your child works, don't overlook student jobs. Employers such as fast food chains, department stores and supermarkets often give scholarships. Awards related to student employment can come from unexpected sources. For example, there are a number of scholarships for golf caddies.

Use a Free Scholarship Search Service

A scholarship search company collects information on hundreds of awards and compares your child's student characteristics with scholarship restrictions. Based on answers to a questionnaire, your child receives a list of possible scholarships. It is up to your child to decide which ones to try for.

You should never have to pay for scholarship information. If you're asked to pay a fee for "exclusive" scholarship leads, there's a good chance that scholarship service is really a scholarship scam.

Contact Your State Department of Higher Education

Almost every state has a scholarship program for residents — the awards are usually limited to students who attend college in-state. For example, our state of Texas offers the Texas Grant and the Texas Equalization Grant.

Research Institutional Scholarships

Since the vast majority of all scholarship money is disbursed by colleges, it makes sense to research what kinds of scholarships are available at the colleges that interest your child. Check out college websites, catalogs and financial aid offices for this information. Institutional awards can be offered on a university-wide basis, or within a particular college or major. Eligibility for such awards can be based on merit, financial need, intended major, ethnicity or a variety of other factors. Here are some questions your child might want to ask about these awards:

- Are scholarships awarded automatically if a student matches certain criteria, such as grade point average (GPA) or SAT® score?
- What is the application procedure? What materials are required?
- Is the award renewable? What are the requirements to maintain the award?

© The College Board

<http://www.collegeboard.com/parents/pay/scholarships-aid/21403.html>

How to Apply for a Scholarship

To Get Money, You Have to Ask for It

The scholarship application process is very similar to the college application process. First, your child filters a large list of possible choices into a focused list that matches your child's needs. Then your child creates compelling applications that are supported by achievements, essays, recommendations and interviews. Here are some tips to help your child create strong scholarship applications.

Scholarship Application Tips

There's a lot of advice out there about the best way to apply for scholarships — how to package your child in the essay, what extracurricular activities to emphasize. The truth is, much of this advice can vary widely, depending on the author — what works for one applicant may not necessarily work for another. You and your child will discover that most of the scholarship secrets you read about boil down to using common sense and following directions carefully.

Start the Research Early

The more time your child can put into a scholarship search, the more options there are. Your child needs time to research scholarships, request information and application materials, and complete applications — and remember, some scholarships have deadlines early in the fall of the senior year.

Read Eligibility Requirements Carefully

If your child has a question about eligibility for a particular scholarship, contact the scholarship sponsors.

Organize All Scholarship Materials

Your child should create a separate file for each scholarship and file by application date. Keep a calendar of application deadlines and follow-up appointments.

Many scholarships require your child to provide some combination of the following:

- Transcript
- Standardized test scores
- Financial aid forms, such as the [FAFSA](#) or [CSS/Financial Aid PROFILE®](#)
- Parents' financial information, including tax returns
- One or more essays
- One or more letters of recommendation
- Proof of eligibility (e.g., membership credentials)

Your child may also need to prepare for a personal interview. For students competing for talent-based scholarships, an audition, performance, or portfolio may be required.

Proofread Applications Carefully

Your child can use the computer's spelling and grammar check features. Have a family member, teacher or friend read your child's essays.

Don't Leave Items Blank

Your child should contact scholarship sponsors if not sure how to fill out any part of the application.

Follow Instructions to the Letter

Make sure your child does not go over the length limit for the essay. Don't send supporting materials that are not requested in the application.

Make Sure the Application Is Legible

Your child should type or print application forms and essays.

Make Copies of Everything Your Child Sends

If application materials are lost, having copies on hand makes it much easier to resend the application quickly.

Double-Check the Application

If your child is reusing material (such as a cover letter or essay) from another scholarship application, check to make sure no incorrect names are left in or there are blank fields. It should be carefully checked for incorrect names or blank fields. Make sure your child doesn't forget to sign and date the application.

Get Applications In Early

Your child misses out if deadlines are missed. Consider using certified mail or requesting a return receipt.

How Scholarships Affect the Financial Aid Package

Private scholarships can actually reduce parts of your child's financial aid package. How? Colleges must consider outside scholarships as a student's financial resource, available to pay for education costs. If a college financial aid office meets your child's full financial need, government regulations specify that any scholarship money won lowers the need figure on a dollar-for-dollar basis.

What should matter to you and your child is which types of aid are reduced or eliminated — self-help aid (loans or work-study) or need-based grants. Colleges, following federal regulations, can adjust aid packages in a variety of ways — some subtract the value of unmet need first, others reduce self-help aid before reducing grants, still others use scholarship funds only to replace grant money. Some colleges even give the option of using scholarships to reduce the expected family contribution.

It's a good idea to contact the financial aid office of colleges that interest your child and ask about their policies on outside scholarships.

© The College Board

<http://www.collegeboard.com/parents/pay/scholarships-aid/21402.html>