

HOW TO FINANCE YOUR COLLEGE EDUCATION

by Anna Goodwin

(503-645-6368) email at annatgoodwin@hotmail.com

Copywrite July 2003
Contact the author for permission

HOW TO FINANCE YOUR COLLEGE EDUCATION

by Anna Goodwin

What does it take to win scholarships?

Number one factor is **PERSEVERANCE** (not grades or SAT scores). Second, persistence. Third, determination.

The one common link among all scholarship winners is: **they applied** and kept applying.

Biggest mistake: to give up before you even start.

Parental help is paramount! I don't know of big scholarship winners where the parents were not involved. Parents can encourage and motivate, discuss family finances and the expenses of attending college, help research scholarships on the internet, visit other high schools in the area, compile the application materials, volunteer in the career center or library, make phone calls to request scholarship applications, be a sounding board to your child, help him/her to use time efficiently, help to brainstorm about their past activities and achievements for activities resume, proofread essays and provide feedback, help to continually communicate to your child that he/she can do it, to believe in their potential and to help them formulate their goals and aspirations.

SCHOLARSHIP-WINNING STRATEGIES:

- a. Start your preparation early, in your freshman year of high school or even earlier
- b. Start researching and compiling scholarships when you enter high school
- c. Keep your grades up
- d. Challenge yourself academically. Take difficult classes, such as Honors English, Pre-Calculus, Advanced Placement classes
- e. Participate in extracurricular activities, volunteer in your community
- f. Develop your hobbies and interests (scholarships for art, debate, photography, musical instrument)
- f. Read a variety of good books and improve your writing skills. Mark Twain has said, "the man who does not read has no advantage over the man who cannot read."

Myths about scholarships:

1. Only apply to 1-2 scholarships. Instead apply for as many as you can, it is a numbers game
2. You have to have amazing grades. Not true. Many scholarships are "grade blind"
4. Past record and grades determine success. False. Start now. How you package yourself is crucial

HOW TO LOCATE SCHOLARSHIPS:

1. Internet Databases: winscholarships.com; www.supercollege.com, cashforcollege.com; www.petersons.com, fastweb.com; collegenet.com/mach25/; cbweb10.collegeboard.org/fundfinder/html/fundfin01.html; smexpress.com; cashe.com; sciencewise.com/scholarships/; also use Internet search engines: yahoo.com; lycos.com; altavista.com; excite.com; hotbot.com; infoseek.com; Magellan.com; webcrawler.com. Goshen.net; opentext.com
2. Search in your high school career center and other school scholarship resources. Ex.: counselors, teachers (especially in writing, journalism or graphic design), club advisors. Many state and local scholarships are not listed on the Internet database searches but are in your high school career center.
3. Visit other high school career centers to check out their scholarship listings. Also use internet search engines to "electronically" visit schools that are far away.
4. Community and local organizations such as the Elks Club, American Legion, Rotary Club, area businesses (US Bank), The Trailblazers Basketball, newspapers, stores (Target and Wal-Mart), local Chamber of Commerce, and products such as Arizona Jeans, Tylenol and Paper Mate.
5. State Scholarship Agencies: the Robert C. Byrd scholarship, several nursing scholarships, etc.
6. Check with your parents' work place & companies that sponsor scholarships (great odds of winning).
7. Books and Directories: *Scholarships: The Essential Guide* by Kaplan Education Centers, *The Scholarship Handbook* by The College Board, *The Scholarship Book* by Daniel J. Cassidy, *The College Blue Book*. In local libraries, look for the *Encyclopedia of Associations* published by Gale Research (Reference section) to locate organizations related to your interests, and *The Foundation Directory* published by The Foundation Center. Also, libraries subscribe to "Associations Unlimited", an electronic database (search by organization name, location, subject).
8. Books written by big scholarship winners: *How to Go to College almost for Free* by Benjamin Kaplan (he has the www.winscholarships.com site); *Winning Scholarships for College: an insider's guide* by Marianne Ragins, published by Henry Holt, and *The Scholarship Advisor* by Chris Vuturo, published by Random House/Princeton Review. All three list many scholarships and tips.

ACT or SAT: WHICH SHOULD YOU TAKE?

Take both. In your junior year, take the PSAT (National Merit Scholarship program). In the spring of your junior year, take the ACT and SAT, then take both again in the fall of your senior year. The church schools will use your December tests. Most colleges and universities will take your highest SAT or ACT score.

- a. To prepare for the tests, take a test-prep course or study one of the test-preparation guides.
- b. To improve your verbal scores, read as much as possible because it will increase your vocabulary, word usage and writing. Also learn the meanings of as many prefixes, suffixes and roots of the English language. Take a Latin course. Ex: mono (single or one) = monocle, monody ...
- c. To improve your math score, take the hard courses, ask teacher for help and practice problems.
- d. After receiving your scores, note weak areas, reread the booklet *"Taking the SAT I"* or obtain *10 Real SAT's*, a book published by the College Board with ten actual SAT I tests to practice with. Or download a free *One-on-One with the SAT I*, a software program from the College Board.

HOW TO COMPILE YOUR SCHOLARSHIP MATERIALS

1. Get a big wall calendar, mark scholarship deadlines in bold letters, list all application requirements
2. When you receive requested applications, file each in a folder with deadline clearly marked
3. Keep all of the information for each scholarship in the file folder. Save all rough drafts for future use
4. **Develop and reuse scholarship essays** (many have same themes). Rework them for new contests.
5. Update personal inventory (interests, awards, activities)
6. Contact past scholarship winners (their qualifications, characteristics, approach taken)
7. Request current transcripts and attach a sticky note with the date you ordered them
8. Request many letters of recommendations: teachers, coaches, advisors, friends, employers, leaders
9. Formulate an activity and honors list. See copy. Emphasize the most important ones and rank them

HOW TO WRITE WINNING ESSAYS

1. Catchy introduction. Grab the reader's interest with a "hook" that suggests your purpose and meaning. Ex: tell an anecdote or interesting story, or use a vivid description.
2. **Show, don't tell.** Ex: "I never give up." Instead, describe how you persisted until you made the team.
3. Relate the essay to your personal experiences. Judges want to get a better sense of who you are, your beliefs and your thoughts. If you can't think of a direct experience, relate the topic to a relative or a friend. Use details to define your experience and to help the reader see and feel your experience.
4. Develop the body of the essay with a link to a "big picture" (social issue) that appeals to a wide audience. Each paragraph should progress logically and develop a major idea built on prior ones.
5. Don't be repetitious, make each sentence count, edit carefully, be concise and clear.
6. Create unique and memorable essays by: adding vivid details, through content (by including interesting facts) , by using extended metaphors such as a ship to describe freedom.
7. Emphatic conclusion or "kicker" or by extending main concept even further. Use a personal example to restate your main theme. Leave reader with a clear understanding of your meaning.

RECOMMENDATION LETTERS

1. Obtain as many as possible. Choose the best ones to send with each application.
2. **Select someone who knows you well and can rave about you.** If possible, ask an English teacher to write you one because they are the best writers.
3. Provide recommenders with written summaries of your activities, awards, goals, three pages max.
4. Attach a cover letter with: focus of scholarship, application theme and points you want mentioned.
5. How to address letter (To whom it may concern, Dear Discover Card, etc), when you need it, and contest requests, for ex: to comment on your ability to work with others.
6. Ask recommenders to give you an electronic copy of their letter on disk and some letterhead or stationary. This way, you can modify the letter for specific scholarships, print it and have the recommenders check it and sign it. It saves time and effort for those writing you letters.
7. If you are short on time because of a deadline, suggest interviewing him/her on the phone, take down their answers verbatim, insert their comments in the letter and bring the copy in the morning.
8. Great recommendation letters should be specific, detailed and personal, and meant only for you. They often contain revealing stories or anecdotes, and specific incidents that describe your positive qualities. Therefore, **good letters are written by people who know you well.** You can cultivate close relationships by asking questions of teachers, meeting with teachers after class, asking them for advice, and by taking the time to participate in extracurricular activities they advise. They in turn have a chance to know your personality, talents, character and skills.

PREPARING FOR THE INTERVIEW: most often asked questions

1. Understand the interviewer by **researching the organization**. What kind of people are they?
2. Prepare a few key points (your selling points). **Why you deserve the scholarship.**
3. Tell stories and give examples. Don't just recite your activities, tell about a memorable service project.
4. Anticipate questions: Tell us a little about yourself? Who is someone that you admire and why? Where do you see yourself in 20 years? **What are your greatest strengths and weaknesses?** What has been your greatest accomplishment? What are your career plans and why? Describe the major extracurricular activities you have participated in. What would you do if you were President of the USA for a day? Why should we award you this scholarship? What is your favorite book, and why do you like it? How would you like to be remembered? Is there anything else you would like to add?
5. Write out these questions and your answers in an index card. Practice with a friend or family member. Prepare well-thought out questions to ask the interviewer.
6. Bring copies of your sample work such as artistic or writing samples to leave with the interviewer.
7. Dress conservatively, arrive at least 15 minutes early, use a firm handshake, make eye contact and divide your attention between each interviewer, listen, try to create a two-way dialogue, find common ground with the interviewers, don't use these words: "like," "you know," "um" or fidget. Instead, smile, be enthusiastic, cheerful and natural. Relax and be yourself.

MARKETING YOURSELF

1. Define who you are. Winning applications create vivid portraits of the applicants. Judges evaluate so much material that it all becomes a blur, so don't just recite accomplishments, but aim to **depict the "person"** behind all the honors and awards, activities and grades. **Help judges feel like they "know" you.** How do you do this? By developing a:
 - a. **Primary theme:** what primary message are you trying to convey about yourself? For ex: my daughter emphasized her passion for service and illustrated this passion with examples of her most significant experiences involving volunteer work.
 - b. **Secondary theme:** it builds upon the primary message by illustrating another aspect of your life, interests and personality. Ex: primary theme: writing; secondary theme: leadership
2. Choose recommendation letters that enhance your two main application themes. Ex. journalism teacher wrote one letter and student government adviser wrote a second emphasizing the 2 themes.
3. Place resume items that emphasize your theme **at the top of your activities and awards sheet** and in each part of the application, and then address the theme when writing essays and statements.

ACTIVITIES AND AWARDS SHEET: include extracurricular activities, workshops, camps, conference

1. Include the following categories: activity name, brief activity description (including your specific contribution to the activity)
activity-related awards and honors, offices or positions held in the activity, and hours per week spent on the extracurricular endeavor. See Ben Kaplan's book.
2. Use words that convey **action**, responsibility and leadership: *organized, managed, coordinated, led, founded, recruited, achieved and represented.*
3. Group together, in separate categories, the types of activities you want to emphasize the most; for ex., journalism, leadership, and community service.
4. Rank your activities: **list at the top your most important activities**, the ones you want the judges to notice. They are: *activities that are related to application themes, activities that you initiated or founded, activities in which you hold a leadership position, activities in which you made a special contribution.* Customize this list to fit each new contest.

AWARDS AND HONORS LIST

1. List those that are most impressive first.
2. List any national or state recognition.
3. List local or regional awards prized in your community. Ex: "Outstanding Student of the Month"
4. Mention if you were nominated for an award or scholarship.
5. Add explanations for awards and honors that are not easily understood from title alone.

BOOKS TO AID HIGH SCHOOL SCHOLARSHIP RESEARCH (found mainly in your local library)

Cash for College by Cynthia Ruiz McKee and Phillip C. McKee, Jr. (husband and wife team who helped their son win thousands in scholarship money), you can order organizational materials from them and call them for information.

- email: mckee@cashforcollege.com, web is: www.cashforcollege.com. Phone: (210) 614-5919, fax: (210) 614-5937
- It's the only book I have found written by the parent of a scholarship winner and giving their perspective on helping your child win scholarship money. Great book on how to get started and motivating your child.

The Scholarship Advisor by Chris Vuturo by Princeton Review

-he has won thousands in scholarship money for college and graduate school
-lists many scholarships in this book, based also on where you plan to attend college

Get Free Cash for College, Scholarship Secrets of Harvard Students

By Gen and Kelly Tanabe (husband and wife)

Published by SuperCollege, LLC, Los Altos, CA 94022, (650) 618-2221

www.supercollege.com - great site to access financial aid and scholarship tips and strategies and apply for the SuperCollege.com scholarship awarded to both parents and students. I found this book to be a great resource for scholarships because it gives data on how many people applied for the major scholarships, odds of winning, great indexes to locate the best scholarships and a very comprehensive scholarship directory, listing 400,000+ individual awards.

How to Go to College Almost for Free, the Secrets of Winning Scholarship Money

By Benjamin Kaplan, Published by Waggle Dancer Books, P.O. Box 860, Glenden Beach, OR 97388

www.waggledancer.com to order the book

www.winscholarships.com - both the book and website are great places to learn more about how best to present oneself when compiling scholarship applications, how to organize your materials, offering sample winning essays and listing many scholarships. You can reserve online his new book, "The Scholarship Sleuth," an Insider's Directory of Scholarship Contests.

Winning Scholarships for College: an insider's guide

By Marianne Ragins, Published by Henry Holt.

-she has many good tips and samples of her resume and activity lists, also a directory of scholarships, many for minorities.

Winning Money for College, the High School Student's Guide to Scholarship Contests

By Alan Deutschman, published by Peterson's Guides, P.O. Box 2123, Princeton, New Jersey 08543-2123

-written by a major scholarship winner, it has a comprehensive information and tips of major college scholarship contests

- www.petersons.com

Scholarships 2001 By Gail Schlachter

High School Seniors "Guide to Merit and Other No-Need Funding

Reference Service Press, (910) 939-9620, Email: findaid@aol.com

- guide to 1,000 funding programs that never look at income level

Pacific Northwest Scholarship Guide, Finding Money for College by College Planning Network, Douglas J. Breithaupt, President, Campion Tower, 914 East Jefferson, Seattle, WA 98122, (206) 323-0624

-This book is unique in that it provides detailed scholarship information for residents of the Pacific Northwest (mostly Seattle and WA area) regardless of where they go to college. There is a software version that allow students to conduct their own scholarship search. Direct software inquiries to CPN (College Planning Network).

Directory of Financial Aids for Women

By Gail Ann Schlachter, Published by Reference Service Press, San Carlos, CA 94070, (415) 594-0743

- email: findaid@aol.com or findaid@eworld.com

- nearly 1,800 funding programs set aside for women are described in this biennial directory.

The B or lower Student's Complete Scholarship Book

By Student Services, LLC, Published by Sourcebooks, Inc., P.O. Box 372, Naperville, Illinois 60566, (630) 961-2168

-not all scholarships are for A students, here it lists for ex., David Letterman's scholarship for Ball State University.

Free College and Training Money for Women By Matthew Lesko

The Minority and Women's Complete Scholarship Book By Student Services, LLC

College Financial Aid for Dummies By Herm Davis and Joyce Lain Kennedy

The Foundation Directory By the Foundation Center, www.fdcenter.org

The College Blue by Mcmillan Publishing Company, 866 Third Avenue, New York, NY 10022
- comprehensive student financial aid listings.

Free Money for College By Laurie Blum, Henry Holt and Company, Inc. 115 West 18th Street, New York, NY 10011 - student financial aid listings

Free Money for College from the Government, by Laurie Blum

Need a Lift

ATTN: Emblem Sales, The American Legion, P.O. Box 1050, Indianapolis, Indiana 46206

For credit card orders, call (888) 453-4466

- good source of information on scholarships available to veterans or children of deceased veterans.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid

By Anna and Robert Leider

- complete information on financial aid process and ways to finance college

The 2000 Hispanic Scholarship Directory, 1,000 ways to finance your education
www.rmhc.net or www.mcdonalds.com, phone: 1-800-736-5219

Financial Aid for Asian Americans

Financial Aid for African Americans

Financial Aid for Hispanic Americans

Financial Aid for Native Americans

Financial Aid for Research and Creative Activities Abroad

Financial Aid for Study and Training Abroad

Financial Aid for the Disabled and their Families

Financial Aid for Veterans, Military Personnel and their Dependents

- all these books contain more than 1,000 entries for each group of people
- by Reference Service Press, El Dorado Hills Business Park, 5000 Windplay Drive, Suite 4,
- El Dorado Hills, CA 95762, (916) 939-9620, fax: (916) 939-9626; email: findaid@aol.com

BOOKS FOR RETURNING STUDENTS, COLLEGE AND GRADUATE STUDENTS

College Degrees by Mail and Modem

By John Bear and Maria Bear, Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707

- listing of 100 accredited schools that offer bachelors, master's, doctorates, and law degrees by home study.

College Students' Guide to Merit and Other No-Need Funding

Reference Service Press, email: findaid@aol.com

- more than 1,200 funding opportunities for currently enrolled or returning college students.

Funding Your College Degree: A Guide for Adult Students

By David F. Finney, College Board Publications, Two College Way, Forrester Center, WV 25438

Phone: 1-800-323-7155, www.collegeboard.org

- tips for adult students

Free Money for College by Laurie Blum

Facts on File, Inc., 11 Penn Plaza, 15th Floor, New York, NY 10001-2006

- listing of financial aid opportunities for college

Free Money for Graduate School by Laurie Blum

Facts on File, Inc., 11 Penn Plaza, 15th Floor, New York, NY 10001-2006

- listing of financial aid opportunities for graduate school

Financing Graduate School by Patricia McWade

Peterson's Guide, P.O. Box 2123, Princeton, New Jersey 08543-2123, www.petersons.com

BrokeScholar: lets you search its database of more than 900,000 scholarships and even provides a “deadline calendar” of your most promising prospects sorted by their application due dates.

www.scholarships.brokescholar.com.

GovBenefits gives you an easy way to see if there are funds, training or other benefits available for you.

www.govbenefits.gov . Americans pay millions of dollars in taxes each year, and most of that money goes to fund programs designed to help those who need it.

Chronicle Financial Aid Guide, 1-800-622-7284 www.chronicleguidance.com. This book is for high school students, college undergraduates, graduates and adult learners.

The Scholarship Book by Daniel Cassidy – great book listing many scholarships for college students and the organizations that award them. It is found in the College Reference section of your local library.

If you have any questions, I will be happy to help you. You can call me (503-645-6368) or email me at annatgoodwin@hotmail.com. Also two of my friends whose children have won lots of scholarship money will also be glad to help you with college/scholarship applications: Toni Norton at (503) 629-5622 and Cailynn Brinkerhoff at (503) 645-5555. Good luck! Do It! Don't give up! Persevere!