

SCHOLARSHIP RESOURCES

The first thing you need to do is to make sure you qualify for the scholarship. If the scholarship requirements specify you need to have a 3.7 gpa and you have a 3.5 gpa, don't bother applying. Most scholarship sponsors receive so many qualified applications that they will not have the time to consider qualifications that fail to meet the minimum requirements.

Scholarship sponsors don't give money simply by breathing. They want to give money to the most talented and most qualified candidate. So maximize your chances of winning a scholarship award by following some tips listed below.

How should I prepare the essay?

1. Make an outline. Pick one main theme based on the essay question and outline a few ideas that support your theme.
2. Show, don't tell. Use specifics, not generalizations. Help your reader visualize what you're trying to say.
3. Check spelling and grammar. Have a teacher, parent or counselor read over your essay to provide feedback and catch errors.

5 Scholarship Letter Tips

Below are some essential tips for letters associated with scholarships, including the application request letter, cover letter, recommendation letter and thank-you letter.

1. Be brief--you will have the chance to sell yourself in your application.
2. Request the materials early to leave enough time to prepare a strong application packet.
3. Clearly state when you need the recommendation sent or given back to you. Give no less than three weeks notice, leaving ample time to write the letter.
4. Provide your address and other contact information where you know you can be reached. Include a self-addressed stamped envelope, if applicable.
5. If you win a scholarship, be sure to thank the provider and your recommender for selecting you as a recipient.

Top 10 Tips for Winning Scholarship Applications (By Kay Peterson)

Ever wonder what the folks who award the scholarships want to see? Below are tips to win scholarship applications:

1. **Apply only if you are eligible.** Read all the scholarship requirements and directions carefully and make sure that you are eligible before you send in your applications. Your application won't make one bit of difference if you are not qualified to apply.
2. **Complete the application in full.** Be sure to complete the entire application. If a question doesn't apply, note that on the application. Don't just leave a question blank.
3. **Follow directions.** Provide everything that is required. But don't supply things that are not requested - you could be disqualified.
4. **Neatness counts.** Make a couple of photocopies of all the forms you receive. Use the copies as working drafts as you develop your application packet. And always type the application, or if you must print, do so neatly and legibly.

5. **Make sure your essay makes an impression.** The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: the "who", "what", "where", and "when" of your topic. The simplest experience can be monumental if you present honestly how you were affected.
6. **Watch all deadlines.** To help keep yourself on track, impose a deadline for yourself that is at least two weeks prior to the stated deadline. Use this "buffer time" to proofread your application before you send it off.
7. **Take steps to make sure your application gets where it needs to go.** Before sending the application, make a copy of the entire packet and keep it on file. If your application goes astray, you can always reproduce it quickly. Make sure your name appears on all pages of the application. Pieces of your application may get lost unless they are clearly identified.
8. **Give it a final 'once-over'.** Proofread the entire application carefully. Be on the lookout for misspelled words or grammatical errors. Ask a friend, teacher or parent to proofread it as well.
9. **Ask for help if you need it.** If you have problems with the application, do not hesitate to call the funding organization.
10. **Remember - your scholarship application represents you!** Your ability to submit a neat, timely, complete application reflects on you. It's your face to this organization. Take pride in yourself by submitting the best application you can.

Scam-Alert: Protect Yourself from Scholarship and Financial Aid Scams (By Kay Peterson)

Guess what? You're a "finalist" for a scholarship. And you never even applied! Too good to be true? Probably so.

The sad truth is, there are scammers out there - posing as scholarship providers or scholarship matching services - who take your money and leave you with nothing. The good news is, you can protect yourself from scholarship scams with a little knowledge and a little caution.

Know Your Scams

Scams come in many flavors, but there are a few typical moves you should be aware of:

- The phony scholarship: You receive a notice about a scholarship that promises you cash. All you need to do is pay the registration fee. So why not apply? Because there is no award. Or there is one small award used to lure you in.
- The phony scholarship matching service: Pay a fee, and they'll do all the work. They'll find information that you can't get anywhere else! Not only that they will guarantee that you'll win. The outcome? You never hear from them again or (even more frustrating) you receive a list of inappropriate or defunct awards. And forget your money-back guarantee: the company is long gone.
- The phony educational loan: a low-interest loan in exchange for an up-front fee. You pay the fee, but never receive the loan.

Scam Warning Signs

- The fee. The best rule of thumb: financial aid should never cost you. ♦ Never invest anything beyond the cost of a postage stamp in search for financial aid.
- The "money-back guarantee" - especially if the company tries to 'guarantee' that you will win an award.

- Credit card verification. If they ask for a checking account or credit card number for 'verification' or to 'confirm eligibility' - stop listening. Scammers use this ploy to get your financial information and then drain your account or run up charges on your credit card.

And remember: Don't be fooled by an "official sounding" name. Just because a company uses words like 'National', 'Foundation', or 'Administration' in its title doesn't mean it is a legit operation.