

Scholarship Search Secrets

Fifth Edition by Christopher S. Penn



About the Author

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He speaks regularly on topics of personal finance, college affordability, and career/professional development. Mr. Penn has also been featured in CNN, CNBC, The Wall Street Journal, New York Times, US News & World Report, and many other media outlets for his leadership in leveraging technology in financial aid and college access.

About the Student Loan Network

The Student Loan Network, an Edvisors company, is one of the nation's fastest growing providers of student loans and related information. Since 1998, we have helped approximately 25 million students and parents access over \$1 billion in federal and private student loans, scholarships and consolidation funding for undergraduate, graduate and continuing education. Learn more about the Student Loan Network at www.StudentLoanNetwork.com.



About Edvisors Network, Inc.

As a leading online provider of education resources and financial services, Edvisors provides a richer, more fulfilling education experience to students, educators and parents worldwide. We deliver on our mission by providing an unmatched portfolio of student loan products and education-related information and services.



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Introduction: Three Stories

Jim was a father, husband, and farmer in middle America. He'd done just about everything right, worked hard all his life, and managed to raise a family as best as possible. One day, Jim was confronted by a situation he didn't plan for, didn't even think about. His oldest daughter, Maria, told him that she wanted to go to college.

Jim walked through the rest of the day in shock. Not that his daughter wanted to go to college - she was a bright girl, full of energy and enthusiasm, and he knew she'd be as much of a success in college as she was at everything else. No, his shock was the realization that he had no way to pay for her college education. No one had ever told him how expensive college was, and no one had ever offered to help him understand just what was involved.



Everything seemed to crash down at once as he had to face the prospect that he'd failed as a father by not being able to financially help Maria achieve her dreams. How could he tell her that no, she couldn't go to college?

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Rita, short for Margarita, was the embodiment of hope. She's a series of firsts - first in her family to become an American citizen, first in her family to finish high school, first in her family to go to college. Halfway through her first semester, Rita faced a very different first challenge - the money she had for college had run out, and she couldn't apply for financial aid because her parents weren't citizens.

Rita instead asked her friends what to do. One friend pulled her aside and told her how a couple of other first year students were earning money in a similar situation. That Wednesday night, Rita and her friend walked off campus and took a bus to the far side of the city, to a seedy club with a flickering neon sign that said Pretty Woman. One look at the place and Rita knew exactly what happened inside, and what would be asked of her. She faced the most difficult question of her life: how much was she willing to pay to stay in college?

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Sarah and Tom had saved up thousands of dollars in 529 savings plans, being diligent parents and trying to do the best that they could for their kids. Tom owned a small real estate business that had done well during the boom years, and that let Sarah stay home and raise their two young kids.

Unfortunately, a combination of a falling stock market that ate into their invested savings and hard times for Tom's real estate business meant they had to choose between saving for the future and getting by in the present. Eventually, they had to cash out everything just to make ends meet, and their kids' educational future had to be postponed. The question was, could they make up lost time, or had they sacrificed the future they'd dreamed of for their kids?



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These stories are not unique or uncommon. They represent the difficult choices that millions of parents and students confront every year, trying to balance skyrocketing tuition with the promise of a better future through education, especially in an economy that poses as many challenges as it does opportunities.

They're also true, except for the identities of the people. Jim, Maria, Rita, Sarah, and Tom are the reasons that Scholarship Search Secrets exists. Their stories inspired and encouraged me to write this book, for them and for everyone like them who didn't know who to ask for help, or didn't get the answers they needed.

A Brief Overview of Financial Aid

Before we begin, it's important to review the basic components of financial aid. Financial aid is a broad term encompassing all the different ways to pay for higher education. Financial aid typically falls into three broad categories: scholarships and grants, federal student loans, and private student loans.

Scholarships and grants. Scholarships and grants are the best form of financial aid because in all but a few cases, you never have to repay the money you receive. Scholarships tend to be awarded based on demonstrated financial need or applicant's merits, while grants tend to be awarded based on field of study or focus (with the exception of federal grants, which are need-based, such as the Pell Grant). For this guide's purposes, the terms will be used interchangeably.

Federal student loans. Federal student loans are student loans that are backed by the U.S. Government. They typically have fixed interest rates and must be repaid over a period of ten years. Federal student loans also offer borrower protections such as deferments and forbearances that allow borrowers to temporarily suspend their payments, as well as loan forgiveness or loan cancellation. Federal student loans may be issued by the government or by a private company such as the Student Loan Network.



Private student loans. Private student loans are loans that are backed and issued by private companies. They typically have variable interest rates and usually have less favorable terms than federal student loans. Private student loans are often used to “fill the gap” between federal financial aid and any remaining expenses.

Generally speaking, apply for scholarships and grants first, then federal student loans, and finally private student loans as needed. Unless it's to earn frequent flyer miles or other rewards *and you have the cash on hand to immediately pay off the debt*, avoid using credit cards and other forms of high-interest loans to pay for higher education expenses.

Managing your Financial Aid Office Relationship

An important note about financial aid offices: your school's financial aid office is one of the best, most underutilized resources for finding information about all types of financial aid. Here are four tips for maximizing your financial aid office's resources.

Stop by during the "off season". Financial aid offices are typically very busy during the week before and two weeks after the start of a semester. Offices typically try to serve as many students as possible during these peak times, and you'll have fewer opportunities for in-depth conversations. Go during the semester or a few weeks before the start of a semester.

Create a relationship. Most financial aid administrators typically have transactional relationships with students. Students arrive, process paperwork, and leave, or show up angry about issues with their financial aid. Take the time to create a relationship with your financial aid office by opening and maintaining communications when you don't need their help. If your school assigns you a particular administrator, send them an occasional "just saying hi" email or a thoughtful message on holidays. Small courtesies can convert a transactional relationship into a true partnership.



Use prepared resources. Many financial aid offices have compilations of scholarship listings, awards, and other financial aid resources available right in the office, and there may even be obscure scholarships that your institution offers that few people ever apply for. While a great many scholarships are available on the Web and searchable via Google, not all are, and your financial aid office may know of those that are not online. When you visit the financial aid office in person, be sure to look around for resources you can use.

Streamline your experience. Yvonne Gittens, former Director of Financial Aid at MIT, recommends having a photocopy or PDF of every supporting document needed for the FAFSA and other financial aid paperwork with you on campus. In the event your financial aid office needs some supporting paperwork, you'll be able to send it immediately and reduce or eliminate any delays in processing your financial aid. For a list of suggested documents, see Scholarship Search Secret #1 below.

7 Basic Scholarship Search Tips

Next, let's get into some basic scholarship tips.

Tip #1: This is a numbers game!

Numbers matter in the grand scholarship quest. The more awards you apply for (assuming you are eligible for them), the more awards you are likely to receive.

Set your expectations by the rule of 10 - for every scholarship you are awarded, you have to apply for 10. For every scholarship you qualify and apply for, you'll need to research 10 opportunities.

- 100 opportunities you find
- 10 scholarships you qualify for and apply to
- 1 scholarship award you win



Happily, at last count, there are approximately 2.4 million scholarships available, worth approximately \$14 billion in aid. The bottom line: to get more, apply for more.

Tip #2: Small is the new big

Small is the new big, says author Seth Godin. While Godin is referring to the size of a business, his advice is equally applicable to scholarships. If you are awarded 10 scholarships for \$1,000 or one scholarship for \$10,000, the net effect is the same - you don't pay that \$10,000 out of pocket or in loans. Every scholarship for which you are eligible is worth applying for, because a bunch of small scholarships will add up to a big one.

More importantly, smaller scholarships tend to have fewer competitors than larger ones. Most people in their scholarship search try to apply for a few big awards and neglect the smaller ones. Bryan Person, a listener of the Financial Aid Podcast, commented on one episode that his wife applied for a small nursing scholarship and was told she was one of two competitors because the scholarship wasn't a huge one. A 50% chance of winning is a bet you should definitely take!

Tip #3: Save time with a portfolio

We'll get to the construction of your scholarship portfolio in a couple of pages, but it's important to know what one is and why to build one. Each scholarship application asks for information about you. Questionnaires, essays, quizzes, and forms all want generally the same information about you.

Rather than re-invent the wheel each time, develop a portfolio of materials that you can draw on, time and time again. Have a standard biographical profile of yourself, plus answers to common questions in typical lengths for essay-style questions of 250 words, 500 words, 750 words, and 1,000 words.

Want to see how long an essay will be? Lipsum.com generates random text to a given number of words.

Some typical scholarship questions, such as those asked on the Common Application¹, may ask you to write about topics such as these:

- Evaluate a significant experience, achievement, risk you have taken, or ethical dilemma you have faced and its impact on you.
- Discuss some issue of personal, local, national, or international concern and its importance to you.
- Indicate a person who has had a significant influence on you, and describe that influence.
- Describe a character in fiction, a historical figure, or a creative work (as in art, music, science, etc.) that has had an influence on you, and explain that influence.
- A range of academic interests, personal perspectives, and life experiences adds much to the educational mix. Given your personal background, describe an experience or experiences that illustrates what you would bring to the diversity in a college community, or an encounter that demonstrated the importance of diversity to you.

As you write essays for scholarships, you'll find that some essays perform better than others. Remember to customize answers for each application. Ask judging committees for feedback on your essays and fine tune your answers over time so that the essay which was rejected out of hand for award #1 is a first place winner by the time you get to award #6. Have friends and family review your portfolio and offer insight and advice. If you don't know anyone who is a strong writer, check with your school or English teacher. Which brings us to the next point...

¹ source: *the Common Application for undergraduate students*

Tip #4: The devil is in the details

What's the number one killer of scholarship applications? If you guessed simple, preventable mistakes, you'd be right. Attention to detail is vital for scholarship applications, from when to meet deadlines to the format in which you submit your application.

Some common mistakes:

- **Missing deadlines.** Probably the number one killer mistake of scholarship applications is missing a deadline. This is a great time to invest in a notebook or day planner, whether it's on a computer or it's a paper one.
- **Incorrect information** in applications, such as misspelling your name, address, or college/university.
- **Omitted information**, such as leaving required boxes blank on an application form or failing to include required documentation.
- **Not following directions** for essay length requirements. If an essay question specifies 500 words, aim for exactly 500 words, no more, no less.

All of these mistakes are preventable. If you want to win, get organized from the very beginning and stay organized!

Tip #5: Scholarship search is a year round sport

Since scholarship deadlines are scattered throughout the year, scholarship searches should also be performed throughout the year. As you'll see later on in this guide, there are ways to automate part of the process of scholarship search so that you can have agents working on your behalf - for free - 24 hours a day, 7 days a week. Be sure to set aside time each day - even if it's only 5 minutes - to review new scholarship opportunities. Consider scholarship hunting to be a full time job!



Tip #6: There are scholarships for everyone

While it may seem that many scholarships are intended for the very top academic performers or the poorest students, the reality is that there are scholarships for everyone. For example, the Duck Tape Brand Duct Tape Prom Dress Award for students who attend their prom wearing nothing but duct tape isn't awarded to the valedictorian, merely someone who shows up at the prom in a nice outfit made solely of duct tape. While that sounds absurd, the \$3,000 scholarship that comes with it is money to be taken seriously.

Other fun or unusual scholarships include a David Letterman Scholarship for communications students who are talented but have mediocre grades, scholarships for left handed students, scholarships for students interested in arson investigation, and so on. These and many more can be found at the free scholarship search site, www.StudentScholarshipSearch.com on the web.

Tip #7: It's never too early or too late to search!

When is the best time to start searching for scholarships? Right now - and never stop until you're out of school and debt free. There are even scholarships which will help you pay off school debts, so keep searching. The best time to start is always right now, even if you're halfway through your last year. Obviously, the earlier you start, the better, but better to be late to the game than not playing.

It's also not too early to start searching for scholarships. There are scholarships available for students as early as grade school, typically in the form of 10-year savings bonds. The earlier you start looking for scholarships, the more you can earn and the less you have to panic when college does finally roll around.

Searching for scholarships while in school is vitally important. Dedicate as much time as practical during the school year, even while enrolled in college, to finding scholarships, since every scholarship earned represents money you don't need to borrow. With as much uncertainty as there is about the economy and availability of some kinds of student loans, finding scholarships is more important than ever.

Avoiding Scholarship Scams

Before we dive into search techniques, it's super important to cover this important topic. There is no shortage of con artists and scams when it comes to paying for college, and spotting them early can save you money and heartbreak.

Here's the golden rule of scholarships:

Money flows to the student, never the other way around.

Any scholarship, grant, foundation, or organization that's legitimate won't ask you for a penny out of your pocket.

Scholarship scams also exist in the form of identity theft - taking valuable information such as date of birth and social security numbers and selling them outright to identity theft groups around the world.

Any one of these signs should be a red flag that you may be dealing with a scholarship scam:

Asking for money. Reputable scholarships are free to apply for and free to receive. Scams typically charge for the application, or use deceptive language such as "reserve your scholarship with your credit card number". *Reputable scholarships never need to charge money!*



Asking for lots of non-relevant personal information. Scams that pay off for criminals using identity theft ask for lots of personal information typically not relevant to a scholarship application such as bank account numbers, Social Security numbers, and other financially-related information.

Claims of exclusivity. A fair number of scams make the claim that their information cannot be found anywhere else, and therefore you should pay for their services. In the age of Google, information exclusivity is a thing of the past. Don't pay.

Claims of guarantees. The truth of scholarship hunting is that there are no guarantees. No one can guarantee that you will be awarded a scholarship, and any company advertising a paid service making such a claim is likely a scam.

Receiving letters of potential awards you never applied for. Scholarships are in such demand that no awarding agency needs to make unsolicited awards to recipients. This includes, by the way, email notifications of any kind about scholarships that you never applied for. If you've

"Free" seminars with an upsell. The latest trick that some companies and individuals are using is the free financial aid seminar offer. These seminars typically promise great financial aid information, but end with a hard sales pitch to attend a future paid seminar, buy books, DVDs, or other materials (usually at high prices). There are plenty of free financial aid seminars offered by high schools and colleges that are worth attending instead. Check with your guidance office or financial aid office for details on those.

The most important thing you can do when it comes to scholarship scams is to trust your instincts. **If something feels, sounds, or seems fishy, it probably is.** With the Internet and other freely available resources, there is no shortage of legitimate scholarships to apply for.

Remember again the golden rule of scholarships:

Money flows to the student, never the other way around.

Beware any scholarship claim to the contrary.

13 Scholarship Search Secrets

Ready to get to the searching? Get out a notebook and a pen, or your computer, and get ready to learn the secrets!

Secret #1: The FAFSA

The image shows the top portion of the FAFSA application form for the 2007-2008 school year. It includes the FAFSA logo, the title 'FREE APPLICATION FOR FEDERAL STUDENT AID', and the dates 'July 1, 2008 — June 30, 2009'. Below this, there are several sections of text and a small graphic of a calculator. The sections include: 'Applying by the Deadlines', 'Using Your Tax Return', 'Filing Out the FAFSA', and 'Let's Get Started!'. A vertical label on the right side of the page reads 'STATE AID DEADLINES'. The calculator graphic shows the number 152,356.41 with a dollar sign and 'no cents'.

Suppose there were one form which could unlock all kinds of scholarships, grants, and financial aid, and completing that form was both free and relatively straightforward? Suppose it only took an hour or so? Would you fill it out? Would you complete it, and get your foot in the door? There is such a form. It's called the Free Application for Federal Student Aid, or FAFSA, and millions of college students each year ignore it at their financial peril. The FAFSA has been around for years, and in terms of financial aid, no one form controls more aid than the FAFSA.

Filling out the FAFSA is relatively easy as long as you've done your taxes; approximately 80% of the FAFSA paperwork just pulls numbers off federal tax forms. There are two basic ways to

file a FAFSA - by mail and online. Both are available from the Department of Education's FAFSA Web site, www.FAFSA.ed.gov.

Below are some secrets, tips, and hints for filing the FAFSA. You can find a more comprehensive list at www.FAFSAonline.com.

Step 1: Gather your stuff.

One of the reasons students don't fill out the FAFSA is that they don't have all the information handy. They say they'll get to the form, but never do, and pass up free money. Before you begin, here's a list of some key things to have on hand.

You'll need the previous year's paperwork, including your parents' tax paperwork if you are a dependent student². If you plan to file a FAFSA for this calendar year, you'll need relevant tax information from last year. For example, if you're filing the 2008-2009 FAFSA, you'll need tax information from 2007.

- Your Social Security Number (can be found on Social Security card)
- Your driver's license or state ID (if any)
- Your W-2 Forms and other records of money earned
- Your Federal Income Tax Return (IRS form 1040, 1040A, or 1040EZ)
- Federal Income Tax Return supplementary documentation
- Your parents' Federal Income Tax Return (if you are a dependent student)
- Your untaxed income records - Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records
- Your current bank statements
- Your current business and investment mortgage information, business and farm records, stock, bond, and other investment records
- Your alien registration or permanent residence card (if you are not a U.S. citizen)

You'll also need a government-issued PIN, or Personal Identification Number, to complete the FAFSA process. Obtaining the PIN is fast and easy. Visit www.PIN.ed.gov to get yours set up. **Vitally important: do not share your PIN!** Your PIN acts, among other things, as a digital signature, which means that it can be used to sign financial aid paperwork. Treat it with care and protect it!

Step 2: Do your taxes first.

One of the easiest ways to get through the FAFSA form is to do your federal income taxes first, as about 80% of your FAFSA data comes right off federal tax forms like the IRS 1040. Do your federal tax forms first, even if you don't plan to file your income taxes right away. If you need help with federal tax forms, many small community banks and credit unions offer free or low cost access to professional, certified financial planners and accountants who can advise you on your taxes and personal finances. Many fee-based preparation services also offer free federal tax return preparation if your annual income is below a certain amount, so shop around to see what free help is available.

² For a definition of who is a dependent student, visit www.FAFSAonline.com

Step 3: Do a practice run.

It's not uncommon to feel a certain amount of anxiety when completing the FAFSA form, particularly if you're filing online. To ensure the fewest mistakes possible and the least amount of stress, download a printable copy of the FAFSA form and do a "practice" completion of the form. Acknowledge and be comfortable that you'll probably make a few mistakes or errors as you fill out the practice form, and feel free to print several copies so that you can refine your answers. Having a printable form also makes it easier to take with you if you need to consult with your financial aid administrator about questions you have.

Step 4: File early.

When should you file your FAFSA form? As early as possible after January 1 of each calendar year, keeping a careful eye on your state and school deadlines. Why? Because the FAFSA application controls access to student loans and grants, and the earlier your FAFSA gets processed, the more eligible you are for grants and scholarships which have a limited pool of money that is distributed on a first come, first served basis. File early!

Step 5: Get Help.

If you have questions on the FAFSA, there's plenty of help available! Ask your school's financial aid administrator, visit www.FAFSAonline.com, or attend a College Goal Sunday (www.CollegeGoalSundayUSA.org) event for free help in completing and filing the FAFSA.

Cautionary note: Don't pay for FAFSA help!

There are a lot of financial aid services and consultants out there, and many of them offer no additional value for completing the FAFSA, but will charge you money that is better saved for college. Filing the FAFSA is no more difficult than filing a basic tax return. Unless your personal financial situation is complex enough to warrant hiring an accountant, it's a waste of money to hire someone to complete your FAFSA on your behalf. Do it yourself or with the free help of a financial aid officer at a local college.

Secret #2: Tools of the trade

You'll need a series of tools to maximize the power of your scholarship search. Having these on hand and set up in advance will save you time and effort.

A calendar with reminders. Calendar services like iCal, Microsoft Outlook, or Google Calendar will be invaluable for keeping track of scholarship deadlines. iCal comes free on Apple's Macintosh computers, and Google Calendar is freely available online.

<http://calendar.google.com>

A text editor or word processor. You'll want a way to keep copies of all your scholarship essays, and writing them out in text on your computer will let you selectively copy, paste, and rearrange work you've already done. Most computers have a basic text editor; some word processors like Microsoft Word are bundled with your computer, and Google Docs is a free word processor online. One of the best features of online word processors is that if your computer crashes, you won't lose your work.

<http://docs.google.com>

A spreadsheet. Keeping track of your budget and determining how much money you'll need is important, and tallying up awards is even more important. A basic spreadsheet will help you keep track of scholarships you've applied for and stay organized. Spreadsheets are often included with basic office software suites, and Google Spreadsheets are free online.

<http://spreadsheets.google.com>

An RSS reader. RSS is a way of subscribing (for free) to news, blogs, and alerts. In the secrets, we'll talk about how to use RSS to keep on top of scholarships of interest. RSS readers are typically available online for free, like Google Reader.

<http://reader.google.com>

Phone, fax, and email. Many scholarship applications ask for multiple ways to stay in touch with you, and having all of these forms of communications are helpful. Free services from K7.net let you set up a voicemail and fax number for free; when someone calls or faxes, the voicemail and/or fax is emailed to you. As an added bonus, if you're



concerned about privacy, setting up separate phone, fax, and email accounts will keep your personal life separate from your scholarship search.

Having an email address is also essential and typically free, available from service providers like Google, Hotmail, and Yahoo.

<http://www.K7.net>

<http://mail.Google.com>

<http://mail.Yahoo.com>

<http://www.Hotmail.com>

A Web site. Having a personal Web site set up for your scholarship search is a great way to distinguish yourself from your peers. A personal Web site is a great place to store appropriate articles, videos, music, and other content that would be ideal to show to a scholarship committee but doesn't translate well to a sheet of paper. Personal Web sites can be had for free in the form of blogs as well as regular sites, from providers like Google Pages and Wordpress.

<http://www.Wordpress.com>

<http://pages.Google.com>

A word of caution! Be sure to create separate accounts for your scholarship search for profiles, email addresses, and other digital contacts, and ensure that they're appropriate for business. Try to avoid choosing user names that some might consider inappropriate or immature (e.g. sexymama1229@hotmail.com) or loading a social networking profile with photos of wild parties. If you currently have profiles like that, make sure you don't use your real, full name on them, lest Google associate less desirable content with your name rather than what you want scholarship foundations and admissions offices to find.

Secret #3: Build your personal brand

Your personal brand is the answer to the age-old question of “Who are you?”, not only for scholarship searches, but also for many more decisions down the road. Establishing your personal brand will help you write more focused, more concise scholarship essays and have better college admissions interviews, increasing the likelihood of getting additional free money.

So what is your personal brand? It’s your personal “superhero” power, the thing or things you do that you’re so passionate about, so good at, that no one else you know is as passionate or as focused as you are in that area. It doesn’t have to be “traditional” areas of excellence; certainly, academic competitiveness is never out of place in a scholarship application, but activities and interests go far beyond student government, school newspapers, and other, more traditional interests.

Your personal brand is the topic you talk about with friends in deep conversation into the night. It’s the hobby you miss meals working on, the interest that makes hours seem like minutes.

Take the time to establish your personal brand. Marketing and personal branding



master Mitch Joel recommends a process for figuring out your personal brand. First, to determine what your personal brand is, write down your story so far - the narrative of your life. Look for recurring themes, recurring personality traits about yourself that you feel positive about, that you’d want to emphasize and share. This step may take a little while, but it’s worth doing, and as a bonus, it may help you to remember some very memorable stories that you can later use in scholarship essays.

Write out your story in long form, and think about how you would tell it, what you would emphasize if, for example, someone were to make a movie out of your life. What are your high points, accomplishments, greatest challenges that you overcame?

Second, once you find one or two personal themes in your life, work out ways of explaining them in very

concise terms. Think about how you'd express your key personality traits, hobbies, interests, or passions in a single text message. Some examples:

- "I awaken superheroes."
- "I help people understand their personal brand."
- "I make my own TV."
- "I take fun seriously."
- "I combine expertise across old and new media."
- "Tech evangelist to the arts."

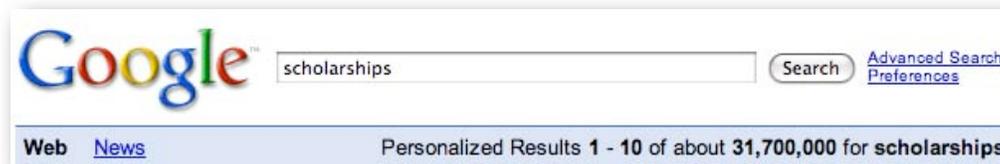
Take your personal story and tagline to a close friend and ask them how they perceive you, what they think about you, and how they would tell your story to someone else. Very often, family members and close friends remember small details that can later become very important in your scholarship search.

Finally, take inventory of all your interests, activities, hobbies, associations, etc. in a spreadsheet or text document. Look through your personal story that you wrote for all the details about sports you've played, people you've met, associations you've joined, and so forth.

Make notes about all of these components of your life story and organize them; once we begin our search in earnest, each of the details in your story will become keywords with which you will use search the Internet for scholarships.

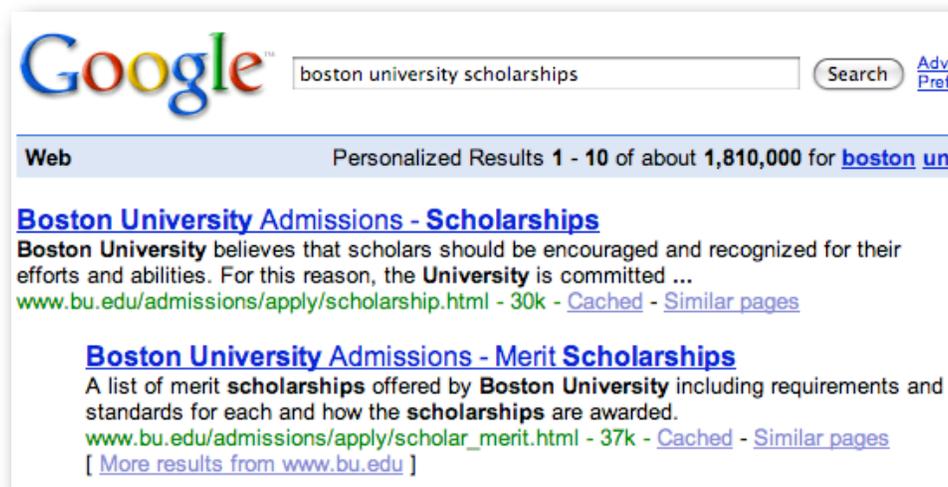
Secret #4: Search the Web

Search engines such as Google are the best tools available to you for finding scholarships. However, there are a lot of secrets in terms of getting the best results out of the search engines. For example, if you just search for “scholarships” on Google, you’ll get this result:



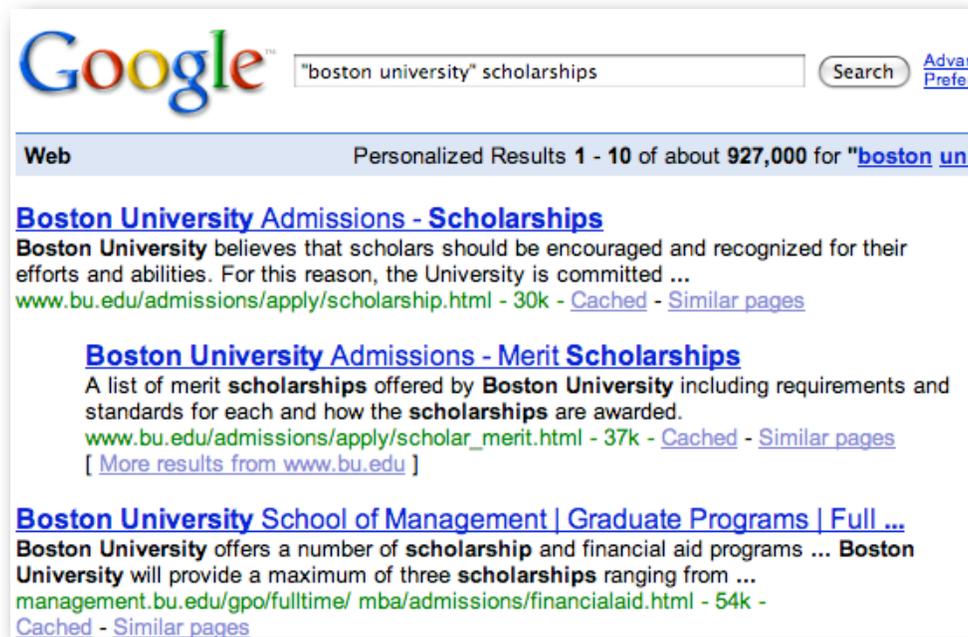
31 million Web pages would obviously take too long to read and sort through, so we’ll need to develop a strategy for being more specific about the scholarships we’re looking for.

Refining your searches in Google can be done in a few steps. Let’s refer back to your life story that you wrote out earlier. Pick a characteristic about yourself that you’d want to find a scholarship about. For demonstration purposes, let’s say you aspire to attend Boston University:



This is a great improvement - you’ve already got a couple of pages of results you can work with.

Google also offers you ways to refine your searches even further. For example, put quotes around Boston University to make sure that exact phrase appears in the Web pages it finds:

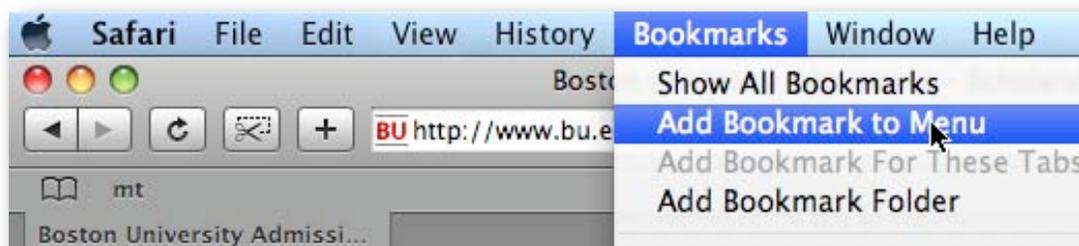


By narrowing down what you're searching for, you'll find pages of scholarships that you can apply for.

Your next step is to start searching for all the words in your life story that you'd want to find scholarships for. What do you want to study? What are your passions? Start searching for these terms using Google, such as:

- Boston University scholarships
- criminal justice scholarships
- left handed scholarships
- single mother scholarships

As you find pages, you may want to bookmark them to come back to them later. To do this, look for the Bookmark menu in your Web browser, like this:



Secret #5: Use magic words

There are good words, bad words, and then there are magic words. What are magic words? Magic words are words you use in your Web searches that are used less conversationally, and so when you search for scholarships with those terms, you'll probably get better results. They're synonyms, but they're very focused synonyms.

For example, one of the most powerful words in scholarship search is the word foundation. Scholarships are most often administered by foundations, but rarely do people ever bring up the sponsoring foundation conversationally in a Web page, blog post, or other online discussion, so when you search for scholarships with the word foundation in your search, you'll be more likely to find the awarding foundation.

Here's an example of search without the magic word:

The screenshot shows a Google search for "criminal justice scholarship". The search bar contains the text "criminal justice scholarship" and a "Search" button. Below the search bar, there are several search results. Two red arrows point to specific parts of the results: one points to the word "scholarship" in the first result, and another points to the word "scholarship" in the second result.

Web

[Michigan State University Libraries - Criminal Justice Grants](#)
The Clinton County Sheriff's Office **Scholarship** for **Criminal Justice** Careers follows the same criteria as the Tom Kangas **scholarship**. ...
www.lib.msu.edu/harris23/grants/3crimjus.htm - 60k - [Cached](#) - [Similar pages](#) - [Note this](#)

[Financial Aid - Criminal Justice Scholarships](#)
These **scholarships** are available to students with majors or minors in **criminal justice**, or students involved in related organizations. ...
www.uwplatt.edu/finaid/lae_cj.html - 3k - [Cached](#) - [Similar pages](#) - [Note this](#)

[Daily Pioneer](#)
University officials are seeking contributions to the UWP **Criminal Justice Scholarship** fund. The first \$500 **scholarship** award will be granted this ...
www.uwplatt.edu/news/2005/04/uwp-criminal-justice-scholarship.html - 19k - [Cached](#) - [Similar pages](#) - [Note this](#)
[[More results from www.uwplatt.edu](#)]

[criminaljusticescholarship.com](#)
banner. Sponsored Results for: **Criminal Justice Scholarship**. Online Master Degree · Earn ...
criminaljusticescholarship.com/ - 37k - [Cached](#) - [Similar pages](#) - [Note this](#)

Here's the same search with some magic words. Note that all the listings are now scholarships you can apply for.

The screenshot shows a Google search interface with the search term "criminal justice scholarship deadline foundation" entered in the search box. The search results are categorized under "Web" and include several entries:

- UTSA Scholarship Office Web Site**
Border Patrol Agent Ricardo Salinas **Criminal Justice Memorial Scholarship** COPP - The USAA **Foundation Scholarship** Undergraduate **Scholarships**: Bachelor of ...
www.utsa.edu/scholarships/crimjus.cfm - 15k - [Cached](#) - [Similar pages](#) - [Note this](#)
- Scholarships**
UTSA Presidential **Scholarship** - Bachelor of Arts in **Criminal Justice** Individual Development Account Program (IDA)The Amini **Foundation** ...
www.utsa.edu/COPP/Scholarships.html - 28k - [Cached](#) - [Similar pages](#) - [Note this](#)
- SCC Foundation Scholarships**
Criminal Justice Scholarships, Value, **Deadline** ... English Major **Scholarships**, Value, **Deadline**. **Foundation** Public Service **Scholarship**, Up to \$1000, Nov. 1 ...
www.stchas.edu/students/finance/sgfoundationschol.shtml - 22k - [Cached](#) - [Similar pages](#) - [Note this](#)
- SCC Foundation Scholarships**
Deadline., November 1. Application · Questions? BARKLAGE, BRETT, WIBBENMEYER, & HAMILL PRE-LAW/**CRIMINAL JUSTICE SCHOLARSHIP**. Number of Potential Recipients: ...
www.stchas.edu/students/finance/sgfoundation.shtml - 55k - [Cached](#) - [Similar pages](#) - [Note this](#)

Magic words become very important when you have relatively broad topics you're searching for. What are some of the most useful magic words you can use in your scholarship search?

- scholarship/scholarships - yes, they are different, singular and plural - you should assume from here on that any term which appears in singular should also be tried plural, and vice versa.
- grant
- financial aid
- endowment
- foundation
- fellowship
- honorarium
- trust

- application
- deadline
- pdf

For example, if you are searching for a music scholarship, these searches would give you different, but possibly equally useful results:

- music scholarship
- music scholarships
- music scholarship application
- music scholarship deadline
- music scholarship grant

Take your scholarship search terms from the previous steps and try variations on themes to find additional, possibly more targeted scholarships. You can also combine geographical words into your searches to make them even more targeted, such as:

- Boston music scholarship
- Boston music scholarships

The more refined and detailed you can make your searches, the higher quality your results will likely be. You can even add multiple terms together:

- Boston music scholarship application deadline
- Boston music scholarships foundation PDF deadline

Want to kick it into super-high gear? Use power phrases from Google to search a specific college's site or look for common scholarship application file formats.

- Boston music scholarship application deadline filetype:pdf
- Boston music scholarship application deadline filetype:doc
- Boston music scholarship application deadline site:bu.edu
- Boston music scholarship application deadline site:k12.state.ma.us

Secret #6: A scholarship a day

What's the secret to applying for a lot of scholarships? Start early, like your sophomore year in high school, and make the promise and commitment to yourself to apply for one scholarship every day once you get a schedule set up. Here's a way of approaching it.

Step 1. Take a weekend to do some serious, heavy research into scholarships. Spend two days just Googling for dollars, finding scholarships you are eligible for. Ideally, try to find about 100 scholarships in two days. No need to apply for them, just locate them.

Step 2. Make notes of the deadlines for those scholarships and put them onto your calendar as shown in the next secret.

Step 3. Once everything is in your Google calendar, switch it to Agenda view, and see which are the first scholarship deadlines ahead of you.

Step 4. Apply for scholarships at least once per day, keeping on the schedule you have put together.

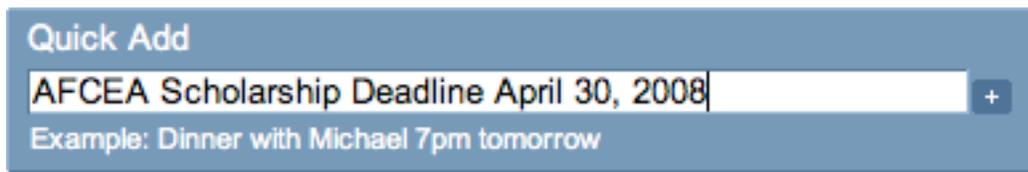
Step 5. When you've reached 100 scholarships, set aside another weekend and go hunting for more.



Secret #7: Miss no deadlines

When you find a scholarship you want to apply for, make sure you take careful note of its deadline. An easy way to remind yourself of it is to add a reminder to your calendar. Here's how to do it in Google Calendar. Open your calendar, then click Quick Add.

Unlike other calendaring systems, Google's Quick Add lets you type in a natural language sentence and it will automatically turn on reminders and alarms as well as place the event on your calendar. For example:



When you browse to April 2008 on the calendar, you'll see that scholarship there. Click on it to edit the details.

Make sure you specify a week for the reminder. This will give you plenty of time to put all the materials together and get them in the mail if the scholarship requires materials to be mailed.

Google Calendar also allows you to receive reminders by SMS/text message and email, another great way to keep on track.

Secret #8: Set up email alerts

We will assume from the previous steps that you've now got a list, a solid list, of about 25 - 30 scholarship searches which return results that are relevant to your personal details. Maybe by this point you've even started to apply for some of the awards you've found. However, it can't be said enough: scholarship search is a year-round sport. You can't afford to take time off from your search if you want to maximize your chances of earning free money for college.

What if there was a tool that could search for you everyday, every minute, keeping an eye on everything, and alerting you when new scholarships based on your needs became available? Wouldn't that be an incredibly powerful asset to help you in your quest?

There is such a tool. And believe it or not, it's free, too. It's called Google Alerts, and they're about to become your next best friend. Head over to www.Google.com/alerts and grab your list of searches from the previous steps handy. Start entering them into the interface, adding an alert for each search, as shown in the box to the right.

Create a Google Alert

Enter the topic you wish to monitor.

Search terms:

Type:

How often:

Your email:

Google will not sell or share your email address.

What you'll get in your email inbox every day is a list of Web pages, news items, and other digital notes from around the Web that Google has found which match your search terms. If Google can't find anything, it won't send you an email that day.

One recommendation - use your most specific, narrow searches with this service, the ones that returned only a few results. If your search is too broad, you'll end up with gigantic emails every day that will take forever to read.

Secret #9: Read all about it

Email isn't the only way to get scholarship information delivered to you every day. Imagine for a moment that there was a scholarships column in every newspaper in America. It would take you forever to clip out that column from each paper and put them all in a scrapbook, not to mention the tremendous expense of buying all those papers each day. That's kind of what it's like to try keeping up with all the news and blogs about scholarships all over the Web.

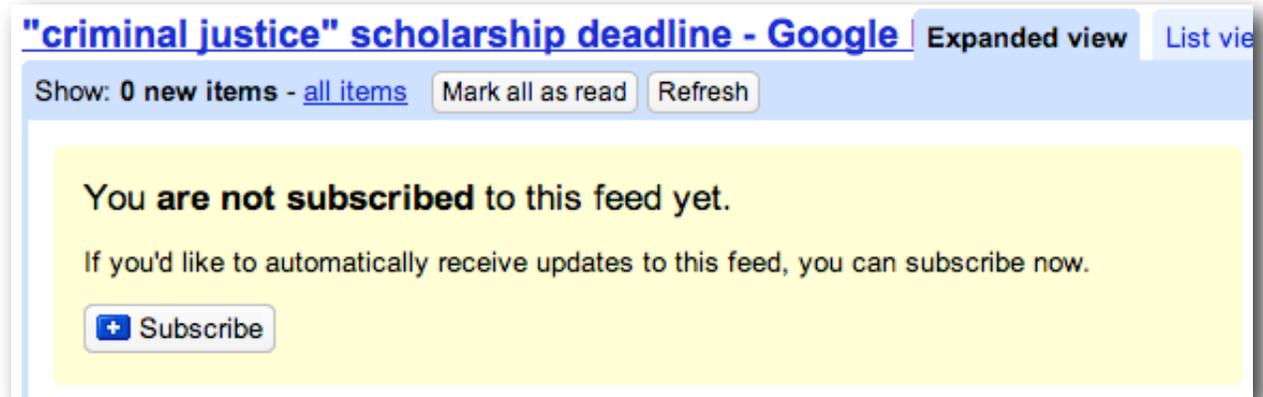
Happily, services like Google Reader do all the clipping and scrapbooking for you, delivering them in one easy to read window, like your own personal newspaper delivered daily, for free. If you've gotten this far into the book, you've already got a Google Reader account set up. Here's how to start "digitally scrapbooking" scholarship information.

Go to Google News (<http://news.google.com>) and enter one of your scholarship searches there. Scroll down to the bottom of the page, and you'll find a series of links, including one for Google Reader. Click on it.

Stay up to date on these results:

- [Create an email alert for criminal-justice scholarship deadline](#)
- [Add a custom section for criminal-justice scholarship deadline to Google News](#)
- [Add a news gadget for criminal-justice scholarship deadline to your Google homepage](#)
- [Subscribe to a news feed for criminal-justice scholarship deadline in Google Reader](#) ^{New!}

You'll be asked in Google Reader if you want to subscribe to that news feed. Click the subscribe button.



Once subscribed, every time there's a news story about that scholarship term, you'll get articles about it that you can read, review, and determine if it's relevant to your scholarship search or not.



Search for all your other major scholarship searches and add them to Google Reader as well, and you will have your very own scholarships newspaper, delivered to your digital doorstep whenever you want to read it.

Secret #10: Form a Guild

You've heard the expression two heads are better than one; this is doubly true with scholarship hunting. In your personal brand assessment, you got a sense of what kind of person you are - creative, analytical, organized, etc. You have certain skills, certain "superpowers" that you excel at, but may not be as strong in other areas. Gather a small group of friends together and mutually agree to meet once a week or so to scholarship hunt together.



When you put together your team, you'll want to look for a set of skills that different people can bring to the team.

- **Creative:** Find someone who's a good writer and storyteller. Everyone will take responsibility for writing their own scholarship essays, but having someone who can think very creatively will only boost the group's power.
- **Detail-oriented:** Know someone who is so organized, it's a little intimidating? This is the person you want in charge of the group calendar!
- **Technical:** Who's the most technology-oriented person you know? Add them to the team and they can help you set up personal Web pages, get software and Web apps set up, and make all of your processes more efficient.
- **Literate:** The ability to use the English language fluently, find grammar and syntax errors, and make words flow is essential for any kind of scholarship or admissions essay. Having someone on the team who can correctly distinguish when to use *your* vs. *you're* or *who* vs. *whom* will be a huge benefit to the team's work.

It's important to note that while these characteristics effectively establish areas of expertise and specialty among team members, everyone is still responsible for pulling their own weight, and setting ground rules to ensure fairness will be essential to making the team as a whole succeed.

Some basic suggested rules might include:

- **Everyone shares the work equally.** Even though there are specialties, you'll read each other's essays and applications.
- **Everyone works to help each other.** It's likely there will be some scholarships that everyone will be eligible for. Make a commitment to help your teammates as much as you help yourself.

- **Everyone shares the knowledge.** Individual team members will come up with different opportunities during research. No one holds anything back.
- **Everyone shares the rewards.** Assuming the team is highly motivated and focused, it's likely you'll net more scholarships than you can use. If that becomes the case, refer other team-mates to the awarding agency for consideration.

How would a scholarship search team work together? Let's say you had 3 months set aside for your team, meeting each week for 16 weeks. Here's a possible schedule for your team, assuming a team of 4 others besides yourself.

- **Week 1: Introductions.** Establish your team, get to know each other, including what specialties each team member has and what colleges and scholarships they're applying for. For the technical person, this is also the week to set up a group Web site (like a private forum or social networking group, etc.) and calendar.
- **Weeks 2 - 6: Research.** During the week, each team member researches and locates a scholarship a day for themselves and one for each team member. For example, in week two, you might find 7 scholarships for yourself and one for each of your 4 teammates, if you have 4 other teammates. Contribute the scholarships to a group forum and add deadlines to the group calendar.
- **Weeks 7 - 12: Writing.** In weeks 2 - 6 you should have accrued 35 scholarship opportunities for yourself and each of your teammates should have contributed 5 towards your goals. Now comes the writing part. Everyone should bring at least one essay to the group each week and take an essay from each teammate home, make constructive suggestions, and return them the next week. In this way, you'll get at least 4 other perspectives reading your essays and refining them.
- **Weeks 13 - 16: Application prep.** While everyone will be responsible for their own letters of recommendation, transcripts, and other materials, bring your applications to the group and have everyone double-check the contents, making sure that everything requested for a scholarship is included. At the end of week 16, have an envelope sealing and mailing party, and send out your scholarship applications!

Bear in mind, this is just a rough outline of one possible group method. You and your group will find the things that work best for you and the things that don't, so by no means is this a rigid recipe for success. Work with your team for mutual success, figure out a schedule and process that works for you, and multiply your scholarship search efforts!

Secret #11: Create your own

Finding scholarships can be difficult, time consuming work, particularly if you have exotic hobbies (for example, you may practice a little known form of yoga) or other characteristics that are distinctive, but that are not well-funded by more popular scholarship programs.

If you find that existing scholarships can't fit the bill, and you don't want to rely exclusively on student loans to pay for college, then why not start your own scholarship? The basics of getting a scholarship fund up and running are relatively easy to do, relatively cheap to do, and can yield tremendous results. Here's how.

Step 1. Create a Web site for yourself. You'll need a place to call home, somewhere on the Web that you can present your case for why individuals and corporations should help you get through college. We mentioned this in the tools of the trade section.

Step 2. Create your content. When it comes to creation, think of your personal site like a generic scholarship application. Put up an essay about yourself. Provide as much relevant information as you can to help a potential contributor understand why you're worth sponsoring. If you have rich media content, such as videos, audio, an art portfolio or a music CD, be sure to feature them as well (if appropriate).

Remember, what sets you apart and above the crowd is what should be center stage on your personal scholarship Web site. One important thing to do is disclose as much as you feel comfortable about your financials, about your personal financial situation. Obviously, omit things like account numbers or financial institution names to minimize the risk of identity theft.

Asking for help paying for college is easier when you can demonstrate financial need to the people you're making an appeal to. It may also be easier to ask for help if you can clearly detail what your plans are and how completing a college education with as little debt as possible will work to further your plans.

Step 3. Set up a contribution mechanism. Accepting contributions is the most important aspect of your personal scholarship Web site. Give donors as many avenues for helping as possible, such as PayPal or Google Checkout, a mailing address for paper checks, and so forth. Be sure that the avenues for donation are explicit and obvious for visitors to find. Make it as easy as possible for people to donate to your education.

You'll also want to tie your contribution mechanism of choice to a bank account, but be sure that it's set to deposit only - meaning you can transfer money from PayPal or Google Checkout to your bank account, but not the reverse. In the unlikely event that your contribution system is ever hacked, your savings won't be taken as well.

<http://www.PayPal.com>

<http://checkout.google.com>

Step 4. Locate potential sponsors. Once you've got the groundwork in place for your campaign, it's time to find people to ask for help. Craft an appropriate cover letter, and then get a hold of a business directory for your area (such as the *Boston Business Journal*). Inside these types of publications you'll find lists of the area's noteworthy companies - big and small, new and old. Start locating companies that are relevant to your field of study - if you're looking to major in advertising, then look for advertising firms in your area.

Step 5. Ask for help. The appeal for help is going to be one of the most difficult things to do initially. However, after a few letters, emails, and phone calls, asking for help gets increasingly easier. Writing your appeal should cover a few points - think of it like a cover letter for a job, in the sense that it should be concise, powerful, and clear. Some key points include:

- Cover why you're asking for money (financial need, etc.)
- Cover what you're studying in college and how you'll use your education
- Cover what value you can bring to your donors

The last point is the most critical. There are those individuals and companies who will make a contribution simply because they wish to help students advance their education, and for that, we're grateful. However, there are also those who would be motivated to donate if they received something, even something small, in exchange for their contribution. Some ideas for this include:

- Links on your Web site
- Mentions in your podcast, blog, video blog, or YouTube videos
- Wearing a t-shirt promoting your donors

What creative things can you offer of value to prospective donors? The more you can come up with, the more compelling your appeal for help will be.

Secret #12: Reduce the Cost of College

One of the best kept secrets for an affordable college education is the opportunity to take exams for course credit at a drastically reduced cost. This process, called the CLEP, or College Level Examination Program, is administered by the College Board and credits earned from taking tests are accepted at over 2,900 colleges around the country.

The cost per CLEP exam is \$70, pass or fail. When you look at the courses you can test out of, many are between 3-6 credits, with some foreign language courses available for 12 credits. Take into account the cost per credit hour at many colleges, ranging from \$75/credit hour to \$600/credit hour, and suddenly paying \$70 for 3 or 6 credits seems like a huge bargain.

Test subjects available for CLEP credit include as of 2007:

- American Government
- American Literature
- Analyzing and Interpreting Literature
- Biology
- Business Law, Introductory
- Calculus
- Chemistry
- College Algebra
- College Mathematics
- Educational Psychology, Introduction to
- English Composition with or without Essay
- English Literature
- Financial Accounting
- French Language, Levels 1 and 2
- Freshman College Composition
- German Language, Levels 1 and 2
- History of the United States I: Early Colonization to 1877
- History of the United States II: 1865 to Present
- Human Growth and Development
- Humanities
- Information Systems and Computer Applications



Macroeconomics, 70 dollars
Management, Principles of
Marketing, Principles of
Microeconomics, Principles of
Natural Sciences
Precalculus
Psychology, Introductory
Social Sciences and History
Sociology, Introductory
Spanish Language, Levels 1 and 2
Western Civilization I: Ancient Near East to 1648
Western Civilization II: 1648 to Present

CLEP exams are given free of charge for any qualifying US military personnel. All branches of service are considered eligible including: Army, Navy, Air Force, Marine Corps, U.S. Coast Guard, Army Reserve, Air Force Reserve, Marine Corps Reserve, Navy Reserve, Coast Guard Reserve, Army and Air National Guard.

For more information on CLEP programs, visit:

<http://www.collegeboard.com/student/testing/clep/about.html>

In addition to the CLEP exams, distance learning or online degree programs may also offer potential cost savings and convenience, especially if you're a non-traditional student trying to balance coursework and a career or family.

With online degree programs and distance learning programs, the cost per credit hour may be less than a traditional degree, plus you'll save on commuting, moving, room and board, and other ancillary expenses that sometimes can be more than the tuition.

For more information on online degree programs, visit:

http://www.edvisors.com/Online_Degrees/

Secret #13: Parental Motivation

In the year since the Fourth Edition of the book came out, a number of people have come forward with success stories about finding scholarships and things that have worked well for them. One of the most powerful tips we've received was from Scott Helfer in Buffalo Grove, Illinois.

This is the deal I made with my daughter and my son who is 13. Every scholarship you can attain I will give them 10% cash upfront as incentive. My daughter received 2000.0 in scholarships and 200.00 in cash.



This is a brilliant motivational idea for parents to use. Students see an immediate benefit in addition to the longer term benefit of looking for scholarships, and parents end up paying significantly less for college; what money they do pay goes to their children.

Creating incentives for scholarship hunting helps to bring scholarships out of the realm of the abstract (“money for college”) and creates immediate gratification for time invested in looking for scholarships.

Thanks, Scott, for sending your winning strategy along!

Scholarship Search Secret Wrapup

"I definitely plan to keep using your guide on throughout college and I plan to pass it on to other students also. The scholarship counter is up to \$8,500 in personal scholarships, which I totally didn't expect!" - Nolan Hergert, Carnegie Mellon

Now that this guide is in its fifth edition, I'm proud to say that tens of thousands of students have downloaded it and many have earned scholarships. In some cases, students have earned LOTS of scholarships, which makes me incredibly happy that the materials in this book work.

To keep up on the latest trends in scholarships and college affordability, take a few moments to subscribe for free to our monthly financial aid newsletter and weekly Financial Aid Podcast Internet radio show. We'll offer continuing coverage of new scholarships, how to use the latest technologies and ideas to find scholarships and creative ways of paying for your higher education.

- <http://www.FinancialAidNews.com>
- <http://www.FinancialAidPodcast.com>

If you've found this guide helpful, terrific. If you have additional ideas, suggestions, and comments about how we can improve it, or if you've found techniques for scholarship hunting that have been successful for you, please let us know!

Email: info@StudentScholarshipSearch.com

Postal:

The Student Loan Network
ATTN: Scholarship Search Secrets
1250 Hancock Street, Suite 703N
Quincy, MA 02169

Thanks for reading! Stay tuned, because there are still more scholarship search tools we will cover in the future, including powerful new magic words and advanced search techniques.

Christopher S. Penn
Author, Scholarship Search Secrets

Additional Student Loan Network Resources

We're often asked about resources for finding additional information about paying for college, and as a leading provider of education financial services, we're proud to offer:

www.FAFSAonline.com

Free tips and tutorials for the Free Application for Federal Student Aid.

www.StudentScholarshipSearch.com

Free scholarship directory containing hundreds of scholarships worth over \$9.5 billion

www.ScholarshipPoints.com

Free monthly scholarship drawings for survey and contest participation

www.FinancialAidNews.com

Monthly free newsletter covering how-to and tips for financial aid.

www.FinancialAidPodcast.com

Daily free financial aid Internet radio show featuring a new scholarship every day, plus news, job hunting tips, and more.

www.StudentPlatinum.com

Free credit education and student financial services information to be a better, more financially literate student

www.Edvisors.com

Online degree and distance learning resource site

www.StaffordLoan.com

Get information about Stafford federal student loans and apply online

www.GradLoans.com

Resource directory for graduate students, including scholarships, federal and private student loans, and consolidation

www.PrivateStudentLoans.com

Find information about private student loans and when to apply for them in the financial aid process.

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Colophon

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- Scam: D70Focus
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- DIY: Colros

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