

Federal student aid.

www.federalstudentaid.ed.gov/guide - details federal student aid programs

www.federalstudentaid.ed.gov/collprep - college preparation checklist

www.fsapubs.org – federal student aid at a glance

www.fafsa.ed.gov – application for federal aid

www.federalstudentaid.ed.gov – print out of application for federal aid

General stuff:

www.scholarships.com

General money for college

www.collegenet.com

General money for college

www.collegeboard.com

SAT information and scholarships

www.actstudent.org

ACT information

www.fastweb.com

Money for college

www.collegeview.com

Christian college guide

www.christianconnector.com

Internet Sources

www.FinAid.org (Loans, scholarships, financial aid applications, calculators, etc.)

www.collegenet.com (Apply online to the college of your choice and be in a drawing for a \$10,000 scholarship)

www.collegeboard.org

www.collegeboard.org/paying/ (Excellent site for financial aid calculations, how much your family will have to pay, scholarship search, all the financial aid info you need)

www.scholarships4college.com

www.ed.gov/finaid.html

www.college-scholarships.com/ (Lists colleges by state with phone numbers, email addresses, who to contact for financial aid, etc.)

www.scholarshipcoach.com (best resource to help you in your search for financial aid)

www.suntrustededucation.com

www.mystudentedge.com

www.coca-colascholars.org - \$3 million/year (250 scholarships)

www.legion.org/needalift

www.gacollege411.org (State of Georgia)

www.nassp.org

www.review.com

www.kaplan.com

www.betaweb.org

www.ed.gov/offices/OPE/express.html

www.salliemae.com

www.campustours.com

www.commapp.org

www.universities.com

www.usnews.com/usnews/edu/home.htm

www.embark.com

www.allaboutcollege.com

www.drpepper.com (over \$1 million in tuition grants/scholarships)

www.uab.edu/scholarships housing scholarship to **UAB**.

<http://www.studentawardsearch.com/scholarships.htm> This is a scholarship information website.

www.linlyheflin.org Scholarship for girls who are attending a four year, accredited college and have scored at least a 23 on their ACT.

BigSun Scholarship

The BigSun Organization is proud to be able to continue to help young athletes succeed in their academic pursuits. We are offering an annual scholarship to a deserving student. All student athletes are eligible for this award, regardless of which sport they are participating in.

Amount of Award - \$500.00

The successful applicant will be a high school senior or be attending a post secondary institute and currently involved in some sport at that institution or in the community..

Please visit our website at <http://www.bigsunathletics.com> to learn how to apply.

Abbott and Fenner Scholarship Program

Abbott & Fenner Business Consultants are pleased to be able to continue with our scholarship program. We will be awarding up to **\$1,000** to the winner(s) each year.

Application Process

Students will submit an essay on the topic that appears on the scholarship page of our web site:

<http://www.abbottandfenner.com/scholarships.htm>

Full details are available on our site.

The Magnolia Festival scholarship application is now online at www.magnoliafestival.org

The consulting firm of AES Engineers is committed to continuing its support of higher education by providing scholarships to deserving students. To be eligible the student needs to answer one of the essay questions that they will find on our site at <http://www.aesengineers.com/scholarships.htm> . We are offering a scholarship that will be awarded on the basis of character, as determined by evaluating the essays that are submitted. (not intended just for engineering students)

Jefferson State Community College will award twenty full-tuition scholarships to outstanding high school students. These are one-year scholarships which may be renewed for one additional year provided that the recipient meets the criteria for renewal. These students must have a **minimum cumulative 3.0 GPA** and a **minimum of 22 on the ACT test**. **The student must be an U.S. citizen or provide proper documented residency status.** Students may go on-line to apply for admission to Jefferson State at www.jeffstateonline.com.

<http://spirit.prudential.com> or www.nassp.org/spirit Community service.

www.wendysheisman.com Scholarship for students who participate in at least one sport.

Mercer University (Macon Georgia); Engineering; www.mercer.edu/engineering/scholarship

National Association of Secondary School Principals; Leadership/Service/ Academics/Extracurricular;
aim.applyists.net/PLA

AXA Achievement; www.axa-achievement.com

KFC Colonel's Scholars; Public college in state; www.kfcscholars.org

The Horatio Alger Association is offering a scholarship based on need and integrity and perseverance in overcoming personal adversity. Apply on-line at www.horatioalger.com/scholarships .

Some Resources to Help In Your Search for Financial Aid

Peterson's College Money Handbook (Peterson's)

The Scholarship Book (Prentice Hall)

Paying for College (College Entrance Exam Board)

You Can Afford College (Doubleday)

USA Today's Financial Aid for College (Peterson's)

How to Go To College Almost for Free-Ben Kaplan (one of the best resources I've seen on 'how to apply' for scholarships and grants)

Paying Less For College (formerly Peterson's College Money Handbook)
(Peterson's Guides-See address below)

Directory of Financial Aids for Women (Reference Service Press)

Directory of Financial Aid for Minorities (Reference Service Press)

The College Blue Book, Scholarships, Fellowships, Grants and Loans
(McMillan Publishing Co.)

Videos

How to Pay For College (52 minute video with 72-page guide)

Octameron Associates

P.O. Box 2748

Alexandria, VA 22301

Paying and Saving for College (45 min. video)

College Board Publications

P.O. Box 886

New York, NY 10101

TIPS: Timely Information for Parents and Students (free)

National Association of Student Financial Aid Administrators

1920 L Street, NW, Suite 200, Washington, DC 20036

Need a Lift?

The American Legion, Emblem Sales,

P.O. Box 1050

Indianapolis, IN 46206

The Student Guide to Federal Financial Aid (free)

(U.S. Department of Education) Federal Student Aid Program,

P.O. Box 84, Washington, DC 20044

Don't Miss Out—The Ambitious Student's Guide to Financial Aid

Octameron Associates

P.O. Box 2748

Alexandria, VA 22301

Financial Aid Officers: What They Do To You and For You

Octameron Associates
P.O. Box 2748
Alexandria, VA 22301

The College Costs and Financial Aid Handbook

College Board Publications
Box 886
New York, NY 10101

Paying For College: A Guide for Parents

College Board Publications
Box 886
New York, NY 10101

Selective Colleges, How To Manage the High Cost

Peterson's Guides
P.O. Box 2123
Princeton, NJ 08543-2123

General College Information

College Facts Chart (\$7.00)

The National Beta Club
www.betaweb.org

College Planning Profile

Education Now
P.O. Box 2832
Springfield, VA 22152

Destination College

Education Now
P.O. Box 2832
Springfield, VA 22152

Preparing Your Child for College (free)

U.S. Dept. of Education
Consumer Information Center
Pueblo, CO 81009

Getting Ready for College Early (free)

U. S. Dept. of Education
Consumer Information Center
Pueblo, CO 81009

Guide for Parents (also available in Spanish) (free)

National Association for College Admission Counseling
1631 Prince Street
Alexandria, VA 22314-2818

A Guide to the College Admission Process (for students)

National Association for College Admission Counseling
1631 Prince Street
Alexandria, VA 22314-2818

Parents' Guide to the College Admission Process

National Association for College Admission Counseling
1631 Prince Street
Alexandria, VA 22314-2818

Facts About American Colleges

National Association for College Admission Counseling
1631 Prince Street
Alexandria, VA 22314-2818

Do It Write: How to Prepare a Great College Application

Octameron Associates
P.O. Box 2748
Alexandria, VA 22301

College Match: A Blueprint for Choosing the Best School for You

Octameron Associates
P.O. Box 2748
Alexandria, VA 22301

Campus Daze: Easing the Transition from High School to College

Octameron Associates
P.O. Box 2748
Alexandria, VA 22301

Your College Application: Step-By-Step Help

College Board Publications
P.O. Box 886
New York, NY 10101-0886

The College Guide for Parents

College Board Publications
P.O. Box 886
New York, NY 10101-0886

Education Today College Guide: Family Planning for Post High School Education and Vocations

Publishing Group
Suite 1215
20 Park Plaza,
Boston, MA 02116
1-800-248-EDUC

Peterson's Guide to Four-Year Colleges

The College Handbook
College Board Publications
P.O. Box 886
New York, NY 10101-0886

Index of Majors and Graduate Degrees

College Board Publications
P.O. Box 886
New York, NY 10101-0886

The College Blue Book, Narrative Descriptions

McMillan Publishing Co.

Comparative Guide to American Colleges

Harper & Row Publishers

American Universities and Colleges

American Council on Education
Walter de Gruyter, Inc.

The Right College

Arco Publishing
A Division of Simon and Schuster, Inc.

Black American Colleges and Universities

Gale Research

Lovejoy's College Guide

Prentice Hall

Barron's Profiles of American Colleges

Surviving Those Financial Aid Forms

To apply for federal student aid, all post-secondary schools and colleges will require you to fill out the U. S. Department of Education's Free Application for Federal Student Aid (FAFSA). In addition, some institutions will require you to complete the College Scholarship Service's PROFILE form, for which there is a fee. These forms are available through college financial offices or from your high school guidance counselor's office.

To apply for a Stafford Loan, you may need to complete yet another form that you can get from a bank or savings-and-loan institution after the student has been accepted at a school.

Before you do battle with these forms, pay attention to these helpful hints:

1. Apply early. Aid is often distributed on a first-come, first-served basis.
2. Follow directions exactly. If you don't, your form will be returned to you for clarification.
3. You should have on hand tax and financial information for the year preceding the one in which the student will start college. In other words, if the student will be a college freshman next fall, you'll need copies of your family's federal, state and local income tax returns for the current year. That means you should try to do your income taxes earlier than usual—January is best.
4. For income reporting, take the adjusted gross income from your family's federal tax return. The FAFSA will tell you which tax year information to report.
5. Round off numbers to the nearest dollar.
6. Complete the entire financial aid form. Computers will reject incomplete forms, delaying your request for aid.
7. There is no fee for applying for federal aid. Remember to enclose the processing fee if the institution requires one and if you are using the CSS PROFILE form
8. Remember to sign the application! Both student and parent(s) should sign.

Source: Money For College, How to Meet the Rising Cost of Higher Education, Target Marketing, Inc.

Know How To Spot Scholarship Scams

The vast majority of private scholarships offered to high school students are legitimate, but every year, experts say, a few scams sneak into the pack

Tips for spotting scam scholarships are offered on the website of the National Association of Student Financial Aid Administrators (www.finaid.org), operated by Mark Kantrowitz of Carnegie Mellon University.

Here, from Kantrowitz's list, are some likely signals you're looking at a scam:

- **Guaranteed winnings.** No legitimate scholarship will tell you in advance that you have won.

- **Everybody is eligible.** “Scholarship sponsors do not hand out awards to students simply for breathing,” says Kantrowitz.
- **No phone number.** Most legitimate scholarship programs will give you a phone number on their forms. If there is no phone number, be wary.
- **Requests for personal information.** If an application asks for your bank account number, credit card number, or Social Security number, run away from it fast.
- **Phone notification.** If you are told by phone you have won a scholarship, and the caller doesn’t offer to confirm in writing, be careful. If the caller asks for money, hang up.

Kantrowitz’s website also has links to scholarship search services that cost nothing. One of the free search services, www.fastweb.com, is updated with new scholarships, sometimes daily.

Financial Aid Crash Course: The Types of Federal Aid

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

If you’re beginning the task of applying for financial aid, or are still puzzling over your FAFSA form, you may be confused as to what kind of loans and grants are available from Uncle Sam (as in the federal government, not your wacky relative). Consider this quick reference page a crash course in Federal Government Financial Aid 101.

Stafford Loans

Many students receive Stafford loans, which can be from the U.S. Government (called a “Federal Direct Student Loan”) or from a private lender (called a “Federal Family Education Loan”). Whether your loan is directly from the government or from a government-backed bank depends on the school you attend. In either case, the eligibility requirements and loan limits are the same: If you’re a dependent undergraduate student, you can borrow \$2,625 your freshman year, \$3,500 your sophomore year, and \$5,500 for each remaining (full) year of your program. Graduate students can borrow even more—up to \$18,500 per year.

Additionally, Stafford loans come in two distinct flavors: *Subsidized* or *unsubsidized*. Students with financial need may qualify for subsidized Stafford loans, which do not charge interest while you are in school, in your six-month grace period following graduation, or during deferment (such as if you later enroll in graduate school). Students who don’t qualify for a subsidized Stafford loan can still get the unsubsidized version, but interest will continue to accumulate while they are in school, in their grace period, or in deferment.

Parent Loans for Undergraduate Students (PLUS Loans)

Unlike Stafford loans—in which students themselves assume the loan—PLUS loans allow parents with acceptable credit histories to borrow educational funds on behalf of their children (if their children are enrolled at least half-time). PLUS loans are available both through the U.S. Government and through private lenders, and the eligibility requirements and loan limits are about the same. To be eligible, parents must be U.S. citizens, pass a credit check (although one that is generally much less stringent than required for a home mortgage), and not currently be in default of any of their existing loans. PLUS loans can cover up to the amount of your tuition bill that is left after any other financial aid has been subtracted from your total cost of attendance. (For example, if your college costs total \$10,000 and you receive \$6,000 in financial aid, you could assume a PLUS loan of \$4,000.) PLUS loan payments are sent directly to your college, and unlike other federal loans, your parents must begin paying both the interest and the principal amount of the loan while you’re still in school.

Federal Pell Grants

Unlike a loan, Federal Pell Grants do not have to be repaid (woo-hoo!). Students with a very high level of financial need qualify for this type of aid, which is awarded only to undergraduate students. Pell Grant award amounts can vary depending on the availability of funds and also your tuition costs, with a maximum award of \$4,000 per year. To qualify for a Pell Grant, it makes no difference if you're enrolled full-time or half-time...you're still eligible. You can thank Senator Claiborne Pell for this one.

Federal Perkins Loans

Perkins Loans are low-interest loans awarded through your university with government funds. Because funds for this program are partially derived from prior loan repayments, schools with low student default rates usually have the most Perkins loans available. Undergraduate and graduate students with financial need are eligible for the loans, which award varying amounts to students based on their individual need. Undergraduates can borrow up to \$4,000 per year while graduate students can borrow up to \$6,000. The payments will be made to you directly, or as a credit to your account. The interest rate on Federal Perkins loans is fixed at 5 percent, and interest doesn't accrue while you are in school.

Federal Work Study

The purpose of the Federal Work Study program is two-fold: It provides paying jobs for students with financial need and also encourages work ethic and community service. Jobs can be either on or off campus, and students who qualify for work-study are paid at least minimum wage (possibly more depending on the job). The typical work-study component of a financial aid package is worth about \$1,500—equal to a \$6-an-hour job for eight hours a week during the school year. The school will pay you at least once a month, and the check will be paid to you personally. You can always turn down a work-study job if you feel you can earn more by finding your own employment opportunities.

Making the Most Out of Your Database Search

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

In order to get the best results possible when using online scholarship search databases, you need to follow a systematic strategy. Here are some important techniques to remember when conducting your own Internet database search.

Explore As Many Databases As You Can

Scholarship databases are a lot like Lay's potato chips—betcha can't search just one! Quite simply, there are too many scholarships out there for any one database to be considered comprehensive. Since each database may use different methods for gathering their scholarship information, each database in turn has access to a different portion of the scholarship landscape—a fact you can definitely use to your advantage.

Be Overly Precise

Remember, you are much smarter than the computer database. For this reason, if you indicate on your database questionnaire that you are a skilled trumpet player, your search results may include only those scholarships directly related to the trumpet. This is because database-matching systems are not smart enough to realize that playing the trumpet is a subcategory of both band class and music. To combat this problem, check the band and music boxes in addition to the trumpet box.

Use the Same Questionnaire Several Times

Some databases will not allow you to select as many items as you'd like in a given category (sometimes as few as two or three). To work around this problem, conduct several searches in the same database and vary the information you include each time around. If the database doesn't allow you to vary your personal information, you can even register under a new name with new information.

Ask to Include Every Scholarship

Some databases will ask you if you'd like to eliminate from your search the scholarships whose dates have already passed. Although it may seem more convenient, it is generally not a good idea to do this because application deadlines often change, listings can be outdated, or the database may have the wrong deadline altogether. And even if the deadline has passed, you'll still want to know what future awards you can begin preparing for.

Take Your Time, But Not Too Much Time

Most database questionnaires need to be completed in one sitting. If you allow too much time to pass between entries (such as leaving your computer to answer the phone), you may lose valuable information you've already entered.

Perform Generic Searches In Addition to Specific Ones

While specifying a lot of very specific information can often point you to scholarships designed for a specialized area of interest, doing so can also cause some databases to omit widely accessible scholarship programs—the ones for which the majority of students are eligible to apply. So don't forget to perform fairly generic database searches as well (in which you specify minimal information about yourself).

Maximizing Your Summer For Scholarship Success

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

The wonderful months of summer can provide a much needed break from the hustle and bustle of the school year, and from your scholarship search. But while you might go to Hawaii or Disneyland, summer is no time for a scholarship vacation! On the contrary, the summer is a terrific time to hone your scholarship appeal without having to worry much about the pressures of deadlines and applications. How do you fine tune your record? By starting with your strengths, of course.

The term "content" refers to the raw ingredients of a scholarship application: all of the activities, awards, achievements, experiences, and credentials that are detailed in the application itself. Content strategies, therefore, encompass the tactical techniques we use to improve our records in key areas, thereby enhancing how our overall scholarship resumes are perceived. And with summer finally here, it's the perfect time to get going on these content strategies right away.

Content Strategy #1: Expand upon your strong points.

At first glance, adding content in areas you're already good at may seem counterintuitive. If you already excel at something, why do you need to add to your record in that area? Well, the

answer is that we want to take your strongest skills, and transform them into truly standout talents that get you noticed by scholarship judges. In this way, expanding your strong points adds depth to your application self-portrait. (See Chapter 7 of my book, [How To Go To College Almost For Free](#), for more on how content strategies mesh with your overall application theme.)

What are some ways to employ this strategy during summer break?

- Use jobs as learning experiences. Try contacting some organizations, professors, or professionals in an area that you're good at or interested in and inquire about any job or internship possibilities. What if they don't have such a program? Well, suggest they create a position just for you. Many such individuals would love to serve as mentors. The best jobs and internships I've ever had were the ones I effectively created for myself.
- Devise your own project. Summer is a great time to pursue an independent project that extends your skills. One science-minded scholarship winner from Alaska I interviewed for my book used the summer to pursue his own science project on the Exxon Valdez oil spill. Another artistic scholarship winner painted murals on old buildings to spruce up the community.
- Leverage your other summer activities. For those students traveling over the summer, turn your trip into scholarship gold. One scholarship winner I interviewed transformed a summer trip to Europe into a scholarship-enhancing endeavor simply by keeping a journal of the trip and turning it into an independent study paper on cultural differences.

In general, the summer is a great time to sharpen your scholarship image; when else will you have three months out of the year to focus entirely on yourself? So get out your pencil and paper, grab a nice spot in the shade, and start thinking about your strong points...and how you can make them even stronger. And hey, don't forget your shades.

Start Your Scholarship Search Today!

For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, [How to Go to College Almost for Free](#) and [The Scholarship Scouting Report](#), and visit www.ScholarshipCoach.com.

It's never too late to start searching for scholarships. It's also never too early! While a surprising number of scholarships are targeted at high school students, there is a sizable array of scholarships that students as young as sixth grade (and sometimes even younger) can apply for today.

Starting early allows students to prepare and better position themselves for scholarship success in later years. For example, if you've been thinking about joining a club or trying a new extracurricular activity, there's not time like the present. And remember, your scholarship search need not stop when you graduate high school—there are hundreds (if not thousands!) of scholarship programs aimed at students already enrolled in college.

As you build up your list of scholarship opportunities, plan to apply early for as many of these opportunities as possible. Contest judging is far from an exact science, and you can enhance chances to win by submitting numerous applications.

Don't neglect the small, local scholarships either--the money could help cover the cost of textbooks for a term, and it's not unheard of to find local scholarships in which you're the only applicant!

You should also start requesting scholarship applications for programs you hope to apply for in later years. Pay special attention to the kinds of questions that will be asked of you down the road. Bottom line—if you work hard enough and start early enough, nothing can stand in the way of your eventual scholarship success.

If the Coach himself had it to do all over, he would have started applying as early as seventh or eighth grade! Many scholarships for middle-school students are project-oriented, rather than achievement-oriented, meaning that they reward students for things they've made and created, rather than what they've done. A few good examples of these are:

- The Craftsman/NSTA Young Inventors Awards Competition: Students in grades 2-8 submit inventor's logs and pictures of an invention or modification of a tool.
- Toshiba/NSTA Exploravision: Students in grades K-12 submit futuristic ideas for scientific advancement.
- Optimist International Oratorical Contest: Students under age 16 write and memorize speeches on specified topics.

By starting the search for scholarship early on, students can better position themselves for scholarship success, and ultimately afford the college of their choice.

The Art of Scholarship Recycling

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

In the wonderful world of scholarships, there are two kinds of scholarship seekers. The run-of-the-mill scholarship seeker uses each essay response only one time, and wastes valuable hours coming up with new ones for each scholarship application. These types of seekers don't spend much time thinking ahead about what could be on future applications, and instead spend too much time racking their brains for answers and inspiration just minutes before deadline time. The worst trait of such students is that they never keep any of their application materials.

Then there is another breed of scholarship seeker—someone who is savvy beyond compare: This type of scholarship hopeful knows the value of creating a suite of generic reusable materials that can later save massive amounts of time and energy. The good news is, whether you're already a savvy seeker, or may have already committed one of the ill-advised acts we just mentioned, there is a lot you can do to decrease your workload while increasing your potential for winning college cash.

When applying for large numbers of scholarships, creating a suite of generic reusable materials saves a great deal of time and energy. By having this suite to draw from, you will be able to focus less on just completing application requirements, and more time on customizing and fine-tuning the material you've already prepared.

More than just a reduction in your workload, reusing and rethinking old materials can mean vast improvements as you repeatedly refine and edit the same work. By employing this strategy, you gain the opportunity to fine-tune your materials with every submission. And take it from me—your tenth draft will be far better than your first.

Creating your own scholarship "suite"

To create this suite of generic materials, first seek to develop standard essay responses to perennial scholarship application themes—such old favorites as college plans, career goals, and future contributions to society. Survey the scholarships landscape and isolate common themes and requirements (whether it is a similar essay question or a comparable extracurricular activity worksheet). Attempt to bridge multiple applications with ever sentence you write or form you prepare.

In addition, go back into your archive of old scholarship applications (you'll develop one quickly) and try to recycle essays and other past materials. Don't just recopy such passages verbatim; instead, try to rethink, improve, and hone everything to fit the criteria of each new contest.

Unlocking the Secret World of Online Search Databases

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

In order to begin successfully using Internet scholarship databases, it is important to know how to maximize their strengths and minimize their weaknesses. Let's start with the basics, shall we?

Scholarship databases are basically collections of college cash awards organized in a way that allows you to easily search and find them. These databases are designed to streamline your search by centralizing information about thousands of scholarships all in one place.

These databases are commonly misused, however, simply because most people don't fully understand how they function. To complicate the issue even further, more and more of these databases have sprung up all over the Internet, each one claiming to have "the most scholarships" or the "highest dollar value of awards." It's no wonder, then, that using these databases can be frustrating, to say the least.

But it doesn't have to be this way. Think of each scholarship database as being divided into two basic parts. One part is the information itself, which includes the name of the scholarship award and hopefully a general description of the judging criteria, a list of contact information, and a summary of who can win the award. The second part is the search mechanism—the system that uses the information you provide to help you find scholarship listings pertinent to your interests. Let's take a look at these search mechanisms in greater depth.

Internet scholarship databases, by and large, use one or two different search mechanisms to find scholarships that fit your interests: *matching systems* and *browsing systems*. A matching system provides you with a questionnaire that asks you to supply information relevant to your scholarship eligibility (like age, gender, and GPA), while a browsing system requires you to sift through categories of scholarships that might interest you.

Each system has obvious advantages and disadvantages. On the plus side, a **matching system** saves you time by showing you only the scholarship listings pertinent to the information you entered. On the other hand, because you only see the scholarship listings the systems says fit your profile, you do not know what scholarships could be missing.

The strength of a **browsing system** is that by sorting through several scholarship categories yourself, you are able to get a good feel for the scholarships in the database. On the flip side, however, browsing systems can suck up a lot of valuable time, energy, and concentration, since it's easy to be overwhelmed and confused by the sheer number of awards.

Using The Summer To Iron Out Scholarship Wrinkles

*For more information on this and other scholarship and financial aid matters, see Ben Kaplan's nationally acclaimed books, *How to Go to College Almost for Free* and *The Scholarship Scouting Report*, and visit www.ScholarshipCoach.com.*

In Part I of our strategy building series, we examined how you can use the summer months to further develop your strong points. However, while the summer is a perfect opportunity to focus on the positive, it's also a time to begin developing areas that aren't quite so strong. When applying for scholarships, it's important to come across as well-rounded. Although your application spotlight should be shining on your strongest areas, you will also want to include activities, achievements, and other credentials that demonstrate a wide range of exploration.

To implement this strategy, try to participate in activities that fill in any glaring gaps in your record, and that help you become more well-rounded. For example, in my high school record, a high percentage of my most compelling achievements had clearly involved fields related to the arts and humanities. To emphasize that I wasn't just a one-dimensional student, I joined my high school's science club and competed on the Science Olympics and math teams. This participation demonstrated my quantitative skills--a range of abilities that I didn't often have the opportunity to exhibit in other extracurriculars. Not only did this benefit my scholarship applications (and college applications, too), but it also improved my math and science skills on the side. What are some great summer activities to shore up common weak spots?

- **Serve your community.** Many students have told me that they just don't have enough time to do community service work. Well, why not devote some extra summer hours to a worthy cause? Pick a cause you're interested in, and join an existing program or create your own. If you're someone who can't get enough of the summer sun, find a community service endeavor that gets you outdoors.
- **Take a summer course.** School in the summer may sound like a major drag, but taking one course at a local community college isn't a big deal. Pick a subject that you've struggled with in school, and use the summer course as an opportunity to demonstrate your competence.
- **Explore old subjects in new settings.** Sometimes subject areas that seem dull or difficult in the school environment aren't so bad once you get out of the classroom. Look to participate in programs, camps, clubs, activities, workshops, and conferences that enhance your exploration of subjects you've shied away from in the past. In general, look for activities in which you get to explore something you're curious about, try something you're unfamiliar with, and meet new and interesting people.

All of these experiences can also provide you with great raw material for those upcoming scholarship essays. These strategies I've briefly outlined, of course, are not only useful during the summer months, but also during the regular school year. However, if you utilize just a small portion of those lazy, hazy, crazy days of summer to pursuing these worthwhile goals, you'll be way ahead when the back-to-school regimen starts up once again.

Bob Jones University specific info:

Grants and scholarships for residents of other states

Visit www.bju.edu/admissions/financial/scholarships.php for a list of potential scholarships sources for your state.

REBATE PROGRAM

Eligibility-Residence hall students working on campus at least 10 hours per week* whose parents' adjusted gross income is below \$65,000 and EFC is below \$8,000. Amount per year-\$2,000 for first, second, and third-year students

PREACHERS JUBILEE PROGRAM

Eligibility-Residence hall students working on campus at least 10 hours per week* who are children of BJU graduates who are ordained preachers and currently serving in a preaching ministry—senior pastor, associate (assistant) pastor, youth pastor, evangelist, missionary or military chaplain.

Amount per year-\$5,100

PRESS PARTNERSHIP PROGRAM

Eligibility-Residence hall students working on campus at least 10 hours per week* who are children of full-time faculty and staff at a qualifying Christian school that uses BJU Press textbooks. Eligibility is based on the students EFC from the FAFSA.
Amount per year-\$300-\$5,100

BJU offers dozens of other institutional scholarships, awarding \$500 to \$2,500 for each. For information visit www.bju.edu/admissions/financial.

Grants and Scholarships from other resources at BJU
Demonstrative Need Scholarship Fund (includes USA Fund)
Eligibility-Merit and financial need
Amount per year-\$400-\$3,000 (www.dnsfund.org)

Hispanic Assistance Fund
Eligibility-Hispanic students with financial need
Amount per year -\$500-\$2,500 (www.hafund.org)

Minority Scholarship Fund
Eligibility-African-American, African, Pacific Islander, Asian and Native American students with financial need
Amount per year-\$500-\$1,500 (www.msfund.org)

*Though students must work on campus to be eligible for BJU financial aid, they are still paid for their work.

I hope this will be helpful for you.