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Finding A Scholarship Or College Grant

By Chris Davis

The cost of a college education has risen to unthinkable levels over the last two decades. Few

parents have the extra cash on hand to cover these costs, so student loans and mounting debt have become a reality for many students. Image graduating with an outstanding debt of 50 to 100 thousand dollars. It almost defeats the purpose of getting that degree in the first place. With no end to tuition increases in sight, financial aid packages are essential for most students.

Fortunately, aid opportunities have also multiplied in recent years. Scholarships and grants were once thought of as only available for the poor or the brightest students. That is no longer true. These days, almost everyone is eligible for some type of award.

Free money for college can be divided into two basic categories: scholarships (usually merit based) and grants (usually need based). Of course, many other conditions apply to various awards. Minority status, gender, career plans, and field of study are the most common qualifiers for today's financial aid awards. Almost everyone can use one of these categories to focus their search for aid.

One of the best sources for college grants is the federal government. Be sure to submit The Free Application for Federal Student Aid (FAFSA) as soon as possible. This will tell you if you are eligible for a Pell grant, and colleges will use this information to determine if you qualify for a school-sponsored grant. Private grant foundations may also require the FAFSA be completed before considering you for an award.

Ideally, a student would start looking for scholarships during the junior year of high school. This may seem early, but some awards require an application be submitted the year before you begin your first semester in college. Furthermore, collecting the names and contact information of prospective awards can take months. You must also factor in time for completing lengthy application forms, writing essays, and scheduling interviews.

In your search for scholarships, focus on three main sources. First, search your local community. Start with the high school councilor's office, your local library, churches, community organizations, and any corporation that is based nearby. Next, contact the financial aid office of each college you are

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considering. They can tell you about all school-based awards that may not appear in the standard listings. Finally, use the Internet. The standard search engine is of some use, but dedicated scholarship search sites are a tremendous resource. Some of these data banks have up to 800,000 awards indexed. Best of all, you can search based on a personal profile that will match scholarships to your unique situation.

Of course, this article can only get you started in the right direction. College funding is a complicated process and it is easy to feel overwhelmed. Remember that almost half of all college students receive some type of aid, so the chances of success are good. With a dedicated and organized search plan, you can get your share too.

By Chris Davis. Get more information on college financial aid and conduct your own scholarship search

at

<http://www.educationwebresources.com>

, home of the Internet Guide to Funding your Education, as

well as other useful services and products for students and teachers.

Hope Scholarship Guide For Students

By Linda Emerson

There are scholarships today that are given by territory. It is for the purpose of serving the poor but intelligent students of a particular place and giving them the chance of realizing their dream of getting their college diploma through the help of these grants. From this principle, HOPE scholarship is born to serve the students of the state of Georgia.

1. About The Hope Scholarship

HOPE is an acronym for Helping Outstanding Pupils Educationally that is Georgias scholarship program for those students in terms of financial assistances in getting a college degree, diploma, and certification programs on accredited public and private colleges, universities, and public technical colleges operating across the state.

2. Are You Elidgeable For The HOPE Scholarship?

In order to be elidgeable for the HOPE scholarship you have to have the following basic requirements :

– 3.0 GPA or higher – Enrolled in a college, university or vocational school in Georgia – You must be a legal resident of Georgia – You must be a natural-born U.S. citizen or permanant resident with proof

3. How It Works

The scholarship applies only to 30 credit hours. You may receive your HOPE grant for the first 30 semester hours at any college or university in Georgia. Of course, you must earn a cumulative GPA of at least 3.0 at the end of the spring term to be able to continue your eligibility for the scholarship.

4. Renewing Your Scholarship

Under certain circumstances, you may be allowed to renew your scholarship and have it continue into the next semester. If you have accumulated a 3.0 GPA at the end of the spring term (that is 30 semester or 45 quarter hours), you are allowed to renew your scholarship for the next 31 through 60 semester hours. The renewal will continue until you eventually finish your college degree. All you need to do is to maintain a GPA of 3.0 at the end of each term.

For more great scholarship related articles and resources check out

<http://allscholarships.info>



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