

# Searching for College Scholarships

Don't be daunted by the price tag on a college education. More than \$1 billion is up for grabs each year in scholarships—which is money you and your high schooler don't have to earn or repay! This guide will help you track down and apply for that free money.



## What is a scholarship?

Thousands of aid programs help students pay for college, but students must repay loans, and work programs cut into study time. And if your family earns too much money, you can probably forget about grants.

However, scholarship programs give money to students based on many factors. Students could qualify because of their grades, career plans, goals, hobbies, religious beliefs, ethnicity, or a host of other criteria. A high schooler doesn't have to be a straight-A student or a star on the sports field. Is he a twin? Less than 5 feet tall? A skateboarder? Everyone can find a scholarship. But applying for the money demands time and effort.

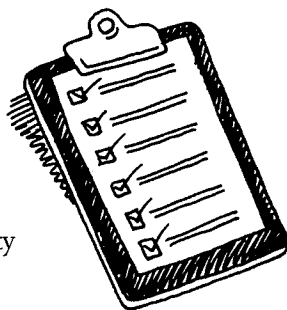
## Start early

Long before your teenager applies to college, she should collect a list of accomplishments, such as:

- ✓ activities, awards, and community service;
- ✓ letters of reference from teachers, employers, and other respected adults;
- ✓ obstacles she has overcome (which she could record in a journal);
- ✓ samples of special talents, such as artwork or writing.

Having this information handy will make applying for scholarships easier.

As part of the application process, students are often asked to write an essay or be interviewed. In both cases, a polished presentation is important. If your high schooler has to write an essay, don't let her send off her first draft. Encourage her



to think before writing, and let her know that someone should always proofread the final version.

To prepare for an interview, have your teen practice talking about herself. Ask questions about her background, and have her explain why she should receive the award. And don't forget the details: Remind her to be on time and neatly dressed, and to follow up with a thank-you note after the interview.

## Search near and far

By the time your teen's junior year begins, he should already be searching for scholarships. But don't despair if he gets a late start—programs follow many different schedules.

Contact your family, friends, and others to discover prospects. For example, your child might be eligible for scholarships from the company where he works part-time, the college his parent attended, or a family member's social or community club.

A high school counselor and college aid offices can guide your high schooler in finding and applying for money from many sources. Ask a librarian for help locating free information on scholarships. Search the Internet to find programs that match your teen's interests and abilities (see the list of Web sites on the next page).

*Editor's Note:* Before hiring someone to help with your scholarship search, review the warning signs for scams (see "Spot a scam" on page 2).

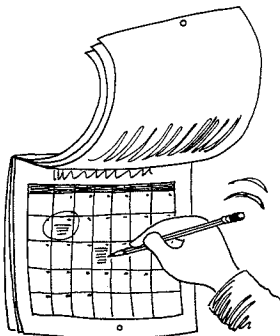


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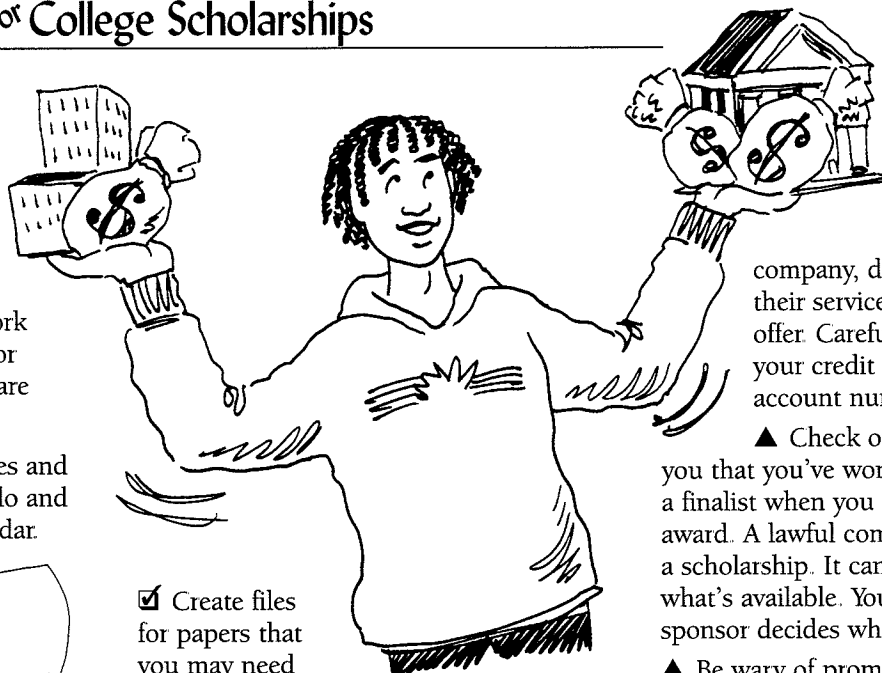
## Track your efforts

Being organized will help your teenager manage paperwork while applying for scholarships. Share these tips:

Mark deadlines and track what you do and when on a calendar.



- Create files for papers that you may need for different applications.
- Check off the items required for each application as you complete them.
- Keep copies of the documents you submit.



provides these warning signs:

▲ If you attend an aid seminar held by a private company, don't be rushed into paying for their services. Take time to think about the offer. Carefully consider requests for money, your credit card number, or your bank account number to "hold" a scholarship.

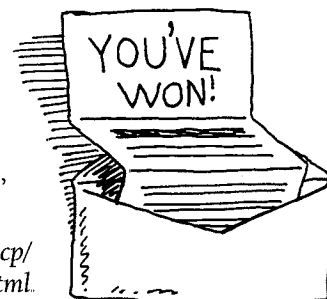
▲ Check out any organization that tells you that you've won a contest or been selected as a finalist when you don't recall applying for the award. A lawful company will never guarantee you a scholarship. It can only offer information about what's available. You have to apply, and then the sponsor decides who wins.

▲ Be wary of promises to give you information "you can't get anywhere else." You can find free

information about scholarships at schools, in libraries, and online.

▲ Don't bank on a money-back guarantee. Always read the fine print—if it's too tough to collect, the guarantee is worthless.

Find out more at [www.ftc.gov/bcp/online/edcams/scholarship/index.html](http://www.ftc.gov/bcp/online/edcams/scholarship/index.html).



## Follow up

Before your teen mails any forms, make sure all the information is correct. Follow up with a phone call or note to confirm that a request has arrived. If your high schooler applies close to a deadline, send the forms by certified mail or another system that proves when the documents were received.

Don't rule out any school until you review the types of aid available. The bottom-line cost may be less at a more expensive college if it offers a more generous aid package. Compare all costs and types of aid your teenager is offered—grants, loans, scholarships, and work programs.

The student-aid estimate that a college sends you may not be the last word. Don't be shy about asking the school to reconsider its offer—both the amount and the types of aid. (Call it an appeal, not a negotiation. You'll get a more positive response.) If another school is offering more aid or your family's finances suddenly change, share that information with the school your child wants to attend.

Finally, make sure your teenager understands anything she must do to keep the scholarship, such as earning a certain grade-point average.

## Spot a scam

If you're tempted to pay for help with your child's scholarship search, beware of scams. The Federal Trade Commission

## Resources on the Web

Learn more about scholarships and search for ones that fit your high schooler at these sites:

The U.S. Department of Education offers student aid information at [www.studentaid.ed.gov](http://www.studentaid.ed.gov). Includes several free downloadable publications.

Find links to federal government scholarships at [www.students.gov](http://www.students.gov).

The National Association of Student Financial Aid Administrators, [www.nasfaa.org](http://www.nasfaa.org), features a section for parents and students.

The College Board, [www.collegeboard.com](http://www.collegeboard.com), offers a scholarship search tool, application tips, and more.

The Mach 25 database at [www.collegenet.com](http://www.collegenet.com) gives you two ways to search for scholarships. Type in key words or click on terms that describe the student, such as age and gender.

# High School Years