



## Chapter One

# SCHOLARSHIP 101

---

### Getting Started

There are many creative ways that you can start your search for scholarship money. An effective search can yield thousands of dollars to pay for college expenses. More often than expected students who are applying to college do not make a weekly effort to invest time in searching for scholarships. The scholarship search can only begin if an individual is willing to research available scholarships and it can begin as early as the ninth grade.

Although there is no limit to where you can find information about scholarships, the internet and your local library are the easiest places to begin your search. Because there are millions of high school juniors and seniors seeking scholarships at the same time, don't limit where you look. Sometimes scholarships are offered by companies that sell construction supplies or you may find a scholarship on a cereal box.

### How to Search for Scholarship Books

There are three main sources of scholarship books: the library, major book stores, and on book websites. The library is a free method that most students can use to find information about scholarships. Visit your local library and talk to a librarian about scholarships for college students, and ask him or her for advice about how and where to start. Remember to have plenty of paper and a binder so that you can write down any relevant scholarship information. Don't set limitations on the amount of time you will invest in the scholarship search process; you can save thousands of dollars in college expenses just by obtaining a four year scholarship. There may be a list of scholarship categories that only librarians are aware of. For example, if you have a special interest in English you can apply for scholarships where an essay or a poem is required. Always look for scholarships that match up with your intended college major. For example the National Science Foundation provides scholarships for science and engineering majors.

#### **FAST TIPS**

- *The internet and libraries are great sources of scholarship information.*
- *Conduct your scholarship research in several bookstores.*

## SCHOLARSHIP 101

---

Many large book stores sell books and other resources that help students apply for scholarships. These books list specific scholarship categories and they also contain some of the most current listings of available scholarships. Check out more than one book store because you may find a variety of books about scholarships. Consider exchanging scholarship books with other family members or friends who are also looking for college scholarships.

### Getting Started Online

One of the best places to begin your search online is with websites that offer to e-mail you scholarship applications. One good website is fastweb.com. You can sign up for fastweb.com and begin receiving information right away. You may want to create a document where you keep links of all of your scholarship resources. Using this method will keep you organized when you have time available to conduct your research. I suggest that you set aside time to research scholarships online and work on any applications. Connect with other students who can share their lists with you and would benefit from the useful websites that you found.

Another good place to research scholarships is on state and federal government websites. The United States Department of Education has a great website that provides information about federal financial aid. You can also research scholarships with other government organizations. The National Institute of Health has information for students who are interested in undergraduate research. Don't be afraid to post scholarship questions on any website that you visit. A person from the website may contact you and provide you with more information than you expected.

Pursue scholarships that are offered by your state's education department. They often list resources on their website or they allow you to print literature about scholarships. Stop by a local legislator's office to ask about scholarships and any special college majors that he or she supports. For example, Pennsylvania provides a special grant for students who enrolled in nursing programs.

#### **FAST TIPS**

- *Post scholarship questions on websites that you visit.*
- *Call your state financial aid office to ask about scholarships.*

## SCHOLARSHIP 101

---

### Scholarships in Your Stores

Did you know that many of the stores that you and your parents use everyday offer scholarships? These stores consider scholarships as an opportunity to give back to residents who shop in their stores in communities across the country. The store manager also realizes that scholarship recipients may be some of their future employees. Some stores will post these scholarships in places where they are visible to customers, such as in your bag as you are leaving.

If you don't notice any literature about scholarships, don't be afraid to ask the manager about any scholarships the store might offer. They may also encourage you to visit the company's website for more details, and if no one in the store is aware of any scholarships, ask for their corporate address and send a letter requesting information. Try larger national stores like Home Depot and CVS but don't forget to try smaller local stores as well.

Every scholarship that you receive will add up. Say you were to receive \$500 from eight different stores, you would have \$4,000 to pay for books and other expenses. Don't forget to ask parents and other relatives about scholarships; you never know what you will find if you ask the right person.

### What's Your Scholarship Expectation?

Too many students start their scholarship search with enthusiasm, only to give up after a week, claiming that it takes too long. They also talk to friends who have applied but never received a scholarship. Each family's financial circumstances are unique. You must have an expectation that you will receive the scholarship you are applying for. You will need to have this expectation to maintain your scholarship search.



## SCHOLARSHIP 101

---

### Scholarship 101 Summary

1. There is \$90,000,000 in scholarship dollars available every year.
2. Sign up for several scholarship services that regularly mail you scholarship applications. A good place to start is [fastweb.com](http://fastweb.com).
3. Get your friends and family to help you with your scholarship search.
4. Create a list of teachers and community leaders who can give you a recommendation letter.
5. Visit the library to gather scholarship books.
6. Follow-up on all of the assignments in the scholarship books.
7. It is never too early to get started on your scholarship list and deadline dates.
8. The internet has thousands of free scholarship applications.
9. Get organized by putting all of the scholarship information in one place.

### Scholarship 101 Activities

1. Sit down with friends and develop a calendar for your scholarship search to begin.
2. Select the scholarship categories that each of you will research.
3. Make a list of distractions that prevent you from pursuing scholarships.
4. Create your own library of scholarship books and magazines that contain similar information.

## Notes

---

## SCHOLARSHIP 101

---

### Financial Aid Professional

#### Information and Advice for Families Pursuing Financial Assistance for Postsecondary Education

The process of applying for admission and seeking financial aid for postsecondary education can be overwhelming for students and parents. There is always the fear of “missing something.” Concerning financial aid, there are some steps that can be taken to ensure that a student avails themselves of all the aid that is available to them.

#### *Its all about the “HOW?”, “WHEN?” and “WHAT?”*

If you remember nothing else, thinking of these three words will help you to focus on the important parts of your search for financial aid. You want to ask the questions;

- *“How do I apply for financial aid?”*
- *“When should I submit aid application(s)?”*
- *“What am I apply for (i.e., what are the sources and types of financial aid)?”*

The answers to these questions can be found in a number of places. One of the best sources of information is the web site for the school(s) that interests you. Each will have a section on financial aid in which you can easily find the *HOW*, *WHEN* and *WHAT*.

High school students should begin the process of seeking the answers to these questions in the summer before their senior year.

#### *How do I apply for financial aid?*

The aid application process begins with completing the *Free Application for Federal Student Aid* (FAFSA). This is the form that is used to apply for Federal, State and, in many cases, aid provided by the school. The FAFSA form is completed by the student and, if the student is dependent, their parent(s).

## SCHOLARSHIP 101

---

The form may look daunting but it really isn't. It's normally completed on the "web" ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) and a student can submit the form anytime on or after January 1<sup>st</sup>. There are only two steps you need to take before completing a FAFSA;

1. Register to get a Personal Identification Number (PIN). This will serve as your electronic signature. Both the student and one parent (for a dependent student) must obtain a PIN. This is done by going to the web site [www.pin.ed.gov](http://www.pin.ed.gov). Plan on registering for your PIN in December so that you'll be ready to complete the FAFSA (Note: you only need to register for the PIN once).
2. Get together tax forms and other income statements (W-2, 1099, etc.) so that when you begin to complete the FAFSA you'll have everything that you need.

In addition to the FAFSA you may be applying to a school that requires a second form that they use to award their own financial aid. The *Profile Form* is distributed by the College Scholarship Service. Check the school's website to see if they require it. If so, you can complete the form on-line by going to <http://www.collegeboard.com/student/pay/index.html>.

Some schools have their own form that they may ask you to complete. Normally, this will either be provided to you at the time you apply for admission or after you have submitted an admission application.

Finally, at some time you may be asked by the school to provide a copy of your (and for dependent students, your parent(s)) federal tax return. This is not an indication that you've done anything wrong. It is just a step that schools take to verify the information that you listed on the FAFSA form.

Now that you have the answer to "HOW?" we can move to "WHEN?"  
Namely,

### **"When should I submit aid application(s)?"**

If you are considering making application for admission to more than one school it is likely that you may have more than one deadline date to consider.

## SCHOLARSHIP 101

Even if you are only applying to one school you may have a deadline for the school that is different for a deadline to apply for state grant. As anxious as people are about making sure that they complete all of the applications, an even higher level of anxiety is associated with the fear of being late. If you miss a deadline date you may be missing out on aid that you could have qualified to receive. In order to make sure that you don't miss a date one tool to consider is making a chart on which you record the schools that plan to make application to for admission and financial aid, the form(s) that they require and their deadline date (Listed below is a sample).

MY UNIVERSITY	FAFSA ONLY	February 15
TOP COLLEGE	FAFSA, Profile, parents' tax form	February 28
PICK ME UNIVERSITY	FAFSA, Schools own form	March 1

By using a chart like this you can make sure that you file all of the applications required by the earliest deadline date so that regardless of the school that offers you acceptance, you are an on time aid applicant.

It's important to note that you may find yourself in a position of not being able to provide information that is required by a deadline date (e.g., a school may ask for a copy of your parents' federal tax forms before they will complete them). One of the most important parts of a successful admission and financial aid application is communication. In this case, it will be important to communicate with the financial aid office and ask for a deadline date extension. It's also a good idea to make sure that you always have some written confirmation. Therefore, you may start with a phone call but, always ask the person that you speak with for an e-mail address so that you can send a follow up e-mail to confirm the call.

***“What am I apply for (i.e., what are the sources and types of financial aid)?”***

***Now that you've taken steps to be an on time applicant by completing all of the forms that are required, you'll want to know what you are eligible to receive.***

## SCHOLARSHIP 101

---

Financial aid normally comes from four (4) sources;

- **Federal Government**
- **State Government**
- **Schools**
- **Private Sources**

Dollars are normally awarded in the form of grants (dollars that do not have to be repaid), loans (dollars that normally have to be repaid) and employment (these are dollars that you are paid through a job that you obtain through the school).

Information concerning Federal aid can be found at [www.studentaid.ed.gov](http://www.studentaid.ed.gov). This is also a site that provides general information about applying to colleges for admission and financial aid.

Information concerning State aid can be found by contacting the agency in your state that administers these programs.

Schools will provide you with information about their own aid programs either in their publications or on their web site.

As a result of the increased availability of information about private sources of aid on the World Wide Web, many more students are able to benefit from these funding sources. Sites such as Fastweb, the US Department of Education and the College Board are examples of FREE searches that you can perform. It's important to note that you should not have to pay for these types of services.

Getting answers to the questions "How?" "When?" and "What?" is important to a successful search for financial aid. In addition, communication and organization are critical to your search. Plan to keep a file with every document that you receive as well as a copy of everything that you send. By keeping this in mind you ensure that you will have taken all of the steps to find the financial aid that you are eligible to receive.

***George Walter – Villanova University***

## SCHOLARSHIP 101

---

### Scholarship 101 Application

Scholarships can be used as a major source of money to pay for college expenses. Scholarships can be applied to tuition expenses, books, or housing. The goal is to get started searching for scholarships as early as possible.

You should begin the process by making the following commitments:

#### Determine at least one place to do your search.

- A. It's great to have a computer at home that has an internet connection. Having a computer at home will make it easy for you to search for available scholarships. Don't let distractions like telephone calls and e-mail get in the way of spending time to research scholarships.
- B. Some scholarships can be found on CDs that are included in scholarship books. Don't ignore the CDs in the books because they often contain valuable instructions and information.
- C. You can also identify computer resources at your local community center, library, or college. Specify the location and time of your research. Keep it distraction free and check to determine whether you need to sign up for a specific time on a computer.
- D. You can also contact a relative if you do not have a computer. Specify a time and date that you would like to use their computer. Ask the relative if they're aware of college scholarships.

#### Create a list of places to look for scholarships:

---

---

---

---

---

---

## SCHOLARSHIP 101

---

- E. Identify other people who are also researching scholarships and form a scholarship research group so that you can exchange information.

### Get organized!

- A. It is always important to be organized, but it is especially important in the scholarship process. You will have many dates that you will need to remember, so keep track of them in a calendar.

### Important dates:

---

---

---

---

---

---

- B. You should take good notes while you are researching scholarships. Bring a note pad with you when you are gathering information, and compare your notes with other students. Remember if you are not organized, you might miss certain opportunities.

- C. One way that you can organize your findings is to store information on a book shelf. This may include articles that you read in the newspaper and magazines, books, CDs, and print outs from websites. Also have a place to store your notes.

### Attend financial aid presentations

There is a lot of information that you can gather from attending financial aid presentations given by your state. It's important to arrive on time for the presentation. It demonstrates that you are interested in obtaining the most information that you can. Build in time so that you can stay after the presentation to ask any specific questions you might have. Get a business card from the person who is giving the presentation. Take a notebook and write down important facts that you learn during the presentation. It pays to ask questions!