

The Scholarship Guide

by Carlos Scarpero

This is a free e book. You may distribute it as you wish.

Recommended Resource

Fastweb.com has over 600,000 scholarships on their website.

It's FREE!!!

[Click here to find your scholarship](#)



What Does It Take to Get a Scholarship?

Many students assume that they have to be brilliant, or athletically talented, or gifted musically, to earn a scholarship for college. What they don't realize is that sometimes they just need to be persistent!

Be persistent in getting good grades. Many colleges award scholarships to students with significant financial need in the accepted applicant group — a grant that you don't need to repay, just for making the cut and getting admitted!

Good grades won't hurt if you hope to get a scholarship even if your family doesn't demonstrate financial need. When scholarships are awarded on the basis of academic merit, without regard for need, students who have worked hard and achieved results in high school will be the winners.

You should also be persistent in seeking out other scholarship sources. Sometimes all it takes to get a scholarship is to find out who in your area is offering them: your church, your employer, your parents' employers, local civic organizations. You'll just need to fill out any required applications or interviews on time in order to be considered.

How To Find Out About Scholarships

Hit the books.

Doing research can help you find scholarships you may not have otherwise known about. Most public and campus libraries carry scholarship guides. Ask your librarian or guidance counselor for help. Also look under "financial aid," "student aid," and "scholarships."

Check with the colleges you're applying to.

Most college-sponsored scholarships don't require additional applications beyond their standard admission and financial aid applications. Just be sure to complete and file the applications on time!

Some colleges offer special scholarships (for certain major fields or for certain talents) that you can apply for in addition to any that are open to all applicants.

Ask employers.

Your parents might already be aware if scholarships are provided for children of employees. If not, the human resource department is usually the place to check to find out what is available. The staff there should be able to provide applications, deadlines, and any other information you'll need.

If you are employed, check with your employer to see if scholarships are available. Be sure to get any application forms and information about deadlines and complete the process on time.

Check local scholarships.

Many community organizations, churches, and clubs offer scholarships. Your high school guidance counselor should be able to provide information about most of them, and can refer you to sponsors who can provide applications and information.

Search the Net.

Using keywords like those mentioned earlier, you can find a wealth of free scholarship information on the World Wide Web. Some sites even allow you to apply online for scholarships. But, be careful . . .

Try our free [Scholarship Search!](#)

How To Apply for a Scholarship

The most important thing to do to apply for scholarships is to get accurate information up front:

- What are the qualifications for applicants?
- Where do you get forms and how do you apply (online, by mail, etc.)?
- Are additional interviews or references required?
- What are the deadlines?

Once you have the information in hand, you can make a chart of what's due and when (use the Scholarship Checklist), and follow through. Taking small steps throughout the process will help ensure you will meet all the requirements on time. Then, you get to sit back while the sponsors make their decisions.

Remember, most scholarship funding comes directly from the colleges themselves, so focus on making your college applications as strong as possible.

Scholarship Checklist

Institutional Scholarships

- Special application forms required?
- Interview required?
- Application deadline?

Special Talent Scholarships

- Art, Music, Theater
 - Special application forms required?
 - Interview, audition, or portfolio required?
 - Application deadline?
- Athletics
 - Special application forms required?
 - Interview, highlight tape required?
 - Application deadline?
- Leadership
 - Special application forms required?
 - Interview required?
 - Application deadline?
- Science/Engineering
 - Special application forms required?
 - Interview required?
 - Application deadline?
- Other _____
 - Special application forms required?
 - Interview required?
 - Application deadline?

Employer-Sponsored Scholarships

- Parents' Employer(s)
 - Special application forms required?
 - Interview required?
 - Application deadline?
- Student's Employer

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- Special application forms required?
- Interview required?
- Application deadline?

Local/Community Scholarships

- Organization _____
 - Special application forms required?
 - Interview required?
 - Application deadline?
- Organization _____
 - Special application forms required?
 - Interview required?
 - Application deadline?

Scholarship Scams

What about scholarship search services?

Many private scholarship search services provide sources of financial assistance. If you decide to use a search service, check its reputation by contacting the Better Business Bureau or a state attorney general's office.

How can I tell if these search services are scams? Are there any signs I should look for? Be careful when searching for information on student financial aid. Estimates show that families lose millions of dollars every year to scholarship fraud. The College Scholarship Fraud Prevention Act protects against fraud in student financial assistance. The Federal Trade Commission (FTC) cautions students to look for these telltale lines:

- “The scholarship is guaranteed or your money back.”
- “You can't get this information anywhere else.”
- “I just need your credit card or bank account number to hold this scholarship.”
- “You've been selected by a 'national foundation' to receive a scholarship.”
- “You're a finalist” in a contest you never entered.

Make sure the information you receive and offers for assistance are legitimate. Don't fall prey to fraud. To file a complaint with the FTC, or for free information, call **1-877-FTC-HELP (1-877-382-4357)**. The TTY number is **1-866-653-4261**. Or visit www.ftc.gov/scholarshipscams.

Resources

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Here are some free resources to help you in your scholarship search.

[FastWeb](#) Use FastWeb's free scholarship search to find information on more than 600,000 scholarships!

[ScholarshipExperts.com](#) - Another excellent free college scholarship information service

[Peterson's Test Preparation](#) Learn about our SAT and ACT score improvement guarantees!

[Essay Edge](#) – Our 200+ Harvard-educated editors do not merely offer critiques and proofing; they also provide superior editing and admissions consulting, giving you an edge over hundreds of applicants with comparable academic credentials.

State Higher Education Agencies

These agencies provide information on state education programs, colleges and universities, student aid assistance programs, grants, scholarships, continuing education programs and career opportunities. For updated information, you can search the U.S. Department of Education's database at: www.ed.gov/Programs/bastmp/SHEA.htm

State higher education resources

Alabama

Alabama Commission on Higher Education

Toll-free: **1-800-960-7773**

Web site: www.ache.state.al.us

Alaska

Alaska Commission on

Postsecondary Education

Toll-free: **1-800-441-2962**

Web site: www.alaskaadvantage.state.ak.us

Arizona

Arizona Commission for

Postsecondary Education

Phone: **602-258-2435**

Web site: www.azhighered.org

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Arkansas

Arkansas Department
of Higher Education
Toll-free: **1-800-54-STUDY**
Web site: **www.arkansashighered.com**

California

California Student Aid Commission
Toll-free: **1-888-224-7268**
Web site: **www.csac.ca.gov**

Colorado

Colorado Commission
on Higher Education
Phone: **303-866-2723**
Web site: **www.state.co.us/cche**

Connecticut

Connecticut Department
of Higher Education
Phone: **860-947-1855**
Web site: **www.ctdhe.org**

Delaware

Delaware Higher Education Commission
Toll-free: **1-800-292-7935**
Web site: **www.doe.state.de.us/high-ed**

District of Columbia

State Education Office (District of Columbia)
Phone: **202-727-6436**
Web site: **www.seo.dc.gov**

Florida

Office of Student Financial Assistance,
Florida Department of Education
Toll-free: **1-888-827-2004**
Web site: **www.floridastudentfinancialaid.org**

Georgia

Georgia Student Finance Commission
Toll-free: **1-800-505-4732**
Web site: **www.gsfc.org**

Hawaii

University of Hawaii System
Phone: **808-956-8111**
Web site: **www.hawaii.edu/academics/
admissions/aid.html**

Idaho

Idaho State Board of Education
Phone: **208-332-1574**

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Web site: www.boardofed.idaho.gov/scholarships

Illinois

Illinois Student Assistance Commission

Toll-free: **1-800-899-4722**

Web site: www.collegezone.com

Indiana

State Student Assistance Commission
of Indiana

Toll-free: **1-888-528-4719**

Web site: www.in.gov/ssaci

Iowa

Iowa College Student Aid Commission

Toll-free: **1-800-383-4222**

Web site: www.iowacollegeaid.org

Kansas

Kansas Board of Regents

Phone: **785-296-3421**

Web site: www.kansasregents.org

Kentucky

Kentucky Higher Education Assistance Authority

Toll-free: **1-800-928-8926**

Web site: www.kheaa.com

Louisiana

Louisiana Office of Student
Financial Assistance

Toll-free: **1-800-259-5626**

Web site: www.osfa.state.la.us

Maine

Finance Authority of Maine

Toll-free: **1-800-228-3734**

Web site: www.famemaine.com

Maryland

Maryland Higher Education Commission

Toll-free: **1-800-974-1024**

Web site: www.mhec.state.md.us

Massachusetts

Massachusetts Board
of Higher Education

Phone: **617-727-9420**

Web site: www.osfa.mass.edu

Michigan

Michigan Higher Education
Assistance Authority

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Toll-free: **1-800-642-5626, ext. 37054**

Web site: **www.michigan.gov/mistudentaid**

Minnesota

Minnesota Office
of Higher Education

Toll-free: **1-800-657-3866**

Web site: **www.ohe.state.mn.us**

Mississippi

Mississippi Office of
Student Financial Aid

Toll-free: **1-800-327-2980**

Web site: **www.ihl.state.ms.us**

Missouri

Missouri Department
of Higher Education

Toll-free: **1-800-473-6757**

Web site: **www.dhe.mo.gov**

Montana

Office of the Commissioner
of Higher Education

Phone: **406-444-6570**

Web site: **www.oche.montana.edu**

Nebraska

Nebraska Coordinating Commission
for Postsecondary Education

Phone: **402-471-2847**

Web site: **www.ccpe.state.ne.us**

Nevada

Nevada Department of Education

Phone: **775-687-9200**

Web site: **www.doe.nv.gov**

New Hampshire

New Hampshire Postsecondary
Education Commission

Phone: **603-271-2555**

Web site: **www.state.nh.us/postsecondary**

New Jersey

New Jersey Higher Education Student
Assistance Authority

Toll-free: **1-800-792-8670**

Web site: **www.hesaa.org**

New Mexico

New Mexico Higher

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Education Department
Toll-free: **1-800-279-9777**
Web site: **www.hed.state.nm.us**

New York

New York State Higher Education
Services Corporation
Toll-free: **1-888-697-4372**
Web site: **www.hesc.org**

North Carolina

College Foundation
of North Carolina
Toll-free: **1-866-866-2362**
Web site: **www.cfnc.org**

North Dakota

North Dakota University System
Phone: **701-328-4114**
Web site: **www.ndus.edu**

Ohio

Ohio Board of Regents
Toll-free: **1-888-833-1133**
*(for information specifically
about Ohio programs)*
Toll-free: **1-877-428-8246**
*(for information about other
sources of financial aid)*
Web site: **www.regents.state.oh.us/sgs**

Oklahoma

Oklahoma State Regents
for Higher Education
Toll-free: **1-800-858-1840**
Web site: **www.okhighered.org**

Oregon

Oregon Student Assistance Commission
Phone: 541-687-7400
Toll-free: **1-800-452-8807**
Web site: **www.osac.state.or.us**

Pennsylvania

Pennsylvania Higher Education
Assistance Agency
Toll-free: **1-800-692-7392**
Web site: **www.pheaa.org**

Rhode Island

Rhode Island Higher
Education Assistance Authority

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Toll-free: **1-800-922-9855**

Web site: **www.riheaa.org**

South Carolina

South Carolina Commission
on Higher Education

Toll-free: **1-877-349-7183**

Web site: **www.che.sc.gov**

South Dakota

South Dakota Board of Regents

Phone: **605-773-3455**

Web site: **www.sdbor.edu**

Tennessee

Tennessee Student

Assistance Corporation

Toll-free: **1-800-342-1663**

Web site: **www.state.tn.us/tsac**

Texas

Texas Higher Education

Coordinating Board

Toll-free: **1-888-311-8881**

Web site: **www.collegefortexans.com**

Utah

Utah State Board of Regents

Toll-free: **1-800-418-8757**

Web site: **www.utahsbr.edu**

Vermont

Vermont Student

Assistance Corporation

Toll-free: **1-800-642-3177**

Web site: **www.vsac.org**

Virginia

State Council of Higher

Education for Virginia

Toll Free: **1-877-516-0138**

Web site: **www.schev.edu**

Washington

Washington State Higher

Education Coordinating Board

Toll-free: **1-888-535-0747**

Web site: **www.hecb.wa.gov**

West Virginia

West Virginia Higher Education

Policy Commission

Toll-free: **1-888-825-5707**

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Web site: www.hepc.wvnet.edu

Wisconsin

Wisconsin Higher Educational Aids Board

Phone: **608-267-2206**

Web site: www.heab.wisconsin.gov

Wyoming

Wyoming Department of Education

Phone: **307-777-7690**

Web site: www.k12.wy.us

U.S. Territories

American Samoa

American Samoa Community College

Phone: **684-699-9155**

Web site: www.ascc.as

Commonwealth of the

Northern Mariana Islands

Northern Marianas College

Financial Aid Office

Phone: **670-234-5498, ext. 1525**

Web site: www.nmcnet.edu

Federated States

of Micronesia

Federated States of Micronesia

Department of Education

Phone: **691-320-2872**

Web site: [www.literacynet.org/](http://www.literacynet.org/micronesia/doe.html)

[micronesia/doe.html](http://www.literacynet.org/micronesia/doe.html)

Guam

University of Guam

Phone: **671-735-2288**

Web site: www.uog.edu

Puerto Rico

Puerto Rico Council on

Higher Education

Phone: **787-724-7100**

Web site: www.ces.gobierno.pr

Republic of Palau

Republic of Palau Ministry

of Education

Phone: **680-488-2471**

Republic of the

Marshall Islands

Marshall Islands Scholarship

Grant and Loan Board

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Phone: **692-625-3108**

Web site: **www.rmischolarship.net**

Virgin Islands

Virgin Islands Department of Education

Phone: **340-774-4546**

Web site: **www.doe.vi**