



Searching for FREE Money

A Guide to Finding Scholarships

What is a Scholarship?

A SCHOLARSHIP is an award of money that typically DOES NOT have to be repaid.

Factors for determining recipients:

- Merit (academic performance)
- Talent (athletic or other)
- Affiliation (employer, membership, etc.)
- Other

Where do you find them?

Start close to home

You have a better chance of getting a local scholarship because the pool of applicants is smaller.

1. Local high school's guidance office.
 - a. Check out other local high schools. There may be county or regional scholarships.
2. County or regional foundations and organizations.
3. Local businesses, chamber of commerce, utility companies, and philanthropic organizations.
4. College Financial Aid Office
 - a. Check out other college's Financial Aid Office websites for "external scholarships"
5. The next smallest pool of scholarships is at the **STATE** level. In the State of Ohio, all information on paying for college is on the Ohio HigherEd website.

Who you know? What are your affiliations? Who ARE YOU?

Check with the LOCAL and NATIONAL organizations (i.e. the local church and the national organization, such as the Evangelical Church of America)

1. Your employer or your parents' employers
2. Your church
3. Your clubs
4. Your volunteer organizations
5. Do you have unique characteristics, such as are you Native American or are you a cancer survivor? Look for scholarships from organizations like the Bureau of Indian Affairs or American Cancer Society. Look for scholarships on their websites and through national searches.

Warning! Application Fees

Some scholarship databases include awards that charge application fees. It is not recommended that you apply to any scholarship that charges an application fee. The only database that currently excludes such awards as a matter of policy is the FastWeb scholarship database.



Qualities of a Good Candidate

- Honest candidates
- Strong academic ability
- Candidates not just in it for the money
- Candidates who are looking for a broader life experience
- Interesting people: people with potential and curiosity
- People with the promise of leadership
- Candidates who are not self-centered

How do you become a good candidate?

- Strive for excellence in challenging classes
 - Go beyond getting good grades
- Get to know people
 - Professors, advisors, administrators, employers
 - Great for networking, mentoring, references, and letters of recommendation
- Get work, internship and volunteer experience
- Get involved in extra-curricular activities
- Seek out leadership positions within groups/activities

(Characteristics of a Good Candidate, 2005)

Writing a Good Essay

- Read the directions
- Don't skip questions
 - If it doesn't apply, write "Not applicable"
- Write an interesting essay
 - Don't "edit the life out of your essay, and stray a little from the safe topics."
- Write about something you find interesting
 - Let your passion for the topic show through
- If it is difficult for you to write, try speaking and recording
 - Will help with the flow of ideas
- Write an outline
 - Helps to provide structure and focus
- Give concrete examples
 - Instead of saying you are a leader, give an example from your leadership experience
 - Let them form their own opinion of your strengths
- Don't exaggerate
 - They may ask you a question about something that you wrote. Dishonesty will cause you to lose the scholarship that you may have won
- Proofread your application for spelling and grammatical errors
 - Ask someone else to proofread it for you too
 - Type your application
 - Neatness counts; practice on a photocopy if you have to

(Kantrowitz)



Other Tips

- Read, travel, and participate in intercultural events
- Keep up on the news and read a variety of opinions
- Learn to defend your views and admit the strengths in others' arguments
- Be responsible
 - Self-care
 - Time management

Organizations	Websites
Columbus State Community College	http://www.cscf.edu/services/financial-aid/scholarships.shtml
Ohio State University	http://sfa.osu.edu/
Union County Foundation	http://www.unioncountyfoundation.org/scholarships.shtml
Delaware County Foundation	http://www.delawarecf.org/
Ohio HigherEd: Ohio Scholarships	http://students.ohiohighered.org/paying/state-scholarship
FinAid	http://www.finaid.org
FastWeb	http://www.fastweb.com
Scholarships	http://www.scholarships.com
CollegeBoard	http://www.collegeboard.org
Go College	http://www.gocollege.com

Works Cited

- Characteristics of a Good Candidate*. (2005, February 16). Retrieved November 9, 2011, from Texas Tech University: <http://www.uic.edu/depts/oa/s/sp/advice>
- Can You Spot a Scholarship Scam?* (n.d.). Retrieved November 9, 2011, from CollegeBoard: <http://www.collegeboard.com/parents/pay/scholarships-aid/21400.html>
- Kantrowitz, M. (n.d.). *Essays*. Retrieved November 9, 2011, from FinAid: <http://www.finaid.org/scholarships/essays.phtml>



Beware of Scholarship Scams

“This scholarship is guaranteed or your money back.”

Wrong. No one can guarantee to get you a grant or scholarship. Remember, too, that refund guarantees often have conditions or strings attached. Get refund policies in writing.

“You can’t get this information anywhere else.”

Unlikely. Many free lists of scholarships are available. Check with your school counselor or librarian for free information about current scholarships before you pay someone for the same or similar information. For more information about paying for college, visit the U.S. Department of Education’s Web site for students at www.studentaid.ed.gov

“May I have your credit card or bank account number to hold this scholarship?”

No way. It may be a setup for an unauthorized withdrawal from your account. Don’t give out your or your parents’ credit card or bank account number on the phone without first getting all the information in writing.

“We’ll do all the work.”

Don’t be fooled. There’s no way around it. You must apply for scholarships or grants yourself.

“The scholarship will cost you some money.”

That doesn’t make sense. Free money should not cost a thing. Don’t pay anyone who claims to be “holding” a scholarship for you.

“You’ve been selected by a ‘national foundation’ to receive a scholarship” or “You’re a finalist in a contest” (that you didn’t enter).

Be careful. Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate. Some places imitate legitimate foundations, federal agencies, and corporations. They might even have official-sounding names, using such words as “National,” “Federal,” “Division,” and “Foundation” to fool students and parents into thinking they are legitimate enterprises.



To find out how to spot, stop, and report a scholarship scam, contact:

Federal Trade Commission
FTC Consumer Response Center,
H-240, 600 Pennsylvania Ave. NW
Washington, DC 20580.
Web site: www.ftc.gov/scholarshipscams
Telephone (National Fraud Information Center):
1-877-FTC-HELP (1-877-382-4357) (TTY: 1-
866-653-4261)

(Can You Spot a Scholarship Scam?)