

THE *ULTIMATE* GUIDE TO **COLLEGE SCHOLARSHIPS**



The *Do's*...

The *Don'ts*...

The *Now's*...

And The *NEVER's*!

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INTRODUCTION: WHAT IS THIS GUIDE ALL ABOUT?

Scholarships. What are they? How do they work? What does it take to apply for them? These are common questions that run through every student's mind at one point or another.

In *The Ultimate Guide To College Scholarships*, we will answer all of those important questions for you and explain exactly what you need to do to get money for your education. Whether you're a high school senior ready to graduate or a college junior mid-way through your degree, you'll get all the tools you need to successfully apply for scholarships. Your success is our success.

By the end of your training, you will understand:

- ➡ How To Choose The Perfect College
- ➡ The Importance Of College Scholarships
- ➡ Different Types Of College Scholarships
- ➡ The Right Way To Apply For Scholarships
- ➡ How To Improve Your Chances Of Getting A Scholarship
- ➡ The Do's And Don'ts Of Scholarship Essays
- ➡ How To Spot A Scholarship Scam
- ➡ ...And Much More!

Read on to learn everything you will ever need to know about applying for a college scholarship, and you will soon be on your way to a debt-free degree!



IS COLLEGE RIGHT FOR YOU?

Getting a college education could be the best decision you'll ever make in life, but the fact is that **college is not for everyone**. Sure, we could tell you that going to college is the only way you will succeed in life, but there are plenty of careers in the world that don't require a college education. It is up to you to determine whether or not you need a degree to meet your goals for the future.

QUICK FACTS ABOUT COLLEGE DEGREES

- ➡ Graduates With 4-Year Degrees **Make 98% More Money An Hour** Than Non-Graduates
- ➡ Not Going To College Will **Cost You An Average Of \$500,000** In A Lifetime
- ➡ The **Unemployment Rate** For 25-34 Year Olds With A Degree Is Only **3%**
- ➡ The **Average Hourly Wage** For A College Graduate Is **\$32.60**

Source: [NY Times](#)

As you can see, there are a number of life-altering benefits that come from going to college. If you can choose a career that requires a college education, chances are you will earn more money and enjoy better security in the future.



WHEN COLLEGE ISN'T THE RIGHT FIT

Despite the benefits of getting a college education, there are some situations where getting a degree is not the best choice for you. The most common reason would be if you plan to have a job that does not require a degree. This will most likely be a labor-intensive career, like oil rigging, construction, landscaping, or welding. It could still be lucrative and secure, but it will probably be more physically demanding than a college-bound career.



Another reason college may not be a good fit is because the money you'd earn with a degree will not make up for the money spent on tuition, books, fees, etc. Of course, scholarships can help you bypass some of these expenses, but you still need to see if a degree will pay off for your particular career.

GETTING A DEGREE NO MATTER WHAT

Even if you plan to have a career that doesn't require a college education, you may want to pursue a degree to improve your long-term earning potential and your abilities to move up in your industry. For instance, you may be able to take up a management position at your workplace because you have a bachelor's degree. Employers value education, and they reward it accordingly.

If you want to spend the rest of your life working hard to earn a living, you may not need a college education. If you want to enjoy a life of leadership, relaxation, and stability, you may want to adjust your goals to fit a college degree. This simple decision will determine your success, stress, and security in the future. Make it count.



DIFFERENT TYPES OF COLLEGES

Choosing the right college is the first step in ensuring that you have a good education. The best school for you may not be the best school for someone else, so you have to weigh your options to determine which one is the perfect fit.

Let's take a look at different types of colleges to figure out where you should apply.



TRADITIONAL UNIVERSITIES

Traditional universities usually offer four-year bachelor's degree programs. Many universities have on-site graduate schools that allow students to earn their master's degrees and doctorates if they need to. There are different types of four-year universities to attend, and some cost more money than others. These schools offer a wide range of degree programs to suit any career goal.

COMMUNITY COLLEGES

Community colleges are small, two-year schools that offer associate's degrees, career certificates, and other entry-level educational options. Some students choose to apply to a two-year community college in order to save money, eventually transferring to a four-year institution. Community colleges are much cheaper to attend than traditional universities, and they offer enough classes to cover the basics for most four-year degrees.



PUBLIC AND PRIVATE UNIVERSITIES

Students have a choice to choose between a private or public educational institution. Although private institutions tend to have more expensive tuition rates, some students prefer private universities because they have smaller class sizes and more specialized degree programs. Public institutions have a tendency to be a lot cheaper while still offering great degree opportunities.

If you can secure enough scholarship money to pay for a private college, you may be able to get a specialized degree that will greatly improve your earning potential.

IN-STATE AND OUT-OF-STATE COLLEGES

You have a choice between going to college in the state you currently live in or going to another state to earn your degree. Out-of-state colleges tend to charge more money for students who are not from their area, which could increase your costs dramatically. Public in-state colleges have the cheapest tuition rates by far, so you may want to compare the cost of your education before selecting a school to attend.

INTERNATIONAL COLLEGES AND UNIVERSITIES

Many students choose to study abroad for part of their degree program so they can immerse themselves in other cultures. This is especially beneficial for people who are pursuing degrees in international diplomacy, world history, and foreign languages. If your career involves working with another culture, you may choose to complete part of your education in an international university.

ONLINE COLLEGES AND UNIVERSITIES

Many college degree programs are now available entirely on the internet. If you need to have more flexibility in your scheduling, an online college may be right for you. Some students also choose to get a hybrid degree, which involves some classes online and some on campus. If you would like to earn a degree from home, distance learning may be the perfect fit for you.



HOW TO CHOOSE THE RIGHT COLLEGE FOR YOU

Understanding the different types of colleges is a crucial part in selecting the right college for you, but it's not the only thing you have to think about. Check out these quick tips to make sure you get into the perfect school from the start.

STEP 1: SET YOUR CAREER GOALS

Figure out what you want to do in life, and then determine what education you need to start your career.

STEP 2: FIND SCHOOLS THAT OFFER YOUR DEGREE PROGRAM

Narrow down your choices by finding schools that offer the specific degree program you need. Note that there may be several different degree programs that lead to your career.



STEP 3: WEIGH OUT THE PROS AND CONS

Compare your favorite colleges side by side based on the following factors:

- ➡ Tuition Rates
- ➡ Admissions Requirements
- ➡ Semester Schedules
- ➡ Financial Aid Opportunities
- ➡ Location
- ➡ Online vs. Campus-based
- ➡ Accreditation

STEP 4: FILL OUT YOUR APPLICATIONS

Complete applications for your top 3-5 picks and hope that you get accepted!



THE IMPORTANCE OF SCHOLARSHIPS IN COLLEGE

It's no secret that college is expensive, but most people don't realize just how high the cost of a college degree has become over the years. Based on the statistics below, the average bachelor's degree from a public four-year, in-state university costs about **\$74,000**. That's a lot of money to potentially pay out of pocket.

WHAT ARE SCHOLARSHIPS AND HOW CAN THEY HELP?

Scholarships are a form of financial aid that you do not have to pay for. Unlike student loans that must be paid back over time, scholarships are literally free sources of money for your college education. If you earn the right amount of scholarships early on, you won't have to worry about excessive debt when you graduate.

AVERAGE COST OF COLLEGE PER YEAR

- ➡ **Public Two-Year, In-State**
College: \$11,052
- ➡ **Public Four-Year, In-State**
College: \$18,493
- ➡ **Public Four-Year, Out-Of-State**
College: \$32,762
- ➡ **Private Four-Year College (Any Location):** \$42,419



Source: [College Board](#). Prices include tuition, fees, room, and board.

WHEN YOU SHOULD START LOOKING FOR COLLEGE SCHOLARSHIPS

It's **never** too early to start looking for college scholarships. Most students start searching for scholarships toward the end of their junior year in high school as part of their college prep. However, there are some students who apply as early as their freshman year. The sooner you start applying, the better your chances are of getting enough money to pay for college.



TYPES OF COLLEGE SCHOLARSHIPS

There are millions of scholarships in the world, and you may qualify for a large chunk of them. Once you understand the different types of scholarships available to you, you can accurately apply for the ones that fit your lifestyle, career goals, and current commitments.

Here is an overview of some common scholarship options that you can look through.

ACADEMIC SCHOLARSHIPS

Academic scholarships are issued to students who have performed well in school. Acceptance may be based on a student's grade point average, test scores, and academic awards. These scholarships are usually extremely competitive, but they are also incredibly rewarding. Many National Merit Scholars (those who score well on the PSAT) are able to have their entire education paid for just because of their academic merit.

ATHLETIC SCHOLARSHIPS

These scholarships are meant for the students who play sports. Tennis, football, basketball, golf, wrestling, swimming, baseball, volleyball... you get the idea. Some athletic scholarships are awarded to players in a specific sport, and others are given out to athletes in general.

Many students who earn athletic scholarships commit to playing on their college team as part of their scholarship requirements. Colleges and universities use scholarships as incentives to recruit the best players to be on their team.



CREATIVE SCHOLARSHIPS

If you have a talent for painting, photography, poetry, music, or any of the arts, you may qualify for a creative scholarship. There are many competitions out there that provide scholarship money for students who think outside the box. For instance, Duck Brand Duct Tape offers a scholarship every year for students who make their prom outfits out of duct tape. Put your creative mind to good use, and you could earn money for college.

MINORITY SCHOLARSHIPS

These scholarships are issued to people who fit into a certain minority class. Minority students are those who are considered under-represented in the collegiate world. Examples of minority students include:

- ➡ Hispanic Students
- ➡ American Indian Students
- ➡ African-American Students
- ➡ Asian Students
- ➡ Members Of The LGBT Community
- ➡ Non-Traditional Students (Age 35+)
- ➡ Women

There are over thousands of scholarships offered specifically to minority students. If you fit into a minority category, you could take advantage of the many financial aid opportunities out there for you.

RELIGIOUS SCHOLARSHIPS

Faith-based scholarships are offered to students practicing a specific type of religion, such as Hinduism, Christianity, Judaism, Catholicism, Islam, Buddhism etc. Even students who choose not to identify with a religion (atheists, agnostics, etc.) can earn scholarships based on their beliefs, or lack thereof. Many private organizations and businesses offer faith-based scholarships to students who exemplify the teachings of a certain way-of-life.



HANDICAP SCHOLARSHIPS

There are many scholarships available for students who have an illness or disability that may force them to learn in a unique way. Examples of handicap scholarships include:

- ➡ Blind Scholarships
- ➡ Deaf Scholarships
- ➡ Wheelchair Scholarships
- ➡ Cancer Scholarships
- ➡ Amputee Scholarships
- ➡ Dyslexia Scholarships

Check with the organizations that advocate for your form of handicap, and you may find a number of great scholarship options.



OTHER SCHOLARSHIPS

Other student-specific scholarships include scholarships for foster children, firefighters, military servicemen and their dependents, home-schooled children, Boy Scouts/Girl Scouts, single parents, and more. Figure out what sets you apart from the crowd, and you may very well find a scholarship made just for you.



SCHOLARSHIPS VS. GRANTS VS. STUDENT LOANS

Financial aid is primarily broke into three categories: scholarships, grants, and student loans. All of these options can help you pay for your education, but they all work in different ways. By understanding the differences between scholarships, grants, and student loans, you can effectively find the right way to pay for college.

DIFFERENCE BETWEEN SCHOLARSHIPS AND GRANTS

Scholarships and grants are both forms of financial aid that you do not have to pay back after graduating. The money can be applied to your tuition, fees, supplies, etc. without a repayment commitment on your end.

The difference between scholarships and grants lies in the way you earn the funding. Most scholarships are merit-based. They are issued to students who uphold a certain GPA or maintain an outstanding record in sports, community service, or other activities.



Grants are usually need-based. They are given to students who can prove that they do not have a high enough income level to pay for their education. A prime example of this is the Federal Pell Grant, which is available to students who complete their FAFSA (see page 18). Students may receive over \$5,000 a year to apply to their college

education if their FAFSA indicates a strong financial need.

Scholarships are often funded by private organizations, while grants are funded by government entities. You should consider both options when applying for financial aid because they could significantly reduce your academic debt.



DIFFERENCE BETWEEN SCHOLARSHIPS AND STUDENT LOANS

Unlike scholarships and grants, student loans have to be repaid. They act just like any other loan you may take out, with monthly payments, interest rates, and long-term debt.

The key difference between a student loan and a personal loan is that student loan payments can be deferred until you finish your degree. You have up to six months after you graduate to begin paying back your loans.



Student loans are available through the federal government and private lenders. Some of the most common forms of student loans include:

- ➡ Stafford Loans (Subsidized And Unsubsidized)
- ➡ Perkins Loans
- ➡ Parent Loans For Undergraduate Students (PLUS Loans)
- ➡ Grad PLUS Loans
- ➡ Health Professions Student Loans
- ➡ Private Student Loans (Sallie Mae, Discover, Wells Fargo, Etc.)

Student loans may be consolidated and repaid through installment plans that can last up to 25 years. Monthly payments are based on personal income, debt levels, interest rates, and loan terms.

Student loans cannot be wiped out in bankruptcy, and payments may eventually be garnished from your wages if you refuse to pay them. That is why it is important to get as many scholarships as possible to avoid student loans.

You can graduate debt-free!



WHERE TO FIND COLLEGE SCHOLARSHIPS

No matter how old you are or what major you plan to enroll in, you can apply for college scholarships. All you need to know is where to look for scholarships, and then you can start gaining more money to use for your education. Here is a list of some of the best places to find scholarships in the modern world.

THE INTERNET

By far, the best place to find scholarships nowadays is the internet. Most



scholarship committees have moved their award applications to the web because they can save paper and collect apps easier this way. Rather than sorting through hundreds of paper applications, they can just click through emails and messages. Conversely, you can conveniently apply for awards from the comfort of your own home, so everybody wins when you look for scholarships online.

You can find thousands of scholarships on the internet, and many of them will offer a full ride to school. Use a website like

ScholarshipOwl.com to quickly and

easily sort through scholarships online, and you will have a wide range of applications to fill out in no time.

YOUR COLLEGE OR UNIVERSITY

Your school is another great resource for scholarship information, especially if you are currently a college student. The financial aid advisors at your college of



choice should have access to tons of scholarship opportunities throughout the year, and many of those may be offered exclusively through the school. Some scholarship committees send their scholarships to financial aid offices to promote, as opposed to putting them on the internet. If you establish a good connection with a financial aid representative, you may be able to get scholarship information that no one else has.

LOCAL BUSINESSES

Some local businesses will hold small scholarship programs as a way to give back to their communities. For instance, a bank in your area might run a campaign called "We Pay For A's," where they pull report cards from a bin and pay money for every A on the card. Monitor the local newspapers and newscasts to see if there are any businesses near you offering scholarship programs. You may also check with your place of work to see if they have a scholarship program for their employees.



NON-PROFIT ORGANIZATIONS

Sometimes you can find scholarships through masonic lodges, churches, and charities that have a special fund set up for college students. If you are already involved with a club or organization in the area, you could ask them if they have a scholarship program to apply to. They will be more likely to work with you than someone else because you are affiliated with their group.

You can find scholarships anywhere you look, as long as you put your mind to it. Commit some time to researching scholarships, and you should find a plethora of them to apply to.



THE RIGHT WAY TO APPLY FOR SCHOLARSHIPS

If you have never applied for a scholarship before, the process may seem overwhelming. A single scholarship application may take you hours to complete, depending on the requirements set out by the award committee.

Every scholarship has a different set of requirements, but they all follow the same basic steps in the end. Here is a look at the right way to apply for college scholarships.



STEP 1: READ THE INSTRUCTIONS CAREFULLY

As we mentioned above, every scholarship application is a little different. Read the instructions carefully so you can meet all of the requirements. There should be specific guidelines about how to turn in the application, when to turn it in by, who to turn it in to, etc. Don't assume you know what the scholarship committee wants until you have read over the instructions.



STEP 2: PREPARE YOUR DOCUMENTS

Chances are you will need to turn in some or all of the following:

- ➡ Driver's License Or Picture ID
- ➡ Proof Of Income (Or Proof Of Your Parents' Income)
- ➡ Proof Of Acceptance Or Enrollment
- ➡ Your Latest Report Card
- ➡ Test Scores (ACT, SAT, PSAT, etc.)

You may also be asked to provide a specific document related to the scholarship, like proof of your tribal registration if you are a Native American student. Save copies of these documents on your computer so they are easy to access when you need to fill out an application.

STEP 3: FILL OUT THE APPLICATION ENTIRELY

Make sure to complete all lines on the application form, and re-read them before turning in your application. Your application may be rejected just because you missed an important component of the form. Complete all short-answer and essay sections with in-depth information that addresses the prompt correctly. One-sentence answers will not suffice.

STEP 4: READ OVER AND EDIT YOUR ANSWERS

Read your information carefully to check for typos and grammar errors. Even a small mistake will tell the scholarship committee you do not care about your application, which will ultimately cost you the award.

STEP 5: SUBMIT YOUR APPLICATION

Turn in your scholarship application before the deadline to secure your spot in the competition.



PRO TIP 1: COMPLETE YOUR FAFSA

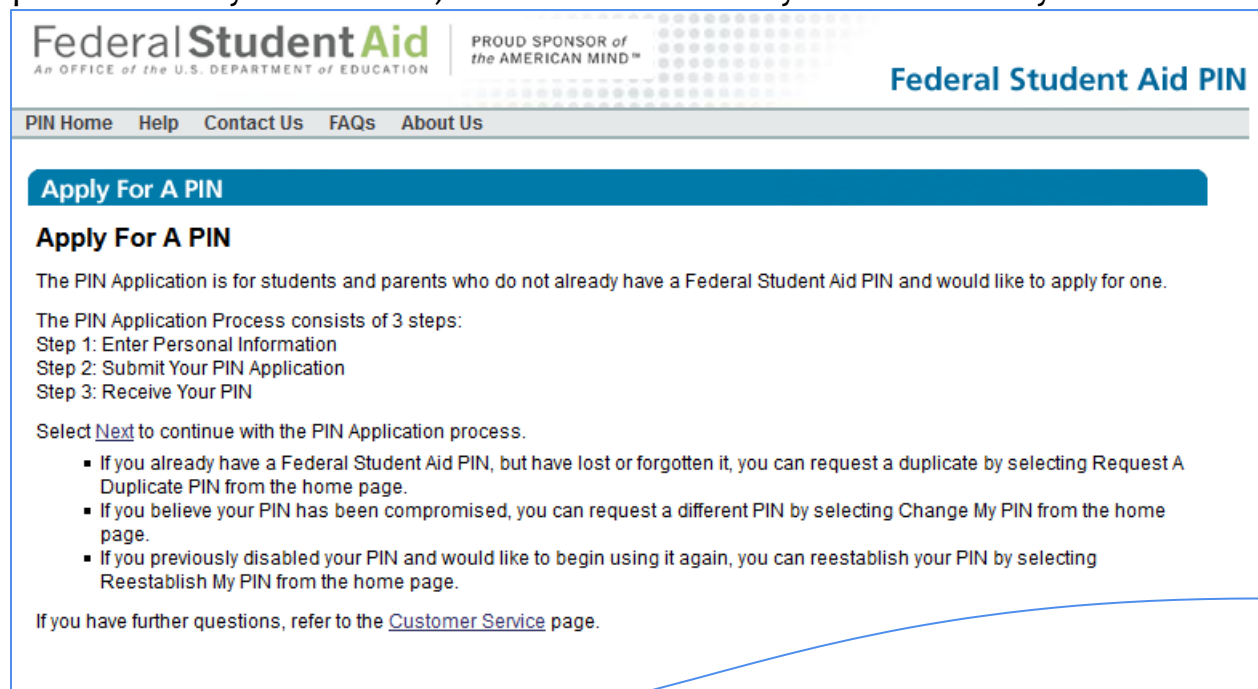
Many scholarships, grants, and student loans are only available to students who complete the Free Application for Federal Student Aid (FAFSA). In fact, you may be required to complete your FAFSA before applying for any financial aid opportunities through your school.

Your FAFSA shows colleges and financial aid communities that you are in need of financial assistance based on your income or your family's income. Fill out a new application every year, and you will be able to maximize your scholarship opportunities.

BEFORE YOU FILL OUT YOUR FAFSA...

Before you complete your FAFSA, you need to make sure that you have completed your most recent tax returns. If you are using your parent's income for your application, you will need access to their tax returns for the app.

You will also need to [apply for a Federal Student Aid PIN](#). This is a four-digit number that you will enter every time you complete a FAFSA. It acts as a password for your account, as well as a secondary form of identity verification.



The screenshot shows the "Federal Student Aid PIN" application page. At the top, it says "Federal Student Aid" with the tagline "An OFFICE of the U.S. DEPARTMENT of EDUCATION" and "PROUD SPONSOR of the AMERICAN MIND™". The page title is "Federal Student Aid PIN". Below the title is a navigation bar with links: "PIN Home", "Help", "Contact Us", "FAQs", and "About Us". The main heading is "Apply For A PIN". Below this, it says "Apply For A PIN" again. The text explains that the PIN Application is for students and parents who do not already have a Federal Student Aid PIN and would like to apply for one. It then lists the steps: "The PIN Application Process consists of 3 steps: Step 1: Enter Personal Information, Step 2: Submit Your PIN Application, Step 3: Receive Your PIN". It also says "Select [Next](#) to continue with the PIN Application process." and provides a list of options: "If you already have a Federal Student Aid PIN, but have lost or forgotten it, you can request a duplicate by selecting Request A Duplicate PIN from the home page.", "If you believe your PIN has been compromised, you can request a different PIN by selecting Change My PIN from the home page.", and "If you previously disabled your PIN and would like to begin using it again, you can reestablish your PIN by selecting Reestablish My PIN from the home page." At the bottom, it says "If you have further questions, refer to the [Customer Service](#) page."



STEP 1: START YOUR FAFSA

Visit <https://fafsa.ed.gov/> to begin your financial aid application. Click on the "Start A New FAFSA" button to open your application window.



If you have already completed a FAFSA before, you can simply log into your existing account to add a school, make a correction, or view your Student Aid Report. You can also log in if you have started an application but had to save it for a later time. You will need to use the password you set at the beginning of the application to complete this part of the process.

STEP 2: COMPLETE YOUR PROFILE INFORMATION

Complete each of the fields on the FAFSA, including your first name, last name, date of birth, and Social Security Number. Each of the text boxes open up a "Help and Hints" section on the side that will explain what kind of information you need to input in the document. When you complete all of the necessary information, click the "Next" arrow to move on to the second step of the app.



STUDENT

My FAFSA

Welcome, YOUR NAME

2014-2015
2013-2014

We did not find a 2014-2015 FAFSA on file for you.

However, we see that you completed a 2013-2014 FAFSA or submitted a FAFSA4caster. Information from that application can be used to renew your 2014-2015 FAFSA.

FAFSA RENEWAL

OR

You can also start a new 2014-2015 FAFSA.

START NEW FAFSA

Federal Student Aid PIN

PIN Status: Active Request A Duplicate PIN

You can use your PIN to sign your FAFSA electronically or make corrections to your FAFSA.

[NEED HELP?](#)

STEP 4: CREATE A PASSWORD

Create a password to use in case you need to save your application and submit it at another time. Pay close attention to the "Help and Hints" section for this part because it shows what features you need to have in your password. Make sure this is a password you will be able to remember if you need to log back into the site.

Re-enter your password information and move on to the next step.

Step 5: READ THROUGH THE INTRODUCTION TEXT

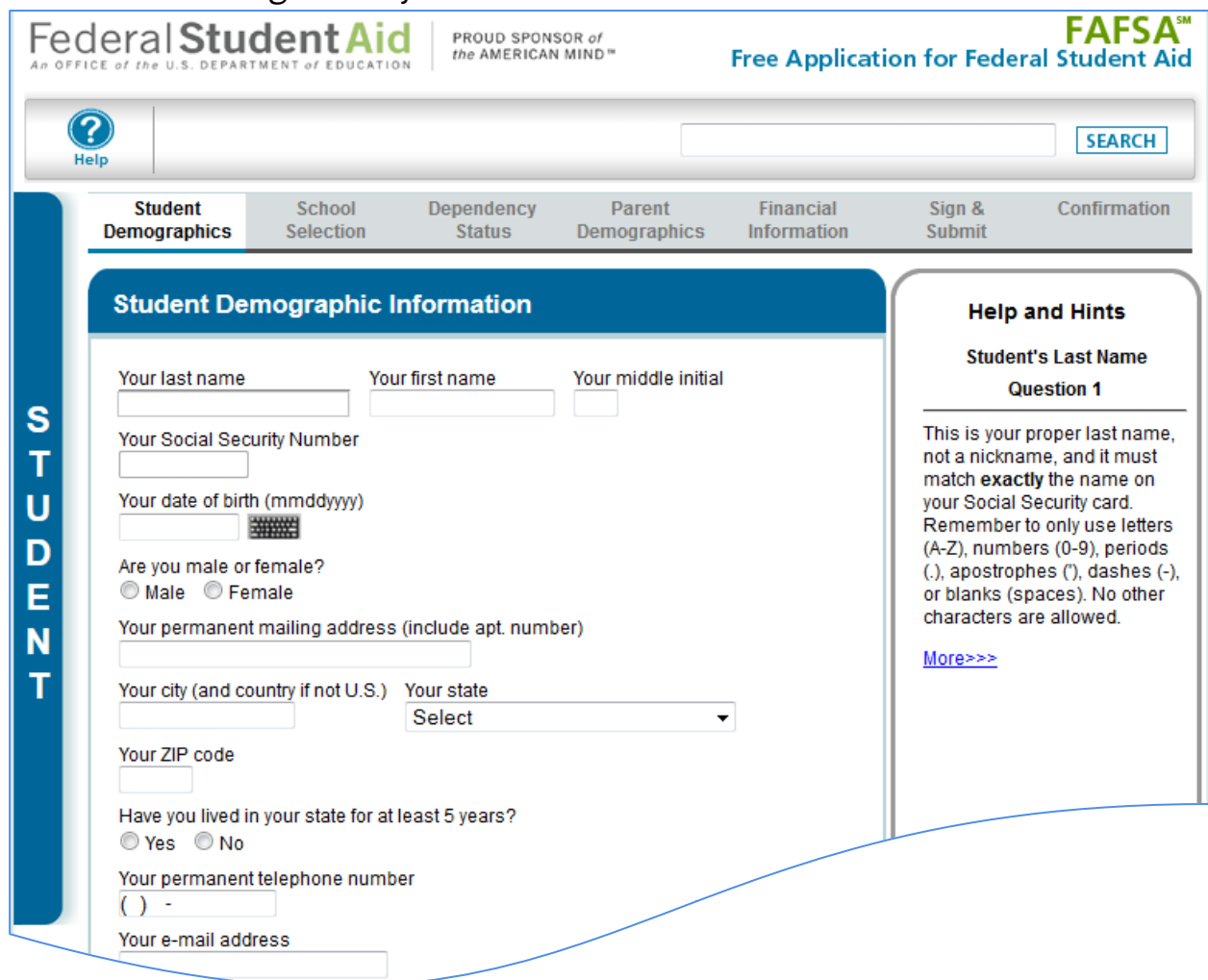
You should be given a series of links to helpful guides related to the FAFSA and financial aid in general. These guides may be able to answer some questions you have about your application. If you do not need any help, you can move on to the profile section of the app.




STEP 6: COMPLETE YOUR FAFSA

The remaining steps of this process involve filling out information on your FAFSA. Go through each step one-by-one, paying close attention to the instructions FAFSA lays out for you.

If you have filled out a FAFSA before, a lot of the information may already be completed for you. Verify that it is still accurate and correct any errors you come across along the way.



The screenshot shows the FAFSA website interface. At the top, it says "Federal Student Aid" with the U.S. Department of Education logo and "PROUD SPONSOR of the AMERICAN MIND™". To the right, it says "FAFSA™ Free Application for Federal Student Aid". Below this is a navigation bar with tabs: "Student Demographics" (selected), "School Selection", "Dependency Status", "Parent Demographics", "Financial Information", "Sign & Submit", and "Confirmation". The main content area is titled "Student Demographic Information" and contains the following fields:

- Your last name:
- Your first name:
- Your middle initial:
- Your Social Security Number:
- Your date of birth (mmddyyyy): 
- Are you male or female?
☐ Male ☐ Female
- Your permanent mailing address (include apt. number):
- Your city (and country if not U.S.):
- Your state:
- Your ZIP code:
- Have you lived in your state for at least 5 years?
☐ Yes ☐ No
- Your permanent telephone number: () -
- Your e-mail address:

On the right side, there is a "Help and Hints" section titled "Student's Last Name Question 1". It contains the following text:

This is your proper last name, not a nickname, and it must match **exactly** the name on your Social Security card. Remember to only use letters (A-Z), numbers (0-9), periods (.), apostrophes ('), dashes (-), or blanks (spaces). No other characters are allowed.

[More>>>](#)

STEP 7: SIGN AND SUBMIT YOUR FAFSA

Once your entire application is complete, you will reach the "Sign & Submit" page. Complete the last pieces of information on there and send your FAFSA off for review. Your school will receive a copy of the results in a few weeks.



PRO TIP 2: SPEED UP THE APPLICATION PROCESS

Completing scholarship applications takes time, but there are some simple things you can do to speed up your applications dramatically. Follow this checklist to maximize the number of scholarships you can apply for:

PRE-WRITE YOUR SCHOLARSHIP ESSAYS

Most scholarships will require you to complete an essay related to your life in



college or the topic of the scholarship. These essays will vary from one award to the next, but many of them harp on the same themes. Pre-write essays that fit the most common themes, and all you will have to do is tweak them. This will save you a ton of time in the long

run, especially if you plan to apply for a wide range of awards.

Common scholarship essay topics include:

- ➡ What Will This Scholarship Do For You?
- ➡ What Is The Most Important Lesson You Have Learned So Far In Life?
- ➡ Describe An Influential Figure In Your Life And Explain What You Have Learned From Him/Her
- ➡ How Will College Change Your Life For The Future?
- ➡ Why Is It Important For You To Earn A College Degree?
- ➡ What Advice Would You Give Another Student Applying For College Next Year?
- ➡ Where Do You See Yourself In 5 Years?



Save drafts of basic essays like this to adapt to different scholarship applications, and you won't have to write a new essay every time.

USE A SCHOLARSHIP SEARCH ENGINE

Using a scholarship search engine like [ScholarshipOwl.com](https://www.scholarshipowl.com) will help you find a large volume of scholarships in a short amount of time. You can search for scholarships based on your grade level, age, gender, race, academic standing, location, and more. ScholarshipOwl will save you from scouring the internet for hours because all of your awards will be in one location. Check back on your account regularly. New scholarships are added all the time.



SAVE YOUR APPLICATION INFORMATION ONLINE

Programs like LastPass allow you to save form information online so you don't have to re-type it every time. LastPass will store your information in a secure account that you can log into with a master password. All you have to do is



click a button and the program will fill out the basic information on your application form. This includes your:

- ➡ Name
- ➡ Address
- ➡ Email
- ➡ Phone Number
- ➡ Birthday
- ➡ Social Security Number
- ➡ Credit Card Number (If Applicable)
- ➡ ...And More

You decide what LastPass does and does not store, so you can protect your personal and financial information if you want to. This just makes the process of filling out apps easier over time.

FILL OUT SEVERAL APPLICATIONS AT ONCE

Rather than filling out one application at a time, try completing a couple of them at once so you can go through the same steps at the same time. This is easiest to do when you fill out applications on the internet because you can pull up separate tabs for separate applications. Just make sure you keep track of what you need to do for each application so you do not skip over an important step.



PRO TIP 3: BOOST YOUR CHANCES OF GETTING APPROVED

Getting a college scholarship may seem downright impossible nowadays, but it may be easier than you think. If you prepare well ahead of time, you should have no trouble winning some awards to help you pay for college.

The key to all of this is to adjust your education and activities to accommodate what most scholarship committees are looking for. If you can portray yourself well on an application, you should be able to earn money to fund your education.

Here are some tips to help you improve your chances of getting a college scholarship.

KEEP YOUR GRADES UP

Having high grades will give you the best chance of getting into college, and it will also give you the best chance of earning a scholarship to pay for school. You may not think that your grades mean anything right now, but they could impact the amount of debt you are in in the future. You need to make an effort to do well on your tests, essays, and homework assignments so that scholarship committees will see that you are committed to your education.



PARTICIPATE IN EXTRACURRICULAR ACTIVITIES

Judging panels like to see applicants that are well rounded, so you need to make an effort to participate in activities outside of school. Join a club, play sports, or become an active member of the community. The more involved you are, the better your chances of winning will be. Just make sure you don't stretch yourself too thin because that may end up hurting your grades in



school. Get involved just enough to impress the review board, and you'll be happy that you spent the time doing so.

BECOME A LEADER

If you have the opportunity to become a leader in an organization you are in, you need to take it. Scholarship committees often look for leadership characteristics when they assess their applicants. Leaders are the ones that often do well in college because they want to be the best at what they do. If you can show your leadership potential to a scholarship review board, you may win money to support your goals in life.

VOLUNTEER IN THE COMMUNITY

Judging panels love to see community service information on applications. This shows that an applicant is willing to go above and beyond the call of duty to help someone else have a better life. You could join a local organization that serves the community, or you could volunteer at events whenever you have free time. Any project that you help out with will make a difference in your scholarship applications.



Think about the character traits that would identify you as an outstanding college student and show them off in your scholarship applications.



THE DO'S AND DON'TS OF SCHOLARSHIP ESSAYS

Essays are one of the most important features in most scholarship applications. These essays show the scholarship committee who you are and why they should choose you as a recipient. If your grades aren't great or your academic record is unimpressive, your essay could give you a new opportunity to make the judges take notice of your application.

Before you write your scholarship essay, consider the following information.

THE DO'S OF ESSAY WRITING

- ➡ DO Read The Prompt Thoroughly
- ➡ DO Come Up With A Creative Angle For Your Essay
- ➡ DO Meet The Minimum Word Count Requirements
- ➡ DO Put A Personal Touch On Your Story
- ➡ DO Brainstorm Before You Write
- ➡ DO Make Sure Your Writing Is Well Organized
- ➡ DO Proofread For Grammar And Spelling Mistakes

THE DON'TS OF ESSAY WRITING

- ➡ DON'T Write A Generic Story With No Meaning
- ➡ DON'T Plagiarize Content Or Pay Someone To Write For You
- ➡ DON'T Lie Just To Make A Good Story
- ➡ DON'T Overthink Your Writing
- ➡ DON'T Forget Who Your Audience Is
- ➡ DON'T Wait Until The Last Minute To Write Your Essay
- ➡ DON'T Turn Your Essay In Without Re-Reading It



KEY COMPONENTS OF WINNING SCHOLARSHIP ESSAYS

Even though every scholarship is a little different, most winning essays have the same basic components in them. These include:

- ➡ No Punctuation Errors, Typos, Or Grammar Mistakes
- ➡ Clear, Concise Flow From Beginning To End
- ➡ A Thesis, Backed By Supporting Statements
- ➡ A Direct Message That Addresses The Prompt
- ➡ Personal Information That Ties The Applicant To The Subject Matter
- ➡ A Defined Intro, Body, and Conclusion
- ➡ A Length That Fits The Guidelines Of The Scholarship Without Being Excessive

If you can formulate your essays with these components, you will have a much better chance at success.

NO ESSAY SCHOLARSHIPS

Believe it or not, there are some scholarships out there that do not require essays at all. These are usually \$500 to \$5,000 in value, and they are given to students through a drawing several times a year.

Finding no essay scholarships is fairly easy. Many scholarship websites and online organizations offer scholarships without essays. All you have to do is complete the minimal information the site asks for, and you will be entered for a chance to win a scholarship. This could be as simple as your name, email address, and college.

No essay scholarships are great awards to apply for, considering that they require barely any work at all. In most instances, a winner is chosen at random and students are not required to prove themselves with their grades or their writing skills. Consider this as another avenue to take when applying for financial aid.



SCHOLARSHIP TIPS FOR INTERNATIONAL STUDENTS

Students from other countries who pursue an education in the United States often have difficulties securing financial aid. This is because scholarship and grant programs usually require students to be citizens or residents of a particular area to apply. With this in mind, there are a few ways international students can go about earning scholarships for college.



APPLY FOR INTERNATIONAL STUDENT SCHOLARSHIPS

There are a number of scholarship opportunities out there specifically for international college students. Schools want to encourage people to study with them, so they will do all in their power to help students pay for their education.

You may apply for international student scholarships through a program like [ScholarshipOwl.com](https://www.scholarshipowl.com), or you may apply directly through your school.

PARTICIPATE IN WORK-STUDY PROGRAMS

Work-study programs will help you pay for college and build job experience at the same time. Most work-study programs involve community service or work related to your future career. You can learn a lot about the job you want to pursue, all while earning money for college.



ASK A NATIVE ENGLISH SPEAKER TO READ OVER YOUR ESSAYS

If your English skills are not strong, you can ask a native English speaker to read over your scholarship application essays. Professors, counselors, and peers may all work with you to make your essays compelling and error-free. Create a strong message in your writing and you will greatly improve your chances of getting a scholarship.

MAINTAIN GOOD GRADES IN SCHOOL

Whether you are already studying in the U.S. or planning to do so in the future, your grades will play a big role in determining your scholarship eligibility. Make sure you keep your grades up in school so you can apply for the best awards possible. Hard-working international students may qualify for a full ride to college with the right grades, test scores, and overall work-ethic. Show financial assistance groups that you are worth supporting.

BE ACTIVE IN YOUR COMMUNITY

Community service may also play a role in your international student scholarship applications. Scholarship committees love to see applicants who are making a difference in the world. Volunteer with a local organization to plant trees, clean up the streets, educate young people, teach another language, or do something else that improves someone else's life. You will feel better about yourself, and you will have a great achievement to put on your applications.



HOW TO RECOGNIZE SCHOLARSHIP SCAMS

Sadly, not all scholarship offers online are legitimate. Some people will create fake scholarships on the internet to collect personal information and money from college students. Before you become a victim of a scholarship scam, you need to know what to watch out for.

THE AWARD SEEMS TOO GOOD TO BE TRUE

Fraudulent scholarship providers often set up fake websites to tempt students to apply for their scholarships. They look for ways to make their scholarship offers look so good that people feel compelled to apply. If an award seems too good to be true, chances are it is.

YOU HAVE TO PAY TO APPLY

If a scholarship requires students to pay a fee upfront, most of the time, it's a scam. There are times when a non-profit organization will require an application fee to help pay for the scholarship, but in most cases, scholarships



are free from start to finish. If you have to put your credit card "on file" just to apply for the scholarship, it is probably not a legitimate offer.

Be particularly leery of pop-up ads that say something along the lines of, "You were selected as the winner of our \$5,000 scholarship." Most of these will ask you to pay a processing fee in order to get your money. The



fraudsters will take your financial information, steal your money, and leave for good. That's why you have to be careful who you give your information to.

YOU ARE GUARANTEED TO WIN

Scholarship scams often guarantee students that they will win the scholarship. Think about all of those flashing ads you see on the side of spam websites or the junk mail offers you throw away because you were a "lucky winner." These scholarship offers fall into the same category. Ignore the guarantees and strive for something you must work for.

THEY HAVE NO PREVIOUS WINNERS OR REVIEWS

Almost all legitimate scholarships have a list of previous winners, but scholarship scams do not. If they do have testimonials on their website from "previous owners," they usually sound forced and fake. Look for reviews about the company or organization before you give out your information, and see if they are registered with the Better Business Bureau. You may find out they are trying to scam you long before you fill out your information.



ONLINE RESOURCES FOR COLLEGE SCHOLARSHIPS

Use the following resources to learn even more about college scholarships and ways to pay for your education.

HELPFUL GUIDES FROM SCHOLARSHIP OWL:

- ➡ [Tips On How To Apply](#)
- ➡ [Semester Spending Award](#)
- ➡ [Achievement Award](#)
- ➡ [How To Find Scholarships With Scholarship Owl](#)

RESOURCES FOR SCHOLARSHIP ESSAYS:

- ➡ [Examples Of Winning Scholarship Essays](#)
- ➡ [Scholarship Essay Editing Services](#)
- ➡ [Common Essay Questions And How To Handle Them](#)
- ➡ [Free Plagiarism Checker](#)
- ➡ [Copyscape Plagiarism Checker](#) (Paid, More Accurate)

RESOURCES FOR SCHOLARSHIP WEBINARS:

- ➡ [The Scholarship Workshop](#)
- ➡ [Boren Scholarship Webinars For International Students](#)
- ➡ [FullBright Scholarship Webinars](#)
- ➡ [Free Scholarship Webinars](#)

RESOURCES FOR FEDERAL STUDENT AID:

- ➡ [Free Application For Federal Student Aid](#) (FAFSA)
- ➡ [FAFSA FAQs](#)
- ➡ [Basic Eligibility Requirements](#)
- ➡ [Estimate Your Aid](#)
- ➡ [Federal Scholarships And Loans](#)
- ➡ [Work-Study Aid](#)
- ➡ [Federal Student Loans](#)



RESOURCES FOR COLLEGE PLACEMENT:

- ➡ [Preparing For College Placement Tests](#)
- ➡ [SAT Practice Tests](#)
- ➡ [ACT Practice Tests](#)
- ➡ [Find The Right College](#)

RESOURCES FOR NO ESSAY SCHOLARSHIPS

- ➡ [Niche \\$2,000 Scholarship](#)
- ➡ [Scholarship Detective \\$1,000 Scholarship](#)
- ➡ [Common Knowledge Scholarship Foundation](#)
- ➡ [Cappex \\$1,000 Monthly Scholarship](#)
- ➡ [Zinch \\$1,000 Weekly Scholarship](#)



CONCLUSION: WHAT HAVE YOU LEARNED?

Over the course of this eBook, we have gone over the importance of scholarships in college and what it takes to have a successful scholarship application. By now, you should know exactly what you need to do to apply for money to help pay for college.

Before you officially head off to fill out your apps, consider the following:

- ➡ Know Which Scholarships Are Best For You And Find As Many Of Them As You Can
- ➡ Use ScholarshipOwl.com To Easily Find Scholarships Online
- ➡ Remember That It Is Never Too Early To Start Applying For College Scholarships
- ➡ Set A Quota For Yourself Every Week For Your Scholarship Applications
- ➡ Continue Applying For New Scholarships After You Earn Financial Aid To Reduce Your Student Loans Even Further

Follow all of the tips in *The Ultimate Guide To College Scholarships* and you will be paying for school in no time!



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COLOPHON

This eBook was created on Microsoft Office Word 2010, utilizing Candara font, text boxes for color blocks, and basic editing options.

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