

HOW TO

GO TO COLLEGE

WITHOUT IT COSTING
A FORTUNE

So, you're thinking about pursuing a new career, but you're afraid the cost of going back to school may stop you. This doesn't have to be the case. A new career doesn't have to be as costly as you think - free money is available!

There are a plethora of scholarships out there available to students of all kinds. Different scholarships have different criteria, which is established by the donors.¹

The staff at Peterson's, a Nelnet company, stress that there are many different scholarships for a wide variety of students. "Scholarship contests aren't just for valedictorians, but for people with particular interests and talents. The opportunities are quite diverse."²

¹ <https://www.petersons.com/college-search/myths-about-college-scholarships.aspx>

² <https://www.petersons.com/college-search/myths-about-college-scholarships.aspx>

SCHOLARSHIP STORIES

Here are a few scholarship success stories to show you that getting scholarships is easier than expected.

POVERTY SHOULDN'T BE A ROADBLOCK

Kristina Ellis was a student whose family fell into poverty after her father died of cancer. Kristina realized she was going to have to fund her college career by herself once she graduated high school. She devised a plan that led her to winning multiple prestigious and selective scholarships that fully funded her college expenses. Kristina went on to write a book about her scholarship plan: *Confessions of a Scholarship Winner: The Secrets That Helped Me Win \$500,000 in Free Money for College- How You Can Too!* by Kristina Ellis ³

SOMETIMES SCHOLARSHIPS ARE THE ONLY ANSWER

When applying to school in the middle of the recession with a mother who had recently lost her job, Christopher Gray knew that scholarships were the only way to fund his college career. Although it took him seven months of intensive searching and applying, Christopher ended up earning \$1.3 million in scholarships. He went on to fund the app Scholly to make the scholarship process easier for students today. ⁴

MAKING YOURSELF STAND OUT CAN BE BENEFICIAL

Kyler was a student who believed in the notion of “paying it forward.” Through vigorous volunteering and outreach for his local Dollars for Scholars chapter, Kyler found a way to make himself stand out. Because of his tremendous amount of volunteering and dedication to Dollars for Scholars, Kyler was awarded a generous scholarship from the chapter. ⁵

³ http://www.amazon.com/Kristina-Ellis/e/B00BVSHIT6/ref=dp_byline_cont_book_1

⁴ <http://college.usatoday.com/2015/12/23/1-3-million-shades-of-gray/>

⁵ <http://www.usnews.com/education/blogs/the-scholarship-coach/2011/06/16/learn-from-student-stories-of-scholarship-success>

SCHOLARSHIP MYTHS

There are many myths out there about the availability of scholarships. Fortunately, they are just that – myths.

MYTH #1 - ONLY POOR STUDENTS GET GRANTS

Among students enrolled full time at four-year schools, 10.6 percent of those with a family adjusted gross income of less than \$50,000 won scholarships compared with the 13.8 percent who won money in families with incomes of \$50,000 to \$100,000. ⁶

“Middle-income students are more likely to win scholarships than lower- or upper-income students,” Mark Kantrowitz, author of “Secrets to Winning a Scholarship” writes.⁶

Also, there are many scholarships that are not need-based, so you should not be quick to assume that your family income will prevent you from getting scholarships.

MYTH #2 - THE “AVERAGE WHITE MALE” DOESN'T GET SCHOLARSHIPS

According to Unigo, white students are 40 percent more likely to win private scholarships than minority students. ⁷

While some scholarships are based on race, there are many private scholarships out there that are based on merit or other criteria.

MYTH #3 - YOU HAVE TO BE A GREAT ESSAY WRITER TO GET ONE

This is not the case. What you write in your essays carries more weight than how you write it. According to Scholarships.com, “whether you follow the

⁶ https://www.washingtonpost.com/business/get-real-on-scholarships/2011/03/08/ABM4LfR_story.html

⁷ <https://www.unigo.com/pay-for-college/scholarships/5-scholarship-facts-you-won-t-believe>

instructions and address the essay question is often more crucial to your success than how eloquently you write.”⁸

MYTH #4 - YOU HAVE TO BE A HIGH SCHOOL STUDENT TO WIN A SCHOLARSHIP

Many scholarships are for undergraduate students and those no longer in school at all. There are also scholarships for graduate students. You definitely don't need to be in high school to qualify.⁹

⁸ <https://www.scholarships.com/financial-aid/college-scholarships/scholarship-information/scholarship-myths/>

⁹ <https://www.scholarships.com/financial-aid/college-scholarships/scholarship-information/scholarship-myths/>

WHY YOU SHOULD APPLY

There are many different qualifications for scholarships. Your unique characteristics will make you eligible for different scholarships. Here are a few characteristics that may qualify you:

MERIT-BASED/SCHOLASTIC ACHIEVEMENT

These scholarships are based on academic achievement. Some factors they may take into consideration are high school GPA, ACT/SAT score or grades you have received in various classes.

DEGREE-BASED SCHOLARSHIPS

Degree-based scholarships are geared towards what degree you plan on working towards. For example, if you plan on studying advertising, there are scholarships available specifically to students who plan on studying advertising.

FINANCIAL NEED-BASED AID

Need-based aid is granted based on your household income. This type of government aid is typically applied for with the FAFSA. FAFSA requires that you share your tax information in an effort to demonstrate need.

CULTURAL/FAMILY BACKGROUND

This category encompasses multiple facets, with specific scholarships being available for certain races and ethnicities.

Other backgrounds that may qualify you include having been a foster child or having been adopted. There are also scholarships specifically for students who come from military families.

SPECIAL INTERESTS

Special interest scholarships are made for students with interests in niche categories/activities. There are scholarships for those who are vegetarian, those interested in history and even scholarships for Trekkies.

Websites like Answers.com even provides scholarships to those who take time to answer questions on their website.

DISABILITIES

There are many scholarships for students with disabilities. There are general scholarships available to any student with a disability, but there are also scholarships for students with specific disabilities. Some specific scholarships include scholarships for those who are blind or deaf, scholarships for those with learning disabilities and for those with physical disabilities. ¹⁰

SCHOLARSHIP SOURCES

There are many sources for scholarships spanning from the federal government to private institutions. Searching for scholarships across a span of sources is highly advised to increase your odds of being granted funds.

FEDERAL AID (GRANTS AND LOANS)

In order to receive federal aid, you must fill out a FAFSA, or Free Application for Federal Student Aid. This can be done at <https://fafsa.ed.gov/>.

In order to complete your FAFSA, you must have your tax information on hand. The application is fairly user-friendly and will require you to enter information from your tax forms directly into the application.

If you don't have your most recent taxes done yet, but you need to fill out your FAFSA, you can either estimate your income or plug in information from your taxes the previous year. Once you have your most recent taxes completed, you can go back into your application and update the information.

Also, if your income changes (especially lowers) once you complete your FAFSA, you should submit a letter asking for reconsideration.

INSTITUTIONAL AWARDS

If you've selected a school, chances are they have institutional awards available for their students. To find out about a specific school's institutional awards, contact their financial aid department.

PRIVATE SCHOLARSHIPS

Outside of federal aid and institutional awards, there is a myriad of private scholarships out there.

Many companies, organizations and groups offer private scholarships. Good places to look for private scholarships are your employers, your local Lion's Club or Rotary Club, your community center, church or even large corporations such as department stores.



WHERE TO LOOK

Believe it or not, finding scholarships can be quite easy. One of the best places to start looking for scholarships is the Internet. Here are a few online resources to kick-start your scholarship search:

SCHOLLY

Scholly is an application that is available through both the Apple and Android App Store. The app costs \$2.99 and is meant to help streamline the scholarship search process. The app helps find scholarships, track the status and deadlines of applications and offers advice on applying.

SCHOLARSHIPS.COM

Scholarships.com requires users to create an account in order to assist in the scholarship search. Once an account is created, the website will sift through millions of scholarships to match you with grants, scholarships and financial aid that match your criteria. This service is free to users.

FASTWEB.COM

Fastweb offers a myriad of services to users. Most importantly it helps users find scholarships that match their strengths, interests and skills. Beyond that, the website also offers resources to help with financial aid decisions, a college search feature and a career advice section. This website is free and requires users to make an account.

BIGFUTURE.COLLEGEBOARD.ORG

Big Future is a website that helps users find colleges, explore careers and most importantly pay for college. The pay for college section includes information on financial aid, loans and college costs. It also includes a

scholarship search section along with a cost calculator. This website is free to use.

UNIGO.COM

Unigo offers a college match service, college reviews, test prep as well as a scholarship match service for users who create an account. Unigo also offers its own \$10,000 scholarship for users. This website is free to use.

PETERSONS.COM

Petersons, a Nelnet company, offers information on schools and programs, test prep and practice, preparing for college and scholarships. The website features a scholarship search database. It is free to use.

FINAID.COM

Finaid prides itself as "The Smart Student Guide to Financial Aid." The website has users create a profile that allows them to find scholarships that meet their criteria. Finaid also includes information on loans, savings, military aid, other types of aid, financial aid applications and college information beyond financial aid. This website is free to users.

Of course, the Internet isn't the only resource you can utilize to help you in your scholarship search. Books are also a great resource you should be tapping into because they offer advice on applying beyond just a list of scholarships. Here are some books to check out in your scholarship search:

Secrets to Winning a Scholarship by Mark Kantrowitz

Confessions of a Scholarship Winner: The Secrets That Helped Me Win \$500,000 in Free Money for College- How You Can Too! by Kristina Ellis

The Scholarship System: 6 Simple Steps on How to Win Scholarships and Financial Aid by Jocelyn Marie Paonita

The Financial Aid Handbook: Getting the Education You Want for the Price You Can Afford Paperback – May 15, 2011 by Carol Stack

WHAT IT TAKES

One of the major components to successful scholarship hunting is organization. To stay organized, create a spreadsheet with information such as where you have applied, where you intend to apply and important deadlines.

Overall though, dedication is key when searching for scholarships. Students must be dedicated in order to have a positive outcome in their scholarship search. You must be willing to dedicate the time and energy when searching for scholarships.

Peterson reminds students, “perseverance, researching what’s available, filling out endless forms, and getting those forms to the right place at the right time can all lead to scholarships, too.” ¹¹

¹¹ <https://www.petersons.com/college-search/myths-about-college-scholarships.aspx>