



The Scholarship Coach

THE SCHOLARSHIP COACH



TABLE OF CONTENTS

Find Your Passion, and Earn a Scholarship for It

Find Scores of Music Scholarships for College.....	4
Become a Star with These Celebrity Scholarships.....	6
Culinary Scholarships Serve Up Varied Career Opportunities.....	8
Buckle Up for Auto Industry Scholarships.....	10
3 Steps to Finding Political Science Scholarships.....	12

Your Scholarship “How-To’s”

Don’t Fall for These 5 Scholarship Scams.....	14
Create Great Scholarship Applications with These 6 Answers.....	16
5 Ways to Manage High Cost of College Text books.....	18
10 More Twitter Handles for Scholarship Seekers.....	20
Don’t Drop the Ball On Early Scholarship Deadlines.....	22
Start Your Scholarship Search Here.....	24
12 College Financial Aid Terms Defined.....	26

Unique Scholarships for a Unique You

7 Scholarship Tips for Single Dads.....	28
5 Scholarships for Students with Learning Disabilities.....	30
Honor Veterans Day by Sharing These Scholarships.....	32
4 Scholarships for American Indian Students.....	34
Don’t Let Cancer Stop You from Earning a College Education.....	36
Scholarships Can Aid Students Working to Prevent Suicide.....	38
Scholarships Offer Survivors a Chance to Become Scholars.....	40
Show College Pride with These LGBT Scholarships.....	42
Explore Scholarships for Scouts.....	44
Check Out These 6 Scholarships for Gamers.....	46

Reward Yourself

Public Service Pays Off with These Scholarship Opportunities.....	48
Scholarship for Volunteer Reward Students Who Give Back.....	50
6 Scholarships That Reward Kids.....	52

ABOUT THE WRITERS

Janine Fugate

Janine Fugate, the recipient of numerous scholarships at both the undergraduate and graduate levels, holds a bachelor’s degree from the College of Saint Benedict, Saint Joseph, Minn., and a Master of Public Affairs from the Hubert H. Humphrey School of Public Affairs at the University of Minnesota—Twin Cities. Fugate joined Scholarship America in 2002.

Matt Konrad

Matt Konrad has been with Scholarship America since 2005. He is an alumnus of the University of Minnesota and a former scholarship recipient.

Michelle Showalter

Michelle Showalter joined Scholarship America in 2007 and is an alumna of Luther College in Decorah, Iowa. She is a former scholarship recipient.

Rebecca McCrory

Rebecca McCrory interned at Scholarship America in 2012. She attends Macalester College in Saint Paul, Minnesota and is majoring in sociology and minoring in statistics.

Emily Payzant

Emily Payzant interned at Scholarship America in 2012. She attends Creighton University in Omaha, Nebraska and is majoring in economics and marketing.

ABOUT SCHOLARSHIP AMERICA

Scholarship America believes that every student deserves an opportunity to go to college, regardless of their financial status.

Since its founding, Scholarship America has distributed more than \$2.9 billion to 1.9 million students across the country through various programs including Dollars for Scholars, Dreamkeepers, and Scholarship Management Services. As we celebrate our 50th anniversary and enter our second half-century of helping students, we invite you to become a part of our mission by donating or volunteering today.

ABOUT THE SCHOLARSHIP COACH

The Scholarship Coach is a blog run by Scholarship America on U.S. News and World Report’s website for the purpose of educating students and parents about scholarships. The Scholarship Coach was started in 2010 and features weekly articles addressing common scholarship questions, as well as featuring special scholarships and dispensing valuable advice students should use to make their applications stand out. Students with special concerns are able to get answers by asking info@scholarshipamerica.org.

New blog posts are live every Thursday at www.usnews.com/education/blogs/the-scholarship-coach



Find Scores of Music Scholarships for College

(Originally Published 6/28/12)

By Michelle Showalter

Whether you're pursuing music as a future career, an extracurricular activity, or because you're just passionate about it, there's scholarship help out there for you.

Summer is in full swing, and if you're like many musicians and music lovers, you're probably spending your days jamming with your friends and filling your evenings hitting up the major music festivals in your area.

If your passion is pushing you toward a career in music, you're in luck: There are plenty of scholarship opportunities available for music majors in college, including some that we featured on this [blog](#) in fall 2011.

We recommend you put down that French horn for a few minutes to do some researching; to give you a head start, here are a handful of excellent music scholarship opportunities.

The National Federation of Music Clubs (NFMC) awards multiple scholarships every year, including: the \$600 NFMC Ernest A Bluhm Flute Award; the NFMC Elizabeth Paris French Horn Award, worth \$1,300; the NFMC Gretchen E. Van Roy Music Education Scholarship, which awards \$1,150 to students pursuing a career in

music education; and the Irma Carey-Wilson Music Therapy Award, worth \$275, for those interested in studying music therapy. For information on these scholarships and others, visit the [NFMC website](#).

Are you more interested in listening to music than making music? A career in the radio or music industry might be just up your alley.

If you are a budding opera singer, check out the Loren L. Zachary Society for the Performing Arts and its [National Vocal Competition for Young Opera Singers](#). Founded in 1972 by the late Loren L. Zachary and Nedra Zachary, the National Vocal Competition for Young Opera Singers is one of the most prestigious and valuable singing competitions in the world.

Singers from the United States or Canada, who are prepared to pursue a professional

operatic stage career, are encouraged to audition. You must be present for all phases of the competition; regional auditions take place in Los Angeles and New York, with five finalists from each region competing at the Grand Finals Concert in Los Angeles.

All this work could pay off if you receive the top award, worth \$10,000. Each finalist receives a minimum of \$1,000.

If you can't make it to Los Angeles or New York but are still interested in scholarships for opera singers, check out the [Bel Canto Vocal Scholarship](#). [The Bel Canto Vocal Scholarship Foundation](#) has given more than

\$400,000 to students pursuing operatic careers since its inception in 1988, with more than \$15,000 awarded annually. U.S. citizens ages 21 to 36 may audition at one of three locations this fall: Northwestern University in Evanston, Ill.; the University of Texas—Austin; or in Providence, R.I. A final competition will be held in Rhode Island in December.

Are you more interested in listening to music than making music? A career in the radio or music industry might be just up your alley. Since 1979, the nonprofit [Conclave](#) “has been awarding scholarships to deserving students desiring an education inside the radio and music

industries,” according to its website. This year, the nonprofit distributed six scholarships worth more than \$90,000

Finally, as always, we encourage you to check out the scholarships available to music students at the colleges and universities to which you're thinking of applying, as well as scholarship opportunities that are specific to your state.

Whether you're pursuing music as a future career, an extracurricular activity, or just because you're passionate about it, there's scholarship help out there for you.

Be a Star with These Celebrity Scholarships

(Originally Published 7/12/12)

By Matt Konrad

Some Celebrity scholarship funders are working to give back to their hometowns including famous New Yorker, Jerry Seinfeld. Each year, the comedian's family foundation partners with the nonprofit PENCIL to award the Seinfeld Scholarships.

If you're a high school or college student, the glitz and glamour of celebrity life may seem pretty far removed from your day-to-day grind, but that's not always the case. Plenty of the best-known musicians, actors, and athletes in America have relied on colleges and universities to help them get their starts—and there are all kinds of celebrity-associated scholarships that can help you get yours.

Unsurprisingly, a number of the most high-profile celebrity scholarships are for students interested in arts and entertainment careers, and several come from well-known figures who want to give back to their alma maters.

David Letterman is perhaps the best-known alumnus of Ball State University in Indiana; to recognize the university's impact on his life, Letterman has endowed **The Letterman Telecommunications Scholarship**, which provides annual awards of up to \$10,000 each to three upperclassmen in Ball State's telecommunications department. (In a nod to Letterman's career, student applications must involve a creative project; submissions are typically due in early April.)

The Letterman Scholarship is one of the longest-running celebrity scholarships, having been awarded every year since the 1985-1986 academic year. Creative students looking at New York University's Tisch School of the Arts can benefit from one of the newest: In 2010, NYU alumnus Alec Baldwin created the \$1 million **Alec Baldwin Drama Scholarship Fund**, which provides assistance to acting students at the Tisch School.

Singers and dancers can also benefit from celebrity scholarships. **The John Lennon Scholarships for Songwriters and Composers** were established in 1997 by Lennon's widow, Yoko Ono, and award three scholarships totaling \$20,000 each year for original song submissions. (While you're researching that one, check out the other scholarships offered by the BMI Foundation; as the charitable arm of one of the largest music licensing groups in the world, they provide a ton of support for young musicians and composers.)

If moving to the music is more your style, the **Dizzy Feet Foundation** could be your ticket to

scholarships. Founded by actress Katie Holmes and dance-world bigwigs Nigel Lythgoe, Adam Shankman, and Carrie Ann Inaba, the foundation seeks to increase access to dance education throughout the United States. Its scholarship program provides awards of up to \$10,000 per student; recipients must attend a nationally accredited dance institution and be nominated by their school, so if you think you might fit the bill, talk with your financial aid office in the fall.

Some celebrity scholarship funders are working to give back to their hometowns—including famous New Yorker Jerry Seinfeld. Each year, the comedian's family foundation partners with the nonprofit PENCIL to award the **Seinfeld Scholarships**; the awards are four-year renewable scholarships to public high school students from one borough of New York City. The deadline for the program usually falls early in the year, so if you're in the designated borough for 2013, we recommend checking it out over your holiday break.

Elsewhere, the foundation of golf star (and Stanford University alumnus) Tiger Woods

awards the annual **Earl Woods Scholarships** in honor of the golfer's father. Woods Scholars receive scholarship funds; they're also paired with mentors and given internship opportunities to help them make the most of their college careers. The foundation invites applications from "select geographic regions," which in the past have included Washington, D.C., and Orange County, California.

Finally, there are a handful of memorial scholarships out there that aren't limited to a career or a location, but that are open to any students who exemplify the spirit of their namesake. The Heart of America Foundation awards the annual **Christopher Reeve Scholarship** in memory of the late Superman star who was paralyzed in a riding accident; the award provides \$1,000 to a student who exemplifies courage, caring, compassion, and community service. And the **Bruce Lee Foundation** honors the late action-movie hero with a \$1,000 scholarship presented to a student who honors Lee's passion for education, self exploration, and honesty.

Culinary Scholarships Serve Up Varied Career Opportunities

(Originally Published 7/5/12)

By Emily Payzant



With enrollment on the rise at culinary schools, the temperature isn't the only thing heating up the kitchen! Over the past five years, culinary degree programs have nearly doubled, from 250 to more than 400 programs in the United States.

And don't be fooled: A degree from culinary school is not limited to cooking. Culinary school can train you for an assortment of careers, ranging from restaurant and hotel management to catering and event planning. If you love to chop, slice, and dice, and are looking to earn a culinary degree without breaking the bank, don't miss the menu of culinary scholarships we're serving up below.

Women Chefs and Restaurateurs is a national organization devoted to the growth, enhancement, and support of women in the culinary industry. Its unique scholarships spice things up by including international travel, culinary school opportunities, wine studies, and internships in member restaurants. Scholarships open up every

January and are awarded every spring; check out its website for more information.

A degree from culinary school is not limited to cooking. Culinary school can train you for an assortment of careers, ranging from restaurant and hotel management to catering and event planning.

Wherever you reside, there's more than likely an opportunity just for you. For Texans who are passionate about keeping the legend of Tex-Mex and barbecue alive, check out the **W. Price Jr. Scholarship**, specifically for Texas culinary students. Each year the Texas Restaurant Association awards the scholarship to students with a growing passion for the food-service industry. Two scholarships worth \$5,000 each are

awarded to students attending a four-year university or a culinary college, and two \$2,000 scholarships are awarded to students attending a two-year college.

For those of you from the Midwest, the **Illinois Restaurant Association's Educational Foundation** offers several opportunities ranging from baking scholarships to hospitality management scholarships. Also, Wisconsin is offering a sweet treat: a scholarship exclusively for students studying the art of baking and pastries. **The Wisconsin Bakers Association** encourages careers in baking and has awarded more than \$25,000 in scholarships since its founding in 1980!

Culinary careers aren't limited to the kitchen. Entrepreneurial spirits are perfect for the **Al Schuman Eco-Lab Freshman Entrepreneurial Scholarship**, established to award freshman students who are seeking careers in the restaurant and food-service industry and who demonstrate an entrepreneurial spirit. Apply before July 25 for your chance at a \$3,000 to \$5,000 scholarship.

Finally, for on-site food-service careers, look no further than the **SFM Foundation** (Society for Foodservice Management), which continues to award scholarships to deserving students to help them pursue their careers. This year's deadline passed in May, but make sure you check back next year for your chance to apply.

No matter where your passion for food lies, there are plenty of culinary scholarships out there for you. From cooking in the kitchen to owning your own food business, these scholarships can help you pay for your education and open the path to a successful culinary career.



Buckle Up for Auto Industry Scholarships

(Originally Published 11/29/12)

By Michelle Showalter

When Henry Ford started churning out America's first affordable automobile in the early 1900s, automotive repair shops began popping up in just about every town across the country. With this came a need for talented mechanics, not to mention engineers, technicians, and salespeople. Today, this need has only multiplied: 95 percent of American households have at least one car, and most have two or more.

If you've been tinkering with cars before you even had a driver's license, a career in the auto industry could be right up your alley. But getting the necessary training, whether it's attending a four-year college for engineering or enrolling in a trade school to become a mechanic, isn't free or cheap—unless, of course, you turn to scholarships.

We've put together a handful of scholarships for those of you interested in the auto industry. For more opportunities, check out the scholarships offered by specific schools you are interested in; most offer generous scholarship opportunities that could help you

save your money for your next sweet ride instead of a student loan bill.

The Automotive Hall of Fame, appropriately located in Dearborn, Mich., offers scholarships valued up to \$20,000 to incoming freshmen and current college-level students who are interested in pursuing a career in an automotive-related field. To apply, check out the scholarship application on their website. You must also submit a cover letter expressing your interest in an automotive career. Scholarships are awarded every August.

Another excellent scholarship opportunity you should consider is the **Buick Achievers Scholarship Program**, managed by Scholarship America's own Scholarship Management Services division. Funded by the GM Foundation, the Buick Achievers Scholarship Program is designed to help students who are leaders in both the classroom and their communities, but who may not have the financial means to attend college.

The scholarship program awards 100 renewable scholarships for up to \$25,000 per year and 1,000 non-renewable scholarships for \$2,000 per year, and is open to high school seniors or college undergraduates who plan to major in one of the following: technology, engineering, math, business administration, finance, marketing, or design, and who also have an interest in a career in the automotive or related industries.

If you have the passion to succeed—especially in fields of study important to the automotive and related industries—we encourage you to apply beginning early 2013.

The **Specialty Equipment Market Association (SEMA)** recognizes that college is expensive—whether you're attending a traditional four-year college or a trade school—and it's doing its best to help with expenses through two scholarship programs. The SEMA Memorial Scholarship Fund awards \$1,000-\$2,000 scholarships to students interested in every kind of automotive career—engineering, manufacturing, and even racing. The SEMA Loan Forgiveness Program helps recent grads get a successful jump on their career without the burden of student loan debt by offering \$1,000 loan forgiveness grants for employees of SEMA member companies. In today's world, you certainly

don't have to be a male to enter into the automotive industry. The **Automotive Women's Alliance Foundation** is dedicated to the advancement of women in automotive fields, fulfilling its mission by offering education scholarships to female North American citizens who have a passion for an automotive career. Their scholarships aren't limited to AWA members, and in fact, non-members are encouraged to apply. Scholarships are awarded quarterly, so check back often for the latest information.

If you're interested in a car-related career, you may also already be working at repair shop. Make sure to talk to your employer about any scholarship opportunities offered. (For example, every year, **AutoZone** awards 15 employees or their children with \$3,000 scholarships.)

Lastly, the **UTI Foundation**, whose mission is to "support and encourage technical education for the automotive, diesel, collision repair, motorcycle, marine, NASCAR and other transportation industries," offers a ton of scholarships, which are listed on their website. Most of the scholarships are region- or school-specific, so we encourage you to check out the list for yourself. There's a good chance you qualify for at least a few of them.

If you've been tinkering with cars before you even had a driver's license, a career in the auto industry could be right up your alley. But getting the necessary training, whether it's attending a four-year college for engineering or enrolling in a trade school to become a mechanic, isn't free or cheap—unless, of course, you turn to scholarships.

3 Steps to Finding Political Science Scholarships

(Originally Published 9/27/12)

By Michelle Showalter

There are only (or still, depending on who you talk to) about 40 days until voters will head to polling booths to decide the fate of America's next four years. By Election Day, most Americans will be more than ready to bid a temporary adieu to the constant stream of phone calls from pollsters, mean-spirited ads from candidates and Super PACs, and endless political posts from Facebook friends.

But there are a few of you out there who live for this stuff. You've had your 2012 election parties planned since the day after the last presidential election four years ago. You revel in the daily drama between the candidates. And you're seriously considering a career in politics. If you're planning on spending the next two to four years as a political science major, you've come to the right place. For those of you who can't get enough of Obama vs. Romney (and everything in between), take these steps to find political science scholarships that could help jump-start your career as the country's next big thing.

1. Start with where you're applying: Narrow the competition by searching and applying for

political science scholarships at your future or current college or university. You'll most likely find a few more targeted scholarship opportunities for which to apply, and your chances of actually receiving a scholarship could be significantly better. For instance, a simple Google search on political science scholarships available at the University of Minnesota landed at least nine **scholarship opportunities** for poli sci undergrads, and results should be similar at other universities.

If you lean red, blue, or green, check out the scholarships that may be available at the local and national levels of the Republican, Democrat, Libertarian, or Green parties.

2. Check out your political party's local and national office: If you lean red, blue, or

green, check out the scholarships that may be available at the local and national levels of the Republican, Democrat, Libertarian, or Green parties.

For example, the **National Federation of Republican Women** offers several scholarships and internships to female students in order to engage more young women in the political process. And the Massachusetts Democratic

Party awards a \$1,500 **John F. Kennedy Scholarship** to one male and one female each year.

3. Look nationally: There are a handful of scholarships for political science majors available on the national level. **The Daughters of the American Revolution's (DAR) Enid Hall Griswold Memorial Scholarship** is awarded to a junior or senior student pursuing a major in political science, government, or economics.

In addition, the **Wayne V. Black Memorial Scholarship** offers a yearly \$5,000 scholarship to a student pursuing a career in political

science, engineering, computer science, pre-law, or telecommunications/information technology.

Wherever your career in politics takes you, don't deplete your future campaign cash flow by relying on student loans. Scholarships can offset expensive college costs so that every penny saved can go into your battle for the White House.

Don't Fall For These 5 Scholarship Scams

(Originally Published 7/26/12)

By Emily Payzant

For students, differentiating between legitimate scholarship opportunities and scams can sometimes be overwhelming and confusing. Every year an estimated 350,000 students and families are victims of **scholarship scams**, costing more than \$5 million annually. Free scholarship money is always great, but sometimes offers are just too good to be true. When conducting your scholarship search, be on the lookout for these five popular scams, so you can protect yourself and your money.

1. Cash up front: If you see a scholarship offer that requires you to send in an application or processing fee, this so-called “scholarship” is almost always a scam. Even if the offer adds a disclosure statement that guarantees a refund, money you send up front is almost never returned. Application fees are unfortunately one of the most popular scams and deceive thousands of students each year. To protect yourself from these scams, just remember four magic words: never pay a fee. Scholarships are charitable contributions that are supposed to help your financial status—not hamper

it. Also, beware of loan opportunities that offer a very low-interest loan in return for a small up-front fee. These loans almost never materialize.

2. Free seminar: You may get an invitation or E-mail inviting you to attend a free seminar offering advice on financial aid and providing other helpful knowledge. While this may sound appealing, it's often a trap. Instead of providing you with credible information, the seminar turns out to be a crafty sales pitch that tries to sell you insurance, annuity, and investment products. Worse, these seminars may try to rope students into overpriced student loans or expensive scholarship matching services. In order to prevent being sucked into this trap, do your homework and always research the seminars. If you are unsure about the legitimacy, call the company or your college financial aid office. If there is no number listed for the company hosting the seminar, this is a huge warning sign.

Also, beware of scholarship matching services that guarantee you'll win a scholarship or you'll get your money back.

These are most likely not legitimate and should be ignored. Save your time and money and research scholarships and financial aid with people you trust.

3. Rewards without entries: You may have seen pop-up ads that scream, “Congratulations! You have just won a \$10,000 scholarship to college! To obtain your reward, please send in a \$100 processing fee.” If you did not apply for a scholarship or enter in a specific contest for this money, this is probably a scam. Never send in a processing fee to a questionable source. Scholarships are rewards for those who do the work, not prizes for doing nothing. As my economics professor always says, “There's no such thing as a free lunch.” If you did not work hard to apply for this scholarship, but it still offers thousands of dollars in cash just for sending in a processing fee, it should not be taken seriously.

4. Time Sensitive Scholarships: Time-sensitive scholarships do not mean scholarships with deadlines. Nearly all scholarships have a certain date by which an applicant must complete and submit their application. In contrast, time-sensitive scams are on a first-come-first-served basis. Most of the time these scholarships claim to be available only for the lucky applicants who get in first, and are paired with unsolicited offers of scholarship money—a sure sign of a scam. If it's a legitimate scholarship, all of the applicants are applying on a level playing field at one time.

In addition, time-sensitive scholarships often lure students in by claiming you are “pre-qualified” based on certain criteria such as family income, academic achievement, cultural background, community service, handicaps and disabilities, or religious

affiliations. While this may sound legitimate, it's not. Legitimate scholarships have so many qualified applicants that they almost never extend offers to people who did not search them out initially. Make sure to do your research when checking how you may “qualify” for a scholarship.

5. Sweeping claims: Lastly, be aware of scholarship offers that make sweeping claims. If you see an offer that declares any of the following, stay away.

- “The scholarship is guaranteed or your money back.” In life, and in the financial assistance realm, nothing is guaranteed. Do not let this line fool you!
- “You can't get this information anywhere else.” If you can't get information about this scholarship anywhere else, then chances are it is not legitimate. **Popular search sites** such as Fastweb and CollegeNet are databases filled with scholarships. If the scholarship isn't listed on one of these resources, then be very cautious.
- “To hold the scholarship for you, I need your bank account number or credit card.” Legitimate scholarship funds are usually paid by check or sent directly to your college. Providers should never need this information.
- “This scholarship will cost you some money.” No, it won't! Scholarships are supposed to be giving you money for college, not taking it away.

Don't be discouraged—there are thousands of legitimate scholarships and sites that are dedicated to helping you. Just make sure to always research the scholarship to which you are applying, never send in money, and be cautious of offers that seem too good to be true. For even more information, turn to the U.S. Department of Education's Federal Student Aid Office for an excellent article on **avoiding scams**.

Create Great Scholarship Applications with These 6 Answers

(Originally Published 8/23/12)

By Matt Konrad

Applying for college scholarships may feel a bit like playing the lottery. You fill out your application, send it off, and cross your fingers in hopes of a congratulatory letter and a check (the regular kind, not the over-sized novelty version). But there are more differences than just the size of the check: On one hand, applying for scholarships is a lot more work than buying a lottery ticket. On the other, that extra work means plenty of opportunity to boost your chances of winning. If you're prepared to answer these six types of questions, you'll be ready to quickly and thoroughly fill out almost any scholarship application.

1. Academic performance/grade point average: While it's true that **grades aren't everything**, there's still a whole lot of scholarship money out there designated for high achievers in the classroom. To make sure you don't miss out, be prepared to list your GPA on a four-point scale (if your school uses a different scale or weights AP or IB classes, your counselor can help you recalculate everything), and have your ACT or SAT scores handy. Even if you don't think your academic numbers are eye

popping, don't hesitate to call out excellent performance in your chosen fields—a prospective engineering major should make a big deal out of straight A's in high school math!

Whether you dabbled in a club, sport, or after-school activity for a semester or you lettered in it for four years, make your extracurricular achievements known.

2. High school activities: As important as your scholastic performance may be, scholarship providers also want to see what you do outside the classroom. Listing a wide array of **extracurricular activities will help your general applications stand out**, and some of them may also give you an edge when it comes to specific athletic- or activity-based scholarships from your community or your college. Whether you dabbled in a club, sport, or after-school activity for a semester

or you lettered in it for four years, make your extracurricular achievements known.

3. Community activities: Just like your school activities, **community service** can also make a difference on scholarship applications. Plenty of local scholarship providers—such as the Elks, Rotary International, and Dollars for Scholars—actually require a certain amount of volunteer work, and there are scholarships across the country specifically for students who volunteer with churches, community centers, or on their own. Even if community service isn't a necessity on an application, it's a great way to let scholarship providers know that you care about your world—and you're willing to work to make it better.

4. Financial need: We often divide the world of scholarships into two types: need-based and merit-based. This division isn't always black and white, though, and it's crucial for students of all ages and income levels to know their financial need information. Fortunately, it's simple to keep this info current: As long as you fill out the Free Application for Federal Student Aid (FAFSA) each year you plan to apply for scholarships, you'll have everything you need at your fingertips. In addition, you'll learn about any federal loans, grants, and work-study opportunities for which you qualify. (For good resources on this topic, check out the new StudentAid.gov website).

5. Personal letter/essay: Grades and activities can make your application stand out, but a personal letter or essay is your best chance to tell scholarship providers exactly who you are, how you see the world, and why they should help you pay for college. This post has plenty of advice on **avoiding scholarship essay errors**; I'd also recommend starting work on your essay

about twice as early as you think you need to, and finding a friend, teacher, or mentor to read it and give you feedback before you submit it. (Try reading it out loud to yourself, too; that's one of my favorite ways of making sure my writing sounds natural.) You don't need to be the next Kurt Vonnegut to write a great application essay, either—as long as you write from your heart, take your time, and find a trusted editor, you'll be in good shape.

Grades and activities can make your application stand out, but a personal letter or essay is your best chance to tell scholarship providers exactly who you are, how you see the world, and why they should help you pay for college.

6. Letters of recommendation: Last but not least, don't forget about **letters of recommendation**. Just like with essays, the most important thing to remember is to start this process early, because the coaches, teachers, mentors, and employers that you'll be asking for recommendations are busy, and you want to make sure they've got time on their calendar to write you a quality, thoughtful recommendation. As good as your application may be, a great recommendation adds another trusted voice to your own, so don't leave this step until the last minute. Once you're prepared in these six areas, you'll be ready to take on most applications, and you won't even need luck to play the scholarship lottery.

5 Ways to Manage High Costs of College Textbooks

(Originally Published 9/13/12)

By Janine Fugate



When you think about the cost of college, you probably automatically consider tuition, room, and board—but you can't ignore the cost of textbooks. With costs averaging now around \$1,100 per year for books and supplies, according to the College Board, saving for your textbooks can be a major undertaking.

Although most scholarships won't cover the cost of your books, some do—if you have earned enough scholarship awards to cover your tuition and other college expenses and have money to spare, see if you can use the remainder to cover books.

Most students, however, won't have this option. Before you roll your textbook costs into your student loan (which will need to be paid back with interest later), consider these five options:

1. Buy used: Used textbooks can be a great value, often costing as little as half the sticker price of a new book. Plus, you'll have the added bonus of another student's notes—which can be extremely beneficial.

Be careful before purchasing a different edition than the one your professor is using, however; using an older version of the text can put your grade at risk, if information has changed significantly.

That said, the biggest issue with an older version of the book is usually a difference in page numbering between the two versions – which can make it tricky to follow page number references in class and reading assignments, but may be worth the significantly lower cost.

If you can't handle someone else's scribbles in your book, another way to defray costs is to buy new and sell your used book back at the end of the semester.

2. Buy e-books: A popular newer option, e-books offer many benefits: a less expensive price tag (sometimes half the cost of the print version or even less) and less weight to lug around campus (print textbooks can weigh three and a half pounds or more). However, it can be more difficult to take notes, and many e-books are purchased

on a subscription program—meaning that, at the end of the semester, you no longer have access to the text.

3. Rent: Another option is renting the textbook. Though always cheaper than buying new, renting may not be as pocketbook friendly as buying new and selling back at the end of the semester.

4. Apply for textbook-specific scholarships: One such scholarship with an upcoming deadline is [The MyBookBuyer.com Textbooks For a Year Scholarship](https://www.mybookbuyer.com). MyBookBuyer offers two scholarships for students who submit their applications by December 15—including a 750- to 1,250-word essay that answers the question, "What prominent person would you like to

interview, and why?" This may be someone who is living, deceased, or even fictional. (Of course, you must use a book to support your position.) The grand prize winner will take home \$1,250 in cash for books, and the runner up will receive \$250, so get writing!

5. Do your research, and do it often: New scholarship and grant opportunities occur pretty regularly to help defray the cost of college textbooks, including programs through Chegg (one such scholarship recently closed on August 31) and other textbook companies. One 10-minute search a week could help you find enough money to cover your books next year.

With costs averaging now around \$1,100 per year for books and supplies, according to the College Board, saving for your textbooks can be a major undertaking.

10 More Twitter Handles for Scholarship Seekers

(Originally Published 8/2/12)

By Matt Konrad



The Scholarship Coach published our list last fall of **10 Twitter handles** to help with your college scholarship search. Since then, the service has continued to grow with no signs of stopping, and there are even more resources out there to help with your scholarship search, 140 characters at a time.

First things first: If you're applying for scholarships from a specific company, organization, or department at your school, it's a great idea to follow its Twitter account. You'll get an informal glimpse into the culture and the important issues, and Twitter can also be a great way to find answers to your questions. In addition, these 10 resources can help out during every stage of your search for scholarships and financial aid.

1. **@FAFSA**: This is the official account of Federal Student Aid, the U.S. government's financial-aid arm. Along with its new studentaid.gov website, this is an absolutely essential resource for college funding basics.

2. **@PayingForSchool**: Fastweb is one of the leading scholarship search sites in the

country; this is its official Twitter presence, and it features plenty of scholarship info, along with entertaining discussions and expert help.

3. **@CollegeBoard**: College Board is the publisher of the SAT standardized tests; on Twitter and at its new bigfuture.org website, it also offers college advice, answers to your questions, and stories from real students.

4. **@volunTEENation**: Volunteering can be crucial to your scholarship chances, and VolunTEEN Nation posts frequent volunteer opportunities and community service-oriented scholarships.

5. **@CollegeNET**: CollegeNET's unique scholarship program allows users of the site's discussion forum to vote for weekly winners, and its Twitter account will help you keep up on all the conversations.

6. **@DebtFreeScholar**: Blogger Nate Desmond has been writing about scholarships, financial aid, and student loans since 2009, and offers a ton of practical, real-world advice for students and parents.

7. **@CollegeWeekLive**: The "world's largest college fair," CollegeWeekLive brings together admissions, financial aid, and scholarship experts regularly; follow CollegeWeekLive on Twitter to ensure you don't miss an event.

If you're applying for scholarships from a specific company, organization, or department at your school, it's a great idea to follow its Twitter account. You'll get an informal glimpse into the culture and the important issues, and Twitter can also be a great way to find answers to your questions.

And, finally, there are a few accounts we've mentioned here before that deserve a recap:

8. **@Scholarshipscom**: This one bears repeating, not only for their frequent and thorough scholarship listings, but because its "**Short And Tweet**" scholarship program actually awards \$1,000 scholarships for your Twitter posts.

9. **@USNewsEducation**: If you're a fan of The Scholarship Coach, you should keep an eye on our publishers at U.S. News for even more expert blogs, advice, college rankings, and news.

10. **@ScholAmerica**: Last, but certainly not least, don't forget to follow Scholarship America on Twitter. Not only do we post regular scholarship news and opportunities, but we link to every new Scholarship Coach post so you don't miss a week. Did we miss any of your favorite scholarship or financial aid Twitterers? Let us know additional resources in the comments, or send us a Tweet **@ScholAmerica**!

Don't Drop the Ball on Early Scholarship Deadlines

(Originally Published 8/16/12)

By Michelle Showalter



We hate to rush the end of summer, but the next school year is only a few weeks away—if you haven't started classes already.

If you're heading into your senior year of high school, there will be a lot to think about in addition to all of the "lasts" you'll be experiencing. Along with your last football game, your last homecoming dance, and your last final exam, you'll experience your first foray into the world as a full-blown adult.

For many of you, that means touring colleges, filling out your FAFSA, and getting ready to move away from your parents. And unless you have a lot of money saved up, you could also end up with your first student loan bill—unless you take some time to apply for scholarships now so you can attend the school of your dreams next year.

We know what you're thinking. "Scholarship season is still months away! I have plenty of time to apply!" It's true that many scholarships are awarded in the spring, but there are also plenty whose deadlines fall in August, September, and October. Searching now

means you can take full advantage of all the scholarships that are available. Here are a few opportunities we've featured here in the past; the deadlines are right around the corner!

Jane M. Klausman Women in Business Scholarship: If you're a woman interested in or pursuing a career in business management at the undergraduate or graduate level, consider applying for the Jane M. Klausman Women in Business Scholarship. Scholarships are awarded annually and can be used for tuition, books, or living expenses at any university, college, or institution that offers accredited business courses and degrees. The scholarship is administered by Zonta International, which has clubs throughout the world. Contact the club nearest you to apply. Deadline: September 1 or earlier (deadlines vary by Zonta club).

Atlas Shrugged Essay Contest: Are you a fan of Ayn Rand or willing to read the book *Atlas Shrugged*? If so, you could win up to \$10,000 toward your college education just for answering one of three essay questions about the book. Your essay will be judged on both style and content; the contest is

open to high school seniors, undergraduate students, and grad students, and several winners will receive awards ranging from \$50 to \$10,000. Deadline: September 17.

QuestBridge National College Match Program: If your family struggles to make ends meet, but you have a stellar academic profile, you may want to check out QuestBridge's National College Match Program, which helps exceptional low-income high school seniors gain a full-ride admission to some of the nation's most selective colleges. Most finalists come from households earning less than \$60,000 a year, and more than 75 percent are in the top 5 percent of their high school class. If you match this description, we highly recommend you apply. Deadline: September 28.

A GPA Isn't Everything Scholarship: We all know that there's more to being a good student than having a fantastic GPA. If you're a well-rounded student with a lot to offer, but your grades aren't over the top, don't get discouraged. There are still opportunities out there for you, including this scholarship. To apply, create a free profile through scholarship search engine Cappex, find the scholarship, and write about your volunteer, leadership, and extracurricular

activities. You'll be eligible to win \$1,000. Deadline: September 30.

Emerge Scholarships: Thankfully, not every scholarship is designed just for seniors in high school, because there are plenty of nontraditional students looking for some extra cash to help them achieve the dream of going to college. The *Emerge Scholarship* program does just that. Each year, approximately seven women—nontraditional students whose education was delayed—receive between \$2,000 and \$5,000 each in scholarship assistance. If you're a woman with a vision to succeed, regardless of the obstacles you've faced so far, you might consider applying for this one. Deadline: September 30.

We've only touched on a handful of scholarships whose deadlines are just around the corner. If you're hoping to cash in on free money for college, our advice is to start now. You'll be one step ahead of everyone else.

It's true that many scholarships are awarded in the spring, but there are also plenty whose deadlines fall in August, September, and October. Searching now means you can take full advantage of all the scholarships that are available.

Start Your Scholarship Search Here

(Originally Published 9/20/12)

By Matt Konrad



One of the most crucial questions for any scholarship seeker is also one of the most basic: “Where do I start?” As with many queries in the scholarship world, there are different answers for different students; the options below provide a few ways to get through “applicant’s block” and start finding scholarships that fit your unique circumstances.

- **Search engines:** If you’re anything like me, “I need information” is almost always mentally followed by “I’ll Google it.” If that’s the case, a good search engine is your best place to start.

You can get more specific than Google, too; there are a ton of scholarship search engines out there, including the very thorough online databases at Fastweb, CollegeNet, and the College Board. We previously looked in-depth at [five major search engines](#), so find the one that fits your style and personality and start looking. (And remember that you should never have to pay to set up a profile or conduct searches.)

- **Resource sites:** Scholarship search engines are great for finding scholarships by location, field of study, and focus; if you’re more of a browser, or if you’re looking for a big-picture view of scholarships and other financial aid, you may want to bookmark a handful of sites that provide overviews, timelines, and resources.

The federal government’s [StudentAid.gov](#) site is essential reading for every student and parent. [GetSchooled.com](#), [Unigo](#), and [Zinch](#) provide great expert and peer advice on scholarships and more. And if you’re a student from outside the United States, don’t miss [EducationUSA.info](#), which has a ton of essential information for international students.

- **Social media:** Social sites have become increasingly indispensable resources for scholarship seekers, and it’s easy to incorporate your search into your daily routine. Our lists of essential [Twitter follows](#) are great places to start, and you should also keep an eye on social media posts from schools, companies, and nonprofit organizations that fit with your interests.

Not only do these groups post scholarship opportunities (like [Dr Pepper’s Tuition Giveaway](#) on Facebook), but you’ll also be able to keep up on the issues and topics they’re covering, making you a more knowledgeable applicant. And, of course, The Scholarship Coach and the other blogs in the [U.S. News Education network](#) are a great way to stay informed!

- **Schools:** Wherever you are on your educational path, no place wants to see you succeed more than your current and future schools—and that makes them perfect resources to turn to for answers to your scholarship questions. Your high school guidance office, your college admissions representative, and your undergrad or graduate adviser can all point you in the right direction; their experience can help you prioritize your applications as well. Outside office hours, you can get online help from your school’s own website. My alma mater, the University of Minnesota—Twin Cities, features dedicated scholarship-related Web pages for [prospective students](#) and [current undergrads](#), and yours probably does, too.

- **Community:** As we’ve mentioned before, even the best Web searches and the most thorough advisers can’t find every scholarship, so it can be lucrative to do a little extra leg work in [your own backyard](#).

Professional organizations and community groups—including Rotary and Elks groups, the Boys & Girls Clubs, Dollars for Scholars, and churches—are reliable providers of awards to local students, but you may have to attend an event to learn about the scholarship, or pick up an application in person.

In addition, don’t forget to have your parents and other [family members check with their employers](#) (and check with your own, if you have a job). Thousands of workplaces offer employee or children-of-employee scholarships as a way to give back to their communities.

However you start your search, we’d encourage you to take advantage of each of these options at some point. There truly is no single magic trick to finding scholarships, but keeping an eye on all of these areas will help ensure you don’t miss a thing.

12 College Financial Aid Terms Defined

(Originally Published 7/19/12)

By Michelle Showalter



Navigating the college financial aid process can be daunting even for the most highly educated among us. What are the differences among grants, scholarships, and loans? What does FAFSA stand for and who should complete it? And how does work-study actually work? Your college education is an extremely important—and often extremely expensive—investment. Before you shell out thousands of dollars for an advanced education, give yourself a basic education of postsecondary financial aid. To help, we've put together a quick reference guide on common—and often confusing—financial aid terms. From award letters to tuition reimbursement, we've got you covered.

Award letter: Arriving in your mailbox around mid- to late April, your award letter basically outlines your financial aid package from the college(s) to which you applied. But be careful: Colleges aren't required to follow a standard format for award letters, and crucial information is sometimes missing or misleading—such as the cost of attendance! Colleges sometimes vastly underestimate the cost of transportation and textbooks, or

make the financial aid package look more generous than it actually is. (To find out how much you'll end up paying for tuition at your college, U.S. News offers a list of [net price calculators](#).)

Expected Family Contribution (EFC): This is the measure of your family's financial strength, and how much of your college costs it should plan to cover. This is calculated based on a specific formula, which considers taxed and untaxed income, assets, and benefits, as well as the size of your family and the number of family members attending college during the year. Your expected family contribution is calculated based on your FAFSA results.

FAFSA (Free Application for Federal Student Aid): You've probably heard of the FAFSA, but do you know what it is and just how important it can be for you and your family? Filling out the FAFSA is one of the first steps in the financial aid process, and determines the amount that you or your family will be contributing to your postsecondary education. The results of the FAFSA determine student grants, work-

study, and loan amounts. We recommend that everyone fills out the FAFSA; it only takes about an hour to complete, and you may be surprised with the results.

Federal student aid: The largest form of student aid in the country, federal aid programs come in the form of government grants, loans, and work-study assistance and are available to students at eligible postsecondary institutions (colleges, vocational schools, and graduate schools).

Financial need: This is the amount of a student's total cost of attendance that isn't covered by the expected family contribution or outside grants and scholarships. A student must demonstrate financial need to be eligible for need-based financial assistance programs.

Grants: Did someone say free money? Unlike loans, grants—which can come from the state or federal government, from the college itself, or from private sources—provide money for college that doesn't have to be paid back. We'll take this opportunity here to remind you again to fill out the FAFSA; many grants determine eligibility by looking at your FAFSA results.

Loans: If scholarships and grants don't cover the entire cost of your tuition, you may have to take out a student loan to make up the difference. Federal student loans don't have to be paid while you're in college, and there are also a variety of loan forgiveness programs out there post-graduation. The rates and terms are generally more flexible than private loans.

Room and board: Everyone needs to sleep and eat. If you plan to do it on campus, those fees are part of your total cost of attendance.

Scholarships: There really isn't much

difference between a scholarship and a grant, though the general consensus is that scholarships are primarily awarded for academic merit (good grades) or for something you have accomplished (volunteer work or a specific project); however, there are many need-based scholarships out there, as well. Like grants, scholarships don't have to be repaid.

Tuition: College tuition is the “sticker price” of your education, and does not include room and board, textbooks, or other fees. Colleges often calculate tuition based on the cost of one credit, or “unit.” For example, a college may charge \$350 per credit for an undergraduate class. Many times colleges will simplify this by providing a flat fee for tuition; you're often required to take a minimum amount of credits and cannot exceed a maximum amount of credits. “True cost” is a little misleading, since there are other costs on top of tuition.

Tuition reimbursement: Tuition reimbursement, also sometimes called “tuition assistance,” is increasing in popularity. Some employers will refund you the cost of your tuition if you're studying a work-related area. Tuition reimbursement can cover as little as one or two courses, or can cover up to the entire cost of your education.

Work-study/work award: The Federal Work Study program provides funds to eligible students (see FAFSA above) for part-time employment to help finance the costs of postsecondary education. In most cases, the school or employer has to pay up to 50 percent of the student's wages, with the federal government covering the rest. You could be employed by the college itself; or by a federal, state, or local public agency; a private nonprofit organization; or a private for-profit organization.



7 Scholarship Tips for Single Dads

(Originally Published 6/14/12)

By Janine Fugate

The colleges you want to attend may also offer great scholarship and grant packages to attract you; just make sure you fill out your FAFSA carefully and make appointments with financial aid directors.

There are many scholarship options for single fathers looking to go to college.

Since the founding of our nation, parents have hoped their children would have a better life than they did. These days, the ability for parents to provide that better life usually requires education beyond high school. In fact, according to several sources, more than 60 percent of all jobs in the United States now require some form of college or training after high school. On top of that, more education means higher salaries—not to mention greater job security.

But for single dads, finding the time, energy, and financial resources to achieve a college degree often feels out of reach, especially when a simple online search for “scholarships for single dads” yields little of substance. There are some options listed in our piece about [scholarship resources for single moms](#), which included seven scholarships available to single parents of either gender. Remember, though, you’re more than just a single dad, so that shouldn’t be the only criterion you use to search for

educational scholarships. Here are seven tips to help kick off your search:

1. Expand your search: Look for scholarships related to your field of study—such as nursing, marine biology, astronomy, or STEM (science, technology, engineering, and math) fields. Are you planning to be a teacher, or would you like to be a rocket scientist? There are scholarships for that! Check out [The Scholarship Coach archives](#) for scores of potential opportunities based on a variety of career interests.

2. Check with your employer: Many organizations offer scholarships or tuition reimbursement to their employees, as part of their professional development or retention strategies.

3. Remember your military service: Did you serve in the armed forces? Veterans are eligible for a number of [scholarship opportunities](#) you may consider.

4. Look at men-only options: “Just for Men” can apply to scholarships, too.

A [wide variety of awards](#) are available just for your gender.

5. Consider church: If you’re religious, check with your [place of worship for scholarships](#).

6. Don’t live in the past: If you are worried about a past criminal conviction, don’t let that stop you from achieving your education dreams. Read our past post, [Don’t Let a Criminal Past Block Your Path to a College Future](#), on the topic.

7. Look to the unusual: Last but not least, if there is [something unusual about you](#), from being a vegetarian to an amputee, there may be a scholarship opportunity for which you are eligible.

In addition to searching for scholarships related to your field of interest, remember that you may be eligible for need-based scholarships or grants, depending on your income.

The colleges you want to attend may also offer great scholarship and grant packages to attract you; just make sure you fill out your [FAFSA](#) carefully and make appointments with financial aid directors to negotiate for the best possible [financial aid package](#) (including scholarships, grants, and loans).

Finally, [compare private and public schools](#)—although conventional wisdom suggests that private schools will always be more expensive, many

private colleges offer financial aid packages that meet or exceed the awards from public schools.

According to several sources, more than 60 percent of all jobs in the United States now require some form of college or training after high school. On top of that, more education means higher salaries—not to mention greater job security.

5 Scholarships for Students with Learning Disabilities

(Originally Published 10/25/12)

By Matt Konrad

Getting into, paying for, and navigating through college is rarely easy. For students who have been diagnosed with learning disabilities (LD), that struggle can take on even more dimensions.

Learning-related issues such as dyslexia, dysgraphia, and attention deficit hyperactivity disorder (ADHD) often lead to difficulties in traditional classrooms and on standardized tests; if scholarship applications look foremost at test scores and GPAs, it can mean that LD students lose out. Fortunately, there are resources and scholarships out there that can help.

Note: Many scholarship providers, like the first two below, do not include ADHD as a specific disability on its own. And most schools and scholarship organizations consider Asperger's and other autism-spectrum disorders separately from LD, so we'll cover those scholarships in a separate post.

If you're unaware of the [Rise Scholarship Foundation](#), it's a great place to start. Their website features a ton of articles and resources specifically for LD students,

covering everything from navigating the Common Application for Undergraduate College Admission to keeping yourself engaged in classes.

And, true to its name, the foundation also gives out Rise Award Scholarships each year; in 2012, five students received \$2,500 scholarship awards. If you're currently a high school senior, head over and [apply](#) before February 15 for your chance to win a 2013 scholarship.

Like the [Rise Awards](#), the [Anne Ford and Allegra Ford Thomas Scholarships](#) are available to students across the nation who have a diagnosed learning disability. Presented by the National Center for Learning Disabilities, these are highly competitive awards, and well worth the time it will take to apply.

The Anne Ford Scholarship is a four-year renewable award, worth \$2,500 each year; the Allegra Ford Thomas Scholarship is a newer program and provides a one-time \$2,500 award to a student attending a two-year community college, technical or vocational

school, or specialized program for LD students. ([The NCLD website](#) also lists a number of smaller and more specific programs on its site.)

If you're a student under 19 with LD or ADHD, your accomplishments in or outside of school could qualify you for the [Fred J. Epstein Youth Achievement Award](#), given annually by Smart Kids With LD. The \$1,000 award (which also comes with a trip to the organization's benefit gala in Connecticut) is presented in honor of "initiative, talent and determination resulting in a notable accomplishment in any field—including art, music, science, math, athletics or community service." Applications are open through January 31, with the winner and honorable mentions announced in April.

Artists can also benefit from one of the scholarships provided by the P. Buckley Moss Society. Moss, a painter and dyslexia sufferer, created the [Moss Endowed Scholarship](#) to help students with learning disabilities who are planning educations and careers in the visual arts. You'll have to send some portfolio items and secure

a nomination from a Moss Society member, and the scholarship award of \$1,500 is potentially renewable for up to three more years. If you're not looking at an art career, the Moss Society also funds the [Anne and Matt Harbison Scholarship](#) for LD Students and the [Judith Cary Scholarship](#) for college students pursuing an undergraduate or graduate degree in special education. All of the Society's applications are open now and due March 31.

Finally, if you've been diagnosed with ADHD, the [Shire ADHD Scholarship](#) could be a valuable resource. Applications from high school seniors and college undergrads are being accepted online or by mail through March 27; the scholarship not only means a \$2,000 award, but also a full year of free access to an "ADHD Coach" who can help with your transition to college or with navigating campus life.

In addition, like the Rise Scholarship site, [Shire's application site](#) also features a number of useful tips and resources.

Learning-related issues such as dyslexia, dysgraphia and ADHD often lead to difficulties in traditional classrooms and on standardized tests; if scholarship applications look foremost at test scores and GPA's, it can mean that LD students lose out. Fortunately, there are resources and scholarships that can help.

Honor Veterans Day by Sharing These Scholarship Opportunities

(Originally Published 11/8/12)

By Michelle Showalter



With all the hoopla surrounding the recent presidential election, we think it's important to take a moment to recognize the service members who protect one of the most important rights we hold as Americans: the right to vote. Veterans Day is coming up on November 12, and in honor of America's veterans, we're showcasing a number of scholarship opportunities for those of you who are transitioning from a career in the military.

The financial burden of college can be extremely overwhelming for veterans and their families. Thankfully, there are a lot of excellent scholarship and financial aid opportunities out there for you, including several we covered in a [previous post](#).

If you're a veteran who is looking to receive additional training or earn your college degree, before you do anything, you should apply for benefits through the [U.S. Department of Veterans Affairs' GI Bill and Post-9/11 GI Bill](#), which remains the No. 1 financial aid option for veterans who have been honorably discharged within the past 15 years.

If you're a veteran with 36 months of service or more, the GI Bill will pay full tuition and fees at public institutions, plus a housing allowance and textbook stipend. Those with shorter service terms will receive a sliding percentage of the benefit; those going to private schools will receive up to \$17,500 toward tuition and fees per academic year.

Active reservists are also eligible for funding under the Reserve GI Bill. Different options and criteria abound, so check out the site thoroughly. Unfortunately, the increasing cost of college tuition means that the GI Bill often leaves veterans with a gap in funding. If that's the case for you, private scholarships can help fill that gap.

Are you a member of The American Legion? The organization offers several scholarships for members and their dependents, plus several for youth who are involved with [The American Legion](#).

For example, if you're an adult looking to return to school or make a career change, you could benefit from [The American Legion's Nontraditional Student Scholarship](#), which

is awarded to one person per geographical region every year. Eligible applicants must be a member of The American Legion, Auxiliary, or Sons of The American Legion, and dues must have been paid for the two preceding years.

The financial burden of college can be extremely overwhelming for veterans and their families. Thankfully, there are a lot of excellent scholarship and financial aid opportunities out there for you.

Veterans United Home Loans, which touts itself as being the nation's largest provider of VA loans, also offers a scholarship specifically for veterans through its foundation. [The Veterans United Foundation Scholarship Program](#) aims to assist military service members and their families by awarding five

biannual \$2,000 scholarships to help pay for tuition and books.

Spouses and children of veterans are also eligible to apply. The Foundation accepts applications twice a year; the upcoming spring deadline is April 30.

Finally, if you're a member of the Military Order of the Purple Heart, or a spouse, widow or direct lineal descendant (child, stepchild, adopted child, or grandchild) of a member, you could be eligible to receive a scholarship from the organization, which can be used for tuition, books, incidental fees, room and board, and other direct associated costs of higher education.

If you've received a Purple Heart and would like to apply for a scholarship, but you're not yet a member of the [Order](#), it's easy to join.



4 Scholarships for American Indian Students

(Originally Published 10/4/12)

By Janine Fugate

Given that there are a number of days set aside in October and November to celebrate the rich cultural heritage, history, and vital contributions of American Indians in the United States, we're sharing some of the bigger scholarship awards available.

If you've been following our blog, you know that there are a plethora of scholarships tied to all sorts of characteristics, interests, and abilities. Given that there are a number of days set aside in October and November to celebrate the rich cultural heritage, history, and vital contributions of American Indians in the United States, we're sharing some of the bigger scholarship awards available to eligible American Indian students (Native American, Alaska Native, and Hawaii Native).

Many of these scholarships are available through the [American Indian College Fund](#), where you can apply once and be matched to a number of scholarships for which you may be eligible.

Note: You will likely need to provide documentation of your native ancestry to achieve eligibility for the following scholarships. Documentation may be a Certificate of Indian Blood card, an affidavit from a tribal official, birth records, or other identification provided to you by a Native American organization. It is also important to know if your parents are enrolled members of

a federally recognized tribe and to have their tax and financial information. As with all students, if you start early, you will be eligible for the most financial aid.

1. The Ford Motor Company Tribal Scholarship, awarded through the American Indian College Fund, offers up to \$5,000 annually to recipients, based on financial need, for students studying math, science, engineering, business, teacher training, or environmental science. Students may study at a two-year or four-year accredited university. Next deadline: May 31, 2013.

2. Minnesota resident students whose ancestry is one-fourth or more American Indian may be eligible for the [Minnesota Indian Scholarship Program](#). The needs-based award provides up to \$4,000 per year for undergraduate students and up to \$6,000 for grad students.

The best news: Students are eligible to receive a scholarship for up to five years of study at the undergraduate level (although only up to three years of study in certificate, diploma, or associate degree programs

are eligible, reserving the remaining two years of undergraduate study for a bachelor's degree) and an additional five years of study at the graduate level. Students may receive the scholarship for only one degree per undergraduate educational level and one doctorate or professional degree. Next deadline: July 1, 2012.

3. Native American students studying in Illinois and planning to become preschool, elementary, or secondary school teachers, can apply for the [Minority Teachers of Illinois Scholarship Program](#), which provides up to \$5,000 per year to pay for tuition, fees, room, board, and even commuter expenses in some cases. Minority students, including

American Indians, who plan to teach in a nonprofit Illinois public, private, or parochial preschool, elementary, or secondary school with no less than 30 percent minority student enrollment, and who maintain a 2.5 GPA on a 4.0 scale, are eligible to apply. The catch? After graduation or termination of enrollment, recipients must teach according to the requirements of the scholarship within a certain time frame, or the scholarship becomes a loan. Next deadline: March 1, 2013.

4. [The American Indian Science and Engineering Society](#) offers the AISES Google Scholarship to American Indian, Alaska Native, and Native Hawaiian AISES members pursuing degrees in computer

science, computer engineering, and related programming fields.

Those eligible for the \$10,000 award must have a cumulative GPA of at least 3.0 (out of 4.0) and be a full-time undergrad or grad student at an accredited four-year college or in their second year at a two-year college leading to a four-year degree. In addition, eligible students must be at least a current college sophomore or higher. Last known deadline: Feb. 29, 2012.

Don't Let Cancer Stop You from Earning a College Education

(Originally Published 10/18/12)

By Michelle Showalter



Every October, nonprofit organizations, medical associations, and government agencies band together to raise awareness and share information about breast cancer, which affects nearly 300,000 women each year. Most of us likely know at least one person who has been diagnosed with breast cancer or another form of cancer—and some of us can even assume the title of cancer survivor ourselves.

In honor of Breast Cancer Awareness Month, we offer scholarships for college available for all of you who have been immediately affected by cancer—and for all of you who are currently fighting.

Though breast cancer typically affects women over the age of 50, younger women can also get breast cancer. If you are a breast cancer survivor diagnosed at age 25 or younger, or if you have lost a parent or guardian to breast cancer, you are likely eligible for the **Susan G. Komen for the Cure College Scholarship Program**, established in 2001 to help students for whom breast cancer creates a significant financial barrier to attending college.

The scholarships, worth \$10,000 and renewable for up to four years, can be used to help you earn a bachelor's degree at a state university. Though this year's scholarship deadline is already past, check back next fall for an opportunity to apply. Multiple scholarships are awarded every year.

In honor of Breast Cancer Awareness Month, we offer scholarships for college available for all of you who have been immediately affected by cancer — and for all of you who are currently fighting.

If you were diagnosed with cancer or are currently battling cancer and are under the age of 25, we encourage you to search for youth cancer survivor scholarships from the American Cancer Society office in your

state. Opportunities like the **Youth Cancer Survivor College Scholarship** for residents of Minnesota, Wisconsin, Iowa, and South Dakota, can help make a dent in the cost of your college education.

Another excellent scholarship program available is the **Cancer Survivors' Fund**, a nonprofit whose mission includes providing postsecondary education scholarships for cancer survivors. In addition to the application and letters of recommendation, the organization asks you to provide an essay in response to the question, "How has my experience with cancer impacted my life values and career goals?" To apply for this scholarship, check back in February when the application will reopen.

Lastly, we hope you will also check out **Cancer for College**, an organization that has provided more than \$1.75 million in scholarships to more than 1,000 cancer survivors since 1993. Though California applicants and those who are attending Southern California colleges are given priority, any cancer survivor with U.S. citizenship is encouraged to apply. You

must submit your application by Jan. 31, 2013 in order to be eligible for a scholarship for the 2013-2014 school year.

Scholarships Can Aid Students Working to Prevent Suicide

(Originally Published 8/30/12)

By Matt Konrad



Conventional wisdom tells us that today's high school and college students love sharing. Whether it's on Facebook, Twitter, or YouTube, no observation is too minute and no detail too intimate to put out there. But even in a group where oversharing may be the norm, the discussion surrounding depression and mental health issues still tends to remain taboo—and that can result in tragedy. The Jed Foundation reports that one in 10 college students has considered suicide, and Centers for Disease Control and Prevention statistics indicate that more than 150,000 youth between the ages of 10 and 24 are treated for self-inflicted wounds every year.

As we approach the observation of **National Suicide Prevention Week** (September 9-15), we should first and foremost mention that if you find yourself struggling with depression and need someone to talk to, the National Suicide Prevention Lifeline at 1-800-273-TALK (8255) can, literally, be a life saver.

In addition, if suicide prevention is something you want to pursue as a career,

there are scholarships out there for you. Whether you've been personally affected or just want to make a difference, look into these programs; founded to honor and memorialize victims of suicide, they can help you take the next step in helping to prevent it.

The Jed Foundation reports that 1 in 10 college students has considered suicide. Centers for Disease Control and Prevention statistics indicate that 150,000 youth between the ages of 10 and 24 are treated for self-inflicted wounds every year.

The Jed Foundation is “the nation's leading organization working to promote emotional health and prevent suicide among college students,” and its **Jerry Greenspan Student Voice of Mental Health Award** is the most notable

nationwide scholarship for suicide prevention and mental health advocates. The \$2,000 annual award is designed to raise awareness both of student emotional health issues and of the peers who are helping address them; if you're an active volunteer and current college student, this program is worth a look.

Samuel Lustgarten was a national Honorable Mention for the Greenspan Award in 2011; in the face of several campus tragedies, the former residence hall adviser started the **Always Remember Never Surrender Scholarship** fund at Colorado State University. The program has raised more than \$25,000 in just two years, and has started awarding scholarships to CSU upperclassmen who are pursuing health and human services degrees with a focus on suicide prevention. Likewise, the **Jonathan Davis Memorial Scholarship** provides funding for graduate students at Virginia's James Madison University who are specializing in suicide awareness. If you're in high school, there are still opportunities to earn scholarships by focusing on helping. In the Chicagoland area, for example, the nonprofit Elyssa's Mission provides high schools with a

prevention curriculum called **SOS Signs of Suicide**, which helps teach students how to look for and talk about potential issues. In conjunction with the program, **Elyssa's Mission** provides **\$1,000 scholarships** for seniors who have gone through the curriculum; 2012 winner Demi Demakos of Loyola Academy received \$1,500 to help further her education.

Further south, the Drake Davis Foundation, headquartered in Atlanta, awards between four and 10 **Drake Davis Scholarships** each year in memory of Drake, a student-athlete who committed suicide in 2006. Award winners are honored for their willingness to “speak up and reach out,” and for their leadership and character.

These are a few examples of memorial scholarships; school counselors and department advisers can point you toward others. And even if you don't earn financial aid for it, we encourage you to learn more and open the conversation about suicide prevention and awareness in your school. The rewards for doing so are greater than money.

Scholarships Offer Survivors Chance to Become Scholars

(Originally Published 9/6/12)

By Michelle Showalter



As we approach the 11th anniversary of the September 11th terrorist attacks that shocked the world on a sunny morning in 2001, we remember all who died that day and in the days that followed. And we also remember the family members who were left with only the memories of their loved ones, and the victims who sustained injuries and survived.

In honor of the thousands of people whose lives were changed so dramatically 11 years ago, we've compiled a list of scholarships for those affected by tragedies, including 9/11 — because we believe that a tragic life event should not keep you from attaining your dreams.

We've featured this scholarship before, but if you are a dependent of someone who was killed or permanently disabled as a result of the 9/11 attacks, Scholarship America's Families of Freedom Scholarship Fund is the first place you should turn to for help with paying for college.

Created along with Lumina Foundation, the Families of Freedom Scholarship Fund

provides eligible families with education assistance through the year 2030. Visit the [Families of Freedom Scholarship Fund](#) website to learn more and to meet a few of the more than 1,900 students who have received funds so far.

Similar to the Families of Freedom Scholarship Fund, the [Twin Towers Orphan Fund](#) provides educational and welfare assistance to children who lost one or both parents during the terrorist attacks on Sept. 11, 2011.

The mission of the organization is to provide long-term higher educational assistance and mental and physical healthcare assistance for children who lost parents during the attacks on the World Trade Center, at the Pentagon, or onboard the four downed airliners, as well as to children of victims of future terrorist attacks. The scholarships can be used for tuition assistance, room and board support, books and supplies at accredited two- and four-year colleges and universities and recognized trade schools.

In 2001, Barbara Kammerer Quayle, a teacher who was burned in an automobile accident

nearly 25 years earlier, created the Phoenix Education Grant, the first national scholarship endowment for students who are burn survivors. Scholarships are based on academic ability, responses to four essay questions, reference letters, and financial need.

Students who receive the scholarship are also encouraged to pay it forward by helping other burn-injured students and contributing to the scholarship fund when they are established and able to do so. Though this year's deadline has passed, visit the [Phoenix Society for Burn Survivors](#) website to learn how to apply next year.

In order to provide scholarship funds to young victims or victim survivors of violent crime, the Crime Victims United Charitable Foundation instituted the [Catina Rose Memorial Scholarship](#), the only scholarship of its kind. As its website states, the foundation believes that victims of crimes, who often struggle to put their lives back together and regain a sense of dignity, deserve to be encouraged and rewarded for beating the odds. The foundation does this by providing scholarships to survivors.

According to the Campaign to End Child Homelessness, 1 in every 45 children goes to sleep without a home of his or her own each year. Homeless children face deep barriers to success at school, including deep poverty and high mobility, making attending and succeeding in school extremely challenging.

The National Association for the Education of Homeless Children and Youth (NAEHCY)'s [LeTendre Education Fund](#) provides assistance to students who have overcome the odds and not only graduated from high school, but also wish to pursue a college education.

A minimum of two \$2,000 scholarships are awarded each year to students who are homeless or who have been homeless during their K-12 school attendance, and who have demonstrated average or higher-than-average achievement. This year's application is due on Sept. 10, 2012, so there's still time to apply.



Show College Pride with These LGBT Scholarships

(Originally Published 10/11/12)

By Matt Konrad

For plenty of lesbian, gay, bisexual, and transgender students, college is much more than just an opportunity for higher education—it's a safe place to express your pride, embrace your identity, and find a community.

For plenty of lesbian, gay, bisexual, and transgender students, college is much more than just an opportunity for higher education—it's a safe place to express your pride, embrace your identity, and find a community. Since today is National Coming Out Day, we wanted to look at a few scholarships that can help LGBT students pay for higher education.

Established in 2001, the Point Foundation has become a major funder of scholarships for LGBT students across the nation. **Point Foundation** scholarships are awarded to students at all levels of college, graduate, and postgraduate education, and are designed “to nurture the LGBTQ leaders of the next generation.” (Check out their [alumni page](#) for a good idea of the kind of students they're looking for.)

Award amounts are determined based on need; according to FinAid.org, they range from \$5,000 up to \$28,000. Applications for 2013 will be available November 1, so don't miss out on this excellent opportunity.

The LEAGUE Foundation also provides scholarships to students anywhere in the United States. Graduating high school seniors who identify as LGBT can submit a single application to be considered for the LEAGUE Foundation Scholarships, the Matthew Shepard Memorial Scholarship, and the Laurel Hester Memorial Scholarship, and awards have ranged from \$1,500 to \$2,500.

Though they're a national advocacy organization with some wide-ranging scholarships, Parents, Families and Friends of Lesbians and Gays (PFLAG) also provides plenty of financial aid on a local level through their dozens of state and local chapters. You can check out [last year's national winners](#) and bookmark their site for information about the 2013 program.

To learn about local chapters—many of which provide scholarships ranging up to \$2,500—check the **PFLAG Community** website.

Like PFLAG, the Human Rights Campaign has been a tireless advocate for LGBT issues for decades, and it's no surprise that they

provide an excellent local and regional scholarship resource. Its **LGBT Student Scholarship Database** allows you to search for state, local, and college-specific scholarship programs designed for LGBT students. It's not an exhaustive list, but it will provide you with a lot of opportunities you may not find otherwise, especially if you're planning to go to college out of state.

If you happen to live in New York, New Jersey, or Connecticut, you're eligible for one of the largest local LGBT awards: Live Out Loud, best known for their Homecoming Project mentoring program, also awards five annual **Young Trailblazers scholarships**, worth \$5,000, to graduating

high school seniors “who have shown exceptional leadership, courage, and achievement” during their academic careers.

Finally, don't forget to check out scholarships for LGBT students within your personal areas of interest and expertise. In addition to the general awards above, there are LGBT-focused awards for everything from **journalism** to **aviation** to **sports**. Wherever your college career and your interests take you, these scholarships can help you take the first step.

4. **The American Indian Science and Engineering Society** offers the AISES Google Scholarship to American Indian, Alaska Native, and Native Hawaiian

AISES members pursuing degrees in computer science, computer engineering, and related programming fields. Those eligible for the \$10,000 award must have a cumulative GPA of at least 3.0 (out of 4.0) and be a full-time undergrad or grad student at an accredited four-year college or in their second year at a two-year college leading to a four-year degree. In addition, eligible students must be at least a current college sophomore or higher. Last known deadline: Feb. 29, 2012.

Explore Scholarships for Scouts

(Originally Published 11/15/12)

By Janine Fugate



No matter what your unique passion may be, there is likely to be a scholarship out there focused on it. Take Scouting, for example: If you've spent years reciting the Scout Oath or The Girl Scout Promise, there are many opportunities to apply for funding to help you achieve your academic goals.

Awards for Eagle Scouts

According to the Boy Scouts of America (BSA), "dozens of universities, BSA local councils, and religious, civic and military organizations" offer scholarships to Eagle Scouts.

The National Eagle Scout Association awards 150 scholarships annually, ranging from \$1,000 to \$50,000, to eligible Eagle Scouts. Scholarships are for tuition, room, board, and books only, and are limited to use at a four-year accredited college or university. The deadline for Eagle Scouts to apply for both NES A Merit and Academic Scholarships is Dec. 31, 2012; recipients will be notified by July 15, 2013.

Eagle Scouts who are active members of a synagogue may be eligible for the **National Jewish Committee** on Scouting Eagle Scout Scholarship Programs. The National Jewish Committee on Scouting awards five scholarships each year; two of the five scholarships require recipients to demonstrate financial need as well as merit.

If you've spent years reciting the Scout Oath or The Girl Scout Promise, there are many opportunities to apply for funding to help you achieve your academic goals.

All five scholarships—ranging from \$500 to \$4,000—require applicants to have demonstrated practical citizenship in his synagogue, school, Scouting unit, and community; be enrolled in an accredited high school and in his final year at time of selection; and be a registered, active

member of a Boy Scout troop, Varsity Scout team, or Venturing Crew. Scholarship awards may be used to attend any accredited college, university, or school selected by the student. Applications must be received by Feb. 28, 2013, and recipients will be notified in early May 2013.

The American Legion also supports Eagle Scouts. At their national convention, they honor the Eagle Scout of the Year with a \$10,000 scholarship. Three runners-up each receive \$2,500.

Qualifications include being a registered, active member of a Boy Scout Troop; Varsity Scout team; or Venturing Crew chartered to an American

Legion post, Auxiliary unit, or Sons of The American Legion squadron, or being the son or grandson of a Legionnaire or Auxiliary member. The deadline for nomination for the scholarship is March 1, 2013.

No matter what your unique passion may be, there is likely to be a scholarship out there focused on it.

Get funding for Girl Scouts

Girl Scouts also have a wide variety of scholarship

options at the national, state, and local levels, and the Girl Scouts of the USA offers both an **online scholarship search** and a **college planning resources page** that recommends starting to plan as early as middle school.

The scholarship awards range from \$250 (one-time award) to \$59,200 (\$14,800 renewable for up to four years). Most are institution-based, so be sure to search for each college you're interested in attending to see whether they offer a Girl Scout scholarship. Criteria and deadlines vary.

Check Out 6 Scholarships for Gamers

(Originally Published 11/1/12)

By Matt Konrad

Times have changed in the last 20 years for students who love video games. In 1994, the classic college comedy film *PCU* joked about the absurdity of being able to “major in Gameboy;” now, less than two decades later, gaming can mean real money for your college education.

Whether you’re a player, an aspiring developer, or a student of gaming culture, there are scholarships out there for you. As cities and libraries around the world prepare to celebrate **International Games Day** on November 3, here are some opportunities to be aware of in the coming year.

The long-running webcomic Penny Arcade, which features the (often profane) adventures of a pair of game-loving main characters, also established one of the earliest video-game-specific scholarship programs. Each year since 2007, a **\$10,000 Penny Arcade Scholarship** has been awarded to “the student who shows the most potential to positively impact the game industry,” and previous winners have specialized in everything from game design to visual cognition.

Applicants need to be current college students with a minimum 3.3 GPA (on a 4.0 scale), and applications are typically available starting in March or April.

Whether you’re a player, an aspiring developer, or a student of gaming culture, there are scholarships out there for you.

Like Penny Arcade, the online fighting game community at Shoryuken.com is turning some of its profits into scholarship funds. Proceeds from the pay-per-view broadcast of their signature Evo Championship Series game tournament were used to create the **Evo College Scholarship**, which was awarded last week.

Thanks to higher-than-anticipated viewership, they were able to award two \$10,000 scholarship awards as well as a \$500 creative grant. Applicants for this year’s award were required to be high school

seniors or college students intending to pursue a major and career involving the game industry.

The Twitch & Alienware Scholarship Program brought to you by SteelSeries also awarded its first scholarships this year. The program provided five \$10,000 scholarships to college students across the country, and will be open again for the 2013 school year.

Sponsored by online gaming site Twitch, hardware manufacturer Alienware, and accessory maker SteelSeries, the Twitch & Alienware Scholarship requires demonstrated achievement in the classroom—and on your favorite game, whether it’s Halo or Mario Kart. Beyond that, your interests can lie anywhere; Kelli Dunlap, winner of one of the five 2012 awards, is working on a graduate thesis about the impact of gaming on different personality types.

Since 2008, the **Sony Online Entertainment (SOE) G.I.R.L. Scholarship Program** has been awarding scholarships for careers in video game development and design. The scholarship was created to encourage young women interested in the game industry, but both men and women are eligible to apply. One annual winner receives a \$10,000 award and an optional 10-week paid internship at one of SOE’s studios. The application for the G.I.R.L. program opens in February and has a late-March deadline; finalists are asked to write an essay and submit concept art based on an SOE game, so if you’re considering applying, now would be a good time to start sketching! Last but not least, the prestigious **Academy of Interactive Arts and Sciences** awards four \$2,500 scholarships each year. Two of the awards are given under the auspices of the Randy Pausch Scholarship Fund; named for the late computer science professor

famous for his “Last Lecture,” these scholarships are given to support students pursuing the development of interactive entertainment.

The Twitch & Alienware Scholarship requires demonstrated achievement in the classroom—and on your favorite game, whether it’s Halo or Mario Kart. Beyond that, your interests can lie anywhere; Kelli Dunlap, winner of one of the five 2012 awards, is working on a graduate thesis about the impact of gaming on different personality types.

The Academy also awards two Mark Beaumont Scholarships, in memory of the former COO of Capcom. Beaumont Scholarships are intended specifically for students pursuing the business side of gaming (executive leadership, entertainment law, and other careers). Both programs are scheduled to open again in March 2013.

No matter where a gaming career may take you, these scholarships can help you get started—even if you can’t actually major in GameBoy.

Public Service Pays Off With These Scholarships

(Originally Published 6/21/12)

By Matt Konrad



On June 23, the United Nations will observe its 9th annual Public Service Day. In the words of Secretary General Ban Ki-moon, the honorees at this year's event in Tanzania are public servants and groups who "embody the essential building blocks of good governance: integrity, citizen participation, respect for diversity and gender equality, and effective knowledge management." These are great guidelines for students, too, and if you're aspiring to a career in the public service sector, there are plenty of scholarship, fellowship, and financial aid opportunities for you.

As you'd expect in the public service sector, there are a number of federal programs that can help keep your debt down. **Loan forgiveness plans** for public servants began in 2007, and if you're serious about a long-term commitment to a public service career, they can pay off.

Graduates who make 10 years worth of monthly payments on federal student loans, and who work full-time for a government organization or a nonprofit providing public service, are eligible for the remainder of their

student loans to be forgiven after that period. In addition, if you decide to go into teaching, your work in public schools can mean additional loan forgiveness: up to 30 percent of a **Perkins Loan** and up to \$17,500 toward a **Stafford Loan**. For funding during or shortly after your college career, check out the **Partnership for Public Service Fellowship**. The partnership is a nonprofit that works closely with the federal government; this fellowship provides a stipend (\$800 per month for undergrads and \$1,000 per month for those with undergraduate or graduate degrees), as well as the opportunity to work in its Washington, D.C., office and learn the public service ropes.

For general scholarship assistance, many of the public service awards you'll find are community- or state-based. The **Senator Robert J. Dole Public Service Scholarship**, for example, provides \$1,000 awards to students who attend both high school and college in Kansas.

Similarly, the **George and Donna Nigh Public Service Scholarship** awards provide assistance to aspiring public servants in

Oklahoma, and the **Gregory A. Chaillé Public Service Scholarship Fund** offers a \$5,000 scholarship to public service grad students in Oregon. To find out about opportunities in your home state, check with its Department of Education and state and local community funds.

As you'd expect in the public service sector, there are a number of federal programs that can help keep your debt down. Loan forgiveness plans for public servants began in 2007, and if you're serious about a long-term commitment to a public service career, they can pay off.

A public service career tends to go hand in hand with a community service background, and that can mean more scholarship opportunities. In addition to the **community service scholarships** we've looked at before, you should take a look at the **Bonner Scholars Program**, which operates at more than 20 colleges and universities around the country. The Bonner mission is "access to education, opportunities to serve," and this unique program provides financial aid to college students who commit to volunteering in their campus community. There's also a great scholarship opportunity open to a few worthy recipients after graduation: **The Samuel Huntington Public Service Award** "provides a \$10,000 stipend for a graduating college senior to pursue one

year of public service anywhere in the world," helping public service-minded grads pursue their passion before moving onto further education or the workforce.

The award's namesake, a former president and CEO of the New England Electrical System, had such an experience teaching in Nigeria; award winners for 2012 are pursuing varied passions, from teaching dance to immigrant students in New York to investing in West African agribusinesses.

Last but not least, grads who are moving onto law school and willing to commit to a career in public interest law can find scholarships across the nation. On the West Coast, the University of Washington School of Law awards five **William H. Gates Public Interest Law Scholarships** each year; recipients receive a full-ride scholarship and must commit to five years of public service work after graduation. On the East Coast, the **Boston College School of Law's Public Service Scholarship** provides a similar level of funding and commitment, and New York University's Public Interest Law Center awards the prestigious **Root-Tilden-Kern Public Interest Scholarship** along with several others. Of course, those programs are just the tip of the iceberg; make sure to check with your own admissions office to find out what's out there for you.



Scholarships for Volunteers Reward Students Who Give Back

(Originally Published 12/6/12)

By Rebecca McCrory

We all know that colleges look at more than just your GPA and SAT score when deciding whether or not to admit you. Being a volunteer is a huge asset when applying to college. It sets you apart from other students and displays dedication to and involvement in your community.

Plus, there are personal benefits to volunteering. Not only does it make you feel good to have an impact on your community, but you may also be rewarded with one of the many scholarships available to volunteers.

Whether you're just starting your college search or are already in college, there are tons of scholarships for volunteers like you. And after you've read through the scholarships featured below, be sure to check out our previous post about [scholarships for volunteers](#).

The first place you should start is with your local Scholarship America Dollars for Scholars chapter. Many of the 1,000 nationwide chapters offer scholarships

based on a combination of academics and volunteerism.

Plus, you can also apply for Scholarship America's national Volunteer of the Year Award through your local chapter. Local winners receive a \$500 scholarship, and the top 10 applicants are automatically entered to win the national Volunteer of the Year Award from Scholarship America, worth \$2,000.

These two scholarships result in a total of \$2,500, which can make a dent in your college expenses. The program opens in early 2013; contact your local [Dollars for Scholars](#) chapter for more information.

After starting local, widen your search to national scholarships, such as the [Gloria Barron Prize for Young Heroes](#), which recognizes outstanding community service efforts and youth leadership. Twenty-five leaders, ages 8 to 18, will be recognized; 10 winners will receive \$2,500 each, which can either go to their service project or the winner's education.

Students must be nominated by a non-relative familiar with their volunteer work. The application deadline is April 30, 2013, but you'll want to get started with your community service project now.

The [AXA Achievement Community Scholarship Program](#) is also currently accepting applicants. This program awards up to twelve \$2,000 scholarships per AXA adviser branch, meaning there are more than 300 scholarships available to students involved in their communities.

To be eligible, you must show ambition and motivation through community involvement and leadership. The application deadline is February 1, or whenever the program receives 10,000 applications—so the earlier you apply the better.

AXA Equitable also sponsors the [AXA Achievement Scholarship](#), in partnership with Scholarship America and in association with U.S. News, awarding a renewable \$10,000 scholarship to each state winner with the potential of winning

an additional \$15,000 in the national competition. The application period is currently closed, but check back next year for more details about this opportunity.

Being a volunteer is a huge asset when applying to college. It sets you apart from other students and displays dedication to and involvement in your community.

Plenty of other volunteer-oriented scholarships are also opening soon. [The Lowe's Scholarship](#) is open for applications December 15, and awards 140 scholarships worth \$2,500 each to high school seniors who display community involvement and leadership.

Other scholarships to look for later in the year include the Target All-Around Scholarship (to request an application, call 1-800-316-6142), the [Prudential Spirit of Community](#)

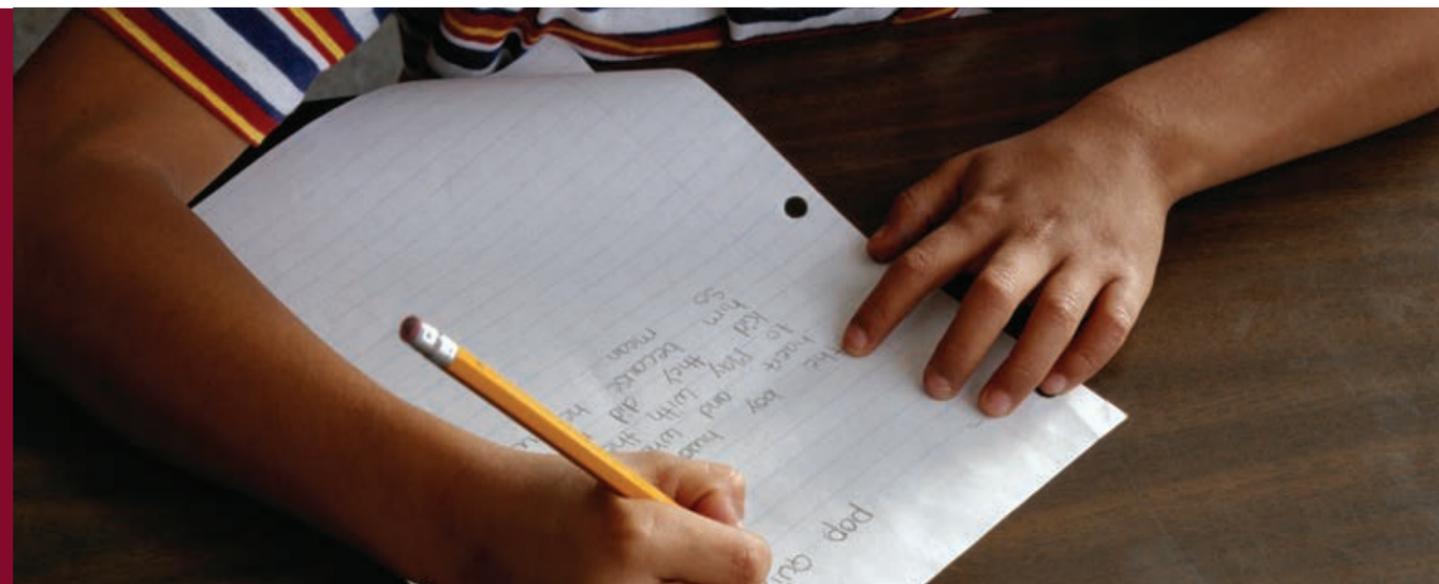
[Awards](#) (September 2013), and the [Heart of America Christopher Reeve Award](#) (September 2013). Finally, check the websites of the specific colleges to which you're applying, as many of them offer scholarships for volunteerism. We also recommend checking if your college participates in the [Bonner Scholars Program](#), which allows students with demonstrated financial need to participate in community service as their work-study opportunity.

Whether you've started your own volunteer organization or you only volunteer once a week, there are scholarships out there to reward you for all your hard work. Start your search now and keep giving back to the world!

6 Scholarships That Reward Kids

(Originally Published 8/9/12)

By Emily Payzant



Kids of all ages do so many great things for our world—from donating lemonade stand proceeds to their favorite causes to making their communities greener places to live—that the United Nations decided to dedicate an entire day to celebrating, promoting, and encouraging the positive impact that youth have in the world.

August 12 marks this year's **International Youth Day**, and the theme, "Building a Better World: Partnering With Youth," is a call to action and a reminder of what kids can do for the world today.

In honor of International Youth Day, we've dug up a few fun and creative scholarship opportunities that are exclusively for kids. You don't have to be a senior in high school to apply for these scholarships; in fact, scholarship opportunities start for kids as young as kindergarten. Whether your niche is art, science, community service, or writing, channel your creativity and it may just turn into money for college!

If you have a flare for the arts, check out the **Doodle 4 Google Scholarship**, open to kids

in grades K through 12. All you have to do is draw your own Google logo, and the winner receives a \$15,000 college scholarship, a trip to the New York Google office, a laptop computer, and a digital tablet.

You don't have to be a senior in high school to apply for these scholarships; in fact, scholarship opportunities start for kids as young as kindergarten.

Few kids would scoff at the chance to eat a peanut butter sandwich. Did you know that you can earn scholarship money just for making a creative sandwich? Enter the **Jif® Most Creative Peanut Butter Sandwich Contest™** for a chance to earn up to \$25,000 for your scholarship fund. This contest is open to ages 6 to 12, and you have until November to enter.

As a recipient of a **community service scholarship** myself, I have a special

enthusiasm for community service and leadership awards. There's no better way to earn money for college than by giving back to the community that helped make you who you are today. **The Prudential Spirit of Community Award** recognizes students in grades 5 through 12 who engage in volunteer activities and have demonstrated exceptional community service. National winners receive a \$5,000 award. The deadline for this award is in October.

Whether your niche is art, science, community service, or writing, channel your creativity and it may just turn into money for college!

Lots of kids get a kick out of solving interesting problems with science and math. If this sounds like you, check out the **Christopher Columbus Community Service Award**, which honors students who use science and technology to solve real-world issues. This award is open to students in grades 6 through 8 and winners

receive up to a \$2,000 savings bond. You have until February 2013 to apply.

If reading and writing are your strong suits, enter the **ArtLit Competition**. This competition is open to all teenagers and requires writing an essay on one of a few specific novels. Winners receive up to a \$1,500 scholarship.

Finally, declare your love of our great nation by entering the **Patriot's Pen Award**, an essay contest for middle schoolers sponsored by the VFW (Veterans of Foreign Wars). The student who composes the best essay with a patriotic theme receives a \$10,000 savings bond; the top 28 patriotic essays also receive a savings bond ranging from \$1,000 to \$10,000. The deadline for this contest is November 1.

So no matter your age or your interests, you can receive money for college. It's never too early to start applying and looking into creative outlets that can result in money for education. From design to drawing to sandwich engineering, there is most likely a scholarship out there for everyone. Happy International Youth Day!