

Show me the money!





Linda Pacewicz

Ipacewic@pheaa.org

570-592-1209

Higher Education Access Partner / PHEAA





Types of Financial Aid

Funds provided to help families pay for Postsecondary educational expenses include:

Grants - Free Money based on Need and Merit

Loans - borrowed money for every student

Work Study - earned money during the school term

Scholarships - Free Money based on matching the criteria or qualifications

Reality check -



There's no guarantee you will receive or qualify for Free Money to pay for higher education

HOWEVER.... Nothing ventured is nothing gained

Everyone should search, attempt and apply for Scholarships!

Annual Grant and Scholarship Estimated amounts from The National Center for Education Statistics:

\$46 Billion from the Dept of Ed and the Nation's Colleges and Universities

\$3.3 Billion from private sources



Scholarships are **NOT** based just on GPA

Scholarships come in all shapes and sizes and can

be based on:

Merit

Characteristics

Field of Study

Community Service

Interests

First in family

Employment

Memberships

Activities

Athletics

Talents

Hobbies

Religion

Creativity

Military

Legacies

Descendants

Civic Orgs.

AND MUCH MORE...... JUST ABOUT ANYTHING!!



Clubs

Music

Food





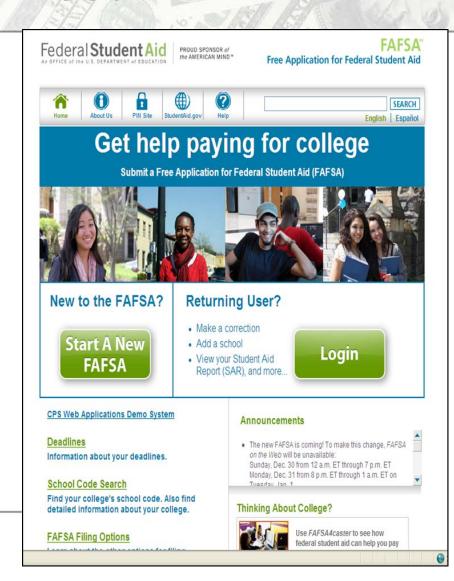
Scholarships can be based on: Financial Need

Complete the FAFSA at www.FAFSA.ed.GOV

(Free Application for Federal Student Aid)

Determines eligibility for:

- Federal Grants and Loans
- State Grants
- School Need Based Grants and some <u>Scholarships</u>



3 Categories of Scholarships

• Post Secondary Scholarships (In-house)



Local and Regional Scholarships

National Scholarships





Post Secondary "In House" Scholarships

Scholarships offered by the College, University or Institution you are planning to attend.

CRITERIA: All students who meet the specific eligibility requirements - varies by school:

Degree chosen, Merit, Athletic, Talent, First Generation, Alumni or ..

SOURCES: VARY-

Alumni looking to help students just like them

Memorial scholarships from families of past students ..

Community members supporting the School and the Industry for potential graduates

SEARCH the School's Website - under Financial Aid and/or Admissions

Ask the Financial Aid office for details if needed

Keep looking while attending - clubs, activities, posters on campus for new scholarships

Check with each school you are considering - AND take the time TO APPLY





Local/Regional Scholarships

Scholarships offered from your Community

CRITERIA: All students who meet the specific eligibility requirements; many associated with your community but varies

SOURCES: High School, Internet, Look around your community **Your HS Guidance office is a MUST for your local options**Credit unions, religious affiliations, grocery stores, Township offices, Clubs: Women's, Rotary, Lions, Garden, Car......
Banks, Labor Unions, Associations and Non-profit groups, Foundations Employers - yours, your parents, your families
Other programs and companies in your area

SEARCH: Websites and everywhere you can think of or see, then APPLY



National Scholarships



There is more competition for national scholarships but they are not impossible to obtain and there are MANY!

CRITERIA: All students who meet the specific eligibility requirements

Large application pool because of having national exposure and varies

SOURCES: Online is easiest at all the companies and entities you know -

Restaurants: McDonalds, Burger King, Domino's, Pizza Hut...

Store Chains: Kohl's, Target, Walmart, BragUSA - sponsored by Macy's, Fossil, Coach etc ...

Organizations: Doodle4Google, Exxon, NRA, Johnson and Johnson ...

Products: Duct Tape, Visine-students with vision; Cell Phone donation scholarship...

SEARCH: Online is easiest, either with search engines or at specific companies

- be cautious of online scams.



Tips for scholarships

- -> <u>Start EARLY</u> Kindergarten and beyond At least a year before you need the money
- -> Don't miss <u>DEADLINES</u> get a calendar! Organize who, what, where, when
- -> Use <u>FREE</u> Scholarship search sites
 Don't be tricked into paying for info!
- -> Don't ignore smaller award amounts they add up!
- -> Don't let Scholarship Names stop you from reading the criteria
 - Always presume you can apply unless specific words disqualify you



Tips for scholarships

- -> Make it fun, but it is a job
 - * Dinner time conversation
 - * Family game who can find the craziest
 - you'll find other options along the way
- -> Only provide what is asked for match the criteria
 - * Can you follow instructions? Make sure your info is read!
- -> Letters of recommendation other back up detail -
- -> Search EVERY YEAR don't give up
- -> The interview some require it, dress and act appropriately!
- -> Ask how applicants are notified of results
 Some notify all, some only notify the winners





Scholarships can be based on: Individual Assessment

Most applications will ask for an individual assessment of your family budget or an Essay about YOU

What to do?

- Read the criteria and think of ways you fit
- Share info about who you are, what you want to do
- What experiences have you gained that strengthened your values?
- What have you learned along the way?
- Where are you headed and why?





Don't Be Afraid of Essays... Recycle It

Don't shy away from applying because of writing an Essay -

- Write a good essay about yourself and tweak for each essay needed
 - Make sure you address the topic or essay question, if provided
- Have someone you trust review it for content and grammar
- Only provide what is asked for 1 page vs 5 pages
- Describe you your experiences what has helped you make decisions overcome obstacles - build your personality - mentors - - - - -

Example: Q: How have you contributed to.... And what have you learned...

- ☼ I volunteer at my church and I learned I like helping people
- © Through the time I've spent volunteering with the children's choir at my church I've learned to lead a group by identifying their strengths and weaknesses to build a team atmosphere and work toward a common goal. I did this by And the success taught me

Increase your <u>Scholarship</u> options with "Other" components (What's not on the HS Transcript)

Create a Profile or Resume

- ❖ About what you do or have done year after year
- **❖** What makes you stand out? Who are you?
 - ❖ Besides grades, class rank, test score
- Document your information!
 - **❖** Personal/Performance sports, music, art, achievements
 - **❖** Extra Curricular Activities helping a neighbor, hobbies
 - **❖** Volunteerism, Community Activities, Employment

Recommendations:

Faculty, Coaches, Employers, Community Leaders

- SEND THIS WITH YOUR COLLEGE APPLICATIONS -



Senior Year Deadlines



- Many LOCAL scholarships are destined for Seniors in HS
- Deadlines will vary some Fall, some Spring
- KNOW YOUR DEADLINES -and WHAT'S EXPECTED
- Most of these repeat so READ what is required EARLY to give yourself time to fulfill the criteria
 - Juniors especially YOU!



Google Searches for Scholarships

- Unusual Scholarships
- Scholarships for Average Students
- Free Scholarship Sites
- Prestigious Scholarships and Fellowships
- Full Tuition Scholarships
- Scholarships for Owning a Pet
- Community Service Scholarships
- Scholarships for Hispanic and Latino Students
- Scholarships for Red Hair yes, there is one!
- Scholarships for students under age 13 in grades K-8





Be Careful of Scams

Be suspicious of any scholarship offer if even one of the following is true:

- You must pay a fee (any fee) to apply for the scholarship.
- You must provide a credit card number or your bank or savings account information to apply for the scholarship.
- You don't need to do anything (or do very little) to apply.
- The offer "guarantees" that you will be given a scholarship.
- The offer includes no contact information, such as a valid email address, phone number, and mailing address (a P.O. Box doesn't count).
- You never applied for the scholarship, but you are asked to claim it
- You must attend a free seminar to be considered for the scholarship.
- The offer includes official-sounding words like "national," "education," or "federal" or has an official-looking seal.
- The offer says there is millions in unclaimed scholarship money waiting for you.
- The offer is filled with typos and spelling errors. For example, "scholarship" is spelled "scholorship



Sample Scholarship search options Don't miss out on FREE Money

www.fastweb.com - create a profile to find matching scholarship info

www.educationplanner.org

www.fastaid.com

www.finaid.org/scholarships

www.unigo.com

www.scholarships.com

www.scholarship-page.com

www.zinch.com

www.dosomething.org/scholarships

www.collegeprowler.com

www.studentscholarships.org

www.collegeboard.com

www.collegeanswer.com

www.collegenet.com





Fun and Creative Scholarships



www.scholarshipred.com

Must be a Natural Redhead & create something that represents what it means to be a Redhead - be creative, there's no wrong answer!

Award: \$500

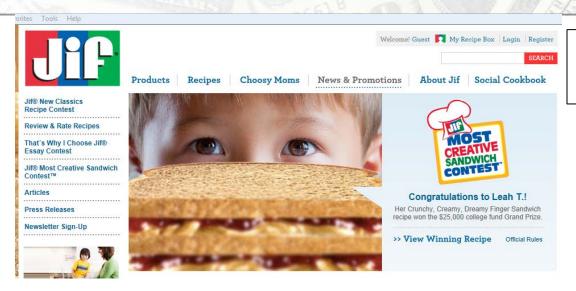


Pennsylvania Higher Education Assistance Agency

For the love of Chocolate Scholarship Foundation

- The Amount is based on financial need for aspiring Pastry Chefs!

More fun scholarships -



Jif Peanut Butter - Creative Sandwich Scholarship **\$25,000**

Duck Tape Prom Dress Scholarship - \$10,000





More fun scholarships

\$15,000 Toyota Teen Driver Video Scholarship www.toyotateendriver.com

Short video about safe teen driving





Doodle 4 Google Scholarships - various age categories Create a Google Doodle related to a given topic. **Top prize \$30,000**



Grades 10-12 Winner

Ideatriever

Amy Carlson, Burlington High School, IA





More scholarship options

13 years old and up/ 250 words or less



"If you could get one 'do-over' in life, what would it be and why?"



"Write a letter to the number five explaining why five is important. Be serious or be funny. Either way, here's a high five to you for being original."

https://www.unigo.com



If you were an ice cream flavor, which would you be and why?"



"Which superhero or villain would you want to change places with for a day and why?"

How are scholarships



- Some Scholarships are paid to the student to help with school expenses
- Most Scholarships are paid to the school you attend
 - Entities will hold the funds until you determine where you will attend
- Scholarships are Tax Free if used in the pursuit of your degree or studies and is not considered income
 - Ref Publication 970 Tax Benefits for Education if you have questions

You did the work and have Outside Scholarships! Now Ask the school you are applying to: How do you apply Outside Scholarships?

- Each school can make their own rules
 The method can affect your affordability decision
 - Some reduce the 'gap' part of your institution bill
 - Some take away internal scholarships because you have others
 Either way, remember Free Money = Less Borrowing



Final Thoughts



Persevere 1
Success 2

- Families and students need to do the work, no one will do a scholarship search for you!
- Many students don't apply for scholarships at their own high schools because they think they won't "win." If you don't try, you will never know!
- Searches take time, patience and extra work. Some scholarships may ask for letters of recommendation, references, transcripts, photos and/or essays. Start early!
- Don't miss deadlines!

Organize your info

- Apply even for the small \$\$ scholarships, they can add up like coupons do on your grocery bill!
- It's not a sprint, it's a marathon Free money, frees up choices!





Which step will you reach with your Scholarship Search?