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第三版

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美国大学奖学金申请指南

# THE COMPLETE SCHOLARSHIP BOOK

# 全美大学

# 奖学金申请全书

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## 影印版前言

这是一本为高中生、专科生、大学生、硕士生赴美留学取得助学资金而编写的申请指南。书中介绍了 5000 多种由资助者(高等院校、实业公司、慈善机构、专业协会、雇主、俱乐部和民众服务机构)提供的奖学金、助学金和资助金。

高等教育是一项有价资产。接受高等教育是一项重大的投资。就美国目前情况而言,念完四年制大学仅学费一项就需要 2 万美金,还不包括个人食宿等其他费用。而且这些费用还在不断增长。2000 年,上私立大学的每年总费用高达 2 万美元,上公立大学也要花 9000 美元。预计在 5 年之内,这两类大学的费用将会分别增加到 28000 美元和 12000 美元。由此看来,大多数中国学生对留美的费用是难以承受的。

取得经济资助是解决留学费用的最好办法,对大多数中国学生来说,可能也是惟一的办法。尽管资助来源各种各样,但归纳起来,大体有以下 3 种主要类型:

- 奖学金和助学金。这是一种最好的资助方式,因为它不要求偿还。居于这一类的包括美国国家提供的助学金和美国各州的助学金,以及由各院校或私人组织提供的奖学金。

- 半工半读(Work - study)。半工半读是通过你在校园里完成指定工作而取得的经济资助。但要考虑对自己学业的影响。

- 助学贷款。助学贷款要求由学生或其家长偿还。

你可能认为奖学金只授予那些成绩优秀的学生或者非常贫困的学生。实际上,取得奖学金的要求各不相同,一般是依据某些特殊的要求(如个人背景、主修专业或特长爱好)来授予的。除了上述 3 种基本资助方式以外,你还可以从其他一些资助计划中取得资助:

- 国家服务公司,通过为公众服务换取资助;

- 分期付款学费计划,许多学校提供有短期的分期付款计划,而且基本上是无息的;

- 雇主资助,许多公司都设有员工深造资金,为员工上学提供资助。

此外,美国的一些大学还设有名目繁多的专项奖学金,比如特长奖学金、专业奖学金、体育奖学金、助教津贴等等。因此,绝大多数学生可申请到某一种资助。

为了便于读者查阅,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。

《The 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,可为你寻求留美奖学金提供广阔的选择机会。除此之外,本书还对奖学金的申请方法、技巧、要点,以及在申请中谨防受骗等相关内容做了全面的介绍。由此可见,本书是一本权威性的、来源可靠、不可多得的全美奖学金全书。

**读者对象:**高中生、专科生、大学生、硕士生及相当学历者。

# The Complete Scholarship Book

A college education is a valuable asset. According to the 1998 U.S. Census report, heads of household with bachelor's degrees earned nearly double the yearly income earned by those with high school diplomas.

But for many, a college education can seem out of reach. Currently, the average student graduates with \$20,000 worth of debt due to college costs. Tuition takes its own bite, and additional costs (books, supplies, room and board, living expenses) can make college hard to afford.

These costs are increasing all the time. In the year 2000, the average annual total cost of attending a private college was \$22,000; the average annual total cost of attending a public school was \$9,000. Within five years, those costs are projected to increase to nearly \$28,000 for private colleges and \$12,000 for public colleges.

Financial aid provides a much needed solution. Through a variety of sources, most students qualify for some kind of college funding, including:

*Scholarships and Grants:* "free money" awarded based on merit, need, or both.

*Loans:* funds that must be repaid either by students or their families.

*Work-Study:* financial aid funds that are paid back through on-campus jobs.

While loans and work-study are often most readily available, scholarships offer a better alternative: funding that doesn't need to be paid back.

The best place to find this "free money" is *The Complete Scholarship Book*. Here you'll find listings for more than 5,000 awards, grants, and scholarships, from sources such as schools, corporations, philanthropic organizations, professional societies, employers, clubs, and service groups.

## Scholarship Eligibility

You may think that scholarships are only for the straight-A students, the super-achievers, or the very needy. In reality, scholarships require varying levels of achievement and frequently award

students based on specific criteria, such as background, field of study, or hobbies. The result is that virtually any student can find scholarships for which they qualify.

In this book, you'll find scholarships that are awarded based on:

- > Career objectives
- > Gender
- > Disabilities
- > Financial need
- > Academic performance
- > Race and heritage
- > Military service
- > Religious affiliation
- > Region of residence
- > Club affiliation
- > Work experience

## Paying for College

### The Cost of College

Your college price tag is made up of two parts:

**Direct costs:** tuition and fees; books and supplies; room and board. In some cases (such as with tuition), the amount can be fixed and unchanging. In other cases (books and supplies; room and board), the cost may not be fixed—you won't be billed at the beginning of each semester—but they are costs you will have to pay during college.

**Indirect costs:** transportation, phone service, personal expenses, and entertainment. Your indirect costs are much more variable, depending on your habits and choices.

When determining how much money you'll need for your college education, be sure to include both direct and indirect costs in your budget.

## Types of Aid

With college costs rising, most students need help paying for higher education. That aid can come in a variety of forms:

### Scholarships and Grants

Scholarships and grants are the best kind of aid because they're "free money" that you don't have to pay back. This includes federally sponsored grants, such as the Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG), state grants, and scholarships offered by schools or private organizations.

### Work-Study

Work-study aid is typically provided through the Federal Work-Study Program as a part of the financial aid package you receive from your college. With work-study, you earn your financial aid by working on campus. Work-study can be a good option, especially if you want to gain on-the-job experience while in college. Be careful about how work-study fits into your financial aid package: If too much of your award is made up of work-study, you won't be able to fulfill your work requirement and keep up with your classes.

### Loans

Loans are funds that must be repaid either by students or their families. Loans offered through the Federal Direct Student Loan Program (FDSLSP) and the Federal Family Education Loan Program (FFELP), such as the Stafford Loan and the Perkins Loan, generally offer the best terms to students. The federal government also sponsors a loan for parents of students, the federal Parent Loan for Undergraduate Students (PLUS). To learn more about federal loans, read the federal government's Student Guide for federal aid at [www.ed.gov/prog\\_info/SFA/StudentGuide/](http://www.ed.gov/prog_info/SFA/StudentGuide/). Students may also take out loans from private lenders to supplement the aid provided by the federal government.

### Other Ways to Pay

In addition to these basic types of aid, you may benefit from other assistance programs and options:

**National Service:** The Corporation for National Service (AmeriCorps) offers a number of opportunities for funding in exchange for community service.

**Tuition Payment Plans:** Many schools offer short-term installment plans that split your tuition into equal monthly payments. Many such plans are essentially interest-free, but some have fees or finance charges.

**Employer Support:** Many companies recognize the value of investing in an employee's educational development. Ask your employer about tuition reimbursement programs.

**Benefits for Military Service:** The military offers a number of tuition assistance programs in exchange for military service, including ROTC, Army/Navy/Marine Corps College Funds, and U.S. Service Academies.

**Tax Credit:** The HOPE Scholarship and Lifetime Learning credits establish a tax credit for higher education.

**Prepaid Tuition Plans:** These plans allow parents to lock in future tuition rates at current prices by paying years before attendance.

## Applying for Financial Aid and Scholarships

### The Free Application for Federal Student Aid (FAFSA)

Applying for aid starts with the Free Application for Federal Student Aid (the FAFSA). The federal government uses the FAFSA to determine your eligibility for federal assistance (grants, work-study appointments, and loans). Schools also base their financial aid package on the FAFSA. As the name implies, the FAFSA is completely free. The new FAFSA becomes available each year on January 1. Submit your application as soon after January 1 as possible to ensure that funding is still available. The FAFSA is available online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). It can also be found at libraries and schools.

### School-based Aid Applications

You should also check with your school to learn about their requirements for applying for financial

aid. They may require additional forms and information, and frequently set their own deadlines for their financial aid applications.

### Private Scholarship Applications

In addition to government and school-sponsored aid, there is a wealth of aid available in the form of scholarships sponsored by private foundations, associations, and organizations. In most cases, you must apply for these awards individually. Eligibility requirements and criteria vary and are established by the providers who sponsor the awards. To apply for private awards, call or write to the provider and request a scholarship application. If sending your request through the mail, enclose a self-addressed, stamped envelope with your letter.

## Top Tips for Scholarships and Financial Aid

### Tip 1:

Apply for financial aid every year you're in college. Even small changes in your situation can alter (and possibly increase) your eligibility for assistance.

### Tip 2:

Be sure to fill out the Free Application for Federal Student Aid (FAFSA). The FAFSA is the first step for qualifying for federal grants, loans, and work-study, as well as many school-sponsored forms of aid. Submit your FAFSA as soon after January 1 as possible.

### Tip 4:

In addition to filling out the FAFSA, check with your school to learn about their financial aid application process. Some schools require additional forms and more detailed financial information.

### Tip 5:

Be sure to stay in contact with your financial aid administrators and inform them about atypical expenses. Certain allowances may be made to assist you.

### Tip 6:

When applying to college, keep your options open. If you suspect that your top-choice school may be out of your price range, apply to a "safety school" that's closer to what you can afford.

### Tip 7:

Take advantage of tuition breaks you may receive for going to a college in your home state. Tuition for in-state students at public colleges is often cheaper than tuition for students from out of state. Some states also offer additional grants for students who stay in-state for college.

### Tip 8:

Investigate alternate ways to help pay for college, such as company-sponsored tuition reimbursement programs, tuition tax credits such as the Hope Scholarship and Lifetime Learning credit, tuition payment plans, aid in exchange for military service, and prepaid tuition plans. Visit <http://www.finaid.org> to learn all you can about financial aid.

### Tip 9:

Consider living at home during college. While you may miss out on some "classic" college experiences, you can save a lot in food and housing bills.

### Tip 10:

Apply for as many scholarships as you can, even the smaller awards. The small awards can really add up, and they'll make you a better applicant for other awards. Check *The Complete Scholarship Book* and <http://www.fastweb.com> to learn about scholarship opportunities.

### Tip 11:

To maximize your eligibility for scholarships, use your extracurricular time to develop hobbies, join clubs, and build a strong resume. Don't spread yourself too thin, though. Make sure you're putting a worthwhile effort into your activities.

### Tip 12:

When preparing your scholarship application, neatness counts. Remember to type your



application and use large, legible font. Always proofread your application and essay, and ask someone else to proofread them as well.

### Tip 13:

Get ready for scholarship applications early by writing practice essays during the summer or other vacations. It's easier to rewrite the drafts for specific applications than to start from scratch later on.

### Tip 14:

For a strong scholarship application essay, be original and creative. Use stories, examples, and anecdotes to make your own mark. Choose a single theme you want to convey and focus your essay on developing that theme.

### Tip 15:

When writing your scholarship essay, think about the sponsor you're writing for. Your essay should reflect that organization's goals and mission. Keep in mind that they're looking for a candidate to serve as their representative.

### Tip 16:

To get the best letters of recommendation, give your recommenders ample time to produce their letter—at least three weeks advance notice. Supply everything they need to write a great letter, including a list of your achievements and a description of the scholarship.

### Tip 17:

Make a great impression at your scholarship interview by preparing in advance. Be ready to talk about your background, academic achievements, future plans, hobbies, financial circumstances, and your personal values. Also, do some research on the sponsoring organization so you can discuss their mission as well.

### Tip 18:

Be sure to talk to your financial aid officer about any outside awards you win. Schools vary regarding their policies on external scholarships.

### Tip 19:

Ask about the ongoing eligibility requirements for any scholarships or grants you receive. Make sure you understand what you need to do to keep the awards you've won.

### Tip 20:

Don't be taken in by scholarship scams. Be cautious if anyone asks you to pay a fee to apply for financial aid or learn about awards.

## Searching for Free Money

Scholarships come from a variety of sources. *The Complete Scholarship Book* can help you find those sources. It also helps to know the kinds of sponsors who may offer free money.

## Sources of Scholarships

### College-Based Scholarships

Colleges and universities attract new students by offering scholarships. They also have award programs to help current students with their academic careers. Some of these are scholarships for which you must apply; others you receive automatically when you apply for admissions or financial aid. These can include:

**Merit Scholarships:** These scholarships award students based on a variety of achievements, from high academic performance to leadership ability to artistic accomplishment. Financial need may also be considered. Often, you won't apply for these awards; appropriate recipients are chosen based on entrance applications.

**Departmental Awards:** Some college departments offer awards to students who show promise and achievement in one of their majors. To find out about these opportunities, call the Dean's office in your area of study.

**Athletic Scholarships:** Schools use scholarships to attract top athletes. You can receive anything from a small award to a full ride. Talk to your high school coach or counselor to learn more.

**Fellowships:** Fellowships are awards offered to



incoming graduate students. Generally these awards accompany admission to a graduate program and cover all expenses, including tuition and a living stipend. Some graduate fellowship programs require research or teaching duties.

## Private Scholarships

Your school isn't the only one who wants to give you money. Some private scholarships are available as early as your junior year in high school. They are a little harder to find, but resources like *The Complete Scholarship Book* can help.

**Businesses and Corporations:** Corporations use scholarships to advertise the company name and attract future employees, while giving the student financial assistance and professional contacts. Start with local businesses and move on to bigger companies like Coca-Cola and Procter & Gamble.

**Professional Associations:** Many professional associations, like the American Federation of Teachers International and the Society for Pharmaceutical Engineers, offer scholarships to encourage students in their field.

**Clubs and Groups in Your Community:** Local civic groups and organizations, like the Rotary Clubs and the Jaycees, offer scholarships. Scan your local newspaper, visit the Chamber of Commerce, and speak with your high school counselor to learn more.

**The Religious Community:** Churches and other places of worship often sponsor scholarships. Also check with worship-oriented service groups. You may not have to be a member to receive an award. Some use criteria like community service or financial need to determine eligibility.

**Minority Organizations:** To encourage minority involvement and increase diversity, many organizations, like the Hispanic College Fund or Women In Communication, use race, ethnicity, religion, gender, or sexual orientation as eligibility requirements for their scholarships.

**Your Parents' Employers and Affiliations:** Employers, labor unions, clubs, and associations frequently offer awards to children of their employees and members.

## Maximizing Your Scholarship Eligibility

You may be eligible for more kinds of awards than you think. The secret is to "type" yourself. Think about who you are and what you do to find the maximum number of scholarship opportunities.

## College Major/Field of Interest

If you're in college, start with your major or academic area. Departments and schools, as well as academic and professional organizations, offer scholarships for students based on their majors.

Don't limit yourself. If you're a double major, check under both majors to make sure you're not missing anything. Also, don't be too specific. For example, if you're an English major, you can look for scholarships listed under "English," "Literature," and "Literary Studies," as well as broader categories like "Humanities." If you're majoring in Physics, don't look for scholarships only under "Physics"; check "Physical Sciences" and "Science" too.

Also don't forget to include what you'll *become*. Whether you want to be a lawyer, doctor, journalist, or teacher, you may find awards to help you pursue the career of your dreams—regardless of your major.

## State of Residence/State of Study

Many state governments offer financial assistance to in-state students. Check with your state of residence to find out about these programs.

Private organizations also offer state-specific scholarships that reward academic merit and extra-curricular achievements. Some scholarships are also available for residents of certain counties or cities.

## Student Affiliations

Also think about things you like to do. Start with clubs and organizations. As a member or officer, you'll qualify for awards sponsored by your club.

But don't stop there. What are your hobbies? Have you trained in any special skills or sports? Do you attend religious services? Have you worked a part-time job? All these activities are part of your "type" and can lead to scholarships.

## Ethnic Background

Awards are given to students of certain ethnic or minority groups. If your parents are from different ethnic groups, look for awards for each group. Also look for scholarships targeting students from broader ethnic categories like “Asian” or “Hispanic.”

## Disability

A wide variety of students may qualify for awards because they are physically challenged, learning-disabled, or suffer from long-term illness. Look for scholarships listed under your specific disability or illness, as well as more general awards for disabled students.

## International Students

If you are a citizen of a country other than the U.S., that’s part of your “type” as well. You’ll find that some awards are restricted to students from certain countries, but many more target international students in general. Look for awards in both categories.

The key to finding scholarships is to think broadly. Do your own personal inventory and try to figure out how many “types” you fit into. Be true to your “type” to find the scholarships you need.

# Preparing Your Application

## The Parts of the Scholarship Application

All scholarship applications vary, but they frequently consist of a few basic parts:

1. A scholarship application form.
2. A transcript of your scholastic performance.
3. An essay. The topics vary. Some providers ask general questions to learn more about you; others ask more specific questions that relate to their particular interests.
4. Letters of recommendation.
5. An interview with the scholarship judging committee. Some providers require interviews

of all applicants; others select finalists or semi-finalists to interview to help determine the final winner.

## Top Ten Tips for Winning Scholarship Applications

Before you submit your scholarship application, check out these tips, provided by scholarship sponsors nationwide.

### Tip #1: Apply only if you are eligible.

Read all the scholarship requirements and directions carefully and make sure you’re eligible before you apply.

### Tip #2: Complete the application in full.

If a question doesn’t apply, note that on the application. Don’t just leave a blank. Be sure to supply all additional supporting material, such as transcripts, letters of recommendation, and essays.

### Tip #3: Follow directions.

Provide everything that is required. But don’t supply things that aren’t requested—you could be disqualified.

### Tip #4: Neatness counts.

Always type the application, or if you must print, do so neatly and legibly. Make a couple of photocopies of all the forms you receive before you fill them out. Use the copies as working drafts as you develop your application packet.

### Tip #5: Write an essay that makes a strong impression.

The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: the “who,” “what,” “where,” and “when” of your topic. The simplest experience can be monumental if you honestly present how you were affected.

### Tip #6: Watch all deadlines.

Impose your own deadline that is at least two weeks prior to the official deadline. Use the buffer time to make sure everything is ready on time.

Don't rely on extensions—very few scholarship providers allow them.

**Tip #7: Make sure your application gets where it needs to go.**

Make sure your name appears on all pages of the application. Pieces of your application may get lost unless they are clearly identified.

**Tip #8: Keep a back-up file in case anything goes wrong.**

Before sending the application, make a copy of the entire packet. If your application goes astray, you'll be able to reproduce it quickly.

**Tip #9: Give it a final "once-over."**

Proofread the entire application carefully. Be on the lookout for misspelled words and grammatical errors. Ask a friend, teacher, or parent to proofread it as well.

**Tip #10: Ask for help if you need it.**

If you have problems with the application, do not hesitate to call the funding organization. It's better to ask questions than lose a chance at winning a scholarship.

## Writing the Scholarship Essay

Writing scholarship essays is hard work, but it's work that pays off. The essay is the part of the application where the "real you" can shine through. Follow these tips to make a good impression:

Think before you write. Take some time to organize your thoughts before you sit down to write. Brainstorm to generate some good ideas and then create an outline to help you get going.

Be original. Your essay should reflect what is unique about you. Be honest and true to yourself and write about something that sets you apart. Remember, in most cases readers are faced with hundreds of essays to read. It's your job to make your essay stand out from the rest.

Show, don't tell. Use stories, examples, and anecdotes to individualize your essay and demonstrate the point you want to make. By

using specifics, you'll avoid vagueness and generalities.

Develop a theme. Don't simply list all your achievements. Decide on a theme you want to convey that sums up the impression you want to make. Write about experiences which develop that theme.

Know your audience. Personal essays are not "one size fits all." Write a new essay for each application—one that fits the interests and requirements of that scholarship organization. You're asking to be selected as the representative for that group. The essay is your chance to show how you are the ideal representative.

Submit an essay that is neat and readable. Make sure your essay is neatly typed, and that there is a lot of "white space" on the page. Double-space the essay, and provide adequate margins (1"-1 1/2") on all sides.

Make sure your essay is well written. Proofread carefully, check spelling and grammar, and share your essay with friends or teachers. Another pair of eyes can catch errors you might miss.

## Practice Session: Common Essay Questions

A great way to prepare for upcoming scholarship applications is to practice writing responses to essay questions that scholarship providers often use. Later, you can use and rewrite your "practice essays" when it's time to apply. Try your hand at these common essay questions:

### Your Field of Specialization and Academic Plans

Some scholarship applications will ask you to write about your major or field of study. These questions are used to determine how serious you are about your area of specialization.

How will your study of \_\_\_\_\_ contribute to your immediate or long-range career plans?

Why do you want to be a \_\_\_\_\_?

Explain the importance of (your major) in today's society.

What do you think the industry of \_\_\_\_\_ will be like in the next 10 years?

What are the most important issues your field is facing today?

### Current Events and Social Issues

To test your skills at problem-solving and check how up-to-date you are on current issues, many scholarship applications include questions about problems and issues facing society.

What do you consider to be the single most important societal problem? Why?

If you had the authority to change your school in a positive way, what specific changes would you make?

Pick a controversial problem on college campuses and suggest a solution.

What do you see as the greatest threat to the environment today?

### Personal Achievements

You may be asked to write about special achievements, projects, or accomplishments. To create the strongest impression, select specific events or activities and use them to build a theme. Avoid simply listing your activities.

Describe how you have demonstrated leadership ability both in and out of school.

Discuss a special attribute or accomplishment that sets you apart.

Describe your most meaningful achievements and how they relate to your field of study and your future goals.

Why are you a good candidate to receive this award?

### Background and Influences

An essay about the people, organizations, and experiences that have influenced you is a great way for scholarship judges to learn more about you.

Pick an experience from your own life and explain how it has influenced your development.

Who in your life has been your biggest influence and why?

How has your family background affected the way you see the world?

How has your education contributed to who you are today?

### Future Plans and Goals

Scholarship sponsors look for applicants with vision and motivation, so you may be asked to write about your goals and aspirations. Use your essay to show not just what your goals are, but how you plan to reach those goals.

Briefly describe your long- and short-term goals.

Where do you see yourself 10 years from now?

Why do you want to get a college education?

### Financial Need

Detailed information about your financial situation can help scholarship providers decide which applicant most needs their assistance.

From a financial standpoint, what impact would this scholarship have on your education?

State any special personal or family circumstances affecting your need for financial assistance.

How have you been financing your college education?

### "Creative" Topics

Some essay questions don't relate directly to your education or the scholarship organization's mission, but committees use them to test your creativity and get a more well-rounded sense of your personality.

Choose a person or persons you admire and explain why.

Choose a book or books and that have affected you deeply and explain why.

### The Guide to Great Letters of Recommendation

Many scholarship providers ask for letters of recommendation from teachers, employers, and

others who know you well. Even though someone else writes your letter of recommendation, you're responsible for making sure it gets written. And there's a lot you can do to ensure it's the best letter possible.

## Who?

The best recommendations come from people who have worked closely with you and who understand the award for which you are applying. Teachers and professors are excellent sources, but also consider previous employers, coaches, clergy members, and community leaders.

Pick someone who can address the award's special criteria or the sponsoring organization's particular interests. For example, the director of the homeless shelter where you volunteer would be a great reference for an award sponsored by a community service group.

Don't ask a family member for a recommendation. Their praise won't have the proper level of credibility to impress the admissions staff.

## When?

In most cases, you'll ask for recommendations as you need them; for example, when you apply for college admissions or for scholarships. But you should also plan ahead. Start by making a list of potential letter-writers, including names, addresses, email addresses, and phone numbers.

It's also a good idea to compile a file of letters before you need them, especially once you've started college. Ask for letters right after you've finished a course with a professor who likes your work. If you wait until you need the letter (maybe two or three years down the line), you risk losing it because the professor doesn't remember you.

Some colleges can help by maintaining a dossier, or official letter file. When requested, letters from your dossier are sent directly and (if you waive your right to see them) can carry more weight with the judges because they know the recommender was able to express his or her true opinion.

## How?

There's an art to getting the best letters of recommendation. The key is to make it easy for your recommenders. Provide ample time for the

letter to be written—at least three weeks advance notice. When you request your recommendation, schedule an appointment to discuss the letter and the application fully.

Once your recommender has agreed to write a letter for you, supply as much information as possible, including:

Your correct contact information (your full name as it appears on the application, address, e-mail address, and phone number).

Materials/information needed for the application, including two copies of any forms to be filled out (for a "rough draft" and a "final draft"); the full title and description of the award; the correct name, title, and mailing address of the recipient; a copy of your completed scholarship application/essay; complete instructions on how the letters should be handled; and correct deadline information.

Information about your achievements, such as your transcripts, resume, and samples of your past work with the recommender (e.g., a description of coursework, a copy of an essay or class project, etc.).

Provide an addressed, stamped envelope if the recommendation is to be sent separate from the rest of your application.

Check back with your recommender a few weeks before the due date to ask if they need anything else, and then verify that your letter has been sent. Afterwards, send a thank-you note to your recommender.

## The Scholarship Interview

A good interview is vital to your scholarship application. It's an opportunity to supplement your credentials with the kind of impression that can't be put on paper. But for most, interviews are a major source of stress. Keep the anxiety level under control by following these tips.

### It's a Conversation

To keep yourself relaxed, think of your interview as a conversation rather than a test. It's an opportunity to discuss your goals, plans, and concerns with experienced professionals.

## Be Prepared

You can also decrease your anxiety level and improve your experience by anticipating the questions you'll be asked. Be prepared to discuss:

Your background: your educational history, your employment experiences, family background, and upbringing.

Your academic achievements: class-ranking, grade point average, awards you have won or projects you have undertaken (science fairs, debate competitions, etc.).

Your future plans: academic plans, career plans.

Your hobbies and interests: extracurricular activities, skills, jobs, etc.

Your financial profile and needs: income, savings, parents' resources, level of financial need, anticipated expenses, etc. Information about your financial resources is especially important if the scholarship is need-based.

Your personal "value structure": the things you think are important in your life. Information about your personal value structure helps the interviewers determine whether you would serve as an appropriate representative for their organization.

## Don't Forget the Basics

Be punctual. Check the interview time and location before leaving home.

Dress appropriately. Select conservative, semi-formal wear: slacks and a jacket or a dress shirt for men; dresses, skirts, or pantsuits for women. Never wear jeans or a T-shirt to an interview.

Make a good first impression. When you meet the interviewers, introduce yourself, make eye contact, and use a firm handshake.

Be brief and honest with your answers. Try to sum up your thoughts quickly. Interviewers will ask follow-up questions if they want to know more.

Have some questions ready for the interviewers. Prepare these questions in advance by researching the sponsoring organization, school, or company.

Be prepared to reiterate the basic information

you supplied on your application. Review your application before the interview to jog your memory.

Don't be negative. Interviewers value the individual who perceives difficult situations as challenging and interesting.

Don't be afraid to say "I don't know" or ask questions. It's better to ask for clarification than to miss an opportunity to produce an insightful answer.

Don't chew gum, bite nails, smoke, yawn, stretch, or slouch. Avoid wearing perfume or cologne.

Show your appreciation. Thank the interviewers for their time at the end of the interview.

Afterwards, send a thank-you note.

## How Are Scholarships Judged?

Understanding the judge's role can help you put together a winning scholarship application.

## At First Glance

The judges' first evaluation of your application is a quick one—usually only 15 to 30 seconds. Even though it's quick, it's important; most applications don't get past this first stage. To be sure yours makes it through, give your application one last review.

Is your application complete? Check to see that you've included all the requirements.

Is your application neat and easy to read? Use a legible and large font (12 point) to make the judge's job easier and more pleasant.

Are all of the required documents included? Be sure you're not leaving out references, transcripts, photographs, or anything else the application requires.

Are all of the questions answered? Scan your application to see if you've left anything out.

## The Second Cut

After an application makes it past the first round, the judges separate “OK” from “great.” The applications that make it through are those that have thorough and well-thought-out responses.

Make sure your essay responses are complete and answer the question. It’s very important that your grammar and spelling are correct, so check and re-check all of your essays.

## The Final Decision

This is the most difficult part of the process for judges. They’ve narrowed it down to a few highly qualified students. Now they must examine and compare every detail of the applications.

### Judges pay special attention to:

**Academics**—It’s important to have a competitive GPA. However, providers also consider how challenging your course load and school are. They also check to see if you’re taking the right courses to reach your goals and how well you did in those courses.

**Leadership**—If leadership is part of the criteria they’re looking for, judges will examine your activities. They’ll also look for a range of leadership positions.

**Service**—Some providers are interested in knowing what community service you’ve done. If volunteer work is required by your school, they’ll look for activities that go above and beyond the required service job.

**Creativity**—You can show your creative side if you play an instrument, write stories, paint pictures, or act in plays. Demonstrate your ability by letting the judges know if you’ve won any awards.

**Special Circumstances**—If you’ve overcome any obstacles to achieve your goals, the judges want to know about it. Let them know how you achieved all that you’ve done, in spite of the roadblocks you’ve encountered.

It’s not an easy job being a scholarship judge. Each provider has only so much to give and must make a tough decision: who will receive the award. By

knowing what’s on the minds of scholarship judges, you’ll have a better chance at being one of those winners.

## After You’ve Won

Winning a scholarship is cause for celebration—but it’s also cause for planning. Scholarships can affect your school’s financial package, and you may find that keeping your scholarship after you’ve won it takes some care. So plan ahead!

## Scholarship Dollars and Your Financial Aid Package

Scholarships are a valuable part of college financing. But if you win a scholarship from an outside source, it could affect your school’s financial aid package. To maximize your aid package, make sure you know about how scholarships fit into your financial aid picture.

When you apply for financial aid, your college constructs a financial aid package consisting of the federal, state, and school-based assistance you’re eligible to receive, such as loans, grants, school-sponsored scholarships, and work-study. If you win an outside scholarship (one that is not sponsored by the school), the financial assistance office has to reconsider their initial financial aid package in order to comply with the federal government’s regulations.

But what happens next varies from school to school. In some cases, the school “replaces” existing institutional grants and scholarships with the outside award. The result is that the student’s aid dollars remain the same even though the scholarship dollars have been added.

In other cases, outside scholarships can still help out. For example, if your school compensates for the scholarship by reducing your loans (instead of reducing grants), your financial aid package will end up with a smaller proportion of debt (money you must repay) and more “free money” (in the form of scholarships and grants).



Ask your financial aid officer how your school treats outside scholarships. But keep looking for scholarships—you may not lose anything and you may have a lot to gain!

## Keeping Your Scholarship

Winning scholarships is hard work, but the work doesn't end after the check is cut. Find out about the policies surrounding your award so you can keep your scholarship.

### Renewable Scholarships

The first question you need to ask is whether your scholarship is renewable. Renewable awards can be extended beyond the initial award year—in some cases, for your entire college career. If your scholarship is renewable, find out about all the policies and procedures for renewal. Be sure to ask:

How often is scholarship eligibility reviewed?  
When does the review occur?

Do you need to reapply to ensure renewal? How often? What forms do you need to submit?

### General Eligibility Requirements

Renewable or not, your scholarship may carry ongoing eligibility requirements. If you fail to fulfill these requirements, you may lose funding. Typical requirements include:

**Designated expenditures:** What does your scholarship cover? Tuition? On-campus room and board? General living expenses? School-related supplies?

**GPA:** You may need to maintain a minimum GPA in order to remain eligible (often, the same GPA that won you the scholarship). Find out when your GPA will be reviewed and whether you will need to supply transcripts.

**Satisfactory academic progress:** You may also be required to meet standards for academic progress, including completion of general education requirements or the degree within a designated time frame. Check with your school or provider to learn the standards that are applied for satisfactory academic progress.

**Full-time status:** Scholarships frequently require

a minimum level of enrollment. If you fall below the minimum or fail to enroll, you may lose the award. Check with your school for its definition of “full-time.” You should also find out what happens if you drop a course (and drop below full-time status for a term). Will you lose the award, or will you be granted a “grace period” to make up the units?

**Time off from school:** What happens if you take time off in order to work, study abroad, or attend to personal responsibilities? Will your scholarship be waiting for you when you return? Can the scholarship be applied to study abroad?

**Study within a designated field of study:** Can you lose the award if you change majors?

**College choice:** Some awards apply only to enrollment at a particular college. Can your award can be “moved” if you enroll at a different school or if you transfer schools?

**Service requirements:** Certain awards require a set number of community service hours. Find out how to document and report your service.

**Progress reports:** Some providers require periodic reports on your progress. Regardless of the requirements, you should always write a progress report and thank-you note. Donors appreciate knowing about your progress; it's further confirmation that they selected the right candidate for the award.

**Military service:** ROTC funding and scholarships for military academies require service after graduation as well as military training during college.

**Participation in sports:** Athletic scholarships often require participation in sports. Anything that impedes your participation (injury, unsatisfactory academic performance, etc.) may put your funding in jeopardy.

### Eligibility Reinstatement

If you fail to fulfill the terms of your award, you could lose eligibility—and your scholarship. To avoid disaster, ask about your scholarship's reinstatement policies. Under what circumstances can you get the scholarship back after losing eligibility? Is there a probationary period prior to losing it? What procedures do you need to follow?

Plan ahead, and get your provider/school's renewal and eligibility policies in writing in advance. Keep records on these policies, as well as any conversations you have with staff members regarding eligibility issues. A scholarship worth winning is worth keeping!

## Protecting Yourself from Scams

Guess what? You're a "finalist" for a scholarship. And you never even applied! Too good to be true? Probably so.

The sad truth is that there are scammers out there—posing as scholarship providers or scholarship matching services—who take your money and leave you with nothing. The good news is that you can protect yourself.

### Know Your Scams

Scams come in many flavors, but there are a few typical moves you should be aware of:

**The phony scholarship:** you receive a notice about a scholarship that promises you cash. All you need to do is pay the registration fee. So why not apply? Because there is no award. Or there is one small award used to lure you in.

**The phony scholarship matching service:** pay a fee, and they'll do all the work. They'll find information that you can't get anywhere else! Not only that, they will guarantee that you'll win. The outcome? You never hear from them again or (even more frustrating) you receive a list of inappropriate or defunct awards. And forget your money-back guarantee; the company is long gone.

**The phony educational loan:** a low-interest loan in exchange for an up-front fee. You pay the fee, but never receive the loan.

**The phony free financial-aid seminar:** a thinly disguised sales pitch for a bogus scholarship search or insurance offer.

## Scam Warning Signs

**A fee.** Your best rule of thumb: financial aid should never cost you. Never invest anything beyond the cost of a postage stamp in your search for financial aid.

**The "money-back guarantee"**—especially if the company tries to "guarantee" that you will win an award. Also be suspicious of services that claim to "do all the work for you"—filling out the application, contacting the scholarship provider, securing the award.

**Credit card verification.** If they ask for a checking account or credit card number—for "verification" or to "confirm eligibility"—stop listening. Scammers use this ploy to get your financial information and then drain your account or run up charges on your credit card.

**No application.** If you're told you've won an award for which you did not apply, be suspicious. Legitimate scholarship providers send you information about their award only after you request it.

**Suspicious contact information.** Make sure that a telephone and full address is available. Scammers frequently refuse to release their phone number and provide only a PO box where you can mail their payment.

**Don't be fooled by an "official sounding" name.** Just because a company uses words like "National," "Federal," "Foundation," or "Administration" in its title doesn't mean it's legit.

## What to Do If You Suspect a Scam

1. Document all your dealings with any company that you suspect of fraud. Include details about the offer, your response, and the dates of your communications.
2. Take notes during any telephone conversations with these organizations. Record the date and time of the conversation, the name of the person with whom you spoke, and a detailed account of your conversation.
3. Report them! Any of the following organizations can help: