

How to use Scholarship Searches

- Most scholarships are gift aid, which does not need to be repaid. However, some scholarships come with requirements that if not met, convert the award to a loan. Make sure you understand all terms and conditions before accepting any award.
- Scholarships may be awarded based on a variety of things, including academic merit, athletic ability, field of study, ethnic background, religious affiliation, and special interest.
- Many scholarship organizations require applicants to complete the FAFSA.

Scholarship Search Tips

1. Begin your search early and research as much as you can. Apply to many scholarships.
2. Watch deadline and make sure you meet them.
3. Follow directions. Provide everything that is requested but no more than is required.
4. List all activities and honors. Highlight those that are relevant to the scholarship.
5. Be neat. Type your application.
6. Photocopy the application before you begin. This will give you a "sloppy" copy that you can finalize later. Make a copy of your completed application as well.
7. Write an essay that makes a strong impression. Tell a story and use personal examples.
8. Choose references that know you well. Give them plenty of time to write the recommendation.
9. Proofread. Ask someone else to proofread it as well.

BEWARE OF SCAMS

- Read the fine print and make sure you understand all terms and conditions before accepting any award.
- Be wary of companies that "guarantee" you will receive a scholarship.
- Never provide any confidential or personal identification information to an unfamiliar person or organization. Credit card or bank account information should not be required.
- Remember that there are many free scholarship searches available where you can get all the information you need at no charge. You should not have to pay fees or "taxes".
- Contact the financial aid office at your college with any questions or concerns
- Learn about scams by visiting the Federal Trade Commission's Scholarship Scams Website at www.ftc.gov/scholarshipscams.
- Call the Federal Office of Inspector General hotline to report suspected identity theft or fraud (1-800-647-8733)

Starting Your Scholarship Search

- Talk to your high school counselor
- Make sure to check with your college financial aid officer
- Check with local businesses and organizations.
- Visit online scholarship search engines.