Where the Scholarships Are

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As the cost of a college education rises, students are finding ways to foot the bill. Across the country, students have won scholarships to pay their way through school. What's their secret?

They know where to find scholarships, when to look for them and how to write for them. There's no guarantee you'll win a scholarship, but there are ways to skew the odds in your favor.

Where's the Money: Anywhere and Everywhere

- Do your homework. Take advantage of free online scholarship searches, such as FastWeb.com. Also, research the Web sites of colleges you want to attend because they have information about scholarships. The reference section in the library provides books and resources of federal, national and state sources of college aid. The library also has scholarship directories that list awards based on age, state of residence, cultural background or field of study.
- Search in your community. Scholarships for college can be as close as your neighborhood bank. Start by asking the organizations and institutions in your community if they offer awards for college. Don't forget about cultural organizations that grant awards based on ethnic background.
- Talk to your school's counselor. They know your academic record inside and out. Ask them about private and corporate sponsorships that you qualify for.
- **Don't limit yourself.** There are also scholarships for unique talents and abilities. Don't confine yourself to academic scholarships or big national awards. Small awards will come in handy too.

When: Start Early

It's never too soon to start your scholarship search. Some organizations give college scholarships as early as junior high school. Others require information that needs to be prepared in advance:

- Make a list. Focus on deadlines. List the scholarships with the earliest deadlines and give them first priority.
- **Test scores.** Take the ACT and/or SAT well in advance; if you need to improve your score, you'll have time to take the tests again before the scholarship deadline. Take practice tests in the fall of junior year in high school, then start taking the real tests during the spring of junior year and fall of senior year.
- Financial Information. Most need-based scholarships require family income and tax forms to prove financial need. Prepare these forms ahead of time to qualify for scholarships.

How: Write Your Way to College

Most scholarship applications require short essays. The essay is your chance to tell the selection committee about your personality, interests and activities, and why you deserve their money:

- Write more than one essay. You should apply for more than one scholarship to increase your chances of winning, so you should have more than one essay. Select at least three essays from your schoolwork that demonstrate creative thinking and good communication skills. Write two more essays that answer general questions, such as:
 - Of the books you have read in the past year, which was your favorite and why?
 - What is your strongest characteristic and why? What is your weakest?
 - What person, living or dead, has had the biggest influence on your life?
- Make an outline. Depending on the essay question, pick one main theme to focus the essay and select three ideas that support your theme. Your first paragraph should

introduce the main idea and provide any relevant background information, but avoid simply summarizing the essay. The other paragraphs should highlight one idea per paragraph. Wrap up the essay with a conclusion. Most essays should be no longer than two pages single spaced.

- Show, don't tell. It's easy to say, "Martin Luther King was a great person." But it's better to show the reader why: "He led non-violent marches through the streets of Montgomery, Alabama, and Atlanta, Georgia, to protest racial discrimination." Include scenery so the reader can visualize your essay, rather than just read it.
- **Spellcheck**. Many selection committees will automatically reject applications with misspelled words and grammatical errors.

It's possible to go to college without drowning in debt. Don't be discouraged by the price tag on your favorite school. Remember, the secret's in the scholarships.