

SCHOLARSHIP TIPS

The abundance of information surrounding scholarships can seem confusing to students. However, scholarships can be extremely helpful to low-income students when understood correctly, especially in reducing the loan or work-study components of college financial aid packages. Below are specific tips to simplify the scholarship search and application process.

- **Start searching early.** You will have more options, and thereby a better chance of winning money, if you research thoroughly. Research takes time, so don't expect to find perfect scholarships right away.
- **Look for local scholarships first.** As part of a smaller applicant pool, you have a better chance of winning scholarships intended for a specific geographical area. Ask your counselor about scholarships that students from your school have won or that are available in your town, county, and state.
- **Research scholarships on the internet** using websites such as www.fastweb.com, www.findtuition.com, www.petersons.com, www.scholarshipexperts.com, www.scholarships.com, and www.collegeboard.com.
 - **Create profiles on some of the websites that work best for you.** List your personal characteristics, such as academic strengths, parents' backgrounds, race/ethnicity, disabilities, and community involvement to receive tailored scholarship information.
- **Submit your applications well before the deadline.** Many deadlines are in the fall of senior year; others are later in the spring. Check the individual scholarship websites.
- **Apply for as many scholarships as you can.** The more applications you submit (for scholarships for which you qualify), the better chance you have of winning something.
- **Focus your efforts on the scholarships for which you qualify.** Don't waste your time working on an application in which you "somewhat" fall under the qualifications.
- **Look for scholarships other than academic awards.** Many scholarships are offered based on community service, disabilities, a parent's job, race/ethnicity, intended career, intended major, attending an in-state college, activities, low-income status, first generation status, high school organizations/honor societies, and other criteria.
- **Note the scholarship requirements.** Scholarship applications usually require the same information as college applications, such as transcripts, recommendations, financial aid forms and information (tax returns), SAT scores, essays, and even an interview.
- **Research the scholarship details:** Is it renewable, or just for freshman year? If it renews, what are the requirements for maintaining the scholarship? Are the funds allocated to you or to your college?
- **Prepare your application with the organization's mission statement in mind.** They are giving out the scholarship for a reason! Try to make your essay relevant to their mission.
- **Be aware of scholarship scams.** Red flags include: asking you to pay, stating that scholarship money is guaranteed, claiming there is no work involved, notifying you of your finalist status in a contest you never entered, and lack of information or background about the organization that sponsors the scholarship.
- **Ask the colleges you are interested in how they factor scholarships into financial aid packages.** Most selective colleges *will not* reduce the grant portion of the package; rather, they will use the scholarship to lower the loan, student contribution, or work-study component, meaning that your need to borrow or work will be reduced.

