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Playing & Winning The Financial Aid Game

By Dan Rosenfield –

OK, you don't have a 4.0 GPA, you're not the senior class president, you can't throw a football fifty yards, and your SAT scores aren't generating letters or phone calls from Harvard, Yale or Princeton. So, you'll never qualify for a college scholarship, right?

Not necessarily! There are lots of scholarships, and other kinds of financial aid for which you might qualify. Some colleges may offer you academic grants with a GPA of 3.0 and SAT scores of 1000. Ashland University offers scholarships to twins. Many church affiliated colleges offer grants to students who are members of their religious denomination. And that's just the beginning.

If you are the son or daughter of a military veteran, if either of your parents work for a major corporation, if your mother or father is a member of a fraternal or civic organization, or if you are preparing for a career in a particular profession, there may be substantial scholarships for which you can apply, even if you're not a top student or student leader.

Are you good at writing essays? If you are, your writing skills may be the ticket to a scholarship. There is even a scholarship for students who agree to abstain from using tobacco and alcohol while in college.

You may even qualify for a scholarship because of where you live, your last name, your ethnic heritage or race, or a disease or handicapping condition you may have. Get the idea yet? There are all kinds of scholarships, grants, and financial aid programs out there. Some require economic need or have other restrictions, others do not.

You can search through hundreds of thousands of possible scholarships (free!) in more than twenty different data bases. While you're there, you can sign up for a free email newsletter with articles on college admission, scholarship and financial aid programs, college survival tips, and income opportunities for college students. At another site you'll find scholarships given by individual college to all enrolled students meeting the listed criteria. Student-athletes may visit one good site to find the information needed to secure an athletic scholarship (or an opportunity to compete in a Division III or other non-scholarship program).

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Don't forget your school counselor, as he or she can be a great source of information about local scholarship sources. In fact, most high school guidance offices maintain a list of locally based scholarships. Parents and students would be well advised to explore the range of scholarships for which they may qualify as early as the ninth or tenth grade so they can plan to meet the requirements of as many as possible.

You should be aware that many private colleges offer substantial scholarships and grants in order to be more competitive with lower cost public institutions and/or attract students who might otherwise enroll elsewhere. These monies are often offered to students with very little or no demonstrated financial need. In fact, many private colleges frequently "rebate" 30%–35% (or more) of their tuition revenue in the form of institutional financial aid. When these funds are factored in, private colleges may ultimately be little or no more expensive for some students to attend than public colleges and universities with lower published fees.

If you can demonstrate financial need, as established by your answers on the FAFSA form at

<http://fafsa.ed.gov>

, you may want to apply to at least a few colleges which meet 100% of

demonstrated financial need and do so with a reasonable proportion of gift aid to self-help aid (loans and/or work-study funds). Take note that although some relatively small number of colleges will meet the full need of all enrolled students, many more will be far more likely to meet or nearly meet the full need of stronger students.

To position yourself well to be a competitive candidate for scholarships, students should take the most challenging classes available, work diligently to learn as much as possible (not just to get grades), and get involved in co-curricular, community, charitable and/or public service activities. Here's a good rule of thumb for all students; the more you have to offer the more you're likely to be offered.

Remember three words – research, research, and research. The more time you spend investigating scholarship opportunities, the more likely you are to find scholarships for which you may be eligible.

Don't let anyone discourage you. There are lots of people "out there," including some educators, who are inadvertently spreading their serious misconceptions about who may qualify for financial aid and what is required to do so. Most important of all, do not fail to investigate or apply to a college you like because you think it is too expensive. That is one of the most common and worst mistakes a family can make. Remember, you never know what kinds of scholarships and/or financial aid you might receive.

However, just like you should have "fall back" or "safety" colleges in case you are not admitted to your first choice institutions, you should choose and apply to colleges that will be affordable if you do not receive the financial assistance for which you hope.

Obvious as it may be, I feel obligated to remind you to pay attention to details and deadlines when applying for scholarships because so many students fail to do so. I could hardly believe it when an

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independent educational counselor who probably earns in the neighborhood of \$1,000 for helping a student identify and gain admission to appropriate colleges asked (on an email list serve) how many words above the limit one of her counsulees could go on his college application essay. Don't make the mistake that she did by assuming there will be no penalty if you "come close" to the requirements or are "only a few days beyond the deadline". If you don't pay attention, be prepared to pay for your mistakes. But, do it right and you have a great chance of getting some scholarship and or financial aid help. Good luck.

Dan Rosenfield is a university dean who has created college admission, scholarship, online degree and distance education websites which include

<http://www.college-scholarships.com>

,

<http://www.online-degrees-and-scholarships.com>

, and

<http://www.guaranteed-scholarships.com>

as a

hobby.

The Advantages Of Learning Blackjack Strategies

By Joe Goertz

Many people play blackjack, but they don't really call it that way, and they only play it for fun, without worrying about winning, losing or putting any thought into the skills involved in the game, since it is "only" a game.

However, there are some people who play blackjack in casinos, and they do worry about winning, since their money is on the line. So they can learn the lesson the easy way or the hard way: losing all their money or realizing they need some techniques before they go to a casino. Then they know that they have to learn more, instead of relying only on their luck.

If you're new to gambling, you might question why blackjack strategies are so important. The concept of the game is straightforward: beat the dealer's point total without going over 21. Sounds simple, but if it was that easy you can guarantee that it wouldn't be a casino game. There are some things that you can do though to improve your chances of coming out with a positive result.

Of course it's a game played with cards, but take a deeper look into the mechanics of the game and you'll find it's fundamentally a mathematical challenge. There is an element of chance to the fall of the

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cards but at the same time there is a limited number of cards that can be dealt. If you play your cards right you can gain an advantage over the house.

When I first started researching these strategies there was little published information available. Like any other topic now, there are numerous websites outlining blackjack strategies so I am able to keep abreast of the very latest trends in the game. The internet has not only changed the amount of information available on the game, it has also transformed how the game is played. Today you don't even need to leave home to indulge in the blackjack experience. This game along with many others is playable online.

Just as playing the game differs from home to being in a casino, the strategies that you would employ when playing these games will be different. It may seem like the same game but you'll need to make slightly different decision on certain card combinations. If you intend on playing online ensure that the strategies you research and use relate to that mode of play.

As with any form of gambling, there can be no guarantee that you will be a winner. There is a very real chance you could lose. The aim of understanding the strategy behind the game is to allow you to make informed decisions that will increase you odds of success. Proven strategies can make a difference.

More from this author at:

<http://www.games-articles.com>



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