

Resources to Help You Find Financial Aid

Books

Note: I would recommend you not purchase these books except for the ones I have highlighted. The ones I have highlighted are ones that I have read and think would be a good purchase. All of these books can be checked out at your local library and many of them may be in your school library or available from your college guidance counselor.

Peterson's College Money Handbook (Peterson's)

The Scholarship Book (Prentice Hall)

You Can Afford College (Doubleday)

USA Today's Financial Aid for College (Peterson's)

How to Go To College Almost for Free (Ben Kaplan)

One of the best resources I've seen on how to apply for scholarships and grants.

Directory of Financial Aid for Women (Reference Service Press)

Financial Aid for African Americans, Financial Aid for Asian Americans, Financial Aid for Hispanic Americans, Financial Aid for Native Americans (Reference Service Press)

The College Blue Book, Scholarships, Fellowships, Grants and Loans (McMillan Publishing Co.)

Financial Aid Officers: What They Do To You and For You
Octameron Associates, PO Box 2748, Alexandria, VA 22301

The College Costs and Financial Aid Handbook
College Board Publications, PO Box 886, New York, NY 10101

Paying For College: A Guide for Parents
College Board Publications, PO Box 886, New York, NY 10101

Videos

How to Pay For College (36 minute video with 72-page guide)
Octameron Associates, PO Box 2748, Alexandria, VA 22301

Need a Lift?
The American Legion, Emblem Sales, PO Box 1050, Indianapolis, IN 46206

7 Easy Steps to the FAFSA (U.S. Department of Education)
Federal Student Aid Program, PO Box 84, Washington, DC 20044

Internet Sources

www.FinAid.org (Loans, scholarships, financial aid applications, calculators, etc.)

www.Fastweb.com (Search over 600,000 scholarships worth over \$1 billion, tips on financial aid, etc.)

www.collegenet.com (Apply online to the college of your choice and be in a drawing for a \$10,000 scholarship)

www.collegeboard.org

www.collegeboard.org/paying (Excellent site for financial aid calculations, how much your family will have to pay, scholarship search, all the financial aid info you need)

www.fafsa.ed.gov (Free Application For Federal Student Aid)

www.scholarships4college.com

www.ed.gov/finaid.html

www.college-scholarships.com (Lists colleges by state with phone numbers and email addresses to contact for financial aid, etc.)

www.scholarshipcoach.com (best resource to help you in your search for financial aid)

www.suntrustededucation.com

www.christianconnector.com

www.mystudentedge.com

www.coca-colascholars.org – (\$3 million per year/250 scholarships)

www.legion.org/needalift

www.gacollege411.org (State of Georgia)

www.nassp.org

www.review.com

www.kaplan.com

www.betazone.org

<http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp>

www.salliemae.com

www.campustours.com

www.commapp.org

www.universities.com

www.collegeview.com

www.embark.com

www.allaboutcollege.com

www.petersons.com

www.christianconnector.com

www.scholarshipamerica.org

<http://www.nextstudent.com/directory-of-scholarships/state/state-scholarships.aspx> (Site categorized by states)

<http://www.nextstudent.com/directory-of-scholarships> (Categorized by subjects rather than states)

<http://oedb.org/scholarship> (Search for scholarships by categories such as religious affiliation of college)

<http://www.collegenet.com/elect/app/app> (Search for scholarships by keyword or profile)

<http://www.supercollege.com> (Scholarship and college search engine. List of articles to help pay for college)

<http://www.careersandcolleges.com> (Focuses on careers as well as college)

<http://www.scholarships.com> (Site claims over \$19 billion of scholarships)

http://dir.yahoo.com/Education/Financial_Aid/Scholarship_Programs (Not the best but excellent scholarship opportunities)

<http://www.collegeanswer.com/index.jsp> (Loaded with information including a scholarship search engine)

<http://www.multiculturaladvantage.com/scholarship.asp> (Grants, fellowships, scholarships for students of diverse backgrounds and all academic levels)

www.drpepper.com (over \$1 million in tuition grants/scholarships)

<http://studentaid.ed.gov> (Programs administered by the US Dept. of Education. Information on Academic Competitiveness Grants, National Science and Mathematics Access to Retain Talent Grant <SMART> TEACH Grant)

<http://federalstudentaid.ed.gov> (Information, guidance, and tools to help students find federal funding)

<http://ifap.ed.gov/ifap/index.jsp> (Resources for Title IV federal aid)

<http://www.ed.gov/programs/fpg> (Site for Federal Pell Grant program)

<http://www.ed.gov/about/offices/list/fsa> (Learn about different kinds of federal aid available)

<http://www.ed.gov/programs/iduesbyrd/index.html> (Helps students apply for federally funded scholarships administered by states. Recognizes exceptional high school seniors)

<http://www.ed.gov/programs/fws> (Federal work-study program)

<http://www.ed.gov/programs/fseog> (Federal Supplemental Educational Opportunity Grant-FSEOG. Need-based grants to low income undergrad students)

<http://www.ed.gov/fund/grant/apply/grantapps/index.html> (Listing of grants provided via discretionary funds from the federal government)

<http://bhpr.hrsa.gov/grants/index.html> (Scholarships for disadvantaged students. Students must be enrolled in health professions or nursing programs)

<http://www.students.gov> (Site has sections on planning for careers and paying for college)

http://studentaid.ed.gov/students/publications/student_guide/index.html (Publications focused on financial aid resources)

<https://scholarshipprograms.org> (for SC students)

www.cfnc.org (for NC students)

http://www.easyaid.com/financial_aid_checklist.html (Checklist on applying for financial aid)

<http://www.finaid.org/students/checklist.phtml> (Calendar checklist of steps in applying for financial aid)

<http://www.finaid.org/fafsa/awardletters.phtml> (Detailed look at financial award letters and packages)

http://www.finaidfacts.org/how_much.htm (Analysis of college costs and financial aid)

<http://www.offtocollege.com> (Worksheets for college admissions and financial aid calculations)

<https://bigfuture.collegeboard.org/html/calculators/efcCalculatorHelp.html> (How to calculate the Expected Family Contribution (EFC) used to determine federal aid)

www.DunkinDonuts.com/scholarship (150/\$1,000 scholarships. Apply by March 15)

www.ScholarshipPoints.com (\$500-\$10,000 scholarships awarded every month. Available even to those students in college right now)

www.artandwriting.org (\$10,000 scholarships to high school seniors who earn National Portfolio Gold Medals. Other scholarships vary from \$500 to full tuition)

www.truman.gov (Harry S. Truman Scholarship Foundation awards scholarship funds up to \$30,000 for college juniors who want to pursue graduate degrees in public service fields. The foundation also assists with career counseling and internship placement)

www.tylenol.com/page.jhtml?id=tylenol/news/subptyschol.inc# (The makers of Tylenol awards scholarships to students going into the medical field. Awards range from \$5,000-\$10,000 and are based on leadership qualities and academic performance)

www.siemens-foundation.org/en/competition.htm (Siemens Corporation has an annual competition called the Siemens Competition in Math, Science, and Technology. This competition is based upon submission of science projects. The grand prize winner is awarded \$100,000.)

www.kfcscholars.org

www.cappex.com (Search \$11 billion in merit scholarships from colleges; find scholarship matches from companies such as Coca-Cola, Kraft Foods, Burger King, Intel, and thousands of other national and local organizations; check out more than \$70,000 in unique Cappex scholarships.)

“High school innovator of the year” (\$5,000 scholarship) www.cappex.com/scholarships

“Lead With Your Heart” scholarship (\$5,000 scholarship) www.cappex.com/scholarships

www.EducationStart.org (four \$3,000 scholarships given away annually)

www.schoolsoup.com

www.scholarshipexperts.com

www.schering-ploughwilltowin.com (10-\$5,000 scholarships awarded to seniors with asthma)

www.mycollegedollars.com

http://www.collegeweeklive.com/en_CA/guest/app-scholarships

www.buickachievers.com 1,100 scholarships of up to \$25,000 each. Deadline for applying is Feb. 29

<https://www.scholarshipamerica.org/greatlakes/> (scholarships for those going into engineering, science, or math)

<http://scholarshipzone.com/scholarship-application> (No GPA, No Essay, No Hassle!
Takes Only 3 Short Min)

http://www.schoolconnection.com/Grants-drip/?cid=ppc_google_sc_grants&c=Grants&cat=free+grants+for+college&est=free%20grants%20for%20college&key=go_free_grants_for_college&v=google&a=mscansaroli-sfsc%40educationconnection.com&mt=Search&ad=31505730824&utm_source=google&utm_medium=ppc&de&id=&bucket=google-content-text-financial+aid-ecs&trackid=google-content-text-financial+aid-ecs&gclid=CKedodeurboCFaUWMgodmCQA-g

Dr. Robert H. Goddard Scholarship (Award: \$10,000 Applicant must be studying Science or Engineering
Deadline: 12/7 Administered by National Space Club) Click on link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=311&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D1954

Talbots Scholarship Program (Award: \$10,000-\$30,000 Applicants must be women who earned their high school diploma or GED more than 10 years ago and are planning on enrolling in undergraduate study.

Deadline: Jan. 3 Administered by Talbots Charitable Foundation) Click Link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=558&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D592

Air and Waste Management Association Scholarships-FOR GRADUATE STUDENTS (Award: \$1,400-\$7500 Applicants must be pursuing graduate study leading to a career in air quality, waste management, environmental management/policy/law, and/or sustainability. **Deadline: Jan. 11** Administered by Air and Waste Management Association) Click Link Below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=832&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=http%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D127

Ron Brown Scholar Program (Award: \$10,000. Applicants must be African-American students who will make significant contributions to society. **Deadline: Jan. 9**) Click link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=1471&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D2704

Burger King Scholars (Award: \$1,000-\$25,000 Applicants must be graduating high school seniors.

Deadline: Jan. 10. Administered by the Have it Your Way Foundation) Click Link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=1628&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D2988

Gates Millennium Scholars Program (Award: Varies Applicants must be African American, American

Indian/Alaska Native, Asian Pacific Islander American, or Hispanic American. **Deadline: Jan. 16** Administered by Gates Millennium Scholars) Click link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=1819&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D1570

Dell Scholars Program (Award: \$20,000 Applicants must have participated in an approved college readiness program. **Deadline: Jan. 15** Administered by the Michael and Susan Dell Foundation) Click link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=2081&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D2855

Washington Crossing Foundation Scholarship (Award: \$500-\$5,000 Applicants must be planning careers of service in a local, state, or federal government. **Deadline: Jan. 15.** Administered by the Washington Crossing Foundation) Click link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=2608&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D2424

Ronald Reagan College Leaders Scholarship Program (Award: \$1,000-\$10,000 Applicants must demonstrate leadership on behalf of the cause of freedom, American values, and Constitutional principles. **Deadline: Jan. 15** Administered by the Phillips Foundation) Click link below

http://collegeapps.about.com/gi/o.htm?zi=1/XJ&zTi=1&sdn=collegeapps&cdn=education&tm=2817&f=00&su=p284.13.342.ip_&tt=3&bt=9&bts=64&zu=https%3A//www.cappex.com/page/scholarships/details.jsp%3FscholarshipID%3D2345

Coca Cola Scholars (Award: \$10,000-\$20,000) Applicants must be high school seniors or home school seniors attending school in the United States **Deadline: Oct. 31** Administered by the Coca Cola Company) Click link below

http://www.coca-colascholarsfoundation.org/applicants/#.UmgD_RDr5yU
<https://bigfuture.collegeboard.org/scholarship-search>

http://nrb.org/news_room/articles/essay-scholarship-contest-for-communications-broadcasting-and-jo/ (**Essay Scholarship Contest for Communications, Broadcasting, and Journalism Majors**)

www.FFA.org/scholarships - Monsanto giving away 12 scholarships (\$1500) for students from **Georgia** going into agriculture. **Deadline Feb. 1**

Websites with articles on how to reduce college debt<http://graduationdebt.org/><http://www.irs.gov/newsroom/article/0,,id=211309,00.html><http://www.collegecosts.com/><https://bigfuture.collegeboard.org/pay-for-college/college-costs/college-costs-calculator><http://www.howtogetin.com/pay-for-college/><http://www.forbes.com/sites/investor/2011/09/16/how-to-pay-for-college-right-now/><http://www.studentbank.com/featured/101-ways-to-pay-for-college/><http://www.bankrate.com/brm/news/cheap/20030528a1.asp><http://parenting.blogs.nytimes.com/2010/02/05/how-do-parents-pay-for-college/><http://www.wikihow.com/Pay-for-College-Without-Loans><http://www.kptv.com/story/19188703/10-ways-to-pay-for-college-without-student-loans><http://moneyfor20s.about.com/od/studentloanalternatives/tp/studentloanalternatives.htm>Athletic Scholarships<http://www.playcollegesports.com> (A group which helps high school athletes be proactive in prompting colleges to recruit them for athletic scholarships)<http://www.varsityedge.com> (Information about the recruiting process and resources on how to make a recruiting video)

NCSA sports recruiting website (enter to win a \$2,500)

Websites for Scholarships and Grants for International Studentswww.edupass.org/finaidwww.iefaf.orgwww.internationalstudent.com/study_usa/financingwww.foreignborn.com/study_in_us/8-paying4school.htmwww.finaid.org/otheraid/international.phtmlLoans<http://www.direct.ed.gov/about.html> (Information about other sources of federal aid in addition to loans)<http://www.ed.gov/programs/fpl> (Federal Perkins Loans. Low-interest loans)

<http://www.parentplusloan.com> (Parent PLUS loans are loans borrowed by parents or guardians to help fund their children's college education)

<http://www.staffordloan.com> (Fixed rate federal student loans for undergrad or grad students)

<http://www.ed.gov/programs.ffel> (Federal loan program information on Stafford, Unsubsidized Stafford, PLUS, and Federal Consolidation loans)

<http://www.loanconsolidation.ed.gov> (Program that pays off several types of federal loans and creates one new loan that may have a lower interest rate)

<http://www.ombudsman.ed.gov> (Helps with disputes and other problems that concern federal loans)

MINORITIES

I. African American students

1. **Negro Spiritual Scholarship** - "Negro Spiritual" Scholarship Foundation works with Orlando Opera to sponsor a vocal competition for sacred music performed by the solo voice in characteristic Negro spiritual style.

Senior high school students of eleventh or twelfth grade level who are of **Afro-ethnic descent** may enter a statewide vocal competition to rehearse and perform these arranged Negro spirituals. Students who enter the competition must work with a voice teacher to learn a new piece of music sent to them, and to meet the high vocal standards of this competition.

Winners (one male and one female) claim the coveted Grady-Rayam Prize In Sacred Music, a college tuition assistance grant for \$3,000.

Runners up (one male and one female) gain \$2,000 as a college tuition assistance grant. All singers who make it to the final round receive a cash award of one hundred dollars.

www.negrospirital.org/scholarshipapp.html

II. Various minorities

1. AICPA Minority Accounting Students Scholarships

American Institute of Certified Public Accountants established the AICPA Scholarship for Minority Accounting Students to provide funds for deserving students. The Center for Scholarship Administration, Inc. (CSA), a non-profit, independent organization is the administrator of the program. Applicants must be students who are underrepresented minorities in the accounting profession (e.g., **African American, Hispanic/Latino, Native American or Asian American**).

All materials should be sent to:

American Institute of Certified Public Accountants

Minority Scholarships Program

Academic and Career Development Team – MIC

Durham Office

220 Leigh Farm Road

Durham, NC 27707-8110

<http://www.aicpa.org/BECOMEACPA/SCHOLARSHIPS/Pages/default.aspx>

Additional opportunities: <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/minority-scholarships/african-american-scholarships/>

2. LAGRANT Foundation Undergraduate Scholarships

LAGRANT Foundation annually provides 15 scholarships to undergraduate and graduate students who are attending accredited institutions and are pursuing careers in the fields of advertising, marketing or public relations.

(LAGRANT cont') Undergraduate (current freshmen, sophomores, juniors and non-graduating seniors ONLY!) applicants meeting the following criteria and completing the online application will be considered for The LAGRANT Foundation Scholarship:

- Applicant must be a U.S. citizen or permanent resident and a member of one of the following ethnic groups: **African American, Asian/Pacific Islander, Hispanic or Native American**
- Applicant must be a full-time student at a four-year, accredited institution, carrying a total of 12 units or more per semester/quarter.
- Applicant must have a minimum of 2.75 GPA and MUST major in a field of study that has an emphasis on advertising, marketing, public relations or in anthropology, art, communications, English, graphic design, sociology while maintaining a career focus in advertising, marketing or public relations
- Must have AT LEAST ONE YEAR to complete his or her degree from the time the scholarship is awarded in May

Applications must be submitted online only no later than 11:59 p.m. PST on February 28th. Applications submitted after February 28th WILL NOT be accepted!

3. Presbyterian Church – U.S.A. Student Opportunity Scholarships

The Presbyterian Church-U.S.A. Student Opportunity Scholarships serves Presbyterian Church (U.S.A.) college students in select majors (Education, Health Service/Science, Religious Studies, Sacred Music, Social Service/Science) by providing aid for the expenses of their third and fourth years of an undergraduate program. **Preference in this program is extended to racial ethnic students in order to promote diversity.**

Criteria:

- Member of the Presbyterian Church (U.S.A.)
- Completed second year of college
- Enrolled full-time
- Good academic standing (2.5 GPA or greater)
- Seeking a bachelor degree with emphasis on the missions of PC(USA) in the following disciplines:
 - Education
 - Health Service/Science
 - Religious studies
 - Sacred Music
 - Social Service/Sciences
- Demonstrate financial need

<http://www.presbyterianmission.org/ministries/financialaid/student-opportunity-scholarship/>

4. The Xerox Technical Minority Scholarship

Xerox is committed to the academic success of all minority students. That's why we offer a Technical Minority Scholarship that awards between \$1,000 and \$10,000 to qualified minorities enrolled in a technical degree program at the bachelor level or above. Xerox provides funding to minority students enrolled in one of the technical sciences or engineering disciplines. This scholarship is available to US Citizens and individuals with Permanent Resident visas. The scholarship is not available to spouses and children of Xerox employees.

<http://www.xerox.com/jobs/minority-scholarships/enus.html>

5. Jackie Robinson Foundation Scholarship

Minority high school students are encouraged to submit their applications to the Jackie Robinson Foundation. In addition to a financial grant, the foundation also provides its scholars with mentoring, internships and leadership development.

To be eligible for a Jackie Robinson Foundation Scholarship, an applicant must be a graduating minority high school senior; Plan to attend an accredited and approved four-year institution within the United States; Show leadership potential; Demonstrate a dedication to community service; Present evidence of financial need; Be a United States citizen.

Applicants must also have a minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 22; and not possess a degree from a 2 or 4-year College when applying for the scholarship.

Deadline:

Usually in March **Award Amount:** \$7,500

<http://www.jackierobinson.org/>

WOMEN'S SCHOLARSHIPS

I. Jane M. Klausman Women in Business Scholarship

Established in 1998 from a generous bequest by Jane M. Klausman, a member of the Zonta Club of Syracuse, New York USA, and the 1990-1995 Zonta International Parliamentarian, the Jane M. Klausman Women in Business Scholarship is awarded annually to women **pursuing undergraduate or master's degrees in business management.**

<http://www.zonta.org/WhatWeDo/InternationalPrograms/JaneMKlausmanWomenInBusinessScholarship.aspx>

II. APS/IBM Research Internship for Undergraduate Women

-Must be female with **sophomore or junior standing at a U.S. college or university** at the time of application. Must be majoring in chemistry, physics, materials science or engineering, computer science or engineering, chemical, electrical, mechanical engineering, or biology, if it has an emphasis on one of the other areas listed. Must have a minimum 3.0 GPA.

-No citizenship restriction.

<http://www.aps.org/programs/women/scholarships/ibm/index.cfm>

III. VIP Women In Technology Scholarship

Applications are now being accepted for the Visionary Integration Professionals (VIP) Women In Technology Scholarship (WITS) program. As in past years, WITS will support promising women who are enrolled at, or are accepted into, a two or four year college or university in the United States for the current school year.

WITS will offer multiple scholarship awards with values up to \$2,500 per recipient to qualified candidates who will seek a career in information technology or a related field and meet the program requirements as defined in the application.

Submissions are evaluated based on candidate essays, which define and offer meaningful solutions to local or statewide IT problems. Consideration will also be given to academic performance, community involvement, leadership qualities and extracurricular activities.

Submissions due by April 30th.

For contact WITS@vipconsulting.com for more information about WITS. Awards will be announced by June 5th.

IV. Jeanette Rankin Fund Scholarship

Each fall, Jeannette Rankin Women's Scholarship Fund awards scholarships to low-income women, **ages 35 and older**, who have a vision of how a college education will benefit themselves, their families and their communities. The scholarships are open to students pursuing a technical or vocational education, an associate's degree or a first bachelor's degree. Applicants must be U.S. citizens or permanent residents.

Applications must be completed online and are available starting November 1 each year. The application deadline is March 1. We will not accept application materials by mail.

<http://www.rankinfoundation.org/>

V. Talbot's Women's Scholarship Program

Applicants to the 2014 Talbots Women's Scholarship Program must:

- Be women currently residing in the United States or Canada;
- Be women who earned a high school diploma or their GED on or before September 2004;
- Be enrolled or planning to enroll in full- or part-time undergraduate study at an accredited two-, three- or four-year college or university in the United States or Canada;
- Be attending the full 2014-15 academic year and receiving a degree no earlier than May 2015; and
- Have at least two semesters (24 credit hours or more) remaining to complete an undergraduate degree as of the beginning of the 2014 fall academic term.

Talbots and Scholarship America employees or family members are not eligible to apply to this program.

Only the first 5,000 eligible applications submitted will be processed.

Awards

Up to thirty (30) scholarships of \$5,000 each and one (1) \$30,000 scholarship will be awarded for the 2014 academic year. Only applicants seeking a bachelor's degree are eligible to receive the Nancy Talbot Scholarship

Award. Awards are one-time only and are not renewable. Awards are paid in U.S. currency. Awards are for undergraduate study only.

<https://www.scholarshipamerica.org/talbotswomen/instructions.php>

VI. Diamonds in the Rough Ministry International Scholarship

The hope of Diamonds in the Rough Ministry Intl. is to empower women down the road of self-discovery and self-worth in Jesus Christ. The Diamonds in the Rough Ministry Intl. Scholarship is for high school senior females who excel in all things, including academics, community service, and extracurricular activities.

Applicant Eligibility:

- Female
- High School Seniors
- Minimum GPA of 2.5 (on a 4.0 scale)
- Must be a resident of Texas
- Must be enrolled in a college or university

(Proof of enrollment is not necessary to apply. Only recipients will need to verify enrollment.)

Application Requirements:

To be considered for the Diamonds In The Rough scholarship, applicants must submit the following along with a completed application and essay by April 20th.

- Official high school transcript
- Letter of Recommendation
- Letters may be written by a current teacher, minister, or mentor (no family members or relatives).
- Letters must be mailed directly from teacher or minister to Diamonds in the Rough Ministry

<http://diamondsntherough.org/scholarship.html>

Faith-Based Scholarships

I. Baptist Life Scholarship (www.baptistlife.org)

The Baptist Life Insurance Agency awards several annual \$1,000 scholarships to full-time undergraduate and graduate students. All interested students must request an application between January 1st and May 1st each year and the application must be returned prior to May 31st. Applicants must have been insured through the company for at least two years prior to the application deadline. Academic achievement, financial need, and the student's educational and career goals are considered.

Contact

Baptist Life Scholarships

Scholarship Committee

Baptist Life Association

8555 Main St.

Buffalo, NY 14221-7494

(800) 227-8543

<http://www.baptistlife.org/images/benefits/College%20Scholarship%20Program%20Application%20attachment.pdf>

II. Foundation for College Christian Leaders Scholarships

The Foundation for College Christian Leaders offers scholarships to residents of California, Oregon or Washington. Applicants must be practicing Christians with verified leadership in their church. Applicants must be undergraduate students with a 3.0 or better GPA. There must also be financial need with the combined income of the parents and student not exceeding \$75,000 a year. Applicants must be planning on pursuing theology or religious vocations.

Contact: Foundation for College Christian Leaders Scholarships

Foundation for College Christian Leaders

2658 Del Mar Heights Road, PMB #266

Del Mar, CA 92014

(858) 481-0848
LMHays@aol.com

III. YCL Young Christian Leaders Scholarship

The YCL Young Christian Leaders Scholarship Program offers \$1000 scholarships to qualified Christian students pursuing a college degree. Applicants must be high school seniors or college students who are permanent residents of New York, New Jersey or Connecticut. The students may attend college outside of this tri-state area. Applicants must be active members of their local church. Students must also earn an average cumulative GPA of at least 3.0.

Contact

YCL Young Christian Leaders Scholarship Buttafuoco & Associates
 Attn: Young Christian Leaders Scholarship
 9 Broadman Parkway
 Jersey City, NJ 07305
<http://www.yclscholarship.org/>

IV. WMU Foundation Scholarships

The WMU Foundation offers over 20 different scholarship programs for Baptist students around the world. Candidates must have parents affiliated with a Southern Baptist entity. The students must also be active in their faith community. There are scholarships available for both undergraduate and graduate studies. Most of the awards focus on missionary work and some are location specific. The [WMU Foundation website](#) lists the requirements and deadlines for each of the 20 scholarships.

Contact

WMU Foundation Scholarships
 Scholarship/Grant Application
 WMU Foundation
 100 Missionary Ridge
 Birmingham, AL 35242
 (877) 482-4483

lucas@wmu.org

<http://www.wmufoundation.com/index.php?q=content/scholarships-and-grants-0>

High school seniors

I. The Gloria Barron Prize for Young Heroes

Each year, the Barron Prize honors twenty-five outstanding young leaders ages 8 to 18 who have made a significant positive difference to people and our environment. The top ten winners each receive a \$5,000 cash award to support their service work or higher education. The primary goal of the Prize is to shine the spotlight on these amazing young people so that their stories will inspire others. Winners of the Barron Prize receive: \$5,000 to be applied to their higher education or to their service project; a recognition plaque; a certificate of recognition; a signed copy of *The Hero's Trail*, by Barron Prize founder T.A. Barron; copy of *Dream Big*, our documentary film featuring several Barron Prize winners; a heroes study guide, curriculum, and bibliography; the opportunity to be paired with an adult mentor who is passionate about and working in the winner's area of interest; the opportunity to connect with other Barron Prize winners through the Young Heroes Listserv; numerous media opportunities – print, television, and radio.

<http://barronprize.org/>

Military Scholarships

I. Fisher House Scholarships for Military Children

Open to sons/daughters of active duty OR retired military commissary customers. Minimum 3.0 GPA. Award will be in the amount of \$2,000. www.militaryscholar.org

Miscellaneous Scholarships

I. Wells Fargo CollegeSTEPS Sweepstakes (drawing)

HS and college students may win \$1000. Go to www.wellsfargo.com/collegesteps

II. 2014 Joye Law Firm Scholarship

For the last 8 years, Joye Law Firm has given a total of over \$100,000 to the students of South Carolina. This scholarship is open to all seniors in South Carolina that will be attending a 4 year university. Details of the scholarship contest can be seen at

<http://www.joyelawfirm.com/scholarship/> There, the students will be able to download the application packet, get the instructions and the address they'll be sending it out to.

Nik Donovic, on behalf of Joye Law Firm (480) 818-5606.

College Funding by State

Tip: Don't just look exclusively at your state. There may be websites in other states that may have good tips on how to search for scholarships.

Alabama

<http://www.alabamamentor.com/FinAid>

<http://www.ache.state.al.us/StudentAsst>

Alaska

https://akadventure.alaska.gov/Grants_and_Scholarships.aspx

<http://www.alaska.edu/scholars>

Arizona

<http://www.azhighered.gov>

<http://www.ade.state.az.us/asd/tuitionwaiver>

<http://wiche.edu/sep/psep>

Arkansas

<http://www.fundmyfuture.info>

<http://www.adhe.edu>

California

<http://www.csac.ca.gov/doc.asp?id=33>

<http://www.calgrants.org>

<http://www.peocalifornia.org/ca-scholarships.html>

Colorado

<http://www.collegeincolorado.org/home.aspx>

<http://www.state.co.us/cche>

<http://www.cesda.org>

Connecticut

<http://www.ctdhe.org>

<http://www.comntacinc.org>

<http://www.ctmentor.org>

Delaware

http://www.doe.k12.de.us/infosuites/students_family/dhec

Florida

<http://www.floridastudentfinancialaid.org>

Georgia

<http://www.gfsc.org>

<http://www.gacollege411.org>

Hawaii

<http://gearup.hawaii.edu>

<http://www.hawaii.edu/admissions/aid.html>

<http://www.hawaiicommunityfoundation.org>

Idaho

http://www.boardofed.idaho.gov/scholarship/scholarship_jump.asp

Illinois

<http://www.collegezone.com>

Indiana

<http://www.in.gov/ssaci>

Iowa

<http://www.rdblue.org>

<http://www.iowacollegeaid.gov>

Kansas

<http://www.kansasregents.org>

Kentucky

<http://cpe.ky.gov/forstudents>

<http://www.kheaa.com>

Louisiana

<http://www.osfa.state.la.us>

Maine

<http://www.famemaine.com/education>

Maryland

<http://www.mhec.state.md.us/financialAid>

Massachusetts

<http://www.osfa.mass.edu>

Michigan

<http://www.michigan.gov/mistudentaid>

Minnesota

<http://www.getreadyforcollege.org>

<http://www.ohe.state.mn.us>

Mississippi

<http://www.mississippi.edu/riseupms/financialaid-state.php>

Missouri

<http://www.dhe.mo.gov>

<http://highered.mo.gov/ProgramInventory/search.jsp>

Montana

<http://www.safmt.org>

Nebraska

<http://www.ccpe.state.ne.us/publicdoc/ccpe/financialaid.asp>

Nevada

<http://system.nevada.edu>

<http://nde.doe.nv.gov/students.html>

New Hampshire

<http://www.nhheaf.org>

<http://www.nh.gov/postsecondary>

New Jersey

<http://www.hesaa.org>

New York

<http://www.hesc.com>

<http://www.tapweb.org/totw>

North Carolina

<http://www.ncseaa.edu>

<http://www.cfnc.org>

North Dakota

<http://www.ndus.edu>

Ohio

<http://regents.ohio.gov/sgs/index.php>

Oklahoma

<http://www.okhighered.org>

Oregon

<http://www.getcollegefunds.org>

<http://www.osac.state.or.us>

Pennsylvania

<http://www.pheaa.org>

Rhode Island

<http://www.cpcrri.org>

<http://www.risolarships.com>

<http://www.riheaa.org/sng>

South Carolina

<http://www.che.sc.gov>

<http://www.sctuitiongrants.com>

Tennessee

<http://www.state.tn.us/tsac>

Texas

<http://www.collegeforalltexas.com>

<http://www.tgslc.org>

Utah

<http://www.uheaa.org>

<http://www.utahmentor.org>

<http://www.utahsbr.edu>

Vermont

<http://www.vermont.gov/portal/education>

<http://services.vsac.org/wps/wcm/connect/vsac/VSAC>

Virginia

<http://www.schev.edu>

<http://www.virginiamentor.org>

Washington

<http://www.hecb.wa.gov>

West Virginia

<http://wvhepcnew.wvnet.edu>

Wisconsin

<http://heab.state.wi.us>

Wyoming

<http://www.communitycolleges.wy.edu>

Federal Grants

- Pell Grant (Eligibility: Financial Need; Maximum amount for 2014-2015 school year: \$5,750/year)
- Federal Supplemental Educational Opportunity Grant (FSEOG) Eligibility: Financial Need; \$100-\$4,000/year) <http://www2.ed.gov/programs/fseog/index.html>
- Academic Competitiveness Grant (ACG) (Eligibility: Financial Need; Amount varies)
- Teacher Education Assistance for College and Higher Education (TEACH) Grant
The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides you with up to \$4,000 a year in grant assistance if you are completing or plan to complete course work needed to begin a career in teaching.

As a condition for receiving a TEACH Grant, you must sign an **Agreement to Serve** promising to teach full-time in a high-need field at a low-income school or educational service agency, or teach at certain low-income schools and within certain high-need fields for at least four complete academic years within eight years after completing (or ceasing enrollment in) the course of study for which you received the grant.

If you do not complete your teaching service obligation, the amounts of the TEACH Grants you received will be converted to a Direct Unsubsidized Loan that you must repay with interest charged from the date of each TEACH Grant disbursement.

- Iraq and Afghanistan Service Grant
If you are not eligible for a Pell Grant but your parent or guardian was a member of the U.S. armed forces and died as a result of service performed in Iraq or Afghanistan after Sept. 11, 2001, you may be eligible for this grant. To receive the grant, you must be under 24 years old or enrolled in college, at least part-time, at the time of your parent's or guardian's death. The amount of the grant will be equal to the maximum Pell Grant for the award year, although the amount will not exceed the cost of attendance for that award year.
- Grants and Scholarships for South Carolina Residents
South Carolina LIFE Scholarship (Eligibility: Academic Merit; Amount up to \$7,500 available for math and science majors-sophomore and above) <http://www.sc.edu/financialaid/life.html>
- South Carolina HOPE Scholarship (Eligibility: Academic Merit and freshmen students only; Amount up to \$2,800) <http://www.sc.edu/financialaid/hope.html>
- Palmetto Fellows Scholarship Program (Eligibility: Academic Merit; Amount: \$6,700/freshmen, \$7,500/sophomores and above, \$10,000/math and science majors-sophomore and above)
- South Carolina Tuition Grant (Eligibility: based primarily on financial need; Amount up to \$2,600/year)

Grants and Scholarships Specifically from BJU

BJU offers over \$5 million of aid to its students annually, with individual grants and scholarships awarding \$300 to \$5,100 a year.

- **BJU FOUNDER'S GRANT**
Freshman, sophomore, and junior residence hall students.
EFC is below \$7,400
Amount per year up to \$2,500 (up to \$10,000 max over 8 semesters)
- **MINISTRY JUBILEE PROGRAM**
Residence hall students with at least one parent in full-time vocational Christian ministry.
EFC is below 10,000
Amount per year – up to \$5,100 (up to \$20,400 max over 8 semesters)
- **BJU LEGACY SCHOLARSHIP**
At least one parent must be a BJU alumni. Student must be enrolled full-time
Amount per year – up to \$1000 (up to \$4000 max over 8 semesters)

- **ACADEMIC EXCELLENCE AND LEADERSHIP AWARD**
Student must score 25+ on ACT, must be enrolled full-time, and must maintain a 3.2 GPA each year to have the scholarship renewed.
Amount per year – up to \$1,500 (up to \$6,000 max over 8 semesters)

SCHOLARSHIP APPLICATIONS FROM BJU

- **PRESIDENT’S MINISTRY SCHOLARSHIP**
Student must complete a scholarship application (<http://www.bju.edu/become-a-student/financial/aid/documents/presidents-ministry-scholarship.pdf>)
Full-time vocational ministry and School of Religion major
Must be a residence hall student
Amount per year – up to \$7,000 (up to \$28,000 max over 8 semesters)
- **BOB JONES UNIVERSITY SCHOLARSHIP**
Student must complete a scholarship application (<http://www.bju.edu/become-a-student/financial/aid/documents/bju-scholarship-application.pdf>)
Student must be a non-School of Religion major
Must be a residence hall student
Must demonstrate unmet need
Amount per year – up to \$5,100 (up to \$20,400 over 8 semesters)

SCHOLARSHIPS BY MAJORS

All students in these majors are automatically considered for the following scholarships. No scholarship application is necessary.

BUSINESS

- **Business Scholarship**
Student must be enrolled in a major in the School of Business, demonstrate academic achievement and spiritual leadership, must be a work student, and demonstrate financial need.
Amount of scholarship – 3-5 scholarships at \$1,000-\$1,500
- **Jim Martin Scholarship Fund**
Accounting major with potential in the ministry of business
Student must demonstrate financial need
Amount of scholarship – 1 scholarship at \$1,000-\$2,000

FINE ARTS

- **Marguerite Nagle Berry Scholarship**
Student must be a music major and demonstrate financial need
Amount of scholarship – 2-5 scholarships at \$1,000-\$3,500
- **William McEver Scholarship**
Student must be a string major and demonstrate financial need
Amount of scholarship – 1-5 scholarships at \$500-\$600
- **Donald E. Meagley Scholarship**
Student must be a piano or organ major and demonstrate financial need
Amount of scholarship – 10 scholarship at \$300-\$1,500
- **Robert & Laura Pratt Scholarship**
Student must be a Radio and Television Broadcasting major and demonstrate financial need
Amount of scholarship – 1 scholarship at \$1,500

NURSING

- **Stephanie Martin Memorial Scholarship**
Student must be a Nursing major and demonstrate financial need

Amount of scholarship – 1-2 scholarships at \$800-\$1,000

RELIGION

- Amy Lynn Emr Scholarship
Student must be a child of a missionary and planning to be a missionary
Amount of scholarship – 1 scholarship at \$600-\$900
- Betty Goode Memorial Scholarship
Student must be going into full-time Christian work. Preference is given to those students from the Piedmont area of Virginia
Amount of scholarship – 1-2 scholarships at \$600-\$1,500
- Helen Johnson Scholarship Fund
Student must be enrolled in a Ministerial major and demonstrate financial need
Amount of scholarship – 10-20 scholarships at \$750-\$1,000
- Robert Toepfer Scholarship
Student must be enrolled in a Ministerial major and demonstrate financial need
Amount of scholarship – 1 scholarship at \$700
- Sarah Ann Lyon Allen Memorial Scholarship
Student must be enrolled in a Ministerial major
Amount of scholarship – 1 scholarship at \$500

HISTORY, POLITICAL SCIENCE, HUMANITIES

- Baron Avro Manhattan Trust Fund
Student must be enrolled in a History, Political Science, or Humanities major, must be a work student, and demonstrate financial need
Amount of scholarship – 4 at \$2,500

OTHER BJU SCHOLARSHIPS

- Alumni Children Tuition Assistance Grants
Students must be children of Alumni Association members and rising Junior or Senior.
Amount of scholarships – 10-12 grants at \$400-\$800
- Ann Pulcher Memorial Fund
Student must be a work student and demonstrate financial need
Amount of scholarship – 1 scholarship at \$800-\$1,000
- Helen McLario Memorial Fund
Student must be a work student and demonstrate financial need
Amount of scholarship – 1-5 scholarships at \$500-\$2,500
- Helping Hands Ministry Scholarship
Student must demonstrate financial need
Amount of scholarship – varies
- Roland and Anna Reed Scholarship Fund
Student must be a work student and demonstrate financial need
Amount of scholarship – 1-4 scholarships at \$700-\$1,000
- Byrd W. Bohannon Memorial Scholarship
Student must be a work student and demonstrate financial need. Priority given to those students from Ontario, Canada
Amount of scholarship – 1 scholarship at \$900

Grants and Scholarships from other resources at BJU

The following scholarships are being combined into one fund...The BJU Scholarship Fund

- Demonstrative Need Scholarship Fund (includes USA Fund)
Eligibility: Merit and financial need
Amount per year-\$400-\$3,000 (www.dnsfund.org)
- Hispanic Assistance Fund
Eligibility: Hispanic students with financial need
Amount per year -\$500-\$2,500 (www.hafund.org)
- Minority Scholarship Fund
Eligibility: African-American, African, Pacific Islander, Asian and Native American students with financial need
Amount per year-\$500-\$1,500 (www.msfund.org)

Loans

- Federal Stafford Loans
Subsidized: The government pays the interest while the student is in school.
Unsubsidized: The student pays the interest while in school.
Limits:
First year in school (\$3,500 subsidized/\$2,000 unsubsidized)
Second year (\$4,500 subsidized/\$2,000 unsubsidized)
Third year and following (\$5,500 subsidized/\$2,000 unsubsidized)
- Parent Plus Loans
Federal loans available to parents of dependent, undergraduate students to fund a child's college education. Eligibility is based on credit history, not financial need, and parents may borrow as much as needed. Visit www.parentplusloan.com for more information.

Other Sources of Financial Aid

- Tuition Tax Credits—a dollar-for-dollar reduction of federal income taxes to help toward the cost of higher education
- Hope Tax Credits—for first and second year students enrolled at least half-time; up to \$2,500 per student
- Lifetime Learning Tax Credit—equal to 20% of a family's tuition expenses, with a maximum of \$2,000 in tax credits on the first \$10,000 of college tuition expenses for virtually any postsecondary education and training (even less than half-time study)
- Student Loan Interest Deduction—a long-term savings account parents can take out for a child's college education; this money is not taxed
Note: BJU does not participate in the pre-paid tuition 529 state plan.

For more info on the HOPE and Lifetime Learning tax credits, and other tax benefits for postsecondary students, go to www.irs.gov, IRS publication 970, *Tax Benefits for Higher Education*, which explains these credits.

Student Work Program at BJU

Weekly Hours	Approx. Annual Net Earnings
5	\$ 900
10	\$1,700
12	\$2,000
15	\$2,500
20	\$3,200

Other Resources-Florida

Johnson Scholarship Foundation, 505 S. Flagler Drive Suite 1460, West Palm Beach, FL 33410
Phone: 561-659-2005 (#1-Giving scholarships to children of UPS employees or retirees living in FL; deadline April 15)

National Resources

AXA Achievement Scholarship, www.axa-achievement.com
Apply by December 15
\$670,000 in scholarship
42-\$10,000 State winners
10-\$25,000 National winners

General College Information

College Facts Chart (\$7) The National Beta Club, www.betazone.org

College Planning Profile

Education Now, P.O. Box 2832, Springfield, VA 22152

Preparing Your Child for College (free)

U.S. Dept. of Education, Consumer Information Center, Pueblo, CO 81009

Getting Ready for College Early (free)

U. S. Dept. of Education, Consumer Information Center, Pueblo, CO 81009

Guide for Parents (free; also available in Spanish)

National Association for College Admission Counseling, 1050 North Highland Street Ste. 400, Alexandria, VA 22201

A Guide to the College Admission Process (for students)

National Association for College Admission Counseling, 1050 North Highland Street Ste. 400, Alexandria, VA 22201

Parents' Guide to the College Admission Process

National Association for College Admission Counseling, 1631 Prince Street, Alexandria, VA 22314-2818

Facts About American Colleges

National Association for College Admission Counseling, 1631 Prince Street, Alexandria, VA 22314-2818

Do It Write: How to Prepare a Great College Application

Octameron Associates, PO Box 2748, Alexandria, VA 22301

College Match: A Blueprint for Choosing the Best School for You

Octameron Associates, PO Box 2748, Alexandria, VA 22301

Campus Daze: Easing the Transition from High School to College

Octameron Associates, PO Box 2748. Alexandria, VA 22301

The College Guide for Parents

College Board Publications, PO Box 886, New York, NY 10101-0886

Peterson's Guide to Four-Year Colleges
The College Handbook
College Board Publications, PO Box 886, New York, NY 10101-0886

Index of Majors and Graduate Degrees
College Board Publications, PO Box 886, New York, NY 10101-0886

The College Blue Book, Narrative Descriptions
McMillan Publishing Co.

Comparative Guide to American Colleges
Harper & Row Publishers

The Right College
Arco Publishing, A Division of Simon and Schuster, Inc.
Lovejoy's College Guide
Prentice Hall

Barron's Profiles of American Colleges

Checklists

<http://www.mtbaker.wednet.edu/career/grade.htm> (Checklist for high school students on how to best prepare for college)

Good article on Financial Aid: <http://www.usatoday.com/money/perfi/columnist/block/story/2012-01-23/college-loans-financial-aid/52759338/1>

Surviving Those Financial Aid Forms

To apply for federal student aid, all post-secondary schools and colleges will require you to fill out the U. S. Department of Education's Free Application for Federal Student Aid (FAFSA). In addition, some institutions will require you to complete the College Scholarship Service's PROFILE form, for which there is a fee. These forms are available through college financial offices or from your high school guidance counselor's office.

To apply for a Stafford Loan, you may need to complete yet another form that you can get from a bank or savings-and-loan institution after the student has been accepted at a school.

Before you do battle with these forms, pay attention to these helpful hints:

1. Apply early. Aid is often distributed on a first-come, first-served basis.
2. Follow directions exactly. If you don't, your form will be returned to you for clarification.
3. You should have on hand tax and financial information for the year preceding the one in which the student will start college. In other words, if the student will be a college freshman next fall, you'll need copies of your family's federal, state and local income tax returns for the current year. That means you should try to do your income taxes earlier than usual—January is best.
4. For income reporting, take the adjusted gross income from your family's federal tax return. The FAFSA will tell you which tax year information to report.
5. Round off numbers to the nearest dollar.
6. Complete the entire financial aid form. Computers will reject incomplete forms, delaying your request for aid.
7. There is no fee for applying for federal aid. Remember to enclose the processing fee if the institution requires one and if you are using the CSS PROFILE form
8. Remember to sign the application! Both student and parent(s) should sign.

Source: Money For College, How to Meet the Rising Cost of Higher Education, Target Marketing, Inc.

Scholarship Scams

It's no wonder that students and parents are so eager to find these sources of funding that they don't have to pay back, but this makes them easy targets for financial aid con artists. Scholarship scams have been around for years. Hundreds of thousands of people are cheated by scholarship scams each year, losing tens of millions of dollars. According to the Federal Trade Commission, if you hear these lines from a scholarship service, you may be getting duped:

“The scholarship is guaranteed or your money back.”

No one can guarantee that they'll get you a grant or a scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing and read the fine print before you go any further.

“You can't get this information anywhere else.”

You can tell from the preceding information that there are thousands of scholarships that you can research through free means. It's highly doubtful that a company would have an exclusive list of scholarships that you can't find through another source.

“I just need your credit card or bank account number to hold this scholarship.”

Don't give your credit card or bank account number without getting information in writing first. Be very cautious about any company that would ask for it. It may be the setup for an unauthorized withdrawal from your account.

“We'll do all the work.”

Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

“The scholarship will cost money.”

Don't pay anyone who claims to be “holding” a scholarship or grant for you.

“You've been selected” by a “national foundation” to receive a scholarship or “you're a finalist” in a contest you never entered.

Before you reply to a scholarship offer you didn't initiate, check it out. Make sure the foundation or program is legitimate.

What to Do if You Suspect an Offer Is a Scam

Start with your school counselor. He or she may have information about well-known scams. Also, the following organizations can help you decide if an offer is legitimate. They will tell you whether they have received any complaints about the company, or whether the company is currently under investigation. Look for these organizations online or call for more information.

- Better Business Bureau (BBB) in the city where the scholarship service is located
- Federal Trade Commission 877 FTC-HELP www.ftc.gov/scholarshipscams
- State Bureau of Consumer Protection
- State Attorney General's Office
- National Fraud Information Center (NFIC) www.fraud.org

For more information about scholarship scams, visit www.finaid.org.

For more information about college costs and financial aid, visit the <https://bigfuture.collegeboard.org/pay-for-college/loans>.

Know How To Spot Scholarship Scams

The vast majority of private scholarships offered to high school students are legitimate, but every year, experts say, a few scams sneak into the pack

Tips for spotting scam scholarships are offered on the website of the National Association of Student Financial Aid Administrators (www.finaid.org), operated by Mark Kantrowitz of Carnegie Mellon University.

Here, from Kantrowitz's list, are some likely signals you're looking at a scam:

- **Guaranteed winnings.** No legitimate scholarship will tell you in advance that you have won.
- **Everybody is eligible.** "Scholarship sponsors do not hand out awards to students simply for breathing," says Kantrowitz.
- **No phone number.** Most legitimate scholarship programs will give you a phone number on their forms. If there is no phone number, be wary.
- **Requests for personal information.** If an application asks for your bank account number, credit card number, or Social Security number, run away from it fast.
- **Phone notification.** If you are told by phone you have won a scholarship, and the caller doesn't offer to confirm in writing, be careful. If the caller asks for money, hang up.

Kantrowitz's website also has links to scholarship search services that cost nothing. One of the free search services, www.fastweb.com, is updated with new scholarships, sometimes daily.

Financial Aid Crash Course: The Types of Federal Aid

For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.

If you're beginning the task of applying for financial aid, or are still puzzling over your FAFSA form, you may be confused as to what kind of loans and grants are available from Uncle Sam (as in the federal government, not your wacky relative). Consider this quick reference page a crash course in Federal Government Financial Aid 101.

Stafford Loans

Many students receive Stafford loans, which can be from the U.S. Government (called a "Federal Direct Student Loan") or from a private lender (called a "Federal Family Education Loan"). Whether your loan is directly from the government or from a government-backed bank depends on the school you attend. In either case, the eligibility requirements and loan limits are the same: If you're a dependent undergraduate student, you can borrow \$5,500 your freshman year, \$6,500 your sophomore year, and \$7,500 for each remaining (full) year of your program. Graduate students can borrow even more—up to \$20,500 per year.

Additionally, Stafford loans come in two distinct flavors: *Subsidized* or *unsubsidized*. Students with financial need may qualify for subsidized Stafford loans, which do not charge interest while you are in school or during deferment (such as if you later enroll in graduate school). Students who don't qualify for a subsidized Stafford loan can still get the unsubsidized version, but interest will continue to accumulate while they are in school, in their grace period, or in deferment.

Parent Loans for Undergraduate Students (PLUS Loans)

Unlike Stafford loans—in which students themselves assume the loan—PLUS loans allow parents with acceptable credit histories to borrow educational funds on behalf of their children (if their children are enrolled at least half-time). PLUS loans are available both through the U.S. Government and through private lenders, and the eligibility requirements and loan limits are about the same. To be eligible, parents must be U.S. citizens, pass a credit check (although one that is generally much less stringent than required for a home mortgage), and not currently be in default of any of their existing loans. PLUS loans can cover up to the amount of your tuition bill that is left after any other financial aid has been subtracted from your total cost of attendance. (For example, if your college costs total \$10,000 and you receive \$6,000 in financial aid, you could assume a PLUS loan of \$4,000.) PLUS loan payments are sent directly to your college, and unlike other federal loans, your parents must begin paying both the interest and the principal amount of the loan while you're still in school.

Federal Pell Grants

Unlike a loan, Federal Pell Grants do not have to be repaid (woo-hoo!). Students with a very high level of financial need qualify for this type of aid, which is awarded only to undergraduate students. Pell Grant award amounts can vary depending on the availability of funds and also your tuition costs, with a maximum award of \$5,550 per year. To qualify for a Pell Grant, it makes no difference if you're enrolled full-time or half-time...you're still eligible. You can thank Senator Claiborne Pell for this one.

Federal Perkins Loans

Perkins Loans are low-interest loans awarded through your university with government funds. Because funds for this program are partially derived from prior loan repayments, schools with low student default rates usually have the most Perkins loans available. Undergraduate and graduate students with financial need are eligible for the loans, which award varying amounts to students based on their individual need. Undergraduates can borrow up to \$4,000 per year while graduate students can borrow up to \$6,000. The payments will be made to you directly, or as a credit to your account. The interest rate on Federal Perkins loans is fixed at 5 percent, and interest doesn't accrue while you are in school.

Making the Most Out of Your Database Search

In order to get the best results possible when using online scholarship search databases, you need to follow a systematic strategy. Here are some important techniques to remember when conducting your own Internet database search.

Explore As Many Databases As You Can

Scholarship databases are a lot like Lay's potato chips—betcha can't search just one! Quite simply, there are too many scholarships out there for any one database to be considered comprehensive. Since each database may use different methods for gathering their scholarship information, each database in turn has access to a different portion of the scholarship landscape—a fact you can definitely use to your advantage.

Be Overly Precise

Remember, you are much smarter than the computer database. For this reason, if you indicate on your database questionnaire that you are a skilled trumpet player, your search results may include only those scholarships directly related to the trumpet. This is because database-matching systems are not smart enough to realize that playing the trumpet is a subcategory of both band class and music. To combat this problem, check the band and music boxes in addition to the trumpet box.

Use the Same Questionnaire Several Times

Some databases will not allow you to select as many items as you'd like in a given category (sometimes as few as two or three). To work around this problem, conduct several searches in the same database and vary the information you include each time around. If the database doesn't allow you to vary your personal information, you can even register under a new name with new information.

Ask to Include Every Scholarship

Some databases will ask you if you'd like to eliminate from your search the scholarships whose dates have already passed. Although it may seem more convenient, it is generally not a good idea to do this because application deadlines often change, listings can be outdated, or the database may have the wrong deadline altogether. And even if the deadline has passed, you'll still want to know what future awards you can begin preparing for.

Take Your Time, But Not Too Much Time

Most database questionnaires need to be completed in one sitting. If you allow too much time to pass between entries (such as leaving your computer to answer the phone), you may lose valuable information you've already entered.

Perform Generic Searches In Addition to Specific Ones

While specifying a lot of very specific information can often point you to scholarships designed for a specialized area of interest, doing so can also cause some databases to omit widely accessible scholarship programs—the ones for which the majority of students are eligible to apply. So don't forget to perform fairly generic database searches as well (in which you specify minimal information about yourself).

Maximizing Your Summer For Scholarship Success

The wonderful months of summer can provide a much needed break from the hustle and bustle of the school year, and from your scholarship search. But while you might go to Hawaii or Disneyland, summer is no time for a scholarship vacation! On the contrary, the summer is a terrific time to hone your scholarship appeal without having to worry much about the pressures of deadlines and applications. How do you fine tune your record? By starting with your strengths, of course.

The term "content" refers to the raw ingredients of a scholarship application: all of the activities, awards, achievements, experiences, and credentials that are detailed in the application itself. Content strategies, therefore, encompass the tactical techniques we use to improve our records in key areas, thereby enhancing how our overall scholarship resumes are perceived. And with summer finally here, it's the perfect time to get going on these content strategies right away.

Content Strategy #1: Expand upon your strong points

At first glance, adding content in areas you're already good at may seem counterintuitive. If you already excel at something, why do you need to add to your record in that area? Well, the answer is that we want to take your strongest skills, and transform them into truly standout talents that get you noticed by scholarship judges. In this way, expanding your strong points adds depth to your application self-portrait. (See Chapter 7 of my book, *How To Go To College Almost For Free*, for more on how content strategies mesh with your overall application theme.)

What are some ways to employ this strategy during summer break?

- Use jobs as learning experiences. Try contacting some organizations, professors, or professionals in an area that you're good at or interested in and inquire about any job or internship possibilities. What if they don't have such a program? Well, suggest they create a position just for you. Many such individuals would love to serve as mentors. The best jobs and internships I've ever had were the ones I effectively created for myself.
- Devise your own project. Summer is a great time to pursue an independent project that extends your skills. One science-minded scholarship winner from Alaska I interviewed for my book used the summer to pursue his own science project on the Exxon Valdez oil spill. Another artistic scholarship winner painted murals on old buildings to spruce up the community.
- Leverage your other summer activities. For those students traveling over the summer, turn your trip into scholarship gold. One scholarship winner I interviewed transformed a summer trip to Europe into a scholarship-enhancing endeavor simply by keeping a journal of the trip and turning it into an independent study paper on cultural differences.

In general, the summer is a great time to sharpen your scholarship image; when else will you have three months out of the year to focus entirely on yourself? So get out your pencil and paper, grab a nice spot in the shade, and start thinking about your strong points...and how you can make them even stronger. And hey, don't forget your shades.

Start Your Scholarship Search Today!

It's never too late to start searching for scholarships. It's also never too early! While a surprising number of scholarships are targeted at high school students, there is a sizable array of scholarships that students as young as sixth grade (and sometimes even younger) can apply for today.

Starting early allows students to prepare and better position themselves for scholarship success in later years. For example, if you've been thinking about joining a club or trying a new extracurricular activity, there's no time like the present. And remember, your scholarship search need not stop when you graduate from high school—there are hundreds (if not thousands!) of scholarship programs aimed at students already enrolled in college.

As you build up your list of scholarship opportunities, plan to apply early for as many of these opportunities as possible. Contest judging is far from an exact science, and you can enhance chances to win by submitting numerous applications.

Don't neglect the small, local scholarships either--the money could help cover the cost of textbooks for a term, and it's not unheard of to find local scholarships in which you're the only applicant!

You should also start requesting scholarship applications for programs you hope to apply for in later years. Pay special attention to the kinds of questions that will be asked of you down the road. Bottom line—if you work hard enough and start early enough, nothing can stand in the way of your eventual scholarship success.

If the Coach himself had it to do all over, he would have started applying as early as seventh or eighth grade! Many scholarships for middle-school students are project-oriented, rather than achievement-oriented, meaning that they reward students for things they've made and created, rather than what they've done. A few good examples of these are:

- The Craftsman/NSTA Young Inventors Awards Competition: Students in grades 2-8 submit inventor's logs and pictures of an invention or modification of a tool.
- Toshiba/NSTA Exploravision: Students in grades K-12 submit futuristic ideas for scientific advancement.
- Optimist International Oratorical Contest: Students under age 16 write and memorize speeches on specified topics.

By starting the search for scholarship early on, students can better position themselves for scholarship success, and ultimately afford the college of their choice.

The Art of Scholarship Recycling

In the wonderful world of scholarships, there are two kinds of scholarship seekers. The run-of-the-mill scholarship seeker uses each essay response only one time, and wastes valuable hours coming up with new ones for each scholarship application. These types of seekers don't spend much time thinking ahead about what could be on future applications, and instead spend too much time racking their brains for answers and inspiration just minutes before deadline time. The worst trait of such students is that they never keep any of their application materials.

Then there is another breed of scholarship seeker—someone who is savvy beyond compare: This type of scholarship hopeful knows the value of creating a suite of generic reusable materials that can later save massive amounts of time and energy. The good news is, whether you're already a savvy seeker, or may have already committed one of the ill-advised acts we just mentioned, there is a lot you can do to decrease your workload while increasing your potential for winning college cash.

When applying for large numbers of scholarships, creating a suite of generic reusable materials saves a great deal of time and energy. By having this suite to draw from, you will be able to focus less on just completing application requirements, and more time on customizing and fine-tuning the material you've already prepared.

More than just a reduction in your workload, reusing and rethinking old materials can mean vast improvements as you repeatedly refine and edit the same work. By employing this strategy, you gain the opportunity to fine-tune your materials with every submission. And take it from me—your tenth draft will be far better than your first.

Creating your own scholarship "suite"

To create this suite of generic materials, first seek to develop standard essay responses to perennial scholarship application themes—such old favorites as college plans, career goals, and future contributions to society. Survey the scholarship's landscape and isolate common themes and requirements (whether it is a similar essay question or a comparable extracurricular activity worksheet). Attempt to bridge multiple applications with every sentence you write or form you prepare.

In addition, go back into your archive of old scholarship applications (you'll develop one quickly) and try to recycle essays and other past materials. Don't just recopy such passages verbatim; instead, try to rethink, improve, and hone everything to fit the criteria of each new contest.

Unlocking the Secret World of Online Search Databases

In order to begin successfully using Internet scholarship databases, it is important to know how to maximize their strengths and minimize their weaknesses. Let's start with the basics, shall we?

Scholarship databases are basically collections of college cash awards organized in a way that allows you to easily search and find them. These databases are designed to streamline your search by centralizing information about thousands of scholarships all in one place.

These databases are commonly misused, however, simply because most people don't fully understand how they function. To complicate the issue even further, more and more of these databases have sprung up all over the Internet, each one claiming to have "the most scholarships" or the "highest dollar value of awards." It's no wonder, then, that using these databases can be frustrating, to say the least.

But it doesn't have to be this way. Think of each scholarship database as being divided into two basic parts. One part is the information itself, which includes the name of the scholarship award and hopefully a general description of the judging criteria, a list of contact information, and a summary of who can win the award. The second part is the search mechanism—the system that uses the information you provide to help you find scholarship listings pertinent to your interests. Let's take a look at these search mechanisms in greater depth.

Internet scholarship databases, by and large, use one or two different search mechanisms to find scholarships that fit your interests: *matching systems* and *browsing systems*. A matching system provides you with a questionnaire that asks you to supply information relevant to your scholarship eligibility (like age, gender, and GPA), while a browsing system requires you to sift through categories of scholarships that might interest you.

Each system has obvious advantages and disadvantages. On the plus side, a **matching system** saves you time by showing you only the scholarship listings pertinent to the information you entered. On the other hand, because you only see the scholarship listings the systems says fit your profile, you do not know what scholarships could be missing.

The strength of a **browsing system** is that by sorting through several scholarship categories yourself, you are able to get a good feel for the scholarships in the database. On the flip side, however, browsing systems can suck up a lot of valuable time, energy, and concentration, since it's easy to be overwhelmed and confused by the sheer number of awards.

Using the Summer to Iron Out Scholarship Wrinkles

In Part I of our strategy building series, we examined how you can use the summer months to further develop your strong points. However, while the summer is a perfect opportunity to focus on the positive, it's also a time to begin developing areas that aren't quite so strong. When applying for scholarships, it's important to come across as well-rounded. Although your application spotlight should be shining on your strongest areas, you will also want to include activities, achievements, and other credentials that demonstrate a wide range of exploration.

To implement this strategy, try to participate in activities that fill in any glaring gaps in your record, and that help you become more well-rounded. For example, in my high school record, a high percentage of my most compelling achievements had clearly involved fields related to the arts and humanities. To emphasize that I wasn't just a one-dimensional student, I joined my high school's science club and competed on the Science Olympics and math teams. This participation demonstrated my quantitative skills--a range of abilities that I didn't often have the opportunity to exhibit in other extracurriculars. Not only did this benefit my scholarship applications (and college applications, too), but it also improved my math and science skills on the side. What are some great summer activities to shore up common weak spots?

- **Serve your community.** Many students have told me that they just don't have enough time to do community service work. Well, why not devote some extra summer hours to a worthy cause? Pick a cause you're interested in, and join an existing program or create your own. If you're someone who can't get enough of the summer sun, find a community service endeavor that gets you outdoors.
- **Take a summer course.** School in the summer may sound like a major drag, but taking one course at a local community college isn't a big deal. Pick a subject that you've struggled with in school, and use the summer course as an opportunity to demonstrate your competence.
- **Explore old subjects in new settings.** Sometimes subject areas that seem dull or difficult in the school environment aren't so bad once you get out of the classroom. Look to participate in programs, camps, clubs, activities, workshops, and conferences that enhance your exploration of subjects you've shied away from in the past. In general, look for activities in which you get to explore something you're curious about, try something you're unfamiliar with, and meet new and interesting people.

All of these experiences can also provide you with great raw material for those upcoming scholarship essays. These strategies I've briefly outlined, of course, are not only useful during the summer months, but also during the regular school year. However, if you utilize just a small portion of those lazy, hazy, crazy days of summer to pursuing these worthwhile goals, you'll be way ahead when the back-to-school regimen starts up once again.

Great Resources about Aid and Student Loan Debt

http://www.usatoday.com/money/perfi/college/2006-06-11-debt-cover-usat_x.htm

<http://www.collegescholarships.org/loans/average-debt.htm>

<http://articles.moneycentral.msn.com/CollegeAndFamily/CutCollegeCosts/HowMuchCollegeDebtIsTooMuch.aspx>

<http://online.wsj.com/article/SB10001424052970204731804574388682129316614.html>

<http://www.studentdoc.com/student-loan-debt.html>

<http://www.acenet.edu/AM/Template.cfm?Section=Home&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=12610>

http://projectonstudentdebt.org/files/File/Debt_Facts_and_Sources.pdf

<https://www.salliemae.com>

<http://www.campusgrotto.com/student-debt-in-america.html>

http://www.ehow.com/about_6780448_average-undergraduate-student-loan-debt.html

<http://www.educationsector.org/publications/drowning-debt-emerging-student-loan-crisis>

<http://www.nsf.gov/statistics/seind08/c2/c2s1.htm>

<http://www.nytimes.com/2011/04/12/education/12college.html>

<http://www.usatoday.com/money/perfi/college/story/2011-10-19/student-loan-debt/50818676/1>

For more resources just use your search engine and search “college financial aid”

Twenty Things You Need to Know About Financing College

It's important to make an informed decision about an institution of higher education. We recommend using the following three phases together, as a whole, to arrive at the best possible decision.

Phase 1: Applying to College

Once the student's academic and social interests and objectives have been matched with appropriate institutions, the student might need to consider financial assistance. College admission and financial aid advisers should be prepared to provide the following information:

1. What are the average costs for tuition and fees, books and supplies, room and board, transportation, and other personal expenses for the first year? What are the ranges of room (single, double) costs, board costs (21 meals?), and special tuition rates (flat rate for 15-18 credits, etc.)? By how much will total costs increase each year? (A three- to five-year printed history of tuition and fee increases as well as room and board increases should be available.)
2. Does financial need have an impact on admission decisions?
3. Does the decision to apply for early admission affect financial aid?
4. Does the institution offer financial aid programs as well as merit or other scholarships that do not include consideration of financial need? How and when should applications for need-based and merit aid be completed?
5. What non-institutional sources of aid and information are available? (Check with the financial aid office regarding fee-based sources.)
6. What application forms are required to complete the financial aid process? What is the priority deadline for applying for financial aid? When will the student be notified about financial aid decisions?

Phase 2: Choosing a College

During this phase, the student chooses the college with the best academic, social, and financial fit. To make this decision, college financial aid offices should supply the following information:

7. How much financial aid will the student receive? Will he or she be billed for his or her share of the costs? Are there any other costs not accounted for in the aid offer that the student should plan for, such as expenses for books, room and board, transportation, or personal needs?
8. If the student and/or the student's family cannot meet the financial responsibilities from current income or assets, what financing options are available to help them pay their share?
9. Will the financial aid office provide each student with an explanation of how his or her expected family contribution, financial need, and award package was determined?
10. If the financial aid award package is insufficient to make it possible for the student to attend this institution, under what conditions, if any, will the aid office reconsider its offer?
11. What are the terms and conditions of the aid programs included in the student's award package (e.g., treatment of outside scholarships, loan repayment policies, renewal criteria, etc.)? Regarding renewal, what are the academic requirements or other conditions for the renewal of financial aid, including scholarships?
12. How will the student's aid package change from year to year? Will loan amounts increase? What impact will cost increases have on the aid package? What will happen if the student's financial situation changes? What will happen if the student's or another family member's enrollment status changes?

13. What amount of student loan debt does your typical student borrower have once he or she finishes college?

Phase 3: Before Leaving Home

By the end of this phase, the student should be clear about his or her financial obligations to the college of his or her choice and how to meet those obligations. The financial aid and/or business office of the student's chosen college should be helpful in answering the following questions:

14. When can the student/family expect to receive bills from the college? How many times a year will they be billed? If the bill is not paid by the deadline, will there be penalties? Does the college accept payment by credit card? Is there an option to pay monthly?

15. Is all financial aid credited to the student's account, or will the student receive checks for some or all of the financial aid awarded? What about student employment earnings? If aid exceeds billed charges, how does the student receive the funds?

16. How much money will the student need during the first week of school for things such as books, a parking permit, etc.? Can the student use financial aid to pay for books and supplies? Can books and supplies be charged to the student's account? What typical out-of-pocket expenses do most students have during the year?

17. Is information provided to students regarding budgeting resources, money management, and credit card usage?

18. Are there banking services with fee-free ATMs and/or check cashing on or near campus? Does the campus have a debit card?

19. Will the college be responsive to midyear changes in family financial situations?

20. Regarding student employment, including federal work-study: How are jobs assigned? How many hours per week will a student be expected to or allowed to work? How often and in what manner will the student receive earnings payments? Will earnings be automatically credited to the student's account?

This information was developed by a College Board work group sponsored by the College Scholarship Service® (CSS®) Council. Comments and questions about these guidelines may be directed to dsxton@collegeboard.org. 200279

The Six Most Common Blunders of College Applicants

Advice from Jeremy Spencer, Former Director of Admissions at Alfred University

By [Allen Grove](#)

I met with Jeremy Spencer, former Director of Admissions at [Alfred University](#), and asked him what he sees as the most common blunders made by college applicants. Below are six mistakes he encounters frequently.

1. Missing Deadlines

The college admissions process is filled with deadlines, and missing a deadline can mean a rejection letter or lost financial aid. A typical college applicant has dozens of dates to remember:

- Application deadlines which vary from school to school
- Early action and early decision deadlines, if applicable
- Institutional financial aid deadlines
- Federal financial aid deadlines
- State financial aid deadlines
- Scholarship deadlines

Realize that some colleges will accept applications after the deadline if they have not yet filled their new class. However, financial aid may be much harder to obtain late in the application process. (Learn more about [senior year deadlines](#).)

2. Applying for Early Decision When It's Not the Right Choice

Students who apply to a college through Early Decision typically must sign a contract stating that they are applying to just the one college early. Early Decision is a restricted admissions process, so it is not a good choice for students who aren't really sure that the Early Decision school is their first choice. Some students apply through Early Decision because they think it will improve their chance of admission, but in the process they end up restricting their options. Also, if students violate their contract and apply to more than one college through Early Decision, they run the risk of being removed from the applicant pool for misleading the institution. While this is not the policy at Alfred University, some colleges share their Early Decision applicant lists to make sure students haven't applied to multiple schools through Early Decision. (Learn about the difference between [early decision](#) and [early action](#).)

3. Using the Wrong College Name in an Application Essay

Understandably, many college applicants write a single admissions essay and then change the name of the college for different applications. Applicants need to make sure the college name is correct everywhere it appears. The admissions officers will not be impressed if an applicant begins by discussing how much she really wants to go to Alfred University, but the last sentence says, "R.I.T. is the best choice for me." Mail merge and global replace can't be relied on 100% -- applicants need to reread each application carefully, and they should have someone else proofread as well. (Learn more [tips for the application essay](#).)

4. Applying to a College Online Without Telling School Counselors

The Common Application and other online options make it easier than ever to apply to colleges. Many students, however, make the mistake of submitting applications online without notifying their high school guidance counselors. Counselors play an important role in the application process, so leaving them out of the loop can lead to several problems:

- High school transcripts are delayed or never get mailed
- Letters of recommendation from teachers are delayed or never get sent
- The college admissions decision process becomes inefficient and delayed
- Applications end up being incomplete because the counselor can't follow up with the colleges

5. Waiting too Long to Ask for Letters of Recommendation

Applicants who wait until the last minute to ask for letters of recommendation run the risk that the letters will be late, or they will not be thorough and thoughtful. To get good letters of recommendation, applicants should identify teachers early, talk with them, and give them as much information as possible about each program to which they are applying. This allows teachers to craft letters that match an applicant's particular strengths with specific college programs. Letters written at the last minute rarely contain this type of useful specificity. (Learn more about [getting good letters of recommendation](#).)

6. Failing to Limit Parents' Involvement

Students need to self-advocate during the admissions process. The college is admitting the student, not the student's mom or dad. It's the student who needs to build a relationship with the college, not the parents. Helicopter parents--those who constantly hover--end up doing a disservice to their children. Students need to manage their own affairs once they get to college, so the admissions staff wants to see evidence of this self-sufficiency during the application process. While parents should certainly be involved in the college admissions process, the student needs to make the connections with the school and complete the application.

Jeremy Spencer's Bio: Jeremy Spencer served as the Director of Admissions at Alfred University from 2005 to 2010. Prior to AU, Jeremy served as the Director of Admissions at Saint Joseph's College (IN) and various admissions level positions at Lycoming College (PA) and Miami University (OH). At Alfred, Jeremy was responsible for both the undergraduate and graduate admissions process and supervised 14 professional admissions staff. Jeremy earned his BA degree (Biology and Psychology) at Lycoming College and his MS degree (College Student Personnel) at Miami University.

10 College Interview Mistakes

Make Sure the Impression You Make is a Good One

By [Allen Grove](#)

Before you set foot in the interview room, make sure you have answers for these [12 common interview questions](#). Keep in mind that the college interview probably isn't the most important part of your application, but it can help you if you make a good impression. A bad impression can hurt your chances of getting accepted.

During the interview, **DO NOT...**

1. Be Late

Your interviewers are busy people. Alumni interviewers are probably taking time out of their full-time jobs to meet with you, and campus admissions folks often have back-to-back appointments scheduled. Lateness disrupts schedules and shows irresponsibility on your part.

2. Underdress

Business casual is your safest bet, but the main thing is to look neat and put-together. You'll look like you don't care if you show up wearing ripped jeans or saran wrap. These clothing tips for [men](#) and [women](#) can help.

3. Talk Too Little

Your interviewer wants to get to know you. If you answer every question with a "yes," "no," or a grunt, you're not impressing anyone, and you're not demonstrating that you can contribute to the intellectual life of the campus.

4. Make a Prepared Speech

You want to sound like yourself during your interview. If you have prepared answers to questions, you might come off sounding artificial and insincere.

5. Chew Gum

It's distracting and annoying.

6. Bring Your Parents

Your interviewer wants to get to know you, not your parents. Also, it's hard to look like you're mature enough for college if Dad is asking all the questions for you.

7. Show Disinterest

This should be a no-brainer, but you'd be surprised what some students will say. A comment like "you're my back-up school" or "I'm here because my parents told me to apply" is an easy way to lose points during the interview.

8. Fail to Research the College

If you ask questions that could easily be answered by the college's website, you'll send the message that you don't care enough about the school to do a little research. Ask questions that show you know the place: "I'm interested in your Honors Program; could you tell me more about it?"

9. Lie

This should be obvious, but some students do get themselves in trouble by fabricating half truths or exaggerating during the interview.

10. Be Rude

Good manners go a long way. Shake hands. Address your interviewer by name. Say "thank you." Introduce your parents if they are in the waiting area. Say "thank you" again. Send a thank you note.

Application Essays

Tips for Writing Your Way Into Your Top Choice School

By [Allen Grove](#)

Nearly all colleges rate application essays as either important or very important in their admissions process. A poorly executed essay can cause a stellar student to get rejected. On the flip side, exceptional application essays can help students with marginal scores get into the schools of their dreams. The tips below will help you win big with your essay. Also be sure to check out these [tips for the five personal essay options](#) on the Common Application, these [nine tips for improving your essay's style](#), and the [sample essays](#).

Avoid the List

Many college applicants make the mistake of trying to include all of their accomplishments and activities in their application essays. Such essays read like what they are: tedious lists. Other parts of the application provide plenty of space for you to list extracurricular activities, so save your lists for the places where they belong.

The most engaging and compelling essays tell a story and have a clear focus. Through carefully chosen detail, your writing should reveal your passions and expose your personality. A thoughtful and detailed narration of a difficult time in your life tells far more about you than a list of competitions won and honors achieved. Your grades and scores show that you're smart. Use your essay to show that you're thoughtful and mature, that your personality has depth.

A Touch of Humor (but just a touch)

While it's important to be thoughtful and mature, you don't want your college application essay to be too heavy. Try to lighten up the essay with a clever metaphor, a well-placed witticism, or a little self-deprecating humor. But don't overdo it. The essay that is filled with bad puns or off-color jokes will often end up in the rejection pile. Also, humor isn't a substitute for substance. Your primary task is to answer the essay prompt thoughtfully; the smile you bring to your reader's lips is just a bonus (and a tear can sometimes be effective too). Many students have been rejected for failing to take the prompt seriously and writing essays that end up being more foolish than clever.

Tone, Tone, Tone

Not just humor, but the overall tone of your application essay is remarkably important. It's also difficult to get right. When you are asked to write about your accomplishments, those 750 words on how great you are can make you sound like a braggart. Be careful to balance your pride in your achievements with humility and generosity towards others. You also want to avoid sounding like a whiner -- use your essay to show off your skills, not to explain the injustices that lead to your low math score or failure to graduate #1 in your class.

Reveal Your Character

Along with the essay, most colleges rate "character and personal qualities" as extremely important in their admissions decisions. Your character shows up in three places on the application: the interview (if you have one), your involvement in extracurricular activities, and your essay. Of the three, the essay is the most immediate and illuminating to the admissions folks as they read through thousands of applications. Remember, colleges aren't looking solely for straight "A"s and high SAT scores. They are looking for good citizens for their campus communities.

Mechanics Matter

Grammatical problems, punctuation errors, and spelling mistakes can hurt your chance of being accepted. When excessive, these errors are distracting and make your application essay difficult to understand. Even a few errors, however, can be a strike against you. They show a lack of care and quality control in your written work, and your success in college partly depends upon strong writing skills.

If English isn't your greatest strength, seek help. Ask a favorite teacher to go over the essay with you, or find a friend with strong editorial skills. If you can't find expert help, there are many on-line essay services that can provide a careful critique of your writing.

Are Your SAT Scores Good Enough?

By [Allen Grove](#)

Question: Are Your SAT Scores Good Enough?

What are good SAT scores? Do you have the SAT scores you need to get into your top choice schools? This article explains the relationship between college admissions and SAT scores. You can also check out these SAT links (or [ACT links](#)):

- **SAT Comparison Charts:** [the Ivy League](#) | [top universities \(non-Ivy\)](#) | [top liberal arts colleges](#) | [more top liberal arts](#) | [top public universities](#) | [top public liberal arts colleges](#) | [University of California campuses](#) | [Cal State campuses](#) | [SUNY campuses](#) | [Southeastern Conference](#) | [more SAT charts](#)
- **Subject Test Score Information:** [Biology](#) | [Chemistry](#) | [Literature](#) | [Math](#) | [Physics](#)
- [A to Z College Profiles](#) (SAT score information for hundreds of colleges)
- [20 Great Colleges for Not-So-Great Scores](#)
- [Test-Optional Colleges](#)
- [Review: Kaplan Complete SAT Prep](#)

Answer: SAT scores are just one of many criteria used by colleges to make admissions decisions. Nevertheless, their importance shouldn't be underestimated. As much as admissions officers say they take an open-minded and holistic approach to their decisions, SAT scores can make or break an application. And let's face it -- it's easier to compare numerical data than it is to decide whether a semester in France should be ranked higher than a state soccer championship.

Also, schools usually make their SAT data public, and they know that their reputations depend upon high numbers. A college won't be considered "highly selective" or "elite" if its students have an average SAT math score of 470.

So what is a good SAT score? The exam consists of three parts: Critical Reading, Mathematics and Writing. The scores from each section can range from 200 to 800, so the best possible total score is 2400. The average score for each section is roughly 500, so the average total score is about 1500. For the 1.65 million test-takers in the class of 2011, the mean scores were 497 critical reading, 514 math, and 489 writing.

Very few students get a perfect SAT score, even those at the country's top colleges. The list below shows the middle range of SAT scores for different schools. The middle 50% of admitted students fell within these numbers. Keep in mind that 25% of students who were admitted scored *below* the lower numbers listed here.

Finally, you'll see that some of the school profiles include the critical reading and math scores, but not the writing scores. This is because the writing part of the exam is still new, and many schools do not yet use it in their admissions decisions. We're likely to see that change in the next couple years as colleges figure out the relationship between the writing score and academic success.

Click on the school names to see the full profiles.

[Auburn \(Main Campus\)](#)

- Critical Reading: 500 - 600
- Mathematics: 520 - 620
- Writing: 490 - 590

[Carleton](#)

- Critical Reading: 660 - 750
- Mathematics: 660 - 760
- Writing: 660 - 750

[Duke](#)

- Critical Reading: 660 - 750
- Mathematics: 690 - 780
- Writing: 670 - 770

[Harvard](#)

- Critical Reading: 690 - 790
- Mathematics: 700 - 800
- Writing: 690 - 790

[MIT, Massachusetts Institute of Technology](#)

- Critical Reading: 670 - 770
- Mathematics: 740 - 800
- Writing: 680 - 770

[Middlebury](#)

- Critical Reading: 640 - 740
- Mathematics: 650 - 740
- Writing: 650 - 750

[Pomona](#)

- Critical Reading: 680 - 780
- Mathematics: 690 - 770
- Writing: 680 - 780

[Stanford](#)

- Critical Reading: 670 - 770
- Mathematics: 690 - 780
- Writing: 680 - 780

[UCLA](#)

- Critical Reading: 570 - 680
- Mathematics: 610 - 740
- Writing: 580 - 710

For SAT score information for hundreds of other colleges, explore the [A to Z list of admission profiles](#).

5 Ways to Score Scholarship Money

April 20, 2012

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Photo (cc) by [joncandy](#)

Read more at <http://www.moneytalksnews.com/2012/04/20/5-ways-to-win-more-scholarship-money/#Uy34x5eTq26ZTIIP.99>

A college degree can open doors, but finding the money to get one can mean knocking on a bunch first.

The average annual cost to attend a four-year public college is \$8,244, says [College Board](#). For out-of-state students, that number more than doubles (\$20,770) – and for private schools, it triples (\$28,500). And that’s just tuition. Those numbers don’t include housing, living expenses, or textbooks.

With student loan debt [topping \\$1 billion](#), the Consumer Financial Protection Bureau says, “Student loans have eclipsed credit cards as the leading source of U.S. household debt outside of mortgages.” But there may be more available scholarship money than debt. [College Board’s scholarship search](#) alone claims to check “scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion.”

While many believe college will pay for itself later through higher salaries, there’s no reason to take on loans (and years of debt) before searching out as much free money as possible. In the video below, [Money Talks News founder Stacy Johnson](#) interviews Harvard grad [Ben Kaplan](#), who won two dozen scholarships worth \$90,000. Find out how he did it, and then read on to learn how you can too....

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This is the kind of advice I could’ve used heading into college. I had a state scholarship that covered 75 percent of my tuition for four years. But it wasn’t until senior year I realized I could’ve had a full ride and saved myself thousands more. I just assumed I wasn’t eligible, but you know what they say about assumptions. Don’t make the same mistake. Follow these tips...

1. Check non-academic scholarships

As we already mentioned, there are literally billions of dollars in scholarships out there every year. As we covered in [25 Bizarre Scholarships](#), many don’t require great grades, test scores, or any kind of performance at all – there are scholarships based on everything from your [height](#) to a passion for the [science behind wine](#).

Some of them have such weirdly specific criteria that you might win just by being the only person crazy enough to apply. For instance, there’s a scholarship for [Catholics named Zolp](#). (Name changes won’t work.) So don’t sell yourself short when searching.

2. Use scholarship databases

There are many places to hunt for scholarships online. Try some of these:

- [Scholarships.com](#)

- CollegeBoard.org
- College-Scholarships.com
- [College Answer](#)
- [QuestBridge](#)
- [Scholarship America](#)
- [FastWeb.com](#)

Also check with the financial aid department of any school you might apply to. Several, [like Harvard](#), have dedicated Web pages for scholarships available only to their students.

Wherever you look for scholarship money online, remember you shouldn't have to *pay* anything. Don't fall for scholarship application fees, matching services, or other fee-based services. Not all places that charge are rip-offs, but many are, and there's no need to take risks with so many free resources at your fingertips.

3. Check locally and offline

Online searches are a great tool, but your odds of winning nationally competitive scholarships might be lower than less-advertised local ones. Check with local businesses and community-oriented organizations in your area: Rotary clubs, YMCA, Kiwanis, and even churches. High-school and library bulletin boards and well-connected guidance counselors might also be able to clue you in.

4. Reuse your work

Apply for a few scholarships, and you'll start to see a pattern. Many want the same information, and essay scholarships may touch on the same themes (especially "tell us who you are and why you want our money").

While plagiarism is a no-no in college, you can't plagiarize yourself. Save time by keeping documents you can copy and paste from, and use your Web browser's autocomplete feature so you don't have to type in your contact info a billion times. Just make sure to double-check everything.

5. Be persistent

While there's a mind-boggling amount of free money out there, don't expect it to fall into your lap. Do the legwork and keep checking every semester. Some scholarships aren't available to freshmen or undecided majors, and new opportunities pop up all the time.

Fill out the [Free Application for Federal Student Aid](#) at the start of every year so your school knows you're still interested in grants and other financial aid. Do it early in the spring semester – need-based aid such as federal Pell grants is often first-come, first-served.

What to do if you can't get enough aid

Consider [starting at a community college](#), which charges significantly less than a four-year university and lets you finish core courses before transferring to the school you really want. Just make sure your credits will carry over – ask the transfer schools for an [articulation agreement](#).

You could also try applying to [some of the cheapest schools](#) in the country, or the tuition-free schools named in [this BusinessWeek article](#). The Consumer Financial Protection Bureau's new [comparison shopping tool](#) might also help.

If you need more money, you'll probably have to turn to student loans. While their interest rates are relatively low compared to most other types ([3.4 percent for subsidized undergraduate loans](#)), it's still easy to rack up a mountain of debt. Check out [Are Student Loans the Next Debt Crisis? 6 Ways to Stay Out of Trouble](#) to learn how to minimize interest and seek loan forgiveness.

Read more at <http://www.moneytalksnews.com/2012/04/20/5-ways-to-win-more-scholarship-money/#Uy34x5eTq26ZTIIP.99>

Good article on cleaning up your social media (Facebook, Twitter, Instagram, etc.). Sometimes college admissions offices, athletic departments, and scholarship judges look at your social media sites. <http://www.hercampus.com/high-school/applying-college/how-clean-your-social-media-college-applications>

I update The Scholarship File every couple months. If you would like an updated file at any time, just send me an email. My contact information is below.

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