

The Scholarship Coach

THE SCHOLARSHIP COACH

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ABOUT SCHOLARSHIP AMERICA

Scholarship America believes that every student deserves an opportunity to go to college, regardless of their financial status.

Scholarship America mobilizes support for students getting into and graduating from college. Since 1958, Scholarship America has distributed more than \$3.1 billion in scholarship assistance to more than 2 million students, funding both entry-level and multi-year scholarships and emergency financial grants. More information is available at www.scholarshipamerica.org.

ABOUT THE SCHOLARSHIP COACH

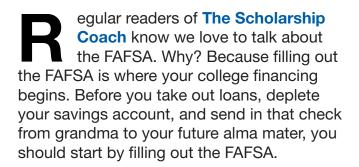
The Scholarship Coach is a blog run by Scholarship America on U.S. News and World Report's website for the purpose of educating students and parents about scholarships. The Scholarship Coach was started in 2010 and features weekly articles addressing common scholarship questions, as well as featuring special scholarships and dispensing valuable advice students should use to make their applications stand out. Students with special concerns are able to get answers by asking marketing@scholarshipamerica.org.

New blog posts are live every Thursday at www.usnews.com/education/blogs/the-scholarshipcoach

Get Free FAFSA Help From College Goal Sunday Experts

(Originally Published 2/14/13)

By Michelle Showalter



If you've heard of the **FAFSA** before, but aren't quite sure what it is or where to start, you're in luck—there are a lot of resources available for you and your parents, many of which can be found on the Internet. But nothing beats person-to-person assistance from an expert. Thanks to the College Goal **Sunday** initiative, you can get that help for free right in your backyard.

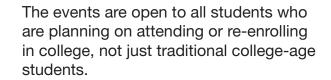
The FAFSA, or Free Application for Federal Student Aid, is a form filled out annually by current and prospective college students to determine if they are eligible for student aid from the federal government. Students who do not fill out the FAFSA can't receive any government grants or loans, or be eligible for federal work-study hours. Even if you're not

100 percent sure you'll attend college in the fall, you should still take the time to fill out the FAFSA. After all, it's free!

Even if you're not 100 percent sure you'll attend college in the fall, you should still take the time to fill out the FAFSA. After all, it's free!

Unfortunately, the FAFSA can sometimes be confusing and frustrating to complete, which brings us back to College Goal Sunday. With events held in 37 states and the **District of Columbia**, College Goal Sunday is a volunteer program that provides free information and assistance to students and families who are applying for financial aid for college.

Events are typically held on Sunday afternoons between January and April at locations across each participating state.



If you attend a College Goal Sunday event in your area, you can meet with financial aid professionals from colleges and universities and other volunteers who generously offer their expertise to students and their parents. These experts will sit down with you and help you fill out the FAFSA. Prospective and current students can also use the opportunity to talk to experts about how to apply for other financial aid opportunities, as well as get information on statespecific student services and admissions requirements.

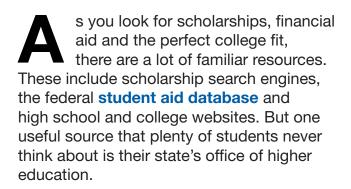
Before you go, make sure you bring all the information you need—including your social security number, driver's license, and bank statements—so you can maximize your time with the experts. We also recommend bringing a list of questions you may have about college financial aid.

Finally, if you can't attend a College Goal Sunday event, many states offer help over the phone or on the Web, and there are national services that can also be great resources.

Turn to State Higher Education Offices for Scholarship Help

(Originally Published 6/27/13)

By Matt Konrad



Checking out the office in your home state, as well as the states where you might go to college, should be part of your summer to-do list. Resources and the office's name vary by state. You can start with this list.

Wherever you go, look for links to student and family resources. Once you find those, focus on the following five valuable options.

1. Online guidance and planning tools: While websites differ, just about every state features online tools that can help you plan and pay for college. One of the best is Kentucky's **KnowHow2GoKY** site, which offers education planning advice for all ages. The Iowa College Student Aid Commission's I Have A Plan site provides a wide view of everything from career exploration and test prep to financial aid and postgraduate activities.

Even if your state doesn't have a dedicated planning tool, it will likely have a **student** resource page, like this one from Massachusetts, where you can get started.

2. In-person and offline events: One advantage of these offices' local focus is that they can offer residents more face-toface opportunities to connect and learn. The Minnesota Office of Higher Education will soon be supplementing its online tool set with "College Knowledge Month," a series of college planning and application events for high school seniors across the state.

The Maryland Higher Education Commission conducts monthly financial aid presentations at high schools and colleges. And higher education offices across the nation are often closely involved with College Goal **Sunday** efforts in January and February.



information: Most states offer education loans and grants to qualified students. These funds are usually managed by the higher education office, as are the states' college savings plans, known as 529 accounts. Minnesota provides a straightforward 529 website for students and parents, as well as offers a detailed look at the state's low interest rate **SELF Loan program**.

Washington's thorough state site covers all things 529 and features a wide array of grants and loans under the "Opportunity Pathways" banner.

4. Scholarship searches and applications: Washington also offers a unique resource called The WashBoard, which allows resident students to find scholarships from public and private-sector providers across the state. While this is the most ambitious search we've found, other states do feature online applications for government-funded programs or listings of statewide scholarships.

5. Resources for military and veteran students: The U.S. Armed Forces provides a wide array of educational benefits to activeduty servicemen and women, reservists and veterans. But those benefits often come with confusing paperwork, restrictions or deadlines.

If you're a veteran or currently serving, your state higher education office can help you make sense of it all. Some states, like North Carolina and Massachusetts, have easy-tofind resources on their websites. If you can't find the information you need, reach out to your state's office.

No matter what your needs are, we recommend you contact state higher education offices with questions. Many are now active on social media, meaning a tweet, a Facebook message or an email can help you learn what you need to from these often-overlooked resources.

Gauge 6 Factors to Find the Right College Fit

(Originally Published 3/21/13)

By Michelle Showalter

lanning to enroll in college soon? There are a lot of decisions to make when it comes to finding the college or university that suits you best. Before you make up your mind about where you'll get your degree, make sure you take the following things into consideration.

1. Consider the type: From technical colleges to public universities, your ideal type of higher education may be based on how much money you have available, what kind of job you want to have and how much you value prestige and selectivity. If you're looking to become a dental assistant, medical technician, mechanic or hairstylist, you'll most likely want to look into technical colleges or trade schools.

If you're short on cash but want to end up with a four-year degree, you could consider starting out at a community college and earning your associate degree before you move on to a four-year institution. And if you're looking for a smaller school with more personal attention, a private college might be the best fit.

2. Consider the cost: We won't tell you to automatically choose the cheapest option available to you, but cost should be a huge factor when deciding on a college. If your heart is set on an expensive college but you don't have much cash on hand for tuition and living expenses, don't sign away your life just yet.

You need to think about what your student loan situation could be when you graduate. Do you want to be paying more than \$500 a month for student loans after graduation? Will you be able to afford those payments? If the career you hope to enter doesn't pay well, consider carefully whether or not the prestige is worth the dent it will put in your pocketbook.

3. Consider your major: You may already have your heart set on a particular institution. It meets all your requirements for the perfect college, and you can't wait to load up the car and move into the dorms.

But it's important to research the institution's various academic programs before you make a final decision. If you're hoping to end up with a career as a graphic designer or an opera singer but the school lacks quality art or music departments, you may end up regretting your decision and transferring.

4. Consider the location: Are you planning to live at home? It's smart to choose a college within easy driving distance or that has public transportation as an option. Do you have a part-time job you'd like to go home to on the weekend? Make sure your college is within a few hours' drive.

Then again, if you can't wait to get out of Dodge and see the world — and don't plan on coming home much — a college on the other side of the country might just be perfect. Think about whether you prefer a small college town setting or a big city atmosphere. Both have advantages, so it depends on where you feel more comfortable.

Your ideal type of higher education may be based on how much money you have available, what kind of job you want to have and how much you value prestige and selectivity.

5. Consider the size: This is where your personality can really come into play. Some students love the fast-paced, energetic setting of a big school — not to mention the tremendous opportunities it can bring. Other people prefer to get to know their professors and peers on a more personal level and can't wait to get involved in everything on campus,

something that's easier to do at a smaller school.

6. Consider the extras: Once you narrow down your list, it's time to think about fun part, the extras that could determine whether you survive or thrive in college.

What's the cafeteria like? Is the college a "suitcase school" or do students stay put on the weekends? Does it have an active Greek life or other clubs and activities that interest you? What about the sports teams?

Most importantly, when you toured the college, did you feel like you fit in?

With tuition at an all-time high at many colleges and universities across the country. it's essential that you weigh carefully a college's characteristics before you shell out thousands of dollars in tuition payments. And though it's important you feel comfortable and happy at the institution you decide to attend, you also need to think about life after college, which could be made extremely uncomfortable by the weight of your student loan debt.



Make renewable scholarships — those that provide a set amount each year of your studies — your top priority, along with highdollar rewards.

oday's college students are paying twice as much for higher education as students paid a quarter-century ago — and 50 percent more than students paid just four years ago, according to the State Higher Education Finance report recently released by the State Higher Education Executive Officers.

Getting a degree will almost certainly pay off in a higher salary and more job security.

At the same time, despite a high demand for college (97 percent of Americans say having a degree or certificate beyond high school is important), three-quarters of Americans don't believe that higher education is affordable for everyone who needs it, according to a study by the Lumina Foundation.

Although this is certainly bad news for anyone contemplating college, the good news is that according to a report from

the Georgetown University Center on Education and the Workforce, getting a degree will almost certainly pay off in a higher salary and more job security. The report, The College Advantage, has loads of great information about the benefits of earning your degree.

If you're worried about the plunge you're about to take, here are three strategies you might consider to keep your debt to a manageable level.

- 1. Consider community college: Tuition is typically lower than at public colleges and universities, and you can often transfer your credits to a four-year school if your goal is a bachelor's degree or higher. Many scholarships are available to students who are studying at community **colleges**; there are also scholarships for students transferring into four-year colleges.
- 2. Add cost to your selection criteria: Today's students may not have the luxury of judging a college only by academic

or social fit. Adding cost to the equation will most certainly help you sleep better at night after making your decision — and while you are paying off your loans later.

When considering cost, understand the sticker price — but also understand what the college will offer in terms of discounts, how it will view your outside scholarships and how to make sure the institution treats those scholarships fairly. And of course, always complete the FAFSA; getting a good price may well depend on it.

3. Never stop looking and applying for scholarships: Make renewable scholarships those that provide a set amount each **year** of your studies — your top priority, along with high-dollar awards. But don't ignore those \$250 and \$500 scholarships either. Many small scholarship awards can lead to a significant dent in your annual bill.

While a lot of scholarships are only for firstyear students, there are a growing number of awards available for students in various

stages of their studies—from current undergrads to grad students.

Last but not least, cast your scholarship net wide. There are scholarships for everything from your major to your hobby to your physical attributes. Are you a woman more than 5 feet 10 inches tall? There's a scholarship for that.

Getting an education beyond high school is your key to security and stability; if you play it smart, you can keep it affordable too.



e all know that paying for college isn't cheap. After stocking up on dorm room necessities, handing over a tuition check and buying expensive textbooks, most college students barely have enough money left over for the plane ticket home for winter break, let alone cash for incidentals that pop up throughout the year.

But there are ways to stretch your limited college dollars. And by becoming an expert at scrimping and saving during college, you can build a financial safety net – and also free up a few bucks to use for takeout when you just can't stomach another night in the cafeteria.

1. Take advantage of student services on campus: Your tuition dollars finance a variety of student services that you can benefit from. In order to start saving, make sure you learn what you're already paying for.

The student health center at your college or university will likely offer certain services at no cost. For example, Texas A&M

University—College Station offers free flu shots and health education programs.

And many colleges offer testing for sexually transmitted diseases, as well as counseling services, at little or no cost to you. If you find you need immediate medical care and simply do not have the money to go to the doctor, a physician once advised me to tell student health services that I had no money and ask for free care. It worked.

Before you shell out money for the bus, check to see if your school offers free or discounted public transportation. For example, student fees at the University of Colorado – Boulder fund city bus passes for students. And some colleges offer their students free late-night rides home from local establishments as a way to curb drunk driving.

If you're looking for back-to-school technology, a number of colleges have licensing agreements that allow them to sell software and hardware from vendors for greatly reduced prices.

Hopefully you won't run into any legal trouble while you're trying to earn your degree, but if you find yourself needing some legal advice, colleges often provide free legal services. This could prove useful if you're having problems with your landlord or experiencing a range of other legal issues.

2. Look for student discounts: In addition to the student services from your school, many businesses also offer student discounts, so make sure to be on the lookout for reduced prices for college students. A great place to start is the website Living Rich With Coupons, which lists businesses and museums that offer student discounts. including Apple, Amazon and Amtrak.

By becoming an expert at scrimping and saving during college, you can build a financial safety net - and also free up a few bucks.

Other places you're likely to find a discounted student rate include restaurants near campus, professional sporting events and nearby movie theaters. If you aren't sure if a business offers a discount, just ask!

Heading out of town for spring break? Before you fork over any cash for airfare or lodging, check out the travel resources available to college students. The StudentUniverse, STA Travel and International Student Identity Card websites connect students with discounts for travel, lodging and entertainment.

Finally, realize that clipping coupons isn't just for parents! If you have a smartphone, use free coupon apps to browse discounts based on your location.

3. Seek out giveaways on campus: There are many clubs and organizations that lure students to meetings with free food. Check them out before you make your grocery list. And do make a grocery list, as cooking is a lot cheaper – and healthier – than eating out.

Another great resource you should check out is this post from Grades Blog, which describes the how and where of scoring free stuff on your college campus. From free entertainment to swag and even cash, your student union is also a good spot for handouts. Look for flyers advertising free upcoming events.

My commencement speaker at the University of Minnesota—Twin Cities summed up the basis for success in four words: "Keep your overhead low."

In other words, if you can keep your basic expenses in college to a minimum, you'll have more money to invest in the things you are passionate about. Living thriftily doesn't just pay your bills - it frees up funds for chasing your dreams.

Ring in the New Year With 5 **Resolutions to Find Scholarships**

(Originally Published 12/27/2012)

By Michelle Showalter

t seems like every year on January 1, more than half the U.S. population resolves to join a gym, eat healthy, and lose 10 pounds. Other common resolutions include spending less and saving more, quitting smoking, and learning something

Though resolutions often sound cliché, there's no denying that everyone can benefit from an achievable, healthy goal—and what better time to start than at the beginning of a brand new year?

If you're nearing your high school graduation or in search of a new career, then going to college will probably be at the forefront of your mind this year. And unless you want 2013 to also be the year you racked up thousands of dollars in student loan debt, we recommend you consider at least one of the following scholarship-related New Year's resolutions.

5. Build up your résumé: Before you start filling out all those scholarship applications, you'll need some accomplishments to brag about. If you spent most of the last few years with your head in your textbooks—or in front of the television—then now's the time to get out of the house and do something.

Think about your interests and find an activity that would look great on your scholarship application. Love fashion and shopping? Consider a part-time job in retail.

Both college admissions offices and scholarship providers love seeing work experience on a résumé. Plus, you could end up with a great discount and meet a lot of fun people along the way.

If you already have a job or you don't want to worry about job searching, we definitely recommend adding in a few hours of volunteer work through your place of worship or a local club or nonprofit. Many scholarships reward applicants for serving the greater good, and making a difference in your community also feels awesome.

4. Use social media for more than socializing: Did you know that Twitter and Facebook are good for more than just posting cute pictures of your friends and

sharing your minute-by-minute Spotify playlist? There are a lot of great scholarshiprelated Twitter feeds just begging you to follow them, including @scholarshipsusa, @scholarshipscom, @USNewsEducation, and our organization, @ScholAmerica.

Make it one of your 2013 goals to follow at least one of these scholarship feeds to ensure you've got the latest scholarship news.

3. Search for scholarships regularly:

The average young person, ages 13 to 24, spends 16.7 hours plugged into the Internet every week, more than talking on the phone or watching TV, according to a study by Yahoo! and ad agency Carat Interactive. Though we all know there's a lot of junk on the Web. there is also a vast amount of excellent and essential scholarship-related websites and search engines.

If you spent most of the last few years with your head in your textbooks—or in front of the television then now's the time to get out of the house and do something.

This year, we challenge you to spend an hour every week using an online scholarship search engine like Scholarships.com, CollegeBoard.com, CollegeNet.com, or Fastweb.com. All of these tools will help you find the scholarships that most closely match your interests, talents, and major.

2. Use local resources: Though searching for scholarships online is relatively easy,

make it a goal this year to search for scholarships the old-fashioned way: by using resources in your own community. Your high school is a great place to start. Your guidance counselor should be a great resource for scholarships available at the local level, such as through a foundation or **Dollars for Scholars chapter.**

Other great community resources include a Rotary or Lions Club, your place of worship, and your own or your parents' employers. These places don't necessarily advertise online, and you could miss out on a great opportunity for college cash if you're only searching the Web.

1. Fill out the FAFSA: We've saved the best for last. Though not necessarily the most exciting New Year's resolution, filling out the FAFSA, or Free Application for Federal Student Aid, is the most important. And if you undertake only one of our recommended resolutions, this is the one to pick.

Don't risk throwing away free money simply because you don't think you're eligible; the vast majority of students who fill out the FAFSA will qualify for some sort of federal financial aid. You can apply online at FAFSA.gov, or download a copy at www. studentaid.ed.gov/PDFfafsa.

Explore Scholarships for Hispanic Students

(Originally Published 1/24/13)

By Michelle Showalter



ore than 50 million people in the United States identify as Hispanic, making the growing Latino population by far the largest minority group in the country. Though there are continued cultural, economic, and societal barriers to educational success, students of Hispanic descent have recently made significant gains.

Graduation rates among Latino students jumped 10 percentage points between 2006 and 2010, according to the National Center for Education Statistics, and the number of Latinos enrolled in postsecondary education has grown from 2.9 percent in 1972 to 16.5 percent in 2011, based on Pew Research Center analysis.

One of the biggest hurdles for Hispanics who have their sights set on attending college is the hefty price tag of education. Thankfully, there are many organizations and programs geared specifically toward the Hispanic population that are helping offset the high cost of postsecondary education through scholarships.

If you're a Latino student looking for college scholarships, we encourage you to start your search at the Hispanic Scholarship Fund, the nation's largest nonprofit organization supporting Hispanic postsecondary education. HSF's mission is to increase the number of Hispanic college graduates, primarily through scholarships and financial support.

HSF awards multiple scholarships through its various scholarship programs, including scholarships geared specifically for high school seniors, community college students, and current college students. In order to be eligible for any of them, you must have a minimum 3.0 GPA, be a U.S. citizen or legal permanent resident, be pursuing or plan to pursue your first undergraduate or graduate degree, fill out the FAFSA, and plan to enroll as a full-time student at an accredited U.S. postsecondary institution in the upcoming academic year.

Another excellent organization that awards multiple postsecondary scholarships is ¡Adelante! U. S. Education Leadership **Fund**, which has distributed more than

\$1.5 million in assistance since its inception in 1993. The organization's scholarships range from a general National Scholarship and various leadership scholarships to a scholarship geared specifically toward future engineers. Scholarships for the 2013-2014 academic year open in February, so check the website soon for more information.

Thankfully, there are many organizations and programs geared specifically toward the Hispanic population that are helping offset the high cost of postsecondary education through scholarships.

Interested in a science, technology, engineering, and math (STEM) career? The **SHPE Foundation** is a nonprofit organization dedicated to developing educational enrichment and academic outreach for

Latino students from the pre-college to postgraduate levels.

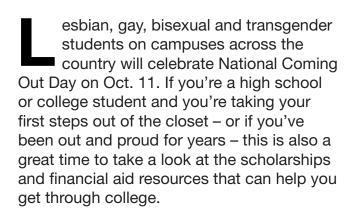
One of the ways that SHPE fulfills its mission is through scholarships that are specifically geared toward students pursuing degrees in engineering, math, and science. Meritand need-based scholarships ranging from \$1,000 to \$5,000 are awarded to deserving Latino high school graduating seniors, undergraduate students, and graduate students who demonstrate both significant motivation and aptitude for a career in STEM.

Finally, the League of United Latin American Citizens (LULAC) has been distributing scholarships to Hispanic students since 1932, and continues to offer a variety of scholarships for high school seniors, undergraduate, and graduate college students through the LULAC National Scholarship Fund. Every dollar raised by local LULAC Councils is matched by corporate partners. Applicants are eligible for a National Scholastic Achievement Award, an Honors Award, or a General Award. Check back at the end of January to apply.

Find College Scholarships for **LGBT Students**

(Originally Published 10/10/13)

By Matt Konrad



The following resources can help LGBT students, as well as those studying issues that affect the gay community.

In addition to specific scholarships, there are excellent websites that provide an overview of the college landscape for LGBT students. Campus Pride.org covers financial aid issues and also features college fairs, guides to gay-friendly campuses, advocacy facts and more information that can help you pick, apply to and pay for your dream school.

The FAFSA is a crucial part of any financial aid application, and gay students and families face some unique questions in filling it out. FinAid.org has an excellent guide for children of same-sex couples, students in same-sex marriages and more.

Make sure to check with your financial aid adviser, too, as FAFSA guidelines for samesex parents have recently changed.

Finally, the Human Rights Campaign does a ton of work on behalf of LGBT students and families. Their scholarship database collects local and regional scholarships and sorts them by state.

If you're a high school student, you can apply right now for Pink Ink 2014, the Queer Foundation's ninth annual high school senior essay competition. Applicants should be planning to enroll full-time next year to study queer theory or a related field at a U.S. college or university. Your essay must be inspired by playwright Bertolt Brecht's quote, "We write not only about different things, we also write differently."

Gay men at any stage of their education should check out scholarships from the



Originally started as a gay men's professional organization, Gamma Mu funds grants and scholarships for undergraduate, graduate and postgraduate study.

Preference is given to students who live in or are coming from rural areas, and to students who have overcome discrimination and marginalization in their communities. Applications open at the beginning of each year and are due by March 31.

While a number of LGBTfocused professional associations in specific fields offer scholarships, few are as comprehensive as those from the National Lesbian and **Gay Journalists' Association.**

The organization offers aspiring and current college journalists scholarships, as well as internship and summer project opportunities, a national journalism award program and local chapter networking.

Finally, when it comes to specific scholarships, there are a few major national programs that no LGBT student should miss out on. The Point Foundation. Parents, Families and Friends of Lesbians and Gays and the League Foundation are all excellent organizations that offer prestigious and lucrative scholarships to LGBT students.

Coming out is a big step - and paying for college is a big deal. These programs can help make it happen.

If you're a high school or college student and you're taking your first steps out of the closet - or if you've been out and proud for years - this is also a great time to take a look at the scholarships and financial aid resources that can help you get through college.



any of us took time on Veteran's Day to remember loved ones and friends who have served our country through service in the military. As a way to say "thank you," many foundations, programs and colleges offer scholarships for veterans and current service members who want to attend college and earn their degree - whether it be to further their military career or embark on an entirely new path.

The Scholarship Coach has covered some of the more popular programs and opportunities in the past, but we encourage you to take advantage of the following military scholarship opportunities that you may not have heard of before.

Established in 1946, the Armed Forces Communications and Electronics Association is a nonprofit organization that serves the military by providing a forum for advancing professional knowledge and relationships in communications, information technology, intelligence and security.

The AFCEA Educational Foundation offers academic support to U.S. military personnel through merit-based scholarships of varying amounts. These include the AFCEA Afghanistan and Iraq War Veterans Scholarship and the Disabled War Veterans Scholarship.

The scholarships are open to activeduty uniformed military service members; honorably discharged U.S. military veterans, including reservists and National Guardsmen; and disabled veterans. Applicants must be U.S. citizens and sophomores or juniors enrolled in an eligible degree program and have at least a 3.0 GPA. We encourage you to fill out the application, which covers both scholarships, before the Nov. 15 deadline.

If you're a woman who has served or is serving honorably in the U.S. Army, Army Reserve or National Guard, or if you are a child of a woman who has served, consider applying for the U.S. Army Women's Foundation 2014 Legacy Scholarship. The U.S. Army Women's Foundation is a national network designed to recognize and honor the service of women in the Army.

Through the Legacy Scholarship, the Foundation helps Army women and their children achieve their educational goals by providing financial support for postsecondary education. Scholarships can be applied toward technical certificate programs, community college course work, undergraduate degrees and graduate degrees.

Legacy scholarships are based on merit, academic potential, community service, letters of recommendation and need. Applications for this scholarship should be postmarked by Jan. 15, 2014.

If you are a member of the selected reserve, you're probably eligible for tuition assistance to help advance your education. Each branch of the armed forces determines how to administer its own tuition assistance program.

For example, the U.S. Army Reserve offers up to \$4,500 annually per service member for courses offered in a classroom or by distance learning. You can take advantage of this as long as you meet the eligibility requirements. You can also use the tuition assistance money to complete your high school diploma.

Alternatively, if you're a naval reservist, naval officer or enlisted active-duty personnel, you're probably eligible for tuition assistance through the Navy, which covers 100 percent of your tuition and fees. The Marine Corps, Air Force and Coast Guard each offer their own programs as well.

Finally, if you have a specific college or university in mind, check out the scholarship opportunities available to you. Most institutions offer scholarships specific to veterans or children of veterans.

For example, if you're a disabled veteran living in the Northwest, consider attending the University of Idaho. The Operation **Education** program offers help for veterans who were disabled while serving the country after Sept. 11, 2001. Spouses are also eligible for benefits.

If you're a woman who has served or is serving honorably in the U.S. Army, **Army Reserve or National** Guard, or if you are a child of a woman who has served, consider applying for the U.S. Army Women's Foundation 2014 Legacy Scholarship.

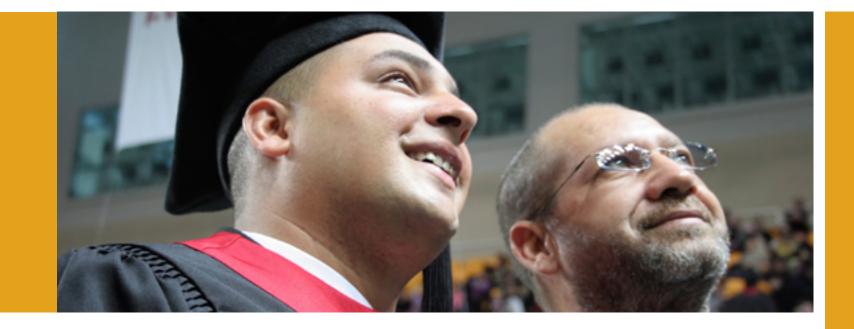
Each individualized scholarship provides financial, academic and social support and resources - such as tuition, fees and books, on-campus housing, transportation, medical assistance, child care, adaptive equipment, tutoring and mentorship.

If you're in the Chicago area, you may want to consider studying at the University of Chicago's Booth School of Business, where you can apply for The David W. Fox Fellowship. The Fellowship provides a twoyear full-tuition scholarship to a student who has served or is currently serving in the U.S. military.

Find College Scholarships for First-in-the-Family Students

(Originally Published 6/6/13)

By Matt Konrad



he decision to go to college is a major step for anyone. But there's one group of students for whom the experience can be especially meaningful - those who are the first in their families to pursue education beyond high school.

First-generation college students not only bring their own dreams and goals to campus, but also those of the parents, grandparents and other family members who helped them get there. If you're one of these students, you'll be facing some unique challenges as you navigate through higher education.

Fortunately, there are also some outstanding resources and scholarships out there to help turn you from a first-generation student into a first-generation graduate.

For many first-in-their-family students, the hardest part of pursuing a college education is simply knowing where to start. When should you fill out financial aid forms? Where can you find a college or technical school that interests you? How do you go about applying? For answers, turn to these general resource centers. First in the Family offers an array of information, including year-by-year checklists for ninth through 12th-graders and interviews with current first-generation college students. ACT offers Family Firsts, downloadable booklets for both students and parents. And First Generation Student features an easy-to-navigate and comprehensive look at choosing, applying, paying for and graduating from college – and there's also an easy way to add your own story to the site!

One of the newest first-generation resource centers, I'm First, allows students to sign up for a free informational dashboard. Uniquely, the organization also offers a \$2,000, fouryear renewable scholarship each year.

To be eligible, you'll need to be a firstgeneration high school senior planning to attend one of the 180 I'm First college partners. Applicants are evaluated on their writing, leadership and community service not grades or test scores - and winners also get to share their experiences and advice via the site's student blog.

The scholarships don't stop there, either. College Parents of America offers an annual First-Generation College-Bound **Scholarship**, which is open to incoming freshmen in the top half of their high school graduating class; applications for these ten \$500 awards closed on May 1.

The Coca-Cola Scholars Foundation awards hundreds of scholarships each year, and they fund a number of first-generation-specific scholarships at schools around the country. Here's information for the Coca-Cola First **Generation Scholarship at California State** University—Long Beach and the University of Alabama, and a profile of this year's winners at the University of Texas—Pan American.

Your best bet for finding out if your prospective school offers this scholarship option is to contact the financial aid office and ask - and don't forget to ask about other, more specific aid, too. Your college, your **high school** or even **your state** may be a source of funding, especially if you're

introducing a college education to a new generation. The road isn't easy for firstgeneration students, but these resources should help!

Check Out These Scholarships for Transfer Students

(Originally Published 2/7/13)

By Angela Frisk

ith the rising cost of attending four-year universities, an increasing number of budgetconscious students are opting to complete their general education requirements at less expensive two-year colleges before transferring to complete a bachelor's degree elsewhere.

Following this less conventional path has its financial benefits. In addition to the money transfer students save by attending a community college and the leg up an associate degree can give students in the job market, there are substantial scholarships available exclusively to transfer students who plan to pursue a bachelor's degree. The following are a few scholarships and resources for students who are planning to transfer schools.

The Jack Kent Cooke Foundation, which focuses on supporting students with financial need and academic promise, offers up to \$30,000 a year to each of 60 students who are transferring from a community college to a top four-year university. Students must be nominated for this scholarship and

cannot directly apply for it, so contact a representative and express your interest in being considered for nomination if you think you might qualify.

Transfer students who are planning to complete their bachelor's degree at a fouryear college should also check scholarship search website Zinch.com, which offers a \$2,000 scholarship for transfer students. The partnerships Zinch has with more than 5,000 colleges and universities in the United States gives students who create a profile the opportunity to be matched with other scholarships that fit their interests and plans.

Hispanic students transferring from a community college could benefit from scholarships offered by the **Hispanic** Scholarship Fund, the largest nonprofit organization supporting the education of Hispanic students in the United States. The goal of one of the fund's marquee programs, Generation First Degree, is for at least one member of every Hispanic household to have a college degree. Each of the numerous scholarships the organization offers has different requirements and deadline dates,

so whatever your situation, it's likely you will find one that fits your specific financial and educational needs.

Scholarships are also offered by **Transfer** Times, a biannual magazine focused on transfer student issues, to transfer students from Minnesota, Ohio, Wisconsin, Michigan, lowa, Indiana and Illinois. Their scholarships are worth \$1,000 each, are quick and easy to apply for, and are open to anyone with no consideration of academic performance or financial situation. These scholarships are granted in full if a recipient transfers to a university highlighted in Transfer Times; students who attend a school that is not affiliated with Transfer Times can still receive \$500 to put toward college expenses.

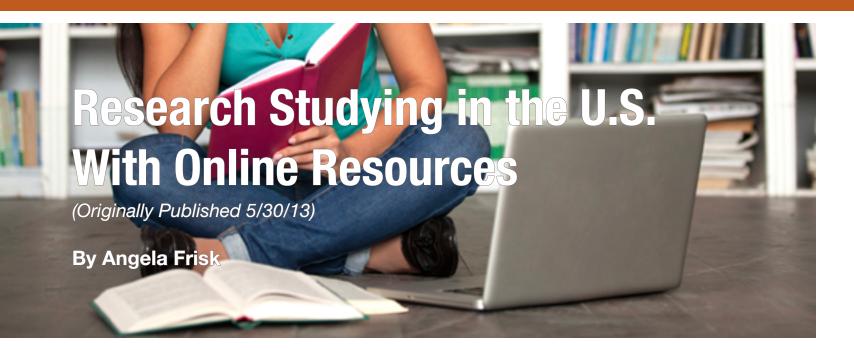
Check also with the college or university to which you are transferring in order to search for scholarships offered specifically by that institution. Many schools offer their own transfer scholarship programs to encourage students to consider them when making plans to transfer.

In addition, many sororities, fraternities, and honor societies also offer scholarships for transfer students. Tau Sigma National Honor Society is an organization geared specifically toward transfer students. This year, they've awarded 34 scholarships worth a total of \$36,500 through their 105 chapters nationwide. They are now accepting applicants for 2014 scholarship funds.

Phi Theta Kappa Honor Society offers more than \$37 million in scholarship funds for members who are finishing an associate degree and plan to enroll in a bachelor's degree program the following fall. These scholarship funds are available at more

than 700 affiliated four-year colleges and universities nationwide.

Once you have found a scholarship you want to apply for, give yourself plenty of time to gather the official transcripts and outline the essays you might have to write. Transferring to a new school can be messy and stressful, but the scholarships available can remove some of the financial burden so students can focus on the important things: studying for exams, building new friendships, and making memories to last a lifetime.



he United States has much to offer in terms of diverse and highly recognized colleges and universities, and the experience of studying at any of them can be life changing. For many students around the world, studying in America is a dream - and with the right preparation, it can become a reality.

It can take almost a year to go through the process of passing entrance exams like the SAT for undergrads and the GRE for grad students, as well the TOEFL for nonnative English speakers, applying to colleges and getting accepted before you finally land in the U.S.

The earlier you begin researching your options, the better. You're already on the right track by visiting U.S. News & World Report, which offers rankings of top universities and tools to find the best fit for you.

U.S. News isn't the only place to look for advice and information about becoming an international student - and just as importantly, paying for study at a U.S.

college or university. Here are some other places prospective international students can turn to for reliable information in their college searches.

EducationUSA, sponsored by the U.S. Department of State, helps walk students through the whole process, from college admissions to adjusting to life overseas. EducationUSA has advisory centers in almost every country and keeps an updated list of financial aid opportunities for international students.

Students should look up the deadlines for applying for college admissions, visas and scholarships, and don't procrastinate make a schedule to complete each step of the process ahead of time.

The biggest roadblock for many students is money. Financial aid options for international students are limited but available. In fact, many schools set aside a significant amount of funding specifically for international students.

The Institute of International Education offers a tool for finding scholarships based on your country of origin. They administer the renowned Fulbright Scholar program, the U.S. government's flagship international exchange program.

Pension Real Estate Association also offers generous scholarships, which include mentorship opportunities, to both foreign and American students who are studying real estate at universities in the U.S.

Be careful to avoid scams. If you have to pay an application fee for a scholarship, don't trust it. FinAid.org gives advice on how to stay safe when searching for financial aid.

Financial aid options for international students are limited but available. In fact, many schools set aside a significant amount of funding specifically for international students.

As soon as you receive your acceptance letters and decide which university to attend, apply for your student visa. Allowing time for processing is crucial, so don't wait. Schedule an interview immediately when you receive the required documents from your university. Visit the U.S. State Department website to find out what you will need to apply, as requirements vary by country.

It might take time to build a solid support network in your new city, but a proactive approach to meeting local students is the best way to get the full U.S. experience. TopUniversities.com offers advice on what services to expect from your school in the U.S. and where to go for support as well as how to cope with the culture shock you might experience in your new environment.

Additionally, many universities offer a "buddy" system that matches new students with volunteer students who are familiar with the school to be there for support while you adjust to life at your new school. Search your school's website or contact the international student office to find out whether or not they offer a "buddy" program.

You can also use your new school's Facebook page to find links to clubs and online student communities so you can connect with other students before your arrival.

For questions that arise during your time abroad, Internationalstudent.com offers a wide spectrum of resources on adjusting to life in the U.S., from a blog where students can post about their spring break trips, to advice on how to deal with the U.S. banking system.



f you've been a regular reader of **The** Scholarship Coach, you probably know that the first rule of earning money for college is to get an early start on researching and applying for scholarships. Given that it's almost graduation season, there are a lot of opportunities that you've missed if you haven't begun the scholarship process yet.

But don't despair; you can still find more than a handful of scholarships and contests with summer deadlines. Read on to learn about these opportunities – and this time, no procrastinating!

You've probably heard of DoSomething. org, a nonprofit devoted to young people and social change. But did you know the organization also gives out a lot of scholarships "to recognize and reward teens who are social action leaders in their community"? And with deadlines falling between May 14 and July 12, you can still make the cut!

Applying for **DoSomething scholarships** is also incredibly easy. For example, to be eligible to win the \$4,000 Peanut Butter and Jam Slam Scholarship, just collect 10 jars of peanut butter, jam or any other nonperishable food item and report what you've collected and you're automatically entered to win the cash. For every additional 10 items, you get an additional chance to win. And the best part is there's no minimum GPA or essay required.

Are you a student-athlete and a procrastinator? You're in luck, because the BigSun Scholarship application isn't due until **June 21.**

Other scholarships offered by DoSomething, like the \$2,000 Animal Cruelty is Wrong Scholarship and the Hunger Awareness Scholarship, simply require you to text a statistic to your friends in order to enter the

contest. It really doesn't get any easier than that.

Another late-deadline scholarship opportunity comes from College is Power, a website that provides nontraditional and adult students with the information and tools to return to school. The College Is Power **Scholarship** is open to students 17 and older who are currently in college or plan to start college within the next 12 months.

You can use the scholarship to pay for tuition, books, room and board, computers or anything else related to your college education. The deadline isn't until May 31, so you still have time to apply.

Are you a student-athlete and a procrastinator? You're in luck, because the **BigSun Scholarship** application isn't due until June 21, and it's open to studentathletes in any sport, as long as you're a high school senior or current college student.

To apply, just submit an essay answering three questions: What are your most important extracurricular or community activities? What made you join these activities? What made you continue to contribute to them?

Another great opportunity with a June deadline is the \$1,000 Scholarship Scouts **Undergrad Scholarship.** If you're at least 18 years old and currently enrolled in college. you're eligible to apply by submitting an essay of 500-800 words based on one of three questions: "Should school uniforms become mandatory?" "Do you agree with the No Child Left Behind Act?" "What is your opinion on home-schools versus physical schools?"

Essays will be judged on grammar,

creativity, accuracy and the information used to support your argument. As always, make sure you enlist a friend or adviser to proofread your essay before you hit submit.

If you've always wanted to start a blog but can't think of anything to write about, consider applying for the Family Travel Forum Teen Travel Writing Scholarship, offered by the Family Travel Forum and the Society of American Travel Writers. This year's scholarship asks you to write a blog on where you live - or a place you identify with – and why tourists should visit. Use words and images to make your case.

Winners receive up to a \$1,000 scholarship toward their education, and the top 25 all receive free travel gifts. You have until July 22 – or, if you're a senior, June 28 – to submit a blog post no longer than 600 words. If you're between eighth and 12th grades and 13-18 years old, we definitely encourage you to apply for this unique opportunity.

Finally, if you're just starting to apply for scholarships and find that you've missed **out** on a lot of opportunities that you think you could have won, keep in mind that you can almost always apply for these same scholarships next year.

Current college students, not just current or graduating high school students, are now eligible for many scholarships. Put a reminder on your calendar for next year to ensure you have the chance at plenty of money for tuition in 2014.

Race Toward Scholarships for Winter Sports Lovers

(Originally Published 12/26/13)

By Michelle Showalter



any students are breathing a collective sigh of relief as the new year approaches and they begin a well-deserved winter break following a busy semester. Most students can't wait to spend copious amounts of time on the nearest sofa, but we know there are several readers who can't wait to hit the slopes or the local ice rink.

Those who take winter sports seriously can use their talents to apply for one of the scholarships available for those who don't mind the cold and snow. To make it easy, we've put together a number of winter sports scholarships.

• Skiers: Ski bunnies, listen up! You can use your skills as an alpine skier to earn money for college, especially if you belong to the United States Ski Association. Ski Racing Development and World Cup Supply are offering a \$1,000 scholarship to one male and one female USSA junior alpine ski racer in the under-16 age bracket.

In addition to the scholarship, each winner will also receive special ski gear. This year's application is slated to open soon.

If you love to ski but find careening down a mountain isn't really your thing, don't fret. There are scholarships out there for Nordic skiers, too. Residents of Alaska should check out the Nordic Skiing Association of Anchorage.

This excellent organization awards scholarships to Anchorage-area students who participate in Nordic skiing and are members of the NSSA. The application for this scholarship opens Jan. 1.

For those of you who prefer one board to two skis, you may want to check out Sierra Nevada College, located on Lake Tahoe in Nevada. It's also one of the few colleges that also offers snowboarding scholarships. Competitive snowboarders shouldn't miss looking into this college and its scholarship program.

Competitive skaters:

Scholarships abound for skaters, too. Figure skaters should jump at the opportunity to apply for scholarships through U.S. Figure Skating, which offers a variety of scholarships, grants and awards to help the sport grow.

Some of the scholarships are intended to subsidize costs that go along with figure skating, like the Competitive Skaters Assistance Program awards. Others, like the Memorial Academic Scholarship, are more traditional scholarships.

Deadlines for the scholarships vary, so make sure to check out the website to learn about all of the opportunities.

Hockey players are also in luck, as colleges and universities with hockey programs typically offer scholarships. If you plan on playing hockey in college, you should first read up on the process of **hockey** recruitment and financial aid. Then, check out the school you're interested in for more information.

For those of you who happen to live in Pennsylvania, there's a great scholarship available through the **Pittsburgh Penguins Foundation.** which awards a number of scholarships every year to local students who play hockey.

• Recreational skaters: You don't have to skate competitively to earn a scholarship. The Facility

Management Corp. Skaters Scholarship program awards scholarships to ice hockey players, figure skaters and recreational **skaters** in June of each year in order to provide financial assistance to ice sports participants and recreational ice skaters who demonstrate excellence both on and off the ice.

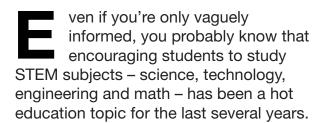
The 2014 scholarship application isn't due until May 15, so you still have plenty of time to apply.

After several months of homework and tests, it's easy to forget about all things academic. But while you're taking a break in the chalet, make it a goal to apply for at least one winter sports scholarship. It will be one less thing you'll have to do next semester.

Find Scholarship Competitions for **Technology Enthusiasts**

(Originally Published 9/26/13)

By Michelle Showalter



Many middle and high schools have jumped on board with clubs such as math team and science Olympiad. Robotics clubs have also grown popular, encouraging students to engage in engineering and technology, inspiring innovation and fostering leadership and self-confidence. These are all fantastic attributes for students thinking of pursuing a STEM-related major.

Since college doesn't come cheap, we recommend pursuing scholarships that match your interests. Your love for tinkering and your active participation on your school's robotics team can pay off with the following scholarships for robot enthusiasts.

If you're on your high school's robotics team, you've likely heard of FIRST, the nonprofit founded more than 20 years ago that, according to its website, "designs accessible, innovative programs" that help young students build "self-confidence, knowledge, and life skills."

More than 350,000 students from around the country participate in a FIRST program or competition. But you may not have known that FIRST offers more than 875 college scholarship opportunities, and last year awarded over \$16 million.

The FIRST scholarship program can be your ticket to not only being recognized for the skills you've gained through your participation on a robotics team, but also leave you with a sizable monetary award to help pay for college.

Many of the program's scholarships are dedicated to specific schools, states or regions. You can use the organization's website to find scholarships that you'll be eligible for.

One national opportunity worth mentioning is the Gates Corporation's FIRST



Scholarships, which include six meritbased scholarships worth \$2,000. These are awarded to high school seniors who have participated on a 2014 FIRST Robotics Competition team. The 2014 application isn't due until next May, so you have plenty of time to apply.

If you build robots, you probably think of yourself as an innovator. Consider participating in the Intel Science Talent Search, a national competition designed to recognize student achievement and inspire innovation in science, technology, engineering and math.

Each year, more than 1,700 high school seniors conduct original research projects and present their work at the Intel Science Talent Search and forty finalists are then chosen to participate in a weeklong event in Washington, D.C. Students compete for more than \$1.25 million in awards and scholarships, including a grand prize scholarship worth \$100,000.

If you're thinking of participating this year, make sure you check out these important deadlines so you don't miss out on this fantastic opportunity.

And finally, we've got one award to highlight specifically for young women who are passionate about technology and considering a major in computer science, computer engineering or a closely related technical field.

The Google Anita Borg Memorial **Scholarship**, in honor of renowned computer scientist Anita Borg, strives to encourage women to excel in computing and technology and become active role models and leaders in the field. Winners receive a generous \$10,000 scholarship and are invited to attend the annual Google Scholars' Retreat in Mountain View, Calif. The application opens in early 2014 and you can check their website for more details.



Worry about getting Fido back on his feet again—and not your mounting student loan debt.

f you, like Dr. Doolittle, have always loved to "talk to the animals," and you want to turn that love for animals into a lifelong career, your heart may be set on becoming a veterinarian. Of course, going to vet school takes a lot of hard work and determination. not to mention a lot of money. The last thing you want while you're cramming for a test on the endocrine systems of birds is to worry about how you're going to pay for the next several years of school.

Thankfully, scholarships for aspiring veterinarians can help offset the cost of vet school, so you can worry about getting Fido back on his feet again—and not your mounting student loan debt.

Do you attend a veterinary school accredited by the American Veterinary Medical Association (AVMA)? The American Veterinary Medical Foundation awards scholarships to current first-, second- and third-year students attending an AVMA accredited college of veterinary medicine, and selects winners based on academic excellence, dedication to their chosen career

path, and financial need. To apply, visit the website this coming February.

If you love dogs—specifically the purebred kind—we suggest you look into scholarships sponsored by The American Kennel Club, which has scholarship programs rewarding both undergrads and veterinarian students for involvement in the AKC and an interest in purebred dogs.

Over a decade ago, the AKC established its Veterinary Student Scholarship Program. which supports future veterinary practitioners and researchers through scholarship awards. Scholarship recipients are selected based on academic achievement, activities with purebred dogs or related research, and financial need.

Every January, the AKC sends out scholarship application materials to veterinary schools across the country. Though the AKC requests that schools nominate up to four candidates, and individuals cannot apply on their own, we suggest you speak with your veterinary school's financial aid office to inform them

that you are interested in being nominated. Schools must submit their nominations in May.

Alternatively, if you're just entering a four-year college or university, or are currently reenrolled as an undergraduate, and if you participate in American Kennel Club events either as a Junior member, a volunteer, or through your 4-H group, we recommend you apply for the AKC's Junior Showmanship Scholarship. Applicants are selected based on financial need, academic achievement, and involvement in the American Kennel Club. Apply by February 15 if you're hoping for a scholarship for the 2013-2014 school year.

If your passion lies closer to the equine family, don't miss applying for the Winner's Circle Scholarship, which is presented by the Race for Education, the American Association of Equine Practitioners (AAEP), and Platinum Performance. The scholarship is designed to encourage and support veterinary students who intend to enter equine veterinary medicine, as well as reward leadership and participation in the AAEP's student chapters. This scholarship is for students who are in their fourth year of veterinary school, so if you meet all the above criteria, we encourage you to apply.

Finally, as always, we encourage you to visit your school's financial aid

office. Many scholarships for aspiring veterinarians are school-specific, which means the competition may be less fierce—and the money may be more abundant.



n Halloween, goblins and ghouls begin peeking around corners, walking down sidewalks and knocking on doors asking, "Trick-or-Treat?" But even if you're too old for trick-or-treating, a love of things associated with Halloween can pay off - and not just at the end of October.

There are several college scholarships for subjects that fit right in with jack-o'-lanterns, vampires and other spooky things.

In 1986, four young men in Delaware were inspired by a nearby physics class that had challenged its students to a pumpkin throwing contest. They decided to pick up their own pumpkins and start tossing. The annual event became known as "Punkin Chunkin," and it escalated quickly to include machinery and all sorts of other pumpkinlaunching tools.

John Ellsworth won the first year's contest with a 136-foot toss. In 2012, winning teams tossed pumpkins more than 3,000 feet, and

the event has raised thousands of dollars for local scholarships.

To qualify for one of the **Punkin Chunkin scholarships**, you must be a senior student attending one of the accredited high schools in Sussex County, Del. You must also have registered for either the previous year's Punkin Chunkin event or be registered for the current year's.

Recipients must be studying "Chunkinrelated fields," as the organizers' website puts it, such as mechanical technology, agriculture or engineering.

Students who are dedicated to creating oneof-a-kind costumes may be interested in a scholarship from the National Costumers Association. The association offers a scholarship targeted at students who are interested in studying theater or costume design while in college.

You must at least 17 years old and maintain a 2.75 GPA or higher in order to apply. The funding for this scholarship fluctuates

annually, and so does the amount awarded in scholarships.

If you're more interested in things that go "bump" in the night, perhaps studying bats will suffice, even if they may not be of the vampire variety. The Bat Conservation International organization has annual student research scholarships, where students may receive up to \$5,000 for a one-year award.

Scholarships are awarded to current college or graduate students from all over the world. The scholarships are based on student's interest in bat conservation and the ecosystems they affect worldwide, as well as research studies in areas such as bat roosting, bat eating behavior or solutions to bat nuisance issues.

Students who are dedicated to creating oneof-a-kind costumes may be interested in a scholarship from the National Costumers Association.

Got a candy craving and an aptitude for science? You may want to take a look at the American Association of Candy Technologists to help satisfy your sweet tooth. The organization's **John** Kitt Memorial Scholarship is a \$5,000 scholarship that's paid in two \$2,500 installments after the winner is enrolled in college.

The scholarship is aimed at students who are interested in confectionery science and research and are dedicated to helping the

confectionery industry advance worldwide. Scholarships just don't get sweeter than this.

If experimenting in laboratories is more up your alley, consider a scholarship from the American Society for Clinical Pathology in conjunction with Siemens Healthcare Diagnostics. For the past 10 years, these scholarships have helped students accomplish their dreams and attend college, while focusing on degrees in medical laboratory science or other areas of laboratory medicine.

There are four different kinds of scholarships. ranging from \$500-\$2,000, each with different monetary values and criteria.

No matter what you're interested in, there is a scholarship out there that fits what you're looking to study. Whether that's something creepy and crawly, or a sweet treat, there are plenty of opportunities out there to find the help you may need to pursue your education.

Discover Scholarships That Celebrate America

(Originally Published 7/4/13)

By Janine Fugate



s a kid, I spent the Fourth of July taking part in the holiday festivities of my mom's small Minnesota hometown. I'd watch the local parade, spend the afternoon filling up on hamburgers, hot dogs and watermelon and finish out the day by watching what I'd thought was the most amazing fireworks display.

As an adult, Independence Day transcends my childhood traditions of parades, barbecues and fireworks. If it does for you, too, you should look closely at scholarship opportunities focused on American studies.

If you want to share your thoughts about what makes America's future bright, consider the Veterans of Foreign Wars' Voice of **Democracy audio essay competition.** The national first-place winner of this scholarship receives \$30,000 to apply towards a college education. The second-place winner receives a \$16.000 award.

Last year, this program awarded 54 students a total of \$152,000 in scholarships, with awards starting at \$1,000. This year's

theme is "Why I'm Optimistic About Our Nation's Future." Applicants must submit both a typed essay and a CD recording of themselves reading the essay along with an entry form to their local VFW post by Nov. 1.

The Daughters of the American **Revolution** hosts a number of scholarship awards for students interested in studying political science, history and government. Graduating high school students planning to pursue an undergraduate degree with a concentration in American history or American government are eligible for the Dr. Aura-Lee A. and James Hobbs Pittenger American History Scholarship. The scholarship includes a \$2,000 annual award, which is renewable for up to four years, subject to an annual review of the recipient's transcript.

College juniors and seniors majoring in political science, history or government can apply for the \$1,000, one-time Enid Hall Griswold Memorial Scholarship. Graduate students in the field of historic preservation can apply for a \$2,000 DAR Centennial Scholarship.

The Joe Foss **Institute** organizes essay and video scholarship contests centered on patriotic themes. The topics change annually and in the past have included, "Is my country proud of me?" and "My right to vote." Past scholarship awards have ranged from \$1,000 to \$5,000.

The scholarship deadlines vary, so check their website or follow them on social media for information updates.

The Institute is also offering a special scholarship program for Oklahoma students who were impacted by the May 2013 tornadoes and who intend to study at Oklahoma State University. Entrants

must submit essays on the theme "Rebuilding Together - How I am working to help my community." At stake are two \$5,000 awards. The deadline for this scholarship application is July 21.

Students considering a graduate degree in public policy, public administration or international affairs should look at the **Public Policy** and International Affairs **Program's Fellowship** Program.

This national program helps students achieve a master's degree or joint degree through intensive study in a PPIA Junior Summer Institute, partnerships with universities across the country – which waive application fees and

offer admitted students a minimum one-time financial award of \$5,000 - and an alumni network that provides connections with nearly 4,000 individuals in related fields. According to the website, the application for the 2014 cohort will be available in late 2013.

Seek Out Scholarships for Vocational and Trade Students

(Originally Published 11/21/13)

By Angela Frisk

he cost of a four-year college education is making headlines these days, and there's a lot of talk about how to get scholarships for earning a traditional degree.

But students in two-year vocational and trade school programs should realize they also have ample opportunities for financial support. Both need-based and merit-based scholarship and grant programs, as well as scholarships geared toward specific majors, exist for students in all sorts of vocational programs.

Opting for a trade school instead of a traditional college or university doesn't mean you're not eligible for federal financial aid. Trade school students can receive **Pell Grants and Federal Supplemental Educational Opportunity Grants – free** money that doesn't need to be repaid.

To apply for these programs, all you have to do is fill out the Free Application for Federal Student Aid. In fact, students should fill out the FAFSA before doing anything else.

Are you or is one of your parents a member of a trade union? Union Plus, an organization that provides products and services to union families, offers scholarships ranging from \$500 to \$4,000 to union members and their families for traditional four-year colleges, as well as trade and technical schools.

The 2014 scholarship application deadline is Jan. 31, 2014, so you still have some time to apply. Don't forget to also dig into potential scholarship opportunities offered by your own union.

If you're headed to a technical or trade school, you've probably made up your mind about what trade you will be going into. This means you can take advantage of scholarships that are offered for a specific course of study.

Students going into agriculture may be eligible for grants and scholarships from the National FFA Organization, which distributes approximately \$2 million in grants and scholarships each year.

Are you more interested in becoming a mechanic? Universal Technical Institute, a nationwide provider of technical education training for students seeking careers as entry-level automotive, diesel, collision repair, motorcycle and marine technicians, offers scholarships and funding resources on the school's website.

Find scholarships at the local level by visiting your school's financial aid office. If you live in Maine, for example, you can take advantage of the scholarships offered by the Maine Metal Products Association. These scholarships are available only for students who will be attending a Maine college and plan to pursue careers in the metalworking industry.

Both need-based and merit-based scholarship and grant programs, as well as scholarships geared toward specific majors, exist for students in all sorts of vocational programs.

If you're still undecided about your career interests, or if your major fits into a different category, there are many scholarships for students pursuing general trade programs.

Outlaw Student offers \$1,000 scholarships four times each year for trade school students. You can get started by visiting their website to find the scholarship program that best fits your education plans.

You can also find general scholarships based on your home state and background. The Oregon Community Foundation awards the **Verl and Dorothy Miller Native American Vocational Scholarship** to eligible residents seeking vocational training or certification, for example.

The New Hampshire Charitable Foundation offers scholarships on a rolling basis that are specifically for students who are not pursuing a bachelor's degree. The organization's Medallion Fund was created by leaders of local businesses to support the growth of the skilled workforce.

You may have noticed many of these programs are sponsored by communitybased or regional organizations. Find out what businesses and organizations in your area might be interested in supporting students in vocational and trade programs. Don't hesitate to contact them and ask about funding, as two-year programs can be incredibly valuable, but potentially costly.

Finally, don't limit your search for scholarships specifically geared toward vocational or trade school students. Many organizations that offer traditional, four-year scholarships also recognize the value of two-year degrees. Take advantage of those opportunities, too.

Discover Scholarships to Launch a Cosmetology Career

(Originally Published 12/19/13)

By Matt Konrad



t's a good time to be an aspiring stylist, barber or hairdresser. The Bureau of Labor Statistics estimates that there will be nearly 100,000 new cosmetology jobs in the U.S. by 2020. If you want to find one of them, cosmetology school is a crucial step.

A good cosmetology program will provide you with expert instruction, real-world practice and teach you everything you'll need to know to pass your all-important certification and licensing exams.

Of course, great schools aren't free. And while technical colleges and dedicated beauty schools offer shorter programs and lower price tags than four-year colleges, the costs still add up. Fortunately, there are plenty of cosmetology scholarships available to help you pay for your education without going into as much debt.

There are several major national scholarships for cosmetologists. In addition, talk to the financial aid office at your current or prospective school, as staff there can point

you to some focused, community-specific scholarships that fit your interests.

Beauty Changes Lives, a nonprofit initiative of the American Association of Cosmetology Schools, provides the Vidal **Sassoon Professional Beauty Education** Scholarships, a couple of the largest and most prestigious annual cosmetology scholarships.

The basic version of the scholarship awards 10 new cosmetology students a scholarship to cover 50 percent of the tuition at a qualified school. If you're already a licensed cosmetologist, the advanced scholarship provides its winners tuition, travel and expenses to learn new techniques at the Vidal Sassoon Academy.

Wherever you are in your school and career search, don't miss out on this program. Applications open in January.

And, the American Association of Cosmetology Schools also offers its own variety of cosmetology school grants and scholarships.

The Professional Beauty Association also sponsors several awards. PBA members can apply for the Hans Neumaier PBA Member Scholarship, which is worth \$1,000 and open to high school and cosmetology school students as well as professionals interested in continuing education.

The trade group also partners with Minerva, a retailer of salon equipment, to award the Minerva Beauty Scholarship. Unlike the Sally Beauty program, Minerva's scholarships are available to students who are already enrolled in a cosmetology school.

If you're a current beauty school student and you've maintained a 3.0 GPA or 80 percent average, you can apply for one of five \$1,000 awards. The deadline for 2014-2015 scholarships is May 31, so you've got some time to apply. Don't delay, because this one also requires a letter of reference from a professional or instructor.

In addition to these national programs, don't forget that your hometown and your school are excellent sources of scholarship assistance. The Minnesota School of Cosmetology, for example, has a number of scholarships available for enrolled students, including academic and matching awards.

Pasadena City College offers specific cosmetology grants to cosmetology students with qualifying FAFSA need, which can be used to purchase supplies. And the **Melissa Eleanor Ernest Scholarship**, offered to Jackson County, Mich., students attending cosmetology school, is just one of a number of local and regional examples of financial aid for a career in the beauty industry.

There are plenty of great reasons to pursue a career as a stylist, esthetician, barber or cosmetologist, and these cosmetology scholarships can help you start and complete the education you need.

Target Scholarships That Put an **Art Degree Within Reach**

(Originally Published 8/15/13)

By Michelle Showalter

here seems to be a universal parental panic that occurs when college students come home and announce, "I'm going to be an art major!" This is followed by many moms and dads strongly suggesting – perhaps even begging – their child to find something to fall back on in case being an artist doesn't work out.

But parents should not fall for the cliche that an art degree will be a complete waste of money, leaving students as starving artists. The reality is that there are many careers out there for artists beyond just freelance painting or drawing.

These options include graphic design, advertising, drafting, Web design, interior design and illustration, to name only a handful. Teaching art at the elementary or secondary level is also an excellent option.

As an art major and education minor, my husband ended up with a great job as a high school art teacher and spends his evenings and summers as a successful potter. He ended up with the best of both worlds: a job

with a steady paycheck that he loves, and the opportunity to create and sell pottery on the side.

Of course, being an artist likely will not be as lucrative as, say, being an engineer. And since college is expensive no matter what your major, scholarships can offset the amount of student loans you take out and ease the burden of high payments when you're looking for a job or trying to make it as an artist after graduation.

There are a handful of great scholarship opportunities for visual artists that are worth checking out. As always, make sure you visit your college's financial aid office to learn about more opportunities specific to your school's art program.

If you've decided to take the plunge and become an art major, consider applying for the **Design Sponge Scholarship**. Open to high school students and to anyone enrolled in an undergraduate or graduate art or design program, including international students, this is a no-strings-attached

scholarship and may be spent in a way that best suits a student's creative needs. Expenses could include financing an unpaid internship abroad, expensive art supplies or a dream project.

If you're a winner, you can also use the money to offset your tuition. Scholarships range from \$500 to \$2,500. The 2013 scholarship application opens in October, so check then to apply.

Another great scholarship you don't want to miss out on comes from the full-service marketing and design firm Worldstudio. The **Daring Young Artists to Dream Scholarship** benefits minority and economically disadvantaged students who are studying the design or arts disciplines at U.S. colleges.

The reality is that there are many careers out there for artists beyond just freelance painting or drawing.

Scholarships range from \$2,000 to \$6,000 and are paid directly to a school to offset tuition. Winners are selected for their ability, need and commitment to giving back to the community through their work. This year's application deadline has passed, so check back in January 2014 to apply online for the 2014-2015 scholarship.

For more than 90 years, the Scholastic Art & Writing Awards have recognized the creative talents of America's youth. The awards have become one of the largest sources of scholarships for young artists and writers.

Art scholarships are worth up to \$10,000 and are available to students working in a variety of media – including architecture, ceramics, drawing, painting, film and animation, video game design and more. Each scholarship requires students to submit a portfolio of work, which will be accepted beginning in September.

The Scholarship Coach suggests you check out the complete list of scholarship **opportunities** and start thinking about what you want to include in your portfolio. You won't want to miss this opportunity.

There are a variety of scholarships available to aspiring artists at the statewide level, so do your own search for scholarships only available to those in your region.

For example, The Virginia Museum of Fine Arts awards undergraduate and graduate scholarships to residents of Virginia. If you happen to live and study in Virginia, apply by Nov. 8 for the chance to receive up to \$6,000 in scholarships.

Uncover Scholarships for Aspiring Fashion Designers

(Originally Published 9/5/13)

By Michelle Showalter



n intense love for shopping isn't necessarily a rare trait. But for some of you, that passion for fashion borders on addiction.

Before you hang your head in shame, know this: Obsessing over the latest clothing trends, poring over style magazines and blowing your budget on hot new outfits doesn't have to be a bad thing. In fact, The Scholarship Coach strongly suggests you take your love of the television show "Project Runway" and run with it - all the way to a career in fashion design.

By turning to excellent scholarships that can help pay for design school, you'll barely have to sacrifice your weekly shopping allowance.

What better place to start your scholarship search than a nonprofit organization that exists solely to promote education of the fashion arts and business? The YMA Fashion Scholarship Fund, established in 1937, does just that. The organization grants scholarships to talented students and facilitates internships. mentorships and career programs.

Since its inception, the fund has awarded over \$8 million in scholarships to more than 900 students nationwide through its three scholarship programs. These include the Geoffrey Beene National Scholarship, which offers four \$30,000 and \$10,000 scholarships annually; the Jim Edleman Scholarship, a \$10,000 scholarship underwritten by Macy's and awarded to a Wharton School of Business student; and the YMA FSF Scholarships, about 100 \$5,000 scholarships open to students enrolled at a member school.

Of course, not all aspiring fashion designers follow the same path. Some of you may be embarking on a career as a costume designer - and there are scholarships out there for you, too.

While not a traditional scholarship, The Stella Blum Student Research Grant, awarded through the Costume Society of America, is intended to assist the research of a current undergraduate or graduate student who is a member of the Costume Society of America and working in the field of North American costume.

Applications require that students submit a full research project proposal, so make sure you leave yourself plenty of time to work on your application. Luckily, completed entries aren't due until May 2014 and scholarships will be awarded in August 2014. In the meantime, we recommend you check out the other grants, awards and honors available from the society.

The Fashion Institute of Design & Merchandising holds a national scholarship competition every year. The competition awards full one-year scholarships to the winners in a variety of categories - including Fashion Executive of Tomorrow, Fashion Designer of Tomorrow and Trend Spotter of Tomorrow.

The winner and three top finalists from each category are chosen based on creativity. thoughtfulness, presentation and talent. Visit last year's winners gallery for ideas and be sure to submit your application by April 30, 2014.

If your interests lie in jewelry design, you don't have to feel left out. The Women's Jewelry Association offers student scholarships ranging from \$500 to \$7,000. The association awards scholarships in three different categories: the designer, designercreator and nondesigner. Scholarships are open to women who are enrolled in fine jewelry and watch design courses.

Though this year's deadline has passed, keep an eye on the association's website for information on applying next year.

Finally, if you have your heart set on a certain college, make sure you research what kinds of scholarship opportunities are available to you there. The vast majority of fashion institutes will offer awards to potential and current students. Don't miss out on the opportunity to apply so you can save your money for more fun things – like a new seasonal wardrobe.



Many professional organizations, schools, corporations and nonprofits provide graphic design scholarships.

f you've been inspired by the show "Mad Men" and dream of becoming a modern-day creative director like Don Draper, a career in graphic design may be an excellent place to start.

From web design and print marketing to branding and film production, graphic design professionals are crucial players in today's market. Many professional organizations, schools, corporations and nonprofits provide graphic design scholarships.

You can also find graphic design scholarships through your university art departments, so don't forget to do your own research. In the meantime, here is a list of several worthwhile graphic design scholarships available to college and graduate students.

The American Institute of Graphic Arts and Worldstudio have partnered to offer yearly scholarships to minority and economically disadvantaged U.S. college students studying art and design.

Scholarship winners receive between \$500 and \$5,000 in tuition money, paid directly to their schools. The deadline for the upcoming academic year has already passed, but it would be wise to keep an eye on the AIGA website for next year's opening.

The Congressional Black Caucus **Spouses** Visual Art Scholarship was established in 2006 for students studying visual arts, including graphic design and web design. Applicants must either be entering a full-time undergraduate program or be a current fulltime undergraduate student at an accredited U.S. college.

Students must have a minimum 2.5 GPA, possess leadership skills and participate in community service activities. The yearly application deadline is May 2.

We also suggest you check out the Jack Kent Cooke Foundation Graduate **Scholarship Program** open to students who plan to enroll in a graduate program in the visual arts, performing arts or creative writing. Applicants must be in their senior

year of college or have graduated from college within the past five years and be of low-income status.

You can also find graphic design scholarships through your university art departments, so don't forget to do your own research.

This scholarship program awards a maximum of \$50,000 per year for up to six years of study in a graduate program. Apply by Nov. 1 for a chance at winning a scholarship for the 2014-2015 school year.

Students can use their existing graphic design skills to enter the Art Institutes and Americans for the Arts Poster Design Competition. Open exclusively to students majoring or interested in design and applied arts or graphic design, the winner of this competition receives \$25,000 from the Art

Institutes. The application deadline is Feb. 9, 2014, so there's plenty of time to think about your poster design.

In addition to the poster competition, the Art Institute offers other local and national scholarships for aspiring graphic artists, including the SkillsUSA Championship, which delivers between \$2,500 and \$20,000 in tuition help.

Finally, be sure to seek out graphic design scholarship opportunities offered by your university. For example, Virginia Commonwealth University School of the Arts, Colorado State University and Auburn University all offer various graphic design scholarships each year.

Find Scholarships for Studying Law Enforcement

(Originally Published 7/11/13)

By Michelle Showalter



've always had the utmost respect for the men and women who risk their lives daily to serve and protect the public. My dad patrolled Minnesota's highways for nearly 30 years.

A drunk driver once smashed into his car at 60 miles an hour, leaving him with severe and permanent nerve damage in his right hand, yet he still apprehended the suspect. My father is now retired, but I know he often wishes he could go back to serving the public every single day.

A career in law enforcement can be extremely rewarding, albeit extremely taxing. If you've always admired and appreciated the sacrifice and hard work of law enforcement professionals, and you're interested in serving on a local, state, or national level, there are scholarships that can help you achieve this goal.

We recommend checking out the following law enforcement scholarships in addition to scholarships that may be available at your college or university.

The David E. Whitmire Scholarship Fund was created in honor of David Whitmire, who served as a police officer from 1956 to 1990. The scholarship is open to junior or senior undergraduates or postgraduates studying criminal justice, criminology or police administration.

To be eligible, students must have at least a 3.5 GPA, be enrolled at an accredited college or university and be a U.S. citizen. Applications must be submitted by the Dec. 15 deadline.

The Women in Federal Law Enforcement Foundation strives to achieve gender equality within federal law enforcement by helping recruit, retain and promote qualified women. The organization offers scholarships to women majoring in criminal iustice or a similar field.

Awards are typically worth \$2,500 and distributed each May. Applicants must have completed at least one year of course work and have at least a 3.0 GPA to be eligible.

The Ritchie-Jennings Memorial Scholarship Program was established in 1997 in honor of two members of the Association of Certified Fraud Examiners who were fatally wounded by terrorists in Pakistan. Through scholarships ranging from \$1,000 to \$10,000, the foundation supports students who are enrolled in accounting, business, finance and criminal justice and who wish to pursue an anti-fraud profession.

If you're interested in serving on a local, state, or national level, there are scholarships that can help you achieve this goal.

This year's deadline has passed, but the scholarship should be opening up to applicants in January 2014. Check the organization's website for details.

The National Organization of Black Law Enforcement Executives offers several scholarship opportunities that are open to graduating high school seniors interested in pursuing law enforcement or criminal justice careers. The Irlet Anderson Award is a onetime \$3,500 scholarship and the Charles L. Gittens Memorial Award is a one-time \$1,000 scholarship.

Recipients are recognized during the organization's annual conference. If the conference happens to be in your city, you can apply for the Larry Bolden Scholarship Award, a \$2,000 scholarship awarded to a student in the city or county hosting the conference.

Find College Scholarships **Through Your Internships**

(Originally Published 4/18/13)

By Angela Frisk



ou're a hardworking, dedicated student, and each week you check in with The Scholarship Coach to learn about new scholarship opportunities. As summer approaches, you're also probably searching for internships.

Fortunately, some of those opportunities also come with scholarships attached.

With the slow growth of the job market adding competitive pressure on students preparing to enter the workforce, work experience can be as valuable an investment in your education as financial assistance. An internship experience in your field will help you foster new professional connections, build relationships with colleagues who can write letters of recommendation and construct a strong resume to stand out at job fairs and interviews after graduation.

Explore the following opportunities to find scholarships that include internships. We know you're up to the job!

Are you a science, technology, engineering and mathematics student? NASA is looking for students in the STEM fields to fill internship and fellowship positions each semester. They offer a "One Stop Shopping **Initiative**" where students can search for fellowships, internships and scholarships all at the same time.

They offer combined scholarship-internship opportunities for students from pre-college to graduate school. These internships last 10 weeks and are offered at NASA headquarters or a NASA center.

Eager to spread your wings and study abroad? World Learning is a highly reputable organization that offers global exchange programs in conjunction with many generous scholarships for high school, college and graduate students. In some of their programs, 80 percent of students who apply will receive a scholarship to help cover the cost of their program abroad.

Their diverse offerings include internships. degree and certificate programs, research

projects and exchange programs, all of which address international development. The World Learning Graduate Institute has its origins as a training center for Peace Corps volunteers, and continues its commitment to empowering young leaders in global change.

The U.S. Department of Agriculture offers several scholarships, as well as paid and unpaid internships, to student leaders in agriculture, food science, public policy and natural resources. The USDA also offers programs specifically for empowering **Hispanic students** with internship and scholarship opportunities.

Many schools and student organizations offer scholarships specifically for students engaged in internship experiences. The University of Virginia provides scholarship awards for third-year students in the arts and sciences who are participating in unpaid internships.

Utah Valley University offers many generous scholarships for students receiving academic credit for their internship

positions. These UVU scholarships are available for a wide range of interns, with specific funds reserved for students in government internships, nonprofit internships and general internships.

Pi Sigma Alpha National Political Science Honor Society offers scholarships for members who complete an internship in Washington, D.C. Their scholarships are each \$2,000 and are offered to students participating in summer and fall political science internships.

These are just a few examples, so be sure to check with the counseling or career development center at your college to find out how your internships, research and work experience beyond the classroom might pay off with scholarships.

Community Service Can Pay Off with College Scholarships

(Originally Published 4/25/13)

By Meghann Rand



olunteering can bring many kinds of rewards.

Harriet Naylor, an advocate of volunteering in the 1970s and author of "Volunteers Today: Finding, Training and Working With Them," wrote in her book, "Volunteering can be an exciting, growing, enjoyable experience. It is truly gratifying to serve a cause, practice one's ideals, work with people, solve problems, see benefits and know one had a hand in them."

Beyond these immediate benefits, there's another great benefit to getting more involved in your community: scholarships are available to those who want to contribute to social change, gain valuable experience and meet new people. Take advantage of the thousands of scholarships across the country that are geared specifically to students who give back!

One great opportunity to check out is the Prudential Spirit of Community Awards Program. Unlike some service-oriented scholarships, this program allows you to

have volunteered anywhere, as long as you engaged in a volunteer activity that occurred at least partly during the 12 months prior to the date of application.

Whether you volunteered a few hours each week at an animal shelter or you helped out with regular neighborhood clean-ups, you are eligible for this scholarship. State honorees are awarded \$1,000, and national winners an additional \$5,000.

Rather than volunteering at an organization, why not create your own? Youth Action Net is giving twenty \$500 grants to young people between the ages of 18 and 29 who have created a project or an organization that promotes social change in their communities.

The organization has a yearlong fellowship program that provides skill-building, advocacy and networking opportunities. Fellows have support from their peers, volunteers and mentors to help build their entrepreneur networks.

Not an entrepreneur? No problem. Whether you're a current student or a graduate, the Partnership for Public Service Fellowship may be the perfect fit. This fellowship accepts applicants with any academic major, but does require a past that has been committed to public service.

Scholarships are available to those who want to contribute to social change, gain valuable experience and meet new people.

Current undergraduate students will receive an \$800 per month stipend, and fellows with an undergraduate or graduate degree will earn a \$1,000 per month stipend. Enhance your communication and teamwork skills, while paving a path to a future in public service.

If you're a graduating college senior, you probably have one question always on your mind: "What will I do after I graduate?" Here's one idea: The **Samuel Huntington** Public Service Award provides a \$10,000 stipend for a student to pursue one year of public service anywhere in the world!

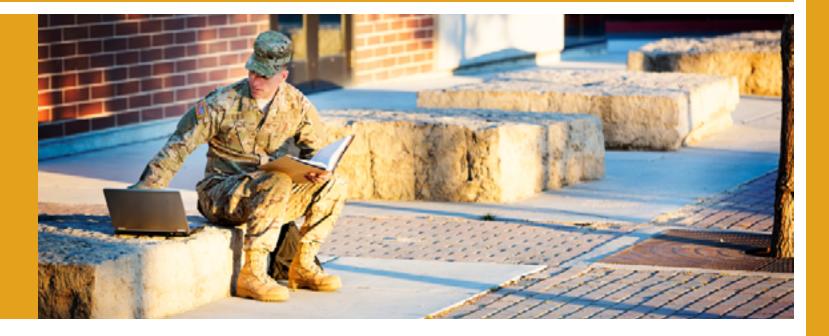
You can choose to volunteer alone or work through established charitable, religious, educational, governmental or other public service organizations. Enjoy a year of giving back, exploring another culture, and learning about yourself before you begin graduate school or a career in the real world.

Not only can community and public service create wonderful scholarship opportunities, it can also provide you with engaging experiences and leadership skills. Best of all, volunteering is a great way to meet people and start building a network of valuable relationships – and it's never too late to get involved!

Get Money for College Through ROTC Programs

(Originally Published 7/25/13)

By Angela Frisk



ith college costs on the rise, many students are looking to the military as an alternative path to a career after high school. However, joining the military does not have to mean giving up a college education.

If you're looking for a way to serve your country while achieving your goal of earning a college degree, a Reserve Officers Training Corps program might be right for you.

ROTC programs allow students to earn a degree while receiving financial support from the military. After graduation, students begin service as an officer in the U.S. Army, Air Force, Navy or Marine Corps. Students take course work for a major, as well as courses related to the branch of the military in which they plan to serve. Each branch's program has its own requirements.

Not all colleges and universities offer an ROTC curriculum, but you can use the branches' websites, such as GoArmy.com. to search for colleges that offer the program that interests you.

Whether you have just completed high school or are midway through your college career, there are **ROTC** scholarship opportunities available. These competitive scholarships are awarded on academic merit.

There are also financial support options, such as a stipend for living expenses. available for students who join an ROTC program but do not necessarily receive a scholarship.

The amount of financial support you receive will depend on the specific program you participate in. Some ROTC students receive full funding for tuition, books, housing and personal expenses for four years of college. These scholarships are quite competitive, and are based on academic performance. not financial need.

Students who do not receive a full scholarship from their ROTC program are still eligible to apply for outside scholarships to cover any remaining financial need, and some receive a living stipend from their program.

Students who participate in an ROTC program are expected to serve in the military after graduation. This can range from four to 10 years of service, depending on the branch of the military.

If you're unsure whether a military commitment is right for you, check out Today's Military, a resource created by the U.S. Department of Defense to educate students and parents about military service.

If you accept an ROTC scholarship and later decide the program isn't right for you, the military will allow you to keep any funding you received during your freshman year in college. You will have to forfeit any funding you received beyond your freshman year.

Students interested in joining the Marine Corps should apply through the **Navy ROTC** program. The U.S. Coast Guard does not offer a ROTC program, but students may be interested in joining the Coast Guard Student Reserve.

Students in this program spend eight weeks in training during two summers and work two weekends a month during the school year in a paid position with the Coast Guard. After graduation, students begin reserve service.

Once you have decided to welcome the challenges and rewards of participating in an ROTC program, you can apply online by creating an account with the branch of the military that interests you.

Discover an Apprenticeship That's Right for You

(Originally Published 6/13/13)

By Meghann Rand



pprenticeships have been around since the Middle Ages, training individuals in a specific skill set and setting them up to have successful careers in the trades. They are as common today as they were hundreds of years ago - but today's apprenticeships are a bit more formal.

Apprenticeships combine on-the-job training and experience with classroom instruction to help you learn all there is to know about your future career.

Unlike many internships, apprenticeships are paid positions, so you are treated like an employee. Most apprenticeships last two to four years, depending on the program, and the majority require at least a high school diploma.

If you're interested in hands-on training that will lead you to a career in the trades, an apprenticeship may be just the ticket for you. We'll tell you about a handful of apprenticeships that are out there, but we suggest you dig for more in the specific field you are interested in – there are thousands

The Illinois Department of Employment **Security** offers several great apprenticeships if you don't mind rolling up your sleeves. You have the opportunity to become a bricklayer, a cement mason, a heat and frost insulator, a plumber and more!

Most of these apprenticeships take three to five years to complete and are a total of 144 hours of classroom instruction and 2,000 hours of on-the-job training.

Down south, Louisiana offers a different approach to finding an apprenticeship on its website. Simply choose the area of the state in which you wish to work and select any of the 62 programs that interests you.

The website then shows you if there are any available apprenticeships in that area at that time. If you don't find what you are looking for in your destination right away, continue to check back; the apprenticeship listings are updated every few weeks.

The Wisconsin Department of Workforce **Development** offers apprenticeships specific to service trade, meaning personal

service workers and public safety trades. Apprenticeships in the service sector often involve applying directly to the company, which means eligibility requirements for each employer may be slightly different. Service trade apprenticeships include positions like child care development specialist, cosmetologist, firefighter, chef and electric line worker.

If you'd like a little more variety when choosing an apprenticeship, you may want to look into the California Apprenticeship Coordinators Association. CalApprenticeships.org offers more than 30 programs such as automotive, culinary and pastry, electrician, ironworking and painting.

Each apprenticeship program provides contact information, so applying is personable and simple. Additionally, the website describes the qualifications, benefits and duration of each program to give you a better idea of the apprenticeship.

If you didn't see an apprenticeship that fits what you are looking for, don't panic! Visit the U.S. Department of Labor's website to find

an apprenticeship that could be your perfect match. The website offers links to other sites with apprenticeship opportunities based on state, which makes it simple to find an apprenticeship close to home.

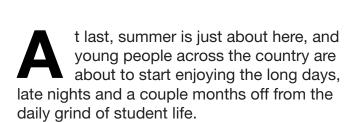
Searching for the right apprenticeship can be overwhelming, but don't give up. When searching, use the Internet in every way possible; most apprenticeship-related websites have a Q-and-A page and are fairly easy to navigate.

Do not be afraid to exercise your connections and reach out to people. Talk to family and friends to see if they know of anyone who has had an apprenticeship; people love to share their experiences and give advice. Apprenticeships are one of the best ways to get your foot in the door and receive valuable real-world experience.

Take 4 Steps for Scholarship **Seekers This Summer**

(Originally Published 5/16/13)

By Matt Konrad



But while it may be tempting to forget about school entirely until August rolls around, it'd also be a mistake – especially in the realm of scholarships and financial aid.

Instead, here are a few simple things you can do in between beach trips and barbecues to keep your college-funding plans on track without cramping your summer style.

1. Research scholarships without the pressure: During the school year, you've got a lot on your plate and even more on your mind – and it doesn't help that most scholarship deadlines fall right in the middle of the busiest times for classes and tests.

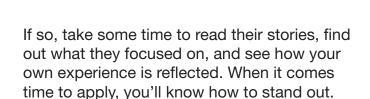
So instead of waiting until the fall to do the bulk of your scholarship searching, get a head start over the summer: spend an hour each week checking out a different

scholarship search engine, database or listing, and note any scholarships that you think you'll want to apply for.

Most of them don't accept applications over the summer, but you can easily figure out the usual opening and closing dates from the search or the provider's website. Get those dates on your calendar now, and you'll have one less thing to worry about when school starts again.

2. Meet the winners: From school and community awards nights to national press releases and website announcements, the winners of thousands of scholarships are getting their day in the sun. And, as you prepare for next year's applications, one of the best things you can do is to find out how they won.

Locally, talk to friends and classmates for scholarship-specific advice. Nationally, check the websites of scholarships you're interested in, and see if they profile their winners.



3. Boost your resume: If you're interested in earning some extra cash this summer, there's good news: the **summer job market** is looking better than it has in years. But you can improve your college and scholarship resumes even more by devoting some time to volunteering.

If you want to get on the road, plenty of churches and community organizations use the summer months to organize volunteer trips; if you're looking for something closer to home, check out **UGive.org**, a database of volunteer opportunities geared specifically toward students.

Still wondering what to do? The campaigns, causes and "awesome-things" on **DoSomething.org** provide plenty of inspiration - and scholarship opportunities!

4. Get some face-to-face advice: Whether you're a 10th-grader weighing your options

or a senior packing your bags, summer is the perfect time to talk with academic and financial aid advisers at your future college, university or trade school.

Just like your schedule, theirs is a little more open during the summer months, and a halfhour chat with an on-campus expert can provide you with a world of help as you work on paying for school. Since most offices are open on a limited basis, make sure you call to make an appointment first, and plan to have your financial information with you when you visit.

College advisers aren't the only ones you should be talking to this summer, either: you should also make some time to sit down with your parents and discuss the financial plan for your education. By laying everything out in detail, you'll ensure that you know exactly where you stand, and how much you'll need to pay for your dream school.

Since it's summer, we recommend having the discussion over ice cream – just make sure it only drips on your unofficial transcripts!

Try Scholarships to Pay for a **Gap Year, Time Off From College**

(Originally Published 10/24/13)

By Angela Frisk

or many students, experiences outside the classroom can be just as valuable as time spent in a lecture hall. If you're thinking about taking time off to work, travel or volunteer, make sure you do it right, so you don't end up wasting money or regretting your decision when you go back to college.

To get the most out of your time away from school, turn to this practical guide from Scholarships.com. From internships in your field to teaching English abroad, there are plenty of options for building your resume while you are away from campus.

To find the program that suits you best, check out the database from The Center for Interim Programs, which lets you search for volunteer, internship or study abroad opportunities.

A year away from school doesn't have to leave you strapped for cash. Your college or university can offer help with finding your ideal placement, be it in the U.S. or abroad. If continuing to earn academic credit is important to you, it can help you with that, too. Colleges are increasingly recognizing the benefit of taking some productive time off campus, and many will offer scholarships to help make it happen. Make sure you visit your college's financial aid or study abroad office to see what may be available to you.

There are also several private scholarships that can help fund your time away.

The Council on International Education Exchange offers a wealth of different gap year programs, including scholarships for students in certain fields. Fund for Education Abroad offers scholarships for students receiving academic credit to study abroad. You can receive up to \$10,000, but you must be participating in a rigorous study abroad education program to be eligible.

Have you always dreamed of traveling to South America? LIVFund.org offers scholarships to support students who want to spend a year learning, interning or volunteering in Central and South America. Two \$500 scholarships will be awarded per month. Anyone over 18 can apply, but make sure you submit your

application at least six months before you plan to begin your time abroad.

If visiting the Middle East is more interesting to you, check out the Mosaic Grants **Program** offered by Unofficial Ambassadors, which helps make it possible for students to spend time in primarily Muslim countries through awards ranging from \$500 to \$1,000.

Several scholarships offered for study abroad are geared to specific interests or goals. For example, if you want to learn a new language, the National Security Language Initiative for Youth program, sponsored by the U.S. Department of State, will pay for high school students and recent high school grads to study abroad while learning languages that are less commonly taught, such as Arabic, Russian, Persian, Chinese, Turkish, Hindi and Korean.

Current college students can also apply for the Critical Language Scholarship program, which offers experiences abroad in 13 critical need languages for U.S. college students.

You don't have to leave the country to take a year off doing something you love. If you're interested in the betterment of our environment, make sure you look into the **Brower Youth** Awards, which are part of an initiative by Earth Island Institute to empower young people who show leadership in confronting environmental issues.

Selected individuals will receive \$3,000 and the opportunity to participate in a week of environmental leadership activities in California.

Don't forget to check with local organizations to find community funding for your activities while away from school. Many local organizations will lend a helping hand if you're looking for sponsorship for volunteer activities to better your community. The Foundation **Center** partners with public libraries to offer databases of local funding sources for individuals seeking financial support for their activities.

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For example, students living in or attending high school in parts of central Pennsylvania are eligible to apply for the **Speedwell Foundation** Study Abroad Scholarship to spend a year abroad in a non-English speaking country.

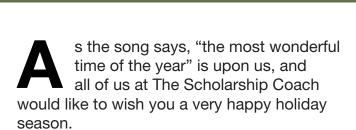
These are just some of the scholarships out there for students taking time off. Once you know what you want to do with your time away from college, you can search for funding specific to your plans. Talk to an adviser at your school to make sure you have a plan to continue with your education successfully upon your return so there aren't any surprises or missed deadlines when you get back to class.

Time off can be incredibly rewarding, and these scholarships and tips will help you make the most of it by spending more time learning and exploring – and less time stressing over how to pay for your gap year activities.

4 Holiday To-Do's for **Scholarship Seekers**

(Originally Published 12/20/12)

By Matt Konrad



For high school and college students, the holiday break is especially welcome. While you're spending a few days with friends, family, and grandma's famous fruitcake, you'll also find that it's a perfect time to think about scholarships. The pressures of school are off, the busy scholarship-application season is just getting started, and you can focus on your own scholarship strategy.

Here are four steps you can take over the holidays to ensure that you make the most of your scholarship applications in 2013.

1. Determine your focus: While big-money, nationwide scholarships such as the Gates Millennium, Rhodes, and Fulbright Scholar programs have the highest name recognition, the bulk of scholarship money is set aside for students who meet specific criteria. Whether it's scholarships for a marketing major, a Spanish club member, a cross-country

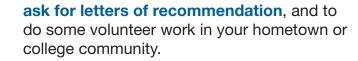
runner, or a humanities undergraduate, these awards can add up fast.

Spend some time during your break researching any and all of the opportunities available via your current clubs and activities, and through your current or prospective college and department—and if you're home from school for the holidays, check back with local organizations you may have lost touch with.

2. Get your "support group" in order:

While they may seem like a solitary pursuit, scholarship applications take input from more than just you as a student. Fortunately, the holiday break is a great time to connect (or reconnect) with the people whose help you might need.

Your parents are a great source for everything from proofreading your essays to providing needed financial info, and if you've got a friend or two who are good with words, they can also provide essay guidance. This season is also a great opportunity to get together with teachers, coaches, or mentors whom you want to



3. Do the math: There may be nothing more painstaking about the financial aid process than filling out the FAFSA and other financial information forms. That said, these forms are also crucial for nearly every kind of financial aid, from federal grants to need-based scholarships.

It may seem like a strange holiday tradition for you to sit down with your parents, their tax returns, and a bunch of forms, but, as a busy high school or college student, you may not find a better time during the year to do so. College Goal Sunday events across the country will be happening after the New Year, and they're also a great place to turn if you run into questions.

4. Emphasize what makes you unique:

This is sound advice anytime you start filling out an application, but the holiday season provides you a little extra time to think about this scholarship-essay standby. Funders of scholarships aren't just looking at your grades, or your list of activities, or the honors you've earned. They want to know, specifically, why you are the best fit for their award.

Before you get into the thick of application season, think about how to tell your story. What obstacles have you overcome? How do you defy stereotypes? What are the skills and interests that set you apart?

You may not use everything you come up with on every application you fill out, but you'll have plenty of ideas about how to stand out from the crowd—just one more way you can turn your holiday free time into scholarship cash.