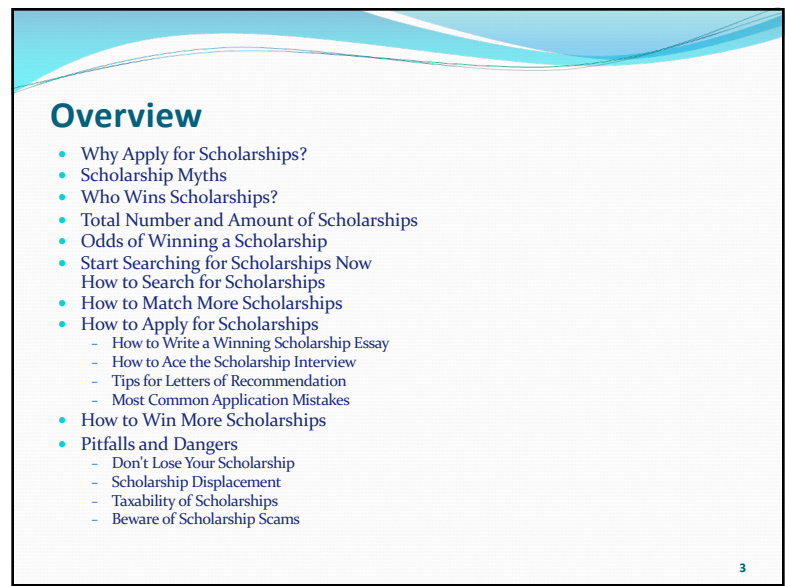


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Why Apply for Scholarships?

- Students who win scholarships are more likely to enroll in and graduate from college
- Scholarships make college more affordable and reduce the student's debt and work burden
- Scholarships expand college choice, letting students "buy up" to a more selective and more expensive college
- Scholarships increase the college graduation rate

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4

Scholarship Myths

- The unclaimed aid myth falsely claims that billions of dollars went unclaimed last year
- My son or daughter will win a free ride through scholarships
- Most scholarships are just for minority students
- Only star athletes win scholarships
- Students who graduate from private K-12 schools win more scholarships
- Searching for scholarships is too much work

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5

Who Wins Scholarships?

- Students with better grades and above-average test scores are more likely to win scholarships
- First-generation, low-income and minority students are less likely to win scholarships
- Students majoring in STEM fields are more likely to win scholarships
- Women are more likely to win scholarships than men, but the average scholarship amount is lower
- Dependent students are more likely to win scholarships than independent students

6

6

Total Number and Amount of Scholarships

- Each year, 1.6 million private scholarships are awarded, with a total value of about \$6.1 billion
- More than two-thirds of private scholarships are awarded to students in Bachelor's degree programs
- More than \$1 billion is awarded to community college students

Degree Level	Number of Scholarships	Total Amount of Scholarships	Average Scholarship	Percent with Scholarships	Odds of Winning
Certificate	54,348	\$157,531,788	\$2,901	3.1%	1 in 32
Associate's	352,328	\$992,896,990	\$2,818	4.4%	1 in 23
Bachelor's	1,154,268	\$4,850,366,291	\$4,202	12.7%	1 in 8
Undergraduate	1,580,972	\$6,090,599,500	\$3,852	8.1%	1 in 12
Graduate	189,486	\$1,279,458,387	\$6,752	5.3%	1 in 19

7

7

Odds of Winning a Scholarship

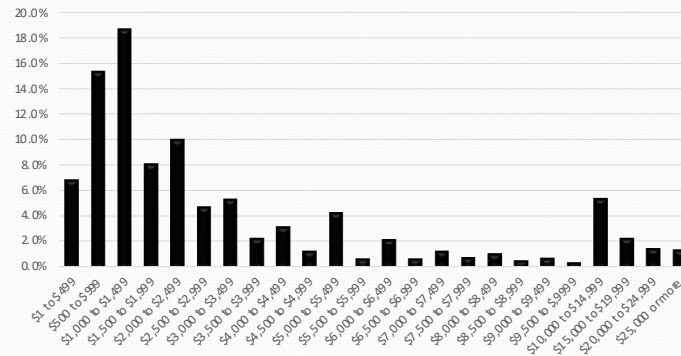
- Private scholarships are part of the plan for paying for college, but not the entire plan
- About 1 in 8 college students win private scholarships
- The average private scholarship amount received is about \$4,200
- Very few students win a “free ride” through scholarships alone
 - Only 0.1% of undergraduate students won \$25,000 or more in scholarships
 - 97% of scholarship recipients receive \$2,500 or less in scholarships
- Even combining scholarships and grants, most fall short of covering the full cost of attendance

8

8

Distribution of Scholarships by Award Amount

Distribution of Scholarship Recipients by Award Amount



9

9

Start Searching for Scholarships Now

- Start searching for scholarships as soon as possible
- There are scholarships with deadlines throughout the year, so the sooner you start searching, the more scholarships you will find
- If you wait until spring to start searching, you will miss half the deadlines
- There are many scholarships available to students in grades 9, 10 and 11, not just high school seniors
- There are even scholarships for children in the grades K-8
- You can continue searching for scholarships after you are enrolled in college

10

10

Search for Scholarships Online

- Use a free scholarship search site to find all of the scholarships for which you are eligible.
- Free scholarship matching sites include:
 - Fastweb.com
 - College Board's Big Future (bigfuture.collegeboard.org)
 - Edupass.org (for international students wanting to study in U.S.)
- Google "scholarships scholarships scholarships"
 - Search for the field of study with "scholarships" appended
 - "science scholarships"
 - For a different set of matches, add the word "scholarships" query a second time
 - "science scholarships scholarships"
 - Use specific terminology to narrow the search
 - Search for "chemistry scholarships" vs. "science scholarships"



11

11

Search for Scholarships Offline

- Look for scholarship listing books at your local public library or bookstore
 - Look in the reference or jobs and careers section
 - Check the copyright date first. If the book is more than 1-2 years old, it is too old to be useful.
- Local awards are often posted to a bulletin board near your high school guidance counselor's office, college financial aid office or local public library
- Parents should ask their employer's HR office or union if they offer scholarships
- Check with the local community foundation, businesses, religious organizations, fraternal organizations, civic groups
- Look in the coupon section of the Sunday newspaper

12

12

Going for the Gold: Top Scholarships

- Scholarships worth \$100,000 or more
 - Breakthrough Junior Challenge
 - Dr Pepper Tuition Giveaway
 - Jack Kent Cooke Foundation
 - Regeneration Science Talent Search (STS)
- Scholarships worth \$50,000 to \$99,999
 - Burger King Scholars Program
 - Davidson Fellows Scholarships
 - Elks Most Valuable Student Competition
 - Google Science Fair
 - Intel International Science and Engineering Fair (ISEF)
 - New Cosmic Frontiers International Science Essay Competition
 - NIH Undergraduate Scholarship Program
 - Phi Delta Kappa Prospective Educator Scholarships
 - Sphinx Competition
 - Thomas R. Pickering Foreign Affairs Fellowship
- Scholarships worth \$25,000 to \$49,999
 - AXA Achievement Scholarship
 - Diller Teen Tikkun Olam Scholarship
 - Doodle 4 Google
 - Harry S. Truman Scholarship
 - Horatio Alger Association Scholarship
 - National Retail Federation (NRF) Ray Greenly Scholarship
 - NOAA Ernest F. Hollings Undergraduate Scholarship
 - Odebrecht Award for Sustainable Development
 - SME Education Foundation
 - Taco Bell Foundation Live Más Scholarship
 - U.S. Dept. of Defense STEM Scholarships
 - Voice of Democracy Scholarship Program
- Other Famous Scholarships
 - Coca Cola Scholars Foundation
 - Duct Tape Prom Costume (Stuckatprom.com)

13

13

Top Ten Most Unusual Scholarships

- Scholarship for Left-Handed Students
- Duck Brand Duct Tape Stuck at Prom Contest
- David Letterman Telecommunications Scholarship
- Zolp Scholarship
- National Marbles Tournament Scholarship
- Klingon Language Institute Scholarship
- National Beef Ambassador Program
- Vegetarian Resource Group Scholarship
- Make It With Wool Competition
- Chick and Sophie Major Memorial Duck Calling Contest

14

Making a Prom Costume Out of Duct Tape

- Grand prize \$10,000 each in Dress and Tux categories
- Visit StuckAtProm.com for more information



15

15

Top Ten Most Prestigious Scholarships

- Marshall Scholarships
- Rhodes Scholarship
- Winston Churchill Scholarship Program
- Harry S. Truman Scholarships
- Henry Luce Foundation Scholarship
- Morris K. Udall Foundation Undergraduate Scholarships
- Robert C. Byrd Honors Scholarship Program
- Barry M. Goldwater Scholarship
- Elie Wiesel Prize in Ethics Essay Contest
- National Merit Scholarship Corporation

16

Top Ten Scholarships for Community Service

- Segal AmeriCorps Education Award
- The Do Something Awards
- Comcast Leaders and Achievers Scholarship
- Discover Card Tribute Award
- Echoing Green Fellowship
- The Heart of America Christopher Reeve Award
- Kohl's Kids Who Care Program
- Samuel Huntington Public Service Award
- National Caring Award
- Youth Action Net

17

Top Ten Scholarships that Don't Need an A

- U.S. Department of Education
- AXA Achievement Scholarship Program
- Horatio Alger Association Scholarships
- Ayn Rand Institute
- Holocaust Remembrance Project Essay Contest
- Americanism Essay Contest
- AFSA National Scholarship Essay Contest
- Red Vines Drawing Contest
- Community Foundation Scholarships

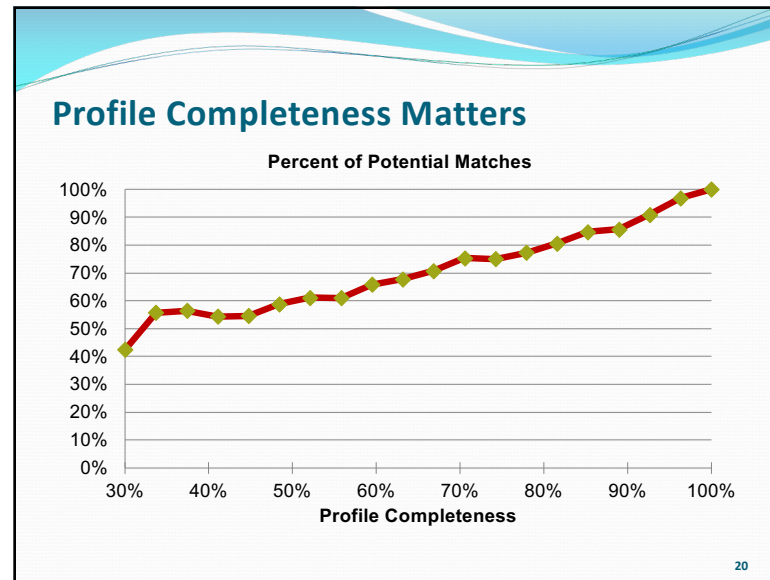
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How to Match More Scholarships

- Answer the optional questions on scholarship search sites to get about twice as many matches
- Look for near-miss matches
- Search two or more free scholarship matching sites
- Search offline in addition to online

19

19



20

How to Apply for Scholarships

- After you locate the scholarships, you will need to submit an application to each scholarship
 - Many scholarships require short essays, letters of recommendation and high school transcripts
 - If you become a finalist, some scholarships will conduct an in-person or telephone interview
- Only apply for a scholarship if you satisfy all of the requirements
- Keep a photocopy of your application before mailing it
- Send the application with delivery confirmation
- If you win the scholarship, the sponsor will hold the money until you have enrolled in college
- Some scholarships will contribute the money to a 529 college savings plan in your name

21

21

How to Write a Winning Scholarship Essay

- If you have trouble writing essays, answer the essay question out loud while recording the answer, then transcribe the recording
- Use an outline to organize your thoughts
- Answer the question posed by the essay prompt
- Give examples and be specific
- Personalize your essay and be passionate and interesting
- Use the inverted pyramid style of writing
- Tell a story
- Talk about your impact on other people or their impact on you
- Proofread a printed copy of the essay for spelling and grammar errors
- Make sure you stay within the word limit

22

22

How to Ace the Scholarship Interview

- Practice, practice, practice
- Videotape a mock interview and review the recording afterward
- Mind your manners
- Wear appropriate business attire
- Visit the restroom before the interview
- Practice proper hygiene for in-person interviews
- Arrive 15 minutes early
- Pay attention to the interviewer's name
- Be polite and send a thank you note afterward

23

23

Tips for Telephone and Webcam Interviews

- Conduct the interview in a quiet room
- Use a corded phone, not a cordless or cell phone, and do not use a speakerphone
- Clean the lens on your webcam
- Make sure there is nothing embarrassing within view of the webcam
- Look at the webcam when you speak, not the video of the interviewer

24

24

Tips for Letters of Recommendation

- Ask the teacher whether she can write you a great letter of recommendation
- The recommendation should be relevant to the scholarship sponsor's goal
- Provide the recommender with a copy of your accomplishments resume
- Provide the recommender with a SASE and all required forms
- Waive your right to see the letter of recommendation
- Thank the recommender for writing the letter

25

25

Most Common Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions (essay length, number of recommendations)
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

26

26

How to Win More Scholarships

- Add a reminder to your calendar two weeks before the deadline
- Apply to every scholarship for which you are eligible
- Prioritize applications by deadline and the value of the scholarship
- Pursue less competitive scholarships, such as small awards and essay contests
- Try to improve your grades and test scores
- Create an accomplishments resume
- Ask to be nominated
- Read and follow the directions carefully. Do not leave any question blank. Be specific and avoid vagueness and generalities.
- Read the scholarship sponsor's web site. Tailor your application to the sponsor's goals.
- Proofread the application for spelling and grammar
- If you don't win, ask the scholarship provider for reviewer comments

27

27

Review Your Online Presence

- About a quarter of scholarship providers are now reviewing the online presence of their finalists, so you should too
- An unprofessional online appearance can cause a student to lose a scholarship, since scholarship providers may worry about a student reflecting badly on the organization
- Most are looking for red flags such as signs of bad judgment, provocative or inappropriate photographs or remarks, illegal activities (drug and alcohol use), insensitive or discriminatory remarks or a negative attitude
- Google your name to confirm that you have a professional online presence
- Review social media web sites such as Facebook, Twitter, LinkedIn and YouTube
- Use a professional email address like firstname.lastname@gmail.com

28

28

Don't Lose Your Scholarship

- Some scholarships are renewable, which means you get money every year you are in college
- Often, you will need to get good grades to keep the scholarship and send a short progress report to the sponsor once a year
- You might also need to get involved in community service or other activities
- Even if your scholarship is not renewable, provide the sponsor with a thank you letter that tells them how the scholarship made a difference in your life

29

29

Scholarship Displacement

- When you win a private scholarship, it reduces your financial need, so the college may reduce your need-based financial aid package
- Colleges have some flexibility in how they reduce your financial aid package
 - They can choose to apply the scholarships to unmet need
 - They can choose to reduce loans before work and work before grants
- How the college reduces financial aid when a student wins a private scholarship is specified by the college's "Outside Scholarship Policy"
- The reduction in other aid is called "Scholarship Displacement"
- About 20% of colleges reduce grants first and the rest use a more favorable outside scholarship policy
- Workarounds include asking for an adjustment of the cost of attendance and deferring the scholarship to a subsequent year
- Ask the scholarship provider for help

30

30

Taxability of Scholarships

- Generally, a scholarship is tax free if you are a degree candidate and the scholarship is used to pay for tuition and required fees, books, supplies and equipment
- Any amounts used to pay for room and board, transportation or other living expenses are taxable
- The scholarship must not be a fee in exchange for services provided to the college
- The full amount of a scholarship is usually exempt from FICA (social security taxes), whether or not the student is a degree candidate
- Some scholarship providers award scholarships through 529 college savings plans because they have a more favorable tax treatment

31

31

Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam
 - Scholarship sponsors give out money, they do not collect money
- Never invest more than a postage stamp to find out information about scholarships or to apply for scholarships
- Nobody can guarantee you'll win a scholarship
- Do not give out personal information like bank account numbers, credit card numbers, debit card numbers or Social Security Numbers to apply for a scholarship
- Use of the unclaimed aid myth is another sign of a scam

32

32

Don't Overlook Need-Based Aid

- Families have a tendency to overestimate eligibility for merit-based aid and underestimate eligibility for need-based aid
- Most students will depend on a combination of merit-based and need-based aid
- All students should file the Free Application for Federal Student Aid (FAFSA) at studentaid.gov every year, even if they didn't qualify for anything other than loans last year
- Federal student loans require borrowers to file the FAFSA even for loans that do not depend on financial need
- Some scholarship providers require all applicants to file the FAFSA to ensure that they qualify for all the need-based aid for which they are eligible, especially grants
- Some scholarships depend on a combination of need and merit

33



34