

Scholarships: How to Find and Apply

To truly reduce the cost of attendance, apply for additional aid through private scholarships. Private scholarships can make a dream school become affordable. These awards require additional effort, but often reap high financial rewards.

How many scholarships should I apply for? No magic number exists, but the answer is every scholarship that you may possibly win. Ten to fifty might be a goal.

Where should I begin? Let's break down the search process into manageable steps. *Parents are encouraged to guide the search* and to hold their student accountable for essays and deadlines. Appendix E of *OnToCollege's Platinum Guide for College* will help your search.

Finding and Applying for Local Scholarships

1. **Start at home base.** Your high school counseling website should be a resource filled with awards from the local community. Ask your counselor about opportunities that have not yet been published. Simply by asking, you could uncover a scholarship that no one else knows about.
2. **Broaden your local search.** High school websites in your area, not just your own school, may offer more scholarships. Private scholarship programs are usually concerned with keeping their money local within the state. Local scholarships typically can only be used at colleges within the state.
3. **Research clubs and organizations.** Search by clubs and community organizations with which you have an affiliation: Els Club, Lions Club, 4-H, Knights of Columbus, American Red Cross, YMCA, Boy/Girl Scouts, Kiwanis, etc.
4. **Keep it local.** Local organizations, foundations, and private companies award scholarships each year that often are not widely known. Search out these organizations; you might face less competition.
5. **Look into religious organizations.** Your individual church, synagogue, or mosque may be too small to offer a scholarship, but its larger affiliation may offer scholarships.

Think Like a Donor

Look at your application through the eyes of the scholarship committee. If you're applying for a \$2,000 scholarship to a local business organization, what would these individuals who've donated their own money want to see in an application and essay? They may prioritize applications that celebrate free markets, capitalism, and an interest in starting a business. Always consider the benefactor's bias.

The Golden Rule of Hard Work

Nothing worthwhile comes with ease. Scholarships that require effort have fewer applicants. If a scholarship seems like work to you, it may look like too much work for the next student. A scholarship committee will award a weaker academic candidate than risk having money go unawarded. For local scholarships, a solid resume of involvement may outweigh academics.

Finding and Applying for National Scholarships

Fastweb.com

- Owned by Monster.com, this service allows students to complete a profile of academics, involvement, and top choice schools.
- Includes national scholarships, but also scholarships only available for specific colleges
- Makes a spreadsheet for you of deadlines, amounts, and websites correlated to scholarships
- Emails reminders for approaching deadlines

Scholarships.com

- The longest established scholarship database, this service matches you to scholarship in a mobile-friendly site
- Feels like shopping, allowing you to favorite and save awards, and search your saved database later by deadline or amount
- Makes it very clear in the search results if an essay is required

[ScholarshipOwl.com](https://www.scholarshipowl.com)

- This service stands out because it often includes little-known scholarships that the larger databases miss
- Actually applies to scholarships for you, once you complete your profile. A little extra work on the forefront may save you a ton of time with this option.

Other recommended websites to begin your search include:

[CollegeScholarships.org](https://www.collegescholarships.org)

[ScholarshipLibrary.com](https://www.scholarshiplibrary.com)

[SuperCollege.com](https://www.supercollege.com)

[CollegeBoard.com](https://collegeboard.com)

[CareersandColleges.com](https://www.careersandcolleges.com)

[Scholly.com](https://www.scholly.com)

Research whether any of the schools on your list participate in the [RaiseMe program](#), which allows students to earn scholarships towards selected colleges for grades, volunteer activities, and other achievements.

Worth Your Time

Spending even five minutes on a matchmaking scholarship site will quickly show you both big ticket (\$10,000 and up) awards and smaller (\$1,500) awards. Don't be dazzled by big dollar signs and the "Text a friend to win" awards. Less-prepared students are flooding the market on those awards. Focus on the smaller awards and the ones that require a short essay. Remember: if it looks like work to you, it most likely looks like too much work to the next student.

Spending one hour finding and applying to a \$1,500 scholarship is worth it.

Consider each scholarship as an hour of well-compensated time, invested in your future.