



How will I pay for college?

# Scholarships

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# What are scholarships?



## Scholarship Organizations

American Indian College Fund  
800-776-3863  
[www.collegefund.org](http://www.collegefund.org)

Benjamin A. Gilman International Scholarship  
713-621-6300, ext. 25  
[www.iie.org/programs/gilman](http://www.iie.org/programs/gilman)

Bureau of Indian Affairs  
Office of Indian Education Programs  
301-443-6197  
[www.oiep.bia.edu](http://www.oiep.bia.edu)

Gates Millennium Scholars  
877-690-4677  
[www.gmsp.org](http://www.gmsp.org)

Hispanic Scholarship Fund  
877-473-4636  
[www.hsf.net](http://www.hsf.net)

Latin American Educational Foundation  
303-446-0541  
[www.laef.org](http://www.laef.org)

National Association for the Advancement of Colored People (NAACP)  
410-580-5760  
[www.naacp.org](http://www.naacp.org)

National Merit Scholarship Corporation  
847-866-5100  
[www.nationalmerit.org](http://www.nationalmerit.org)

Scholarship America  
800-279-2083  
[www.scholarshipamerica.org](http://www.scholarshipamerica.org)

United Negro College Fund  
800-331-2244  
[www.uncf.org](http://www.uncf.org)

**Scholarships** are a form of financial aid awarded to qualified students on the basis of academic performance (e.g., grades, test scores, course curriculum), competition, particular skill, financial need, or a combination of unique circumstances. These awards can come in the form of cash or a tuition reduction waiver. Usually, no repayment is required if academic obligations are met.

## Where can I find scholarships?

- **High School Counselor** – Your counselor should be able to provide you with information regarding many scholarships. In addition to national scholarships, be sure to ask about local scholarship opportunities that may have a much smaller applicant pool.
- **Internet** – There are many free online scholarship search databases. Based on information that you provide about yourself, they will match you with those scholarships that you may be eligible to receive.
- **Local libraries** – Visit the college resource section of your library. You should find a great selection of scholarship books in addition to other information related to the college application process.
- **Your employer and/or your parents' employer(s)** – If you work, your employer may offer scholarship opportunities that you can take advantage of. Additionally, many businesses and corporations also offer scholarships or loans to employees and their children.
- **Public and private organizations** – Many community service organizations, churches and national foundations offer scholarships. Some are based on financial need, but many others are based on academics, leadership, special talent, community service, or heritage. Others offer aid to students majoring in fields related to the company's products or services. Check out every option. Do your own search and don't forget to research those organizations with which you or your parents are affiliated.
- **The college or university you will attend** – Search your college's website/catalog and financial aid office for information on scholarships they offer. Many schools have an internal application that has to be completed each year. You may also want to check with individual departments on campus to see if they offer scholarships aside from the financial aid office.
- **College Answer®** – Our scholarship search provides you access to an award database that contains more than 2.4 million scholarships worth over 15 billion dollars. Search today at [www.collegeanswer.com](http://www.collegeanswer.com).

To report a scholarship that looks suspicious or to order free information, contact the:

**Federal Trade Commission**  
Phone: (877) 382-4357 (toll-free)  
TTY: (866) 653-4261 (toll-free)  
Email: [www.ftc.gov](http://www.ftc.gov)

## Hints to answering scholarship essay questions

Many scholarships require that you write an essay or submit answers to a series of specific questions. This can be the hardest part of the scholarship application. By planning ahead and thinking through the questions, you'll improve your chances. Often these essay questions are based on your experiences. Your primary goals are to project your personal qualities and to persuade the scholarship committee that you are worthy of receiving financial assistance.

- **Think before you write.** Put together some ideas and then begin an outline.
- **Be original.** You need to stand out from the crowd and make your essay memorable.
- **Show, don't tell.** Use specific examples to make your points.
- **Develop a theme.** Don't simply list achievements; write about experiences that develop your theme.
- **Know your audience.** Look closely at the scholarship sponsor's requirements. Your essay is your chance to show how you are the ideal candidate for the scholarship. If you are unfamiliar with the organization offering the scholarship, do some research to learn their goals and objectives and tailor your essay towards them.
- **Make sure your work is well written.** Proofread your entry and carefully check spelling and grammar. If you have questions about the application, don't hesitate to contact the funding organization.
- **Take advantage of past work.** You have likely already written quality essays for schoolwork and college applications. You may be able to use some of them for your scholarship essay.

## How do I know if a scholarship is legitimate?

While there are many legitimate scholarships for college, there are also others that could be scams. You need to be careful when researching information about financial help. Families lose millions of dollars to scholarship fraud every year.

The College Scholarship Fraud Prevention Act helps protect students and their parents from fraud from financial aid scams. The FTC (Federal Trade Commission) says the following signs might mean that the scholarship is a scam:

- **"Pay an application fee"** - You will find that some scholarships require you to pay an application fee that needs to be submitted with your application. Although the decision is yours to pay the fee, we recommend that you apply for those scholarships that are free to apply. You shouldn't have to pay money to get money.
- **"The scholarship is guaranteed or your money back."** No one can guarantee that you will be awarded a grant or a scholarship. Beware of companies that guarantee that you'll win a scholarship.
- **"You've been selected by a 'national foundation' to receive a scholarship" or "You're a finalist..."** to a contest you never entered. Before you respond with your personal information, make sure that the scholarship program is legitimate.
- **"You can't get this information anywhere else."** - If the scholarship is valid and available, you will most likely be able to find all scholarships available to you by searching on your own using tips and resources in this guide.
- **"I just need your credit card or bank account number to hold this scholarship."** - Never give out any personal or financial information about yourself without being absolutely certain of the requester's intention. Be skeptical of any company that would randomly ask for this information.

## I found some scholarships I want to apply for...what should I do next?

There's a lot of advice out there about the best way to apply for scholarships. You'll discover that most of the scholarship secrets you'll read about boil down to using your common sense and following directions carefully. Use these tips to maximize your efficiency.

- **Organize your scholarship materials.**  
Keep a calendar of application deadlines and follow-up appointments. Create a separate file for each scholarship that will allow you to keep track of dates and materials that you may need to complete your application. Many scholarship sources require that you provide them with some combination of the following:
  - Transcript
  - Standardized test scores
  - Financial aid forms, such as the FAFSA or CSS/Financial Aid PROFILE
  - Parent's financial information, including tax returns
  - One or more essays
  - One or more letters of recommendation
  - Proof of eligibility (e.g. membership credentials)You may also need to prepare for a personal interview. In addition, students competing for talent-based scholarships may be required to audition or submit a portfolio.
- **Proofread your application carefully.**  
Proofread your work and then ask a parent, teacher or friend to read your application as well. Typing errors are a sure way to lessen your chances of being considered for a scholarship. Spell checkers are great; however, they only verify that words are spelled correctly. So, don't let this happen to you: *I ran the spell checker on my essay, so I know everything is fine.*
- **Don't leave items blank.**  
If you find questions on the application that don't apply to you, enter n/a to show that that you've answered the questions. Do not hesitate to contact the scholarship sponsors if you are not sure how to fill out any part of the application.
- **Read and follow instructions carefully.**  
Avoid going over the word limit set for the essay, and don't send supporting materials that are not requested in the application.
- **Make sure your application is readable.**  
Type or neatly print your application forms and essays. You want to submit a professional looking application.
- **Make copies of everything you send.**  
If application materials are lost, having copies on hand will make it much easier to resend your application quickly.
- **Double-check your application before you submit it.**  
Make sure you've attached all of the documents that were requested on the application. If you're re-using material (such as a cover letter or essay) from another scholarship application, be especially careful you haven't left any incorrect names or blank fields. Don't forget to sign and date your application.

**TIP:** It's true, with dedicated time and effort, you are likely to find several scholarships you can qualify for. The key is to search early and often. Register to do FREE scholarship searches at [www.collegeanswer.com](http://www.collegeanswer.com)



**FACT:** Students who receive scholarships are much less likely to take out student loans in order to pay for tuition.

## I received a scholarship but it is not from my school... what happens now?

The scholarship organization will either send the check directly to you or directly to the school that you will be attending. If the funds are sent directly to you, it is important that you notify your school's financial aid office. Due to federal regulations and depending on the amount of the private scholarship, your school may be required to adjust your financial aid award offer, especially if your offer contains need-based awards. If an adjustment is necessary, many schools will reward you for receiving an outside scholarship by first reducing the amount of student loans you may have been offered.

## Can I continue to get scholarships once I am in college? How about graduate school?

**Yes you can!** Follow the same search techniques we mentioned earlier. You can find a multitude of scholarships for both undergraduate and graduate programs. In addition, graduate students can apply for fellowships to enable them to pursue graduate or professional studies at an educational institution.

### About College Answer®

Students wondering where to go to college and how to get there, or parents trying to unravel the mystery of the college and the financial aid application process, College Answer is the site for you.

This is the Web's premiere destination for getting a head start on preparing for the world of continuing education. You'll find pointers on the entire "Going-to-College" process from preparation to getting loans. College Answer also has interactive tools that enable you to analyze the affordability of schools, compare financial aid award letters, and search for scholarships.

For more information, visit [www.collegeanswer.com](http://www.collegeanswer.com)

### About Sallie Mae®

Sallie Mae is the nation's leading provider of education funding, managing student loans for more than ten million borrowers. The company primarily provides federally guaranteed student loans originated under the Federal Family Education Loan Program (FFELP), and offers comprehensive information and resources to guide students, parents, and guidance professionals through the financial aid process.

For more information, visit [www.salliemae.com](http://www.salliemae.com)

### Scholarship Opportunities

USA Funds Scholarship Program  
[www.usafunds.org/planning/access\\_to\\_education\\_scholarship](http://www.usafunds.org/planning/access_to_education_scholarship)

The Sallie Mae Fund® Scholarship Programs  
[www.thesalliemae.com/projectaccess/need.html](http://www.thesalliemae.com/projectaccess/need.html)

### Scholarship Search Engines

(on the world wide web)

Sallie Mae College Answer  
[www.collegeanswer.com](http://www.collegeanswer.com)

Our scholarship search provides you access to an award database that contains more than 2.4 million scholarships worth over 15 billion dollars. Our search combines superior search technology with highly accurate scholarship information to provide students and parents with a customized list of scholarship leads.

### College Savings Plans

Upromise® Program  
[www.upromise.com](http://www.upromise.com)

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