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Finding Money for College

6 tips for winning scholarships

FAMILY FEATURES

College is a significant investment and millions of families each year face the question of how to pay for it. One way students can position themselves for success is by seeking out various forms of financial assistance.

Earning scholarships can be one way to offset the financial burden, but winning a scholarship can sometimes be as competitive as gaining admission to the college of your choice. While most scholarships don't entirely cover college tuition, they can be useful tools to help cover educational expenses such as room and board, tuition and books.

Some scholarships can be earned by meeting or exceeding certain standards, such as academic performance, while other scholarships are based on financial need or personal interests of the applicant. There's also a wealth of opportunities that support students in specific areas, whether it be from companies, professional organizations or foundations. For example, the America's Farmers Grow Ag Leaders program offers industry-specific scholarships each year for those looking to study agriculture-related fields.

While your academic performance, character and extracurricular resume all play a part, knowing where to look for scholarships can make all the difference when it comes time to pay for your education. These tips can help you identify and apply for scholarships that match your interests and credentials.

Complete the FAFSA

Completing the Free Application for Federal Student Aid (FAFSA) may be required to apply for a number of scholarships, particularly scholarships offered by most colleges and universities based on need. It is also required for other forms of financial aid, such as subsidized or unsubsidized loans. While you can begin filling out the FAFSA on Oct. 1 of the year prior to needing aid, many need-based scholarships give

priority to students who complete the FAFSA by their state's application deadline. It is important to note that some colleges and universities have earlier deadlines.

Talk to Your Counselor

Colleges or universities and scholarship providers often supply information about their award offerings and applications to high school counselors. Many institutions also offer specific awards by major for both new and returning students that can be applied for through the school's financial aid office. These resources, as well as newsletters and bulletin boards outside of these offices, can help you identify scholarships for which you may be eligible to apply.

Apply for Scholarships in Your Field of Interest

Many job sectors have scholarship opportunities available through related clubs, organizations, small businesses and other benefactors. For example, the America's Farmers Grow Ag Leaders program, sponsored by the Monsanto Fund in conjunction with the FFA, provides \$1,500 scholarships to students endorsed by local farmers for continuing their education at two- or four-year universities and trade schools in agriculture-related fields of study. This year, the program will award more than \$500,000 in scholarships to students in fields such as mathematics, computer science, business, communications, engineering, farming, agronomy, education and more. Students can learn more about the program by visiting GrowAgLeaders.com.

Don't Overlook Smaller Award Amounts

When it comes to paying for your education, every scholarship you receive – even those that come



with smaller, one-time award amounts – can help defray the costs beyond tuition for books, supplies and living expenses. Many times, scholarships with smaller award amounts have fewer additional requirements that must be satisfied outside of materials traditionally required for submission such as transcripts, letters of reference and an application.

Look for Essay Applications

Students are often more likely to forgo applying to scholarships that require essays, videos or additional assets that promote their accomplishments outside of submitting an application and a copy of their transcripts. This typically leads to a smaller candidate pool. Due to the added requirements, these scholarships

can oftentimes come with larger monetary values, as well.

Use a Scholarship Search Engine

While a simple search for "college scholarships" on any search engine is likely to elicit plenty of options, there are sites available that are dedicated to helping students identify college scholarship opportunities. While paid options exist, there are also several free sites, such as Scholarships.com, Fastweb and Scholarship America, that can provide local, regional and national options based on the information you provide. Other, more industry-specific websites, such as FFA.org, can provide scholarship opportunities that pertain to a certain field of interest.

INCREASING YOUR SCHOLARSHIP ODDS

While there is no way to guarantee a scholarship to help offset the costs of higher education, there are things you can do to increase your odds of getting noticed by admissions departments and those who award scholarships. Before sending in your application, consider these tips:

Get Involved

Students who are involved in extracurricular activities, such as volunteer causes, sports, clubs or student government, often give themselves a leg up on the competition when achievements in the classroom are similar. Getting involved outside of the traditional school day is also a way to network, which can be helpful when it comes time to ask for letters of recommendation.

Apply Early

A good rule of thumb is to not wait until the due date to submit your application and other materials as issues out of your control can arise, such as a website malfunction or a not-yet-submitted recommendation letter. In fact, some scholarships close once they receive a certain amount of applicants, and those reviewing applications can put a premium on those received earlier.

Look Professional

Ensure your online presence matches the persona your application depicts. As more college admissions departments, employers and scholarship committees are researching candidates online prior to awarding admission, interviews or

scholarship money, be sure to clear your social media accounts of any inappropriate or unprofessional material, look yourself up on search engines to be aware of any information available about you and use a simple email address that includes your name in some fashion.

Proofread

Read back through your scholarship application as well as your essay a few times once you're finished to ensure everything looks and sounds as you intended. Pay particularly close attention to spelling and grammar, and if time permits, ask someone you trust – such as a parent, teacher or counselor – to double-check your work prior to submitting your application.