

April 2009



# PREPARE FOR COLLEGE

## SCHOLARSHIP TIPS

"*Finding your future ...*" means making an investment in your postsecondary education if you are planning to attend college. College costs money. Applying for scholarships is one fundamental way to offset the cost of your education. Scholarships offer additional sources of educational funding that you do not need to pay back. There are many ways to apply and many types of scholarships available.

### Types of Scholarships

Take some time to become familiar with these various types of scholarships and search engines to assist you in locating suitable scholarships. Remember, some of these scholarships come with terms of agreement, departmental commitments or have academic requirements in order to be eligible. In addition, some scholarships require that you write and submit an essay on a particular topic.

**College Specific Awards** – These awards are available from specific colleges and offered to an applicant once they have been admitted. These may require a certain GPA or require a specific field of study.

**Academic Awards** - These awards are merit-based and awarded by colleges based on your academic achievement.

**Departmental Awards** – These awards are often available through specific departments within a college and are used to attract or retain students within that field of study.

**Private Organizations** - There are thousands of private organizations that offer scholarship awards. Within the "private" category there are thousands of scholarships given by organizations that wish to fulfill their mission by supporting the education of students. This is one of the most important reasons to use a search engine to locate all those scholarship opportunities that would be suitable for you to apply.

**Corporations** – Many corporations offer scholarships to attract and retain employees and also to provide support within their communities. It is important to research local companies or corporations that have their headquarters here in Chicago.

**Religious Organizations** – These awards are often created for and awarded to members of their religious organization who cannot afford the cost of college. You should check directly with any religious group that you may be affiliated with about the availability of these scholarships.

**Unions** - Unions are a major source of scholarship funds. The AFL-CIO website offers a scholarship search service related to union-sponsored scholarships.

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**High School or School District** – Your high school or school district may offer scholarships to graduating students. Check with your guidance counselor about availability.

**Chamber of Commerce** – Chambers often have scholarship programs and can also be helpful in locating businesses in the community that may offer scholarships.

**Chicago Ward Scholarships** – Aldermen often have discretionary scholarships for high school students. Their on-line web sites or their offices will have a list of these scholarships as well as other scholarships with organizations they may be affiliated with.

**The Military** - The military is a well-known source of college scholarships. Military scholarships are awarded in return for a tour of duty with the branch of the military supporting your education. Be sure you're prepared to fulfill the terms of your scholarship agreement. If the prospect of military service fits with your goals, a military scholarship may be an excellent way for you to underwrite your college education.

**State and Federal Sources of Financial Aid Funds** - The Federal Government provides billions of dollars annually to aid postsecondary education. There is a free way to apply directly for Federal Financial Aid (FAFSA) by going to: <http://www.fafsa.ed.gov>

The following are awards based on need:

- Federal Pell Grants
- Federal Subsidized Stafford Loans
- Federal Supplemental Educational Opportunity Grants
- Federal Work Study
- Perkins Loan

Other Financing Options include:

- Federal PLUS Loans (also known as Direct PLUS Loans)
- Federal Unsubsidized Stafford Loans (also known as Federal Direct Unsubsidized Loans)
- Other parent loans
- Alternative student loans
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In order to receive a grant from the federal program, your college must qualify to administer these grants. Check with your school's financial aid department to be sure your school is a qualified participant. The Internet site where you can fill out your "Free Application for Federal Student Aid", (FAFSA), <http://www.fafsa.ed.gov>, provides great information about federal grant programs.

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**Where do I begin?** Getting started can be as easy as going to one of the following search engines to begin researching what scholarship opportunities are available to you. These sites are free and only require that you create a user ID and password so that they can update you on additional opportunities and information regarding scholarships. These sites help you sift through the thousands of options with one simple process and are worth checking out.

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

[www.student.gov](http://www.student.gov)

[www.collegezone.com](http://www.collegezone.com)

[fastaid.com](http://fastaid.com)

[Petersons.com](http://Petersons.com)

[www.KnowHow2GOIllinois.org](http://www.KnowHow2GOIllinois.org)

[www.fastweb.com/scholarships](http://www.fastweb.com/scholarships)

[www.scholarships.com](http://www.scholarships.com)

[www.scholarshiphelp.org](http://www.scholarshiphelp.org)

[www.scholarships4college.com](http://www.scholarships4college.com)

[www.careersandcolleges.com](http://www.careersandcolleges.com)

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