



## The Scholarship Book Where Grades Don't Matter

# 高中生留美

# 直解華

超过 2000 种奖学金和助学金  
专为那些希望从高中直接留美  
攻读本科的学生准备

Student Service, L.L.C 编著

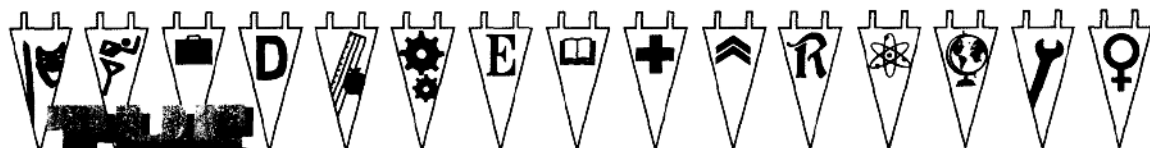
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## More Than

# 2000

## SCHOLARSHIP & GRANT SOURCES

Identify the icons to find the SCHOLARSHIPS best suited to YOU!



**THE**

**B\* STUDENT'S**  
(\*OR LOWER)

**COMPLETE SCHOLARSHIP BOOK**

**高中生留美**

**直通车**

Student Services,L,L.C. 编著

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## 影印版前言

这是一本高中生和专科生赴美留学时取得美国非政府经济资助的申请指南。书中介绍了 2000 多项经济资助来源,都是由美国各慈善基金会、公司、雇主、专业团体和协会、俱乐部、宗教组织以及民众服务机构提供的。其中有许多种奖学金和资助金可供任何入学者,只要求学生填好申请表或者提供一份简短的答卷。大约有一半是面向特定学科设置的,也就是说,要想取得这份资助金就得上某所院校的指定专业。本书列出的另一半受资助机会是与任何特定学科无关的,也就是说,不管你上哪一所被录取的院校,都可以取得这项资助金。

为了取得这些非政府资助者提供的奖学金,关键是要有某种特长或兴趣爱好,而不是经济上的需要。绝大多数的私人资助金既可提供给贫苦者,又可提供给富有者,也就是说,是不考虑你的经济状况的。定向资助某一学科学生的资助者,一般要根据学生的主修专业、培养目标、技术水平和个人背景来加以评定。其他的一些私人资助一般是按如下一项或几项标准对受助者提出要求:主修科目和专业目标、个人爱好、体育特长、机会均等、经济困难、婚姻状况、性别、种族、宗教、居住地、学制年限(有的资助按阶段提供:大一学生、大二学生、大三学生、大四学生、硕士生、博士生、博士后)、工作经历等等。虽然有些奖学金可能把学业优良作为一项要求,但其他许多种资助并不要求更高的学习成绩。

大学资助是以如下三种基本形式提供的:

- 助学金和奖学金,不要求学生偿还;
- 助教津贴和实习补助金,要求学生完成指定的校园工作来抵偿;
- 助学贷款,面向学生本人和学生家长。

为了能让你快速方便地找到最适合你的资助来源,本书提供了两种查阅方法:

- 书后提供有 3 种分类索引:专业目标索引,特殊要求索引和院校名称索引。
- 图形检索系统。图形检索系统分别用 9 种图形来代表九大类主修专业(商务、教育、工程、美术、人文、医学、自然科学、社会科学及职业教育),并用 6 种图形来分别代表 6 种特殊的受助要求(体育特长、残疾人、少数民族、军队、宗教、女性)。

内因是变化的根据,外因是变化的条件。如果说学业成绩是内因的话,那么取得经济资助就是促成你赴美留学的主要外因,对中国的学生来说更是如此。以往有不少学业优良的学生未能走上赴美留学之路,问题就出在他们没有找到合适的经济资助。因此,在留美的这场竞争中要想取得成功,除了要有优良的学业成绩以外,还要充分利用、尽可能地利用各种渠道提供的求学资助。《The B Student's (Or Lower) Complete Scholarship Book》(影印版)是经美国原出版社授权全文影印出版的。书中提供的资料详实,丰富,准确,可靠,可为你寻求留学资助提供不可多得的选择机会。

读者对象:高中生、中专生、专科生、大学生及毕业生。

## Read This First

Congratulations! You hold in your hands the most thoroughly researched publication ever produced on the subject of non-government, college financial aid for students with 'average' grades. College financial aid from non-government organizations is provided by philanthropic foundations, corporations, employers, professional societies and associations, clubs, religious organizations, and civic service groups.

About half of the non-government financial aid opportunities listed in this book are college-specific; i.e., you would have to attend a particular college to receive the award. The other half of the opportunities listed in this book are independent of any specific college; i.e., you could receive the financial aid no matter what accredited college you attended.

### Eligibility Requirements

To win college scholarships from most private donors, the key is to have a particular skill or interest, rather than financial need. Most private aid is as available to millionaires as it is to paupers.

Eligibility requirements for private aid are often based on one or more of the following criteria:

- college major and career objectives;
- hobbies;
- gender;
- athletic ability;
- handicaps;
- financial need;
- academic performance;
- marital status;
- parental activities;
- participation in the military;
- race and heritage;
- religious affiliation;
- the city, state, or county in which you are a resident;
- upcoming school year (freshman, sophomore, junior, senior, graduate, doctorate, post-doctorate);
- work experience.

Though academic excellence is a requirement for some scholarships, high grades are not required for thousands of other awards. The thickness of the book you now hold in your hands proves that excellent opportunities are available to students with GPAs lower than 3.1.

### Types of Assistance

Financial aid for college is offered in three basic forms:

- grants and scholarships;
- fellowships and internships;
- loans designed especially for students (and parents of students).

Grants and scholarships, sometimes referred to as gift assistance, do not have to be repaid.

Fellowships and internships are monetary awards paid to the student in return for research or work performed according to the guidelines set forth by the sponsor of the award. These are usually awarded to a student so that he or she may gain experience in a particular field of interest.

Student loans, and loans for parents of students, must be repaid. Generally, these loans feature favorable rates of interest and/or deferred payment options.

### How to Receive Applications for College Financial Aid from Private Donors

To save time and effort, we suggest that you use a standard form letter when requesting applications and additional information from private donors. Here is a standard form letter that works well:

Date

<Contact Name at Donor Organization>

<Name of Donor Organization>

<Donor's Street Address>

<Donor's City, State Zip>

Dear Sir or Madam:

Please forward an application and any additional information concerning your financial aid program for post-secondary education.

Sincerely,

<Your Name>

<Your Address>

<Your City, State Zip>

Be sure to enclose a self-addressed, stamped envelope with your letter.

## How to Use This Book

This book lists over two thousand different sources of college financial aid from private organizations. Many of the scholarships and awards are available to anyone, requiring you to merely fill out an application form or perhaps submit a short essay.

Other donors, however, target their money toward a specific type of student, often based on your prospective majors, academic interests, skills, and personal background.

To help you quickly and easily find the awards that are most appropriate to you, *The B\* Student's Complete Scholarship Book* provides you with two ways to find your most likely donors:

- Extensive indexes at the end of the book, identifying awards available by school, major or career objective, ethnic background, gender, religion, marital status, military background of you or your parents, disability, and intercollegiate athletics.
- An icon system which allows you to scan the sources quickly.

## The Icon System

The icons in this book will allow you to visually identify scholarships which may be appropriate for you based on majors and special criteria.

### Majors/Career Objective

College majors have been grouped into nine categories to guide you to general fields of study. The following list includes the most common majors within each category and the icon which will identify them.



#### Business

Accounting  
Advertising/Public Relations  
Banking/Finance/Insurance  
Business Administration  
Economics  
Human Resources  
Management  
Marketing  
Sales  
Transportation



#### Education

Childhood Development  
Early Childhood Education  
Education (General)  
Education Administration  
Elementary Education  
Middle-Level Education  
Postsecondary Education



#### Engineering

Aerospace Engineering  
Architecture  
Aviation  
Civil Engineering/Construction  
Computer Science  
Engineering (General)  
Material Science  
Surveying/Cartography  
Telecommunications



#### Fine Arts

Art  
Filmmaking  
Fine Arts (General)  
Graphic Design  
Music (General)  
Performing Arts  
Photography



#### Humanities

Broadcasting/Communications  
Classical Studies  
English/Literature  
Foreign Languages  
Humanities (General)  
Journalism  
Library/Information Sciences  
Philosophy  
Religion



#### Medicine

Dentistry  
Health Care Management  
Medicine/Medical (General)  
Nursing  
Pharmacy/Pharmacology/Pharmaceutical  
Public Health  
Therapy (General)  
Veterinary Medicine



## Science

Agriculture  
Animal Science  
Biology  
Chemistry  
Ecology/Environmental Science  
Energy-Related Studies  
Geology  
Land Management/Design  
Marine Sciences  
Mathematics  
Meteorology  
Physics  
Science (General)



## Social Sciences

African-American Studies  
Anthropology  
Archaeology  
Foreign Studies  
Geography  
Government  
History  
International Relations  
Law  
Military Science  
Political Science  
Psychology  
Social Sciences (General)  
Sociology  
Women's Studies



## Vocational

Automotive  
Court Reporting  
Data Processing  
Food Services  
Funeral Services  
Heating/Plumbing/Cooling Industry  
Hotel/Motel Management/Administration  
Manufacturing  
Real Estate  
Textiles  
Travel and Tourism  
Vocational (General)

## Special Criteria

The following categories are the most common criteria on which scholarship awards are based. Look for these icons to help find awards for which you may qualify.



## Athletics

Almost all scholarships based on athletics are talent-based. Primarily, these scholarships will only be appropriate for you if you plan to compete at the intercollegiate level or major in physical education.



## Disability

Many scholarships are available to individuals who are challenged with a mental or physical disability. Awards marked with this icon include those for the blind, hearing impaired, learning disabled, and physically challenged, in addition to several other disabilities.



## Ethnic

This category includes scholarships awarded based on race and heritage. The most common are for African-American, Asian-American, Hispanic, and Native American students, but the range of available awards is truly global and can get very specific. Consider your family background, and be sure to check with the scholarship provider if you are not sure whether you fit its requirements.



## Military

Scholarships marked with this icon most often require that either you or one of your parents serve or served in the armed forces. Many of these awards are available to veterans or children of veterans of particular military actions or branches of the service. Also, many scholarships are for students whose parents were disabled or killed in military action. Items marked with this icon may also denote a major in military science or a related field.



### Religion

Religious groups and organizations offer scholarships to students who are involved in religious or church-related activities, attending or coming from a religious school, or are interested in professional religious study.



### Women

This icon identifies scholarships which are available to women only. Please note that many other scholarships are not for women only, but will often give preference to women.

## Reading the Listings

Each scholarship listing includes the following information:

- Scholarship name
- Amount of the available award or awards
- Deadline for submission of application materials
- Fields/Majors of intended study
- Further information you may need in order to apply
- The award sponsor's address to write for application forms and additional information



## Identifying the Icons

### Major/Career Objective



**Business**



**Education**



**Engineering**



**Fine Arts**



**Humanities**



**Medicine**



**Science**



**Social  
Sciences**



**Vocational**

### Special Criteria



**Athletics**



**Disability**



**Ethnic**



**Military**



**Women**



**Religion**

## Powerful Cash-for-College Tips That Every Student with 'Average Grades' Should Know

### Tip 1. Learn All You Can about the College Financial Aid Process

It took twelve years for you to learn enough to be eligible for a college education. With that in mind, please do not be disconcerted if it takes a few weeks to learn how to best finance a college education.

For most parents and students, paying for college is one of the largest investments they will ever make. Yet despite the importance, many parents and students stumble confused through the college financial aid process. That is unfortunate for them, but fortunate for you, since you can gain a tremendous advantage by learning thoroughly about college financial aid. Such knowledge can help you to:

- not miss deadlines;
- position yourself to get a better financial aid package.

Good sources of information include:

- *Parent Page*, located on the Internet at <http://www.fastweb.com/parents.html>. *Parent Page* is an ideal place for parents to meet financial experts, talk with other parents about their financial aid experiences, and learn more on how to help their children obtain scholarships, fellowships, grants, and loans. (Note: even though *Parent Page* is designed for parents, this site is a tremendous resource for students as well.)
- *The Student Guide: Financial Aid from the U.S. Department of Education*;
- the career center or guidance counseling office at your high school;
- the financial aid office at the college(s) to which you will apply;
- *Don't Miss Out: The Ambitious Student's Guide to Financial Aid*;
- financial planners, if they are reputable and specialize in college financing.

Several sites on the Internet offer information about college financial aid. However, be discerning, since the quality of the information available varies. Links to the plethora of financial aid information available

<sup>1</sup> To order this free guide from the Federal Student Aid Information Center, call 800-4-FED-AID, or access an electronic version through the internet at <http://www.ed.gov>

on the Internet can be found by accessing:  
<http://www.fastweb.com>

### Tip 2. Prioritize Your Effort According to the Amount of Funding Available from Each Source of College Financial Aid

Each year, \$40–\$50 billion is made available to college students in the form of financial aid.

By far, the greatest source of this funding is the federal government, which offers awards through grant, work-study, and loan programs.

The next biggest source of scholarships and loans, involving several billion dollars, comes from the colleges themselves. Depending on the college, some of these awards will be financial need-based, while other awards will be merit-based (non financial-need based).

Depending on where you live and where you will attend college, you may also be eligible to receive financial aid from the few billion dollars contributed by state governments.

To find out more, contact the career center or guidance counseling office at your high school or the financial aid office at the college(s) to which you will apply.

Beyond these traditional opportunities for college financial aid, another important source is philanthropic foundations, religious organizations, employers, clubs, local governments, corporations, and civic service organizations who offer millions of dollars in financial aid through tuition and work-study programs. In fact, most of the sources of private sector funding available to average students are listed in this book.

However, do not rely on the opportunities listed in this book as your only potential sources of financial aid. It is always wise to pursue several options, including government and college-sponsored programs.

### Tip 3. Submit a Free Application for Federal Student Aid (FAFSA), Even if You Do Not Think You Will Be Eligible for Federal Financial Aid

To be considered for federal financial aid for college, you must submit a FAFSA form.

Even if you think that you will not be eligible for federal financial aid, submit a FAFSA anyway. There are five reasons:

1. Most federal aid is based on financial need, not grades.

2. You might be pleasantly surprised by the results; many middle-class families *are* eligible for federal financial aid (typically, loans with favorable interest rates and payment deferment options).
3. Even if you do not qualify for federal loans with deferred payment options, you might still qualify for loans with favorable interest rates.
4. Submitting a FAFSA is often a prerequisite for many non-federal financial aid programs.
5. Being rejected for financial aid from the government is sometimes a pre-condition for private sector awards.

**Tip 4. If You are Classified as a 'Dependent' Student, but Have 'Unusual Circumstances,' Ask Your Financial Aid Administrator to Change Your Status to 'Independent'**

Students are classified as either 'dependent' or 'independent' because federal student aid programs are based on the idea that students (and their parents, or spouse, if applicable) have the primary responsibility for paying for post-secondary education. According to the federal government, students who have access to parental support (dependent students) should not receive as much need-based federal funds as students who do not have such access to parental support (independent students).

Based on the federal government's methodology for determining Expected Family Contribution, it is generally in your best interest to be considered 'independent' from your parents, rather than 'dependent' on them.

If you are considered dependent, then the income and assets owned by you and your parents will be considered in determining your Expected Family Contribution. If you are considered independent, then only the income and assets owned by you (and your spouse, if married) will be considered.

Declaring yourself to be independent can be advantageous, especially if your parents are wealthy.

You are automatically considered to be an independent student if at least one of the following applies to you:

- you will be at least twenty-four years of age on or before December 31st of the year in which you receive the financial aid;
- you are married;
- you are enrolled in a graduate or professional education program;

- you are an orphan or a ward of the court (or were a ward of the court until age eighteen);
- you are a veteran of the United States Armed Forces.

Otherwise, you will have to convince the Financial Aid Administrator at your college that 'unusual circumstances' make your situation similar to an independent student. 'Unusual circumstances' include situations which cause your parents to be absolutely unable to help pay for your college education.

If you think that unusual circumstances make you independent, ask a Financial Aid Administrator at your college to change your status. But remember, the Financial Aid Administrator will not automatically do this. That decision is based on his or her judgment, and it is final—you cannot appeal to the U.S. Department of Education.

**Tip 5. Get Involved in High Power Extracurricular Activities**

You can qualify for lucrative scholarships, while making your time at college more memorable. Extracurricular activities are fun, provide experience, are a source of valuable references, and may give you an edge over students with high marks but no proven track record.

Some extracurricular activities are more helpful to your scholarship application (and job resume) than others. The following activities may be especially powerful:

- Join an organization that offers lucrative college scholarships to its members. Good organizations to join include: professional societies and associations, unions, clubs, civic service groups, and religious organizations.
- Study more often so your GPA reaches at least 3.0, which is the minimum grade requirement for many awards.
- Enter contests and competitions. Even awards from very small contests are an impressive addition to your scholarship application and job resume.
- Identify a professor you would like to work with, and then suggest a research project that could be the subject of an article in a scholarly publication. (Professors are always looking for ways to publish articles that will enhance their reputations in their field.) A professor that is persuaded by the potential of your research project may hire you for a well-paying part-time or summer job to conduct the research. Even in situations in which the

research job is not high paying, it looks very good on a scholarship application and resume.

- Volunteer for charitable work in your local community. Besides being 'the right thing to do,' it gives you an opportunity to meet community leaders who can later provide compelling references regarding your good citizenship and character. Starting today, it is wise to 'build your resume' and 'build your reference pool' by engaging in volunteer activities that will position you to get excellent references or awards for laudable activities. Other applicants will have awards from the mayor for helping underprivileged children. What about you?
- Do something out-of-the-ordinary to demonstrate enthusiasm for your field of interest. Try to have that activity documented in the media. For instance, if you have an interest in science, build something clever or fanciful that could be featured in a local news report. If you have an interest in poetry, write a high-impact poem on a current event and then try to get it published in the 'Letter to the Editor' section of the local newspaper. Activities like these demonstrate initiative and, best of all, will make your scholarship application stand out from the others.
- Run for an elected office in the student government, or work towards supervisory duties at your part-time job, volunteer activity, or campus organization. This will demonstrate to scholarship providers and campus recruiters that you have good interpersonal skills and leadership ability.
- Further develop your verbal and written communication skills. This can be important for the scholarship-seeking process and is critical to success after graduation. Practice writing essays, business memos, and proposals. Practice one-on-one interviews. If you think it might be helpful, join the debate club or public speaking club. This will give you additional confidence. Practice, practice, practice.
- Leverage your athletic talents. Athletic scholarships are awarded to many students who are capable of competing at an intercollegiate (NCAA Division 1) level. You do not have to be a high school superstar to receive an athletic scholarship. Colleges need excellent 'reserve' players in addition to superstars. However, if you are not a superstar, you may need to take a more assertive role in attracting the interest of college coaches. This effort can be worth it, since many colleges set aside considerable money for athletic scholarships and preferential financial aid packages. To learn

more about opportunities for student athletes, contact the National Collegiate Athletic Association (NCAA), a Financial Aid Administrator, your high school coach, or the relevant coaches at the colleges that interest you.

- Be creative about your hobbies and interests. Though you might eventually want to be a pharmacist, your violin playing might be the scholarship-winning talent that helps fund your first year(s) at college.

### **Tip 6. Build a 'Portfolio' That Can Be Used to Demonstrate Your Accomplishments**

To help support your applications for jobs, college admissions, and private scholarships, it is useful to have various sources from which to demonstrate your accomplishments. This is especially important for students who do not have high marks.

Therefore, build a 'portfolio' of sources by doing things such as:

- videotaping your finest acting performances;
- encouraging former employers to write 'To Whom It May Concern' reference letters;
- photographing your best artwork;
- saving clippings from the newspaper that reported on your track & field victories;
- keeping a copy of the certificate you received for winning the science fair.

### **Tip 7. Find Out What Worked Before**

If you are interested in applying for a specific award, find out the qualities of last year's winner. Where there are similarities between you and last year's winner, emphasize those aspects in your application. Where important deficiencies exist, consider upgrading your credentials in those areas.

### **Tip 8. Choose a Major in an Area where Demand for Graduating Students Exceeds Supply**

Competitive, on-campus recruiting motivates employers to offer incentives to students who pursue majors in high demand areas. For instance, if you notice that graduating engineering and computer science students

are receiving a large number of job offers, that is a good indication that employer-paid scholarships and high paying summer jobs may also be available. To learn more, check with your campus recruiting office.

### Tip 9. Specialize in an Area of Strength

If you are unable to earn straight As in every course, the best alternative is often to get top marks in a single area of study. For instance, suppose you love your biochemistry class, but are bored by most of your electives, resulting in only a modest overall GPA. In that case, you are unlikely to win any scholarships that reward overall academic performance. However, with a little extra effort in the class you love, you might be able to distinguish yourself as the top performer in that specific course. Being the best at a particular area of study, no matter how narrowly defined, is often better than being average at everything. (However, be sure to not focus so much time on one course that it causes you to significantly sacrifice overall performance.)

### Tip 10. Encourage Your Professor(s) to Convert Poor Grades into an Assessment Marked 'Incomplete'

A poor grade will lower your GPA. An 'incomplete' grade will not be factored into your GPA and thus will have the effect of artificially 'raising' your average. Therefore, if your GPA is dangerously close to disqualifying you from an award, then try to encourage your professor to change your worst grade into an assessment marked 'incomplete.'

'Incomplete' means you will receive a final grade at some point in the future, after you have had an opportunity to submit additional material to your professor(s) for evaluation.

### Tip 11. Find Out Whether Your Parents' Employer(s) Offer College Scholarships

Many big corporations offer college scholarships and tuition reimbursement programs to children of employees. Often, top marks are not a requirement. Refer questions about availability and eligibility requirements to the human resources department at your parents' employer(s).

### Tip 12. Investigate Company-Sponsored Tuition Plans

If you are already employed, some employers will subsidize the cost of your college tuition if, in return, you promise to work for the employer for a certain number of years upon graduation. In some cases, the employer will grant a leave of absence so that you can attend college full-time. More often, however, employers prefer participants to attend college part-time while maintaining a full-time schedule at work.

Generally, participation in company-sponsored tuition plans is based on the quality of work performance rather than previous grades.

As long as you like the employer and the job opportunity, company-sponsored tuition plans can be a great deal. You get substantial tuition subsidies and 'guaranteed' employment upon graduation.

### Tip 13. Investigate Cooperative Education Opportunities

Cooperative education opportunities combine traditional classroom teaching with off-campus work experience related to your major. In practice, this could mean that you would:

- attend classes in the morning and work in the afternoon (or vice versa);
- work during the day and attend classes during the evenings;
- attend classes for a semester, then work for a semester, then attend classes for a semester, then work for a semester, etc.

The biggest disadvantage of cooperative education is that it lengthens the time required to earn a college degree.

The biggest advantages of cooperative education include:

- earning money while you're learning;
- the opportunity to build a strong relationship with a prospective full-time employer, based on work performance rather than grades;
- graduating from college with more practical experience than students who did not attend a cooperative education program. In fact, your proven experience may be more compelling to a scholarship provider than the high grades of a non-coop student who has only theory on which to rely.

Opportunities for cooperative education vary considerably by college. To learn more, contact the colleges

that interest you, or refer to *A College Guide to Cooperative Education*, published by Oryx Press.

**Tip 14. Try to Establish Residency in the State Where You Will Attend College**

Publicly-funded colleges charge in-state students substantially less tuition than out-of-state students for identical educational programs.

If you plan to attend a public college, an easy way to save several thousand dollars is to attend a public college that is located in the state where you have already satisfied residency requirements.

Alternatively, if you have strong reasons to attend an out-of-state public college, you can try to establish new state residency, wherever the college you attend happens to be located.

Guidelines for establishing residency vary, so check with each of the public colleges that interest you. Generally, some of the factors considered include:

- Do you and/or your parents own property in the state?
- Have you and/or your parents lived primarily in that state during the previous two years?
- Do you possess a drivers license in the state?
- Did you earn a significant portion of your income in the state in the year prior to attending college? Did you file an income tax return for that state?

**Tip 15. Consider Attending a Lower-priced College, Particularly if Your 'Expected Family Contribution' Is High**

In general, a wealthy student will have to pay most or all of the cost of college tuition without the benefit of government grants. Therefore, the easiest way for a wealthy student to reduce his or her college debt burden is to attend a lower-priced college.

On the other hand, if your family's income and assets are more modest, the difference in the Cost of Attendance between a low-priced and high-priced college may be negated, in whole or in part, by grants and work-study programs, especially if a particular high-priced college is committed to meeting your financial need with an attractive financial aid package.

If you are considering a variety of colleges at which your out-of-pocket costs would be substantially different, your decision can be assisted by comparing graduation rates, job placement rates, graduate school admission

rates, and any other factors which you value. At many colleges, career counselors can tell you the percentage of students that find jobs within their chosen fields within six months of graduation. Average salary statistics and graduate school admission rates may also be available. Comparing statistics such as these can help you determine whether or not the extra tuition charged by more expensive colleges is worth it.

Keep in mind, highly motivated students can get a great education at almost any accredited college in the United States, no matter how inexpensive; whereas, unmotivated students will get a lousy education even at the most expensive private colleges.

**Tip 16. Do Not Absorb More Debt Than You Can Handle**

To put college debt in perspective, suppose that after graduation you could afford to pay a maximum of \$600 a month towards a total of \$70,000 in loans with an average interest rate of 10 percent. Paying off that debt would take over thirty-three years!

Here's another example: It would take over ten years to pay back \$20,000 in loans at 10 percent interest, if the most you could afford to pay off is \$250 a month.

A high debt burden can take a staggering toll on the quality of your life. *During the time that every cent is diverted to paying back college loans, you may have to forgo: buying a car, saving for a house, going on vacation, and perhaps even starting a family.*

Be especially wary of building up too much debt on high-interest credit cards.

**Tip 17. Consider Attending a Community College for the First Two Years of Post-Secondary Education**

If you cannot afford the full cost of a four year college, consider enrolling in a two year community college for the first two years of your post-secondary education. Community colleges tend to charge an annual tuition that is substantially less than the tuition charged by four year colleges.

If you earn good grades at a community college, you may be able to transfer, as a junior, to a four year college. Upon graduation from the four year college, you would enjoy the best of both worlds:

- you would have the prestige of a degree from the four year college;
- you would have paid less tuition, in total, than your classmates at the four year college.

### Tip 18. Consider Attending a College in an Area Where the Cost of Living Is Lower

Tuition is only one component of the Cost of Attendance. Other major costs include food and rent—both of which are affected by the local cost of living. For instance, a hamburger at a fast food chain in Boston, Massachusetts, might cost \$1.79, whereas the same hamburger from the same fast food chain might cost only \$1.29 in Little Rock, Arkansas. For similar accommodations, rent can also vary considerably from city to city.

In fact, you can save hundreds or thousands of dollars per year by attending a college in an area where the cost of living is lower.

### Tip 19. If Applicable, Use Your Minority Status to Your Advantage

Did you know that Yaqui Indians, cancer survivors, African Americans, students with AIDS, and Americans of Norwegian descent have an advantage when seeking college scholarships? In fact, all ethnic minorities, religious minorities, and people with disabilities have an advantage...because they can apply for all general scholarships, as well as the scholarships specially dedicated for people within specific minority groups. In fact, there are thousands of financial aid opportunities for African-Americans alone, and thousands more for Hindus, Jews, Cubans, epileptics, Armenians, and people with asthma or arthritis. Almost all of us are a 'minority' in some way.

To promote cultural diversity and understanding, many colleges offer special financial aid opportunities to ethnic minorities. As well, many college scholarships provided by the private sector are also based, in part, on race or ancestry. Even if just one of your parents or grandparents were a member of a 'minority' group, this might improve your financial aid package.

Be sure to carefully consider all of the awards that are available exclusively to your minority group. Many of them, like those featured in this book, will reward qualities beyond just academic performance.

### Tip 20. Consider Joining the Military

Ignore this idea if you dislike hierarchy, rebel against authority, or conscientiously object to the activities of the military. However, if you would consider it an honor to serve your country as a member of the

armed services, the military can be a tremendous source of college financial aid.

In return for military service, the United States armed forces provides several options that help students defray or eliminate their college costs.

ROTC programs are especially popular among undergraduate students.

- For more information on Army ROTC programs, contact 800-USA-ROTC.
- For more information on Navy ROTC programs, contact 800-NAV-ROTC.
- For more information on Marine Corps ROTC programs, contact 800-NAV-ROTC.
- For more information on Air Force ROTC programs, contact 800-423-USAF.

### Tip 21. Maintain Your Eligibility for Renewable Awards

If you receive an award that can be renewed, ensure you understand, and do, whatever it takes to maintain eligibility for future years. For instance, many renewable awards will expect you to maintain a predetermined grade average.

Sometimes the criteria for renewal will be very creative, such as remaining a nonsmoker or doing a certain number of hours of volunteer work.

### Tip 22. Check into Residence Hall Counselor Scholarships

Many colleges with on-campus housing need students to serve as counselors for their residence halls in return for a scholarship, which is sometimes worth as much as the value of room and board. Most often, colleges do not announce the availability of these scholarships publicly, so you may have to approach people who are in charge of on-campus residences and dormitories. Generally, Residence Hall Counselors are chosen based on personal character and leadership rather than grades.

### Tip 23. Establish a Relationship with Your Financial Aid Administrator

Theoretically, establishing a relationship with your Financial Aid Administrator is not supposed to give you an advantage, since financial aid calculations are based on pre-defined rules and mathematical formulas.

However, when borderline situations or unusual circumstances occur, a Financial Aid Administrator is allowed to use discretion. In such situations, the Financial Aid Administrator's decision could mean the difference between receiving \$2,000 in loans versus \$2,000 in grants. Therefore, the Financial Aid Administrator is an important person to know. Be a face, not just a name.

### In Summary...

You cannot receive financial aid awards for which you do not apply. A great number of students 'kick the tires' of the financial aid process without following

up. These passive students seem to get overwhelmed by the process, or lose interest, or both. Whatever the reason, their loss can be your gain.

Be an informed, educated, and assertive consumer of higher education services and resources. Do not leave your financial aid eligibility to chance. Conduct research on as many resources as possible. Read and understand your rights, responsibilities, and opportunities. Get acquainted with your Financial Aid Administrator. Be persistent in talking to all of the people on campus who could either help you or direct you to the right resources for help.

However, you must keep motivated. Optimizing your financial aid can be time consuming and exasperating, but it's worth it.



# Awards

## 5th Year Athletic Scholarship Fund



AMOUNT: None Specified DEADLINE: Mar 1  
FIELDS/MAJORS: All Areas of Study

Scholarships are available at the University of New Mexico for full-time students who will be participating in the intercollegiate athletics program and are within 30 hours of completing a degree. Must have GPA of at least 2.5. Write to the address listed below for information.

University of New Mexico, Albuquerque  
Department of Student Financial Aid  
Mesa Vista Hall North  
Albuquerque, NM 87131

## 3M Scholarships

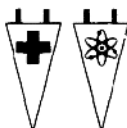


AMOUNT: \$600 DEADLINE: Mar 2  
FIELDS/MAJORS: Engineering

Award open to upper division and graduate students. Must have a minimum GPA of 2.5. Contact the address below for further information.

California Polytechnic State University  
Financial Aid Office  
212 Administration Bldg.  
San Luis Obispo, CA 93407

## A. Conner Daily and William C. Fielder Scholarships



AMOUNT: None Specified DEADLINE: Mar 1  
FIELDS/MAJORS: Pharmacy

Awards are available at the University of New Mexico for full-time pharmacy students demonstrating academic excellence and financial need. Write to the address below for more information.

University of New Mexico, Albuquerque  
Office of Financial Aid  
Albuquerque, NM 87131

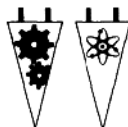
## A. Franklin Pilchard Foundation

AMOUNT: None Specified DEADLINE: Apr 15  
FIELDS/MAJORS: All Areas of Study

Applicant must be a high school senior with a GPA of "C" or above. Must be an Illinois resident attending a college or university located within Illinois and demonstrate financial need. Write to the address below for more information.

McCarthy, Pacilio, Eiesland & Gibbert, P.C.  
Certified Public Accountants  
1661 Feehanville Drive, Ste. 120  
Mount Prospect, IL 60056

## A. Harvey and Mary E. Snell Scholarship



AMOUNT: \$1100 DEADLINE: Feb 1  
FIELDS/MAJORS: Agricultural Engineering, Horticulture

Award open to sophomores, juniors, and seniors majoring in the above fields. Must have a minimum GPA of 3.0. This award is renewable. Contact the address below for further information.

Clemson University  
Office of Student Financial Aid  
G01 Sikes Hall Box 345123  
Clemson, SC 29634

## A. Max Weitzenhoffer Design Scholarship



AMOUNT: \$1000 DEADLINE: Mar 15  
FIELDS/MAJORS: Drama

Scholarship available at the University of Oklahoma. Norman for full-time drama majors who have a minimum GPA of 2.75. One award offered annually. Write to the address listed below for information.

University of Oklahoma, Norman  
Director, School of Drama  
563 Elm, Room 209  
Norman, OK 73019