

Scholarship Workbook



GET COLLEGE GOING➔

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Whether you have students in college, headed to college, or considering advanced degrees college is expensive. Understanding financing resource is one way to minimize excessive college debt. We have assembled the Workbook to help that the mystery out of searching, applying, and the potential awarding of this valuable college funding resource. Our goal is to offer some tips and insights on searching, applying, and managing this part of the college financing experience

Workbook Content:

- What are Scholarships?
- Type of Scholarship Programs
- Sources?
- Finding Scholarships
- Using the Multi-Level Approach
- Getting Started
- How to Search
- Searching Tips
- Scholarship Questionnaire (separate document)

What are Scholarships?

Scholarships are an excellent resource offered to college-bound and enrolled college students to assist with defraying the cost of education. Known as “gift aid” a scholarship unlike a student loan does not have to be repaid.

Scholarships come from a variety of sources (list on a future page) with the most common being those awarded by a college or university, a civic or community organization,

- Grants - a grant by definition is still considered “gift aid”, not subject to repayment. They are based on demonstrated needs and specific criteria established by the provider. A FAFSA, the Free Application for Student Aid will need to be on file. Grants can be awarded by the federal government (Pell Grant), a state agency, and a college or university. The award is generally listed on the student's Financial Aid Award Letter and is used to help defray costs and recruit the student to enroll.

Types of Scholarships

Scholarships is awarded based on various criteria, including academic and personal accomplishments, leadership. athletics and performing arts. A growing number of programs now include a review of a student's (family's) demonstrated financial need

Academic: typically known as a merit scholarship, colleges and universities award tuition assistance under this category to recognize a student for the accomplishments in the classroom, including GPA, grades and rank). Awards range based on a scale established by the school and its enrollment goals. Merit scholarships are announced as part of the college acceptance notice process.

		TEST SCORES				
		19-20	21-22	23-24	25-26	27+
	ACT					
	SAT	980 to 1050	1050 to 1130	1150 tp 1190	1200 to 1350	1400+
GPA	3.90+					\$25,000
	3.75 to 3.89				\$21,000 to \$24,000	
	3.5 to 3.74			\$15,000 to \$20,000		
	3.25 to 3.49		\$12,000 to \$14,000			
	3.0 to 3.24	\$8,000 to \$10,000				

Athletic: student-athletics who excel in the classroom and playing field are recognized for their talents through athletic scholarships. Governed by the NCAA and NAIA, strict guidelines are regulated on who can award (Division I and II) and how many scholarships can be awarded by an eligible school. Division III schools are not eligible to offer athletic scholarships.

- eSports is one of the fastest-growing, new sports activity including robotics, gaming, and other skills-based talent.

Talent: students accepted into specialty majors for performing arts, vocal, dance, theater many times compete for scholarship awards. Auditions Performing Arts (Vocal, Dance, Theater):

Civic - Community: this category of awards recognizes a student for their participation in a local city or town organization, serving as a volunteer or in a leadership role.

Businesses - typically reserved to students a senior year, local, regional and nationwide business sponsor scholarships recognizing academic, personal character, and financial need.

Philanthropic Foundations - established non-profit organizations, families, and other supporters of post-secondary education eligibility in this category can be based on ethnicity, gender, race, religion, and specific criteria established by the donor.

Membership, Employer and Trade Associations: sponsored as part of an employee education assistance program, scholars may be extended to dependents of parents employed or members of the workforce. Similar programs may be available from those who belong to a membership or trade association.

Specialty: scholastic art and writing, debate, and citizenships programs are available on a regional and national level.

Questions:

What scholarships are provided by the college and universities you are considering?

Admission: _____ Alumni Office: _____

Specific College or Department: _____ Do you know the deadlines?

Do you have your high school's list of scholarships? Yes, ____ No ____

When does your high school counselor's office open up the application process? _____

Are you preparing to compete in a sport on the collegiate level? Yes - No _____

- If yes, are you aware you need to register with the NCAA?

Are you going to compete for a Performing Arts Scholarship?

- If yes - name the program(s) and source

Does your parent(s) place of employment offer a scholarship? Yes - No _____

- If yes, what is the application deadline? _____
- Hint - if one doesn't exist, ask why? You might be the 1st Annual recipient!

Consult your parent(s), families club, and organizations relationships (ex: Knights of Columbus, Elks, Ancient Order of Hibernians, Mason, Lodge, AARP, IBEW)

Clubs and Organizations _____

Ethnicity & Faith-Based Organizations _____

Trade & Alumni Associations _____

Membership Groups _____

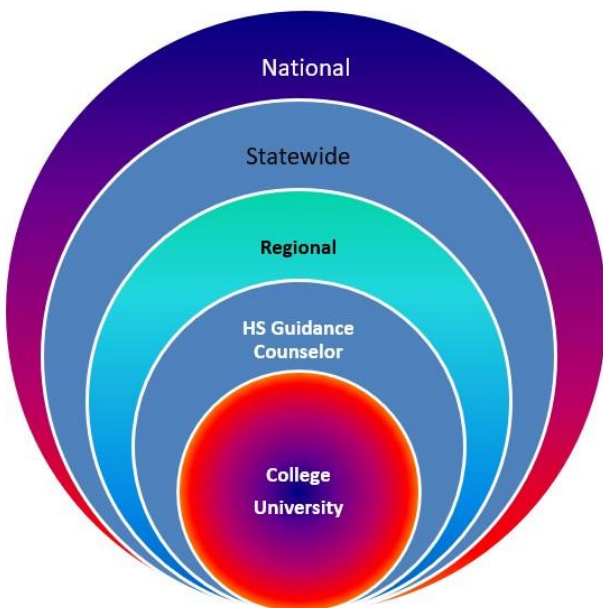
Parent(s) Place of Employment _____

Finding Scholarships

Uncovering scholarships require the use of a multi-level approach, including investigating resources close to home and far away. Inquiring with your high school college and career (counseling) department, surfing the net, asking at work, and word of mouth.

Searching for scholarships is part discovery, part investigation, a process that requires time. Scholarships are found through multiple sources. A good search process will include the investigation of all.

Multi-Level Approach



Colleges/Universities – historically educational institutions are considered to be the primary source for the highest number of scholarships awarded, at the greatest dollar value. Scholarships are awarded to prospective, returning, and graduate students. Students are recognized for their academic and personal accomplishments. Awards are typically known as Merit Scholarships. Scholarships generally fall under three categories:

- Recruitment - awarded as part of a student acceptance to the school; Dean, President, Trustees scholarship programs. Eligibility is based on academic and personal accomplishments many times tied to GPA, grades, rank, and national test scores. Students must maintain eligibility criteria to retain the award.
- Athletic and Performing Arts - awarded in recognition of specific talent and subject to specified guidelines set by the school or external governing organizations (NCAA).
- Alumni - managed and awarded through the Alumni Department, these scholarships follow specific eligibility criteria set by the donor.
- College or Department - in some large and research-based schools a specific College or Department within the University may manage and coordinate their own scholarship programs. A student may be invited to apply or compete for these scholarships.

It is important to consult a school website to determine the level of awards, criteria, and which department is responsible for distributing the award.

HS Guidance Office – awarded at graduation, programs can be sponsored by a local community, civic, and business organization, and the application is managed through the local high school.

- Programs may be awarded based on individual or consolidated applications, standardized testing, and criteria established through a local, county, or statewide Board of Higher Education.
- Programs may also be managed through the high school but administered directly by civic or community organizations; ex: Questbridge, Posse, American Legion, Lions Club Speech Competition

Regional - expanding the search beyond a city or town's high school offerings to the county one lives in can flag scholarships with a broader residency eligibility requirement.

- Example: Student attends a school outside of the local high school, a vocational/technical or private high school may be eligible for local and county-based programs. It is important to read the eligibility requirements for all local and regional programs.

Statewide – government, philanthropic organizations, civic, community, companies, employers, and education-based organizations provide programs at a state level. They can be administered locally or at the statewide level.

National - scholarships in this category often come from large foundations, philanthropic foundations, organizations, and companies. Eligibility criteria can range from unique (Duck Tape Prom Dress), specific to the intentions of the donor and organization (ethnicity), or assisting first-generation and underrepresented students (Questbridge, Posse). .

Note: a student who completes the Federal Application for Student Aid (FAFSA) will automatically be considered for state-funded need-based grants.

Getting Started

Use the Scholarship Questionnaire to create your student/family profile. Profile results are essential to search, research, and determine if a scholarship is right for you,

Create an e-folder to store documents, applications, writing samples, your profile, questionnaire, and information supporting your searches.

Maintain a spreadsheet to track programs by name, contact information, application URL, and deadlines. Record wins/loses, renewable and upper-class eligibility.

NAME	CRITERIA	CONTACT	APPLICATION	DEADLINE
"Be A Science Teacher"	Academic record; interest in teaching elementary. Middle school general science, or HS Chemistry; College curriculum and program study requirements	Westfield State College	www.physci.wsc.ma.edu/dept	
"TuitionBreak": New England Regional Student Program (RSP)	Applicant has enrolled in an approved degree program offered by a specific public college or university in another New England state. Approved majors (associate, bachelor's and graduate) for residents of each New England state are listed in the annual catalogs and program database		www.nebhe.org/tuitionbreak	
AAA Southern New England/AAA Travel HS Challenge	National competition; see web site		www.aaa.com/travelchallenge	
Abbott and Fenner Scholarship Program (Business Consultants)	will submit an essay on the topic that appears on the scholarship page of their web site:		http://www.abbottandfenner.com/scholars_hips.htm	
Agganis Foundation Scholarship	Reside or attend school in Lynn; participate in a minimum of one varsity sport (Note: For these purposes, cheerleading is not considered a sport); attend an MIAA member school at the time of application; be accepted at a four-year accredited college.			Apr-10
American Legion National HS Oratorical Contest	Applicant is a high school student under the age of 20 years. All contestants required to deliver a prepared oration not less than 8 minutes and not more than 10 minutes of delivery. The preparation oration must be based on some phase or phases of	American Legion	HS Guidance Office.	Dec-10

Visit your high school's Guidance Office regularly to inquire about programs. Check the website to see if the information is listed, program names, sponsors, application deadlines, and other details.

Familiarize yourself with the scholarship programs that are common to your school, county, and state.

- Google previous year's high school awards in your local newspaper or online

Investigate the programs available through the college and universities you are considering. Ask about them when on-campus tours, interviewing or meeting with college representatives. Don't be shy!

- Speak with the Admission Office, Alumni Services, Performing Arts, and Athletics. In many large colleges and universities, specific individual colleges, and department heads.

Commit to 1.5 hours (or more) a week to uncovering, searching, reviewing eligibility details, and completing applications.

Make it fun! Don't expect your student to be the primary searcher – make it a family affair. Create a simple incentive-based program with rewards for finding and submitting

applications. Gift cards, Laundry, Gas Card, Yard Work, Car Privileges, and if they still do, making the bed.

Student Incentives: _____

Parent Incentives: _____

How to Search

In addition to searching based on a student and family's profile, it is important to use keywords and phrases to unlock the common and unique program

- Keywords Examples:
 - 2020 scholarships, merit award, need-based, honorarium, alumni, Tag with -PDF.
- Phrase Examples: s
 - 1st generation students, DECA, never been to college, parents didn't go
- Gender Example:
 - Female interested in biotechnology research and other criteria.
- Unique Identifiers -Tags:
 - PDF, previous year

Unique Examples:

- [College Board Opportunity Scholarship Program](#)
- Set up a Google daily alert – Example - scholarships 2022

What are Your Keywords, Phrases and Tags:

Where to Search

Beyond your local high school guidance office, newspaper, and media outlets there are many internet-based search sites.

Examples

- Google, Bing, Yahoo,
- U.S. Department of Labor Career Center
- Chegg, Niche, Peterson's, College Board.
- [College Board Opportunity Scholarship Program](#)

Be aware some search sites are owned and managed by national lead generation organizations. Be careful to read privacy statements to protect your information.

- Some may also charge a small fee to access their database.

Locate, Complete and File an Application

Once a scholarship has been located, research the eligibility criteria to determine the student (family) eligibility. When in doubt, submit the application.

The application may require a writing sample (essay), artwork, or other supportive material

Scholarships that combine merit and demonstrated financial aid will require the submission of the FAFSA and potentially the CSS Profile application.

Search Tips

1. Start Early - programs are available as early as 9th grade.
2. High school resume – create one and keep up to date. It should list all accomplishments and activities, in and outside of school, beginning with 9th grade.
3. Writing samples – Make it personal, show enthusiasm, proofread (twice). One good essay or personal statement can work for multiple applications.
4. When discovering a scholarship, read all eligibility details, deadlines before dismissing.
5. Applying to sweepstake offers— Companies use this type of scholarship for marketing and to create interest for their partnering organizations.
6. Monitor deadlines: programs have a wide range of deadlines and submission dates.
7. Consider searching out at least three months at a time.
8. Allocate Time - two hours per week to searching and applying; don't try to overload one's schedule during an already busy time of life.
9. Don't give up after the first year; many scholarship programs are available for upper-class students. Keep searching and applying as a rising college student. Many providers love to be awarded to the upper class too!!
10. Rewards for work and activities – sources like the [College Board](#) and [Raise ME](#) to provide opportunities for students to earn scholarships based on work performed through the student's college planning experience.
11. Opt-Out to Protect Privacy – national scholarship providers might be great sources, but they are also lead generators for third-party marketing organizations. ALWAYS READ Privacy statements and consider Opting Out to protect your information.

What is Scholarship Displacement?

When a student who is receiving need-based financial aid wins a private scholarship, and the school is notified of the award, the scholarship can reduce the student's demonstrated financial need. The college's financial aid office must then reduce the student's need-based financial aid package to compensate since the student is considered to be an over-award. College financial aid administrators have flexibility in how they reduce the need-based financial aid package. The college's outside scholarship policy specifies how the college reduces the student's need-based financial aid when the student receives a private scholarship.

Review the school external aid policy to understand what need-based aid may be affected.

- Student loans (federal and private)
- Federal Work-study
- Institutional Grants

Time invested = Time rewarded!

SAMPLE SCHOLARSHIPS

Massachusetts Credit Unions 2020 College Scholarship Program

