

How do I pay for college?

What Seniors should know Scholarships, Grants, and Loans

Presentation slides created by JHS and the following:

<http://www.finaid.org/questions/20110419scholarshipsecrets.ppt>

http://www.csulb.edu/divisions/students/calsoap/employee_resources/documents/g3School

<http://www.ucdenver.edu/student-services/resources/Scholarships/ScholarshipProcess/Documents/Scholarship%20Process%20Powerpoint%20Presentation.ppt>

<http://www.bxscience.edu/ourpages/auto/2009/2/12/31479865/ScholarshipPresentationForParents.pptx>

<http://themarmonteleague.com/wp-content/uploads/2012/10/NCAA-Final-2012.pptx>

http://www.clscholarship.org/files/4113/8002/9443/2014_CLS_powerpoint.pptx

The Facts on Scholarships

Scholarships are available to students for many reasons:

- Sports
- Community and Volunteer Service
- Academics
- After-school or summer jobs
- Special Interests (hobbies, club membership, activities, etc.)

Free Money!

(With a bit of planning and effort on your part!)

- Most scholarships, bursaries and awards *are not granted* automatically
- You must *apply* (just like getting a job)
- This is a *competition* and your application is a reflection of you
- Mistakes, incompleteness and lateness will eliminate you quickly

Some Majors are More Lucrative

Major	Percentage Winning	Average Award
Math/Statistics	23.2%	\$4,059
Engineering	17.6%	\$3,075
Physical Sciences	17.1%	\$3,180
Life Sciences	16.9%	\$2,649
Education	15.0%	\$2,420
Health	14.8%	\$2,880
Social Sciences	12.7%	\$3,063
Humanities	12.5%	\$2,623
Computer Science	11.1%	\$2,974
Business	9.1%	\$2,828

More Students with Good Grades Win

Cumulative Grade Point Average (GPA) on a 4.0 Scale	High School GPA (% Winning Scholarships)	College GPA (% Winning Scholarships)
0.0-1.9 (D- to C)	5.7%	7.0%
2.0-2.4 (C to B-)	7.1%	9.1%
2.5-2.9 (B- to B)	9.5%	10.7%
3.0-3.4 (B to A-)	10.7%	13.1%
3.5-4.0 (A- to A)	18.7%	18.8%

Better Test Scores Mean More Awards

SAT Combined Score	Probability of Winning a Scholarship
< 700	2.6%
700 to 800	4.2%
800 to 900	5.4%
900 to 1000	5.8%
1000 to 1100	7.4%
1100 to 1200	8.5%
1200 to 1300	11.2%
1300 to 1400	13.2%

ACT Composite Score	Probability of Winning a Scholarship
< 15	2.6%
15-17	4.7%
18-20	5.6%
21-23	7.3%
24-26	8.3%
27-29	11.1%
30-36	14.2%

The Race Myth

Race	Percent of Recipients	Percent Winning	Average Award
White	71.5%	14.4%	\$2,645
Black or African American	10.5%	11.4%	\$2,962
Hispanic or Latino	8.1%	9.1%	\$2,353
Asian	4.4%	10.5%	\$3,170
American Indian or Alaska Native	1.4%	32.7%	\$3,967
More than One Race	3.4%	16.0%	\$4,891
All Minority Students	28.5%	11.2%	\$3,167

Strategies for Winning Scholarships

- It's a numbers game
 - Even among talented students, who wins involves a bit of luck, not just skill
 - To win more scholarships, apply to more scholarships, but only if you qualify
- You can't win if you don't apply
 - One in four students never applies for financial aid
- It gets easier after your first 6 applications
 - Essays can be reused and tailored to each new application
- Don't miss deadlines

Most Common Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions (essay length, number of recommendations)
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay

Terminology

(The lingo you need to know to get the money)

- **Scholarship:** money awarded to a student to finance further education based on academic achievement, and/or school and community involvement, leadership, special attributes, and athletics
- **Grant:** granted in recognition of outstanding achievement (books, plaques, or money)
- **Loan:** financial assistance that must be **repaid**

Education Costs Reality Check

Expenses	Approximate \$
Accommodation (on-campus)	5,000
Tuition (varies by program/college/univ.)	3000—11,500
Food	3,500
Books & Supplies (computer is extra)	1000
Clothing	400
Miscellaneous(phone, personal items, etc.)	500
Transportation (local)	200—400
Recreation & Entertainment	850
Total	\$14,450--\$23,150

Do Your Research

- Check your email for scholarship notices
- Check out bulletin boards
- Listen to morning announcements
- Read college & university view books
- Check out CFNC.org
- Go to the DPS website and search the Scholarship List
- Talk to your Counselor
- Don't forget your parent/guardian's connections (church, job, fraternity/sorority, club or organization, etc.)
- Speak to your parents, make a plan!



Types of Scholarships

- ▶ Entrance scholarships
 - Automatic...based on admission average (80% or higher) and may be renewable
- ▶ University/College scholarships needing application
 - Check the college/university Financial Aid Office websites or look in CFNC.ORG
 - Foundation scholarships
 - Usually need high marks and outstanding community service or demonstrated leadership
 - You may need to be nominated by the school



Scholarships and Grants (Scholarship Newsletter)



DPS MASTER SCHOLARSHIP LIST BY DEADLINE

Note: Scholarship providers may change deadlines or only make applications available a few weeks before the deadlines, so be sure to contact your school counselor about all scholarships in which you have an interest.

Source	Discipline	Award	Requirements	When	Contact
Texas Travel Writing Scholarship	General	Three (3) \$1,000 scholarships	Applicants must be ages 13-18 & attending grades 8-12. Essays must be no more than 600 words in length. Entries must include text and be illustrated by at least one photo, digital artwork or video.	August 1	More Information
College of Biblical Studies Several scholarships available	General		To be considered for scholarships students must submit a CRS Financial Aid application and meet the eligibility requirements outlined for the scholarship. Most of the scholarships are available and awarded based on merit, financial need or other considerations. The recipient and the scholarship amount or award will be determined based on his/her overall qualification in regard to financial need, ministerial and academic potential, extracurricular involvement, and the completion of the application and essay, where applicable.	August 1	College of Biblical Studies, 7000 Regency Square Blvd., Houston, Texas 77036, (713) 785-5995 Student Financial Service Office at 832.351.4603 or by e-mail at: fa@cbs-houston.edu or visit online (click on more information) More Information
Mississippi State University -- Leadership and Service Scholarships	General; leadership, service	Varies, up to full ride	Various requirements within leadership and service category: 4-11 ROTC, JROTC, Congressional Award Medal, Eagle Scout, Gold Award, Junior Miss, Key Club, Anchor Club; GPA of 2.0 or 3.0 required for some.	August 1	Office of Admissions and Scholarships, P.O. Box 6334, Mississippi State, MS 39762-6334, 1-662-325-1234, admit@msstate.edu or visit online (click on more information) More Information
Airport Minority Advisory Council Educational and Scholarship Program (AMACESP)	Aviation, Business Administration, Accounting, Architecture, Engineering or Finance, women, minorities	\$1,000; can reapply	AMACESP distributes scholarships to women and minorities pursuing a degree and career in the aviation industry (Aviation, Business Administration, Accounting, Architecture, Engineering or Finance). Applicant must be seeking a BS or BA, and must be admitted by an accredited school or university for the current school term in which you are applying for a scholarship, demonstration of a cumulative 3.0 GPA, and have involvement in community activities and extracurricular activities. Applicant must be a U.S. Citizen and successfully complete and submit all application materials. Awardees are expected show a commitment to involvement in furthering the mission of the Airport Minority Advisory Council (AMAC) by participating in the AMAC Program, and continually maintain all of the eligibility requirements as outlined above during the term AND provide supporting documentation for reapplication during succeeding terms. In addition, he/she will be required to: Become a student member of AMAC; communicate with AMAC once each semester during school term; scholarship is awarded, which will include progress reports, a copy of your grades upon completion of semester to show proof of maintaining 3.0 GPA. Students are eligible for two (2) scholarship awards but must reapply each application period. Application available on website.	August 5	Airport Minority Advisory Council, Attn: Scholarship Program, 2345 Crystal Drive, Suite 902, Arlington, VA 22202, Phone: 703-414-2623, Fax: 703-414-2686, Email: amacinfo@amac-org.com or visit online (Click on more information) More Information
American Indian Services Scholarships	General	Unavailable	APPLICATION REQUIREMENTS: Enrolled in a university, college, junior college or technical school (see list of schools which accept this aid), One-Quarter (1/4) Northern-Native American Indian Blood; Undergraduate student with no more than 150 semester credits or 210 quarter credits; Full-	August 15	American Indian Services, 1902 North Canyon Road Suite 100, Pangu, Utah 84604, (801) 375-1777, scholarship@americanindianservices.org or visit online (click on more information)

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Don't forget www.CFNC.org

Duke Merit Based Scholarships

- The Angier B. Duke Memorial Scholarships, the longest standing scholarship program, recognizes intellectual accomplishment and exceptional potential for leadership in a chosen field.
- The Benjamin N. Duke Memorial Scholarship recognizes outstanding leadership, academic excellence, and community involvement in students from North Carolina and South Carolina.

Value: \$48,000 per year.

NCSU Parks Scholarship

The Park Scholarships program was established in 1996 at NC State University. Criteria include scholarship, leadership, service, and character. The Park Scholarships provides a superb educational opportunity for exceptionally talented and well-prepared young men and women to develop leadership skills and civic awareness. The scholarship also includes the full cost of education, related expenses, and enrichment activities. For more information visit: www.ncsu.edu/park_scholarships

Total Value \$80,000!!!

UNC Morehead-Cain Scholarship

The Morehead-Cain provides a full four-year scholarship to the University of North Carolina at Chapel Hill that includes:

- An annual stipend that covers full tuition and all other normal expenses, including student fees, housing, meals, books, supplies, travel, and miscellaneous
- Laptop computers for all entering freshmen
- A fully funded, four-year [Summer Enrichment Program](#), beginning the summer before the freshman year
- Discovery Fund grants of up to \$8,000 total over the course of four years at Carolina to be used for educational opportunities

For more information visit www.moreheadcain.org

Total Value \$80,000!!!

Robertson Scholars Program

This history-making undergraduate scholarship program was created and funded by visionary alumnus Julian Robertson and his wife Josie. Each year, the Robertson Scholars Program selects thirty new scholars--half matriculate at Duke University and half at the University of North Carolina at Chapel Hill. All exhibit academic excellence, leadership potential, a commitment to community service, and behavior that is grounded in strong ethical principles. And every Robertson Scholar has two dynamic intellectual homes at two superb universities-- Duke and UNC-Chapel Hill. These leaders have a clear and compelling moral purpose; they possess effective leadership skills, they are savvy; and they are emotionally engaged in their work. Above all, they embrace innovation as a way of life.

Davidson College Belk

Scholarship

- Provides academically gifted and dynamic student leaders an active framework in which to develop as scholars, leaders, and individuals.

- Belk Scholars benefit from all the opportunities Davidson offers:

a rigorous and rewarding curriculum

challenging and engaging faculty

world-class facilities

experiences in leadership, service, and international travel

- Up to five Belk Scholars are selected in every entering class.

- Total Value: \$45,030 plus two summer stipends of as much as \$3,000 apiece.

UT Dallas McDermott Scholarship

- McDermott Scholars also benefit from a close-knit social and professional network of fellow scholars and alumni; exposure to and mentoring from McDermott Faculty members; close acquaintance with and access to the University's administrators; automatic membership in Collegium V Honors Program; introductions to Dallas' leaders and organizations; opportunities to intern at local, state, and national organizations and to research in a wide range of laboratories on campus; and a compelling resume for graduate school and other post-college pursuits
- 9th, 10th, or 11th grade students interested in the McDermott Scholars Program should [visit the prospect page](#) to receive future information about the Program and its Scholars.
- Visit www.utdallas.edu/mcdermott for more.
- Total Worth: About \$85,000.

US Naval Academy

- 22 Academic Majors
- Small Class Sizes
- Ranked among five best undergraduate engineering programs
- Division I Varsity Sports Program
- Monthly Salary
- For more information visit www.usna.edu
- Total Value: \$350,000

Steps to take.

- Build your resume. Get involved in clubs, sports, community activities/employment, and volunteer projects. Participate in summer programs and step up for leadership roles.
- Make a connection with your teachers and counselors. Be sure that you are known and respected by them so that they will have good things to say about you (i.e. mature, responsible, focused, leader among peers).
- Challenge yourself. If you are excelling in your academic level courses, take the honors level next year. If you are breezing by in your honors level courses, make preparations to enroll in AP courses during your junior and senior years. As you choose your courses, know your strengths and limitations. To be competitive, you may want to take more than the minimum requirements in math, science, and foreign language.
- Do the research. Find out now what scholarships are looking for.

Student Loans

- Federal Loans
 - Subsidized or Unsubsidized?
- Private Loans
- Parent Loans
- Work Study

Take only what you need!

When do you have to pay them back?

University Specific Scholarship Websites

Appalachian State University:

<http://www.admissions.appstate.edu/scholarships/index.html>

Campbell University: <http://www.campbell.edu/adm/finaid/search.html>

East Carolina University: <http://www.ecu.edu/financial/>

Elon University: <http://www.elon.edu/e-web/admissions/financialaid/>

Greensboro College: <http://www.gborocollege.edu/finaid.php>

Meredith College:

<http://www.meredith.edu/admissions/financial-aid.htm>

North Carolina A&T University: <http://www.ncat.edu/~finaid/>

North Carolina Central University:

<http://www.nccu.edu/Admissions%20and%20Aid/Scholarship%20and%20Aid/index.cfm>

North Carolina State University: http://www7.acs.ncsu.edu/financial_aid/

UNC-Asheville: <http://www.unca.edu/financialaid/>

UNC-Chapel Hill: <http://admissions.unc.edu/afford/index.html>

UNC-Charlotte: <http://www.uncc.edu/finaid/index.htm>

UNC-Greensboro: <http://fia.uncg.edu/>

UNC-Wilmington: <http://www.uncw.edu/admissions/aid.html>

Western Carolina University: <http://www.wcu.edu/266.asp>

Free Scholarship Search & Information Services

- **The Christian Connector, Inc.**
The Christian Connector provides a free Christian college information service as well as a \$2,500 scholarship drawing. Students can simply log onto www.christianconnector.com to request information and automatically be entered to win!
- **El Pueblo Scholarships**
The El Pueblo Scholarship List for Latino students can be downloaded at <http://www.elpueblo.org/pscholar.html>. There are scholarships available for students of all ethnicities as well.
- <http://www.freschinfo.com/>
- **Scholarship Resource Network Express**
<http://www.srnexpress.com/>
- **Hispanic Association of Colleges and Universities**
<http://www.hacu.net/hacu/Scholarship>
- **Minority Scholarship Resource Links**
www.uwsp.edu/admissions/resource%20links.htm
- **El Pueblo Scholarships**
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Additional Resources

- College Foundation of North Carolina (CFNC) Follow: Paying for College Scholarships & Grants www.cfnc.org
- Fastweb -www.fastweb.com
- College Board Follow: For Students Pay for College Scholarship Search - www.collegeboard.com
- FinAid-The SmartStudent Guide to Financial Aid -www.finaid.org
- Broke Scholar -www.brokescholar.com
- College Net - www.collegenet.com
- North Carolina State Education Assistance Authority Scholarship & Grant Programs - www.ncseaa.edu
- College View - www.collegeview.com
- United Negro College Fund - www.uncf.org
- Asian and Pacific Islander Americans - www.apiasf.org

Suggested Books for Research

- [The Scholarship Book 11th Edition: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants, and Loans for the Undergraduate](#)
by Daniel J. Cassidy, Founding Editor
- [The College Board Scholarship Handbook 2009: All-new 12th Edition](#)
by College Board
- [How to Go to College Almost for Free](#)
by Ben Kaplan
- [Peterson's Scholarships, Grants and Prizes 2010](#)
by Thompson Peterson's
- [Kaplan Scholarships: Billions of Dollars in Free Money for College, 2010 Edition](#)
by Ben Kaplan
- [The Everything Paying For College Book: Grants, Loans, Scholarships, And Financial Aid -- All You Need To Fund Higher Education](#)
by Nathan Brown and Sheryle A. Proper
- [Cash For College, Rev. Ed. : The Ultimate Guide To College Scholarships](#)
by Phillip C. McKee and Cynthia Ruiz McK
- [Sports Scholarships & College Athletic Programs](#)
by Thompson Peterson's