

Scholarships 101

1) When Should You Apply?

You should apply during your senior year of high school, the year before you start college. It's not helpful to apply earlier than that. Once you're in college, you can reapply or seek out new scholarships.

2) Different Types of Scholarships

- **National Scholarships:** These are open to students across the country, and sometimes internationally. They are typically offered by large companies like Coca-Cola, Target, and Walmart.
- **Local Scholarships:** These are limited to students from your area (city, county, or state), which means you have better odds of winning. Though they might be for smaller amounts, they are still worth applying for. You can find them by reading the local newspaper, checking your local library, or visiting your high school counselor's office. Be sure to get a visitor's badge, check the postings on the wall, or ask for the binder with scholarship information.
- **College/University-Specific Scholarships:** These are usually available only to incoming freshmen at your college. Ask your enrollment counselor or contact the admissions office to find out about scholarships for incoming freshmen.

3) Terminology

- **Renewable Scholarships:** These can be renewed each year, sometimes up to four years, if you maintain a certain GPA or meet other requirements like volunteering. These are the best scholarships to get!
- **Grants:** Be cautious, as some grants may need to be paid back.
- **Loans:** This is money borrowed from private banks or the federal government that must be repaid after graduation. Most students end up with some student loans by the time they graduate, as college is very expensive.
- **FAFSA:** Fill out the FAFSA in the summer or a few months before you start college. Don't fill it out too early because it requires up-to-date financial information that might change as you get closer to attending college. Completing the FAFSA makes you eligible for federal government loans, which are the best loans due to their low interest rates and the fact that you don't start repaying them until six months after you graduate.

4) Applying

- **Know the Deadline:** Make sure you know the application deadline and submit your application at least a week before to ensure it is received on time.
- **Get Feedback:** Have someone review your scholarship application and essay, such as a parent, relative, school counselor, or English teacher. They can help you spot and correct

any errors. You will be judged on the quality of your application, so make sure it presents your best self.

- **Submit Everything:** Ensure you include everything required in the application packet. Don't give the scholarship committee any reason to discard your application.

5) Is it worth it?

Absolutely! Even if a scholarship is only worth \$500, it's worth applying for. If you spend 5 hours on the application and win, you've effectively earned \$100 per hour. How amazing is that!

Take the time to apply, and don't hesitate to ask the Director of Counseling for help finding scholarships or assistance with your applications.

6) A Great Place To Start

- **CollegeXpress:** Sign up for a free membership at [CollegeXpress](#). Explore the "Articles & Advice" section for expert videos on finding and applying for scholarships and other college-related topics. Use the "Scholarships" link to search for available scholarships with various filters.
- **Federal Student Aid:** Visit [StudentAid.gov](#) for comprehensive information on federal scholarships and tips on avoiding scams.
- **Department of Labor:** Use the [Dept. of Labor's Scholarship Search](#) to find scholarships. This site allows you to filter by state, national opportunities, and educational level.
- **Niche:** Check out [Niche's scholarship section](#) for a variety of scholarships available to seniors.
- **Fastweb:** Register for free at [Fastweb](#) to search for scholarships using your zip code. This reliable resource offers a wide range of scholarship opportunities.

Please feel free to ask me, Heidi Fox, Director of Counseling, for more help in searching for scholarships!

Created by Mrs. Heidi C. Fox, School Counselor, M.Ed., CMASAS

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