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What You Should Know About Scholarships

By Maria Estarellas

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When it's time to go to college, the word "scholarship" is confusing for both students and parents. We automatically think about student loans, FAFSA, tuition and fees, EFC, grants, and work study. But what we don't realize is that knowing more about the scholarship process could save us thousands of dollars when trying to cover the cost of our kids' education.

Scholarships are "free money" given away by the government, private institutions and organizations, charitable foundations, schools, universities, clubs, etc. Unlike loans, scholarships are not repaid to the scholarship provider.

Some of the scholarships available are:

- Athletic Scholarships
- National Merit Scholarships
- Academic Merit Scholarships
- Professional, Career, and Trade Association-Sponsored Scholarships
- FAFSA
- Work Study
- Ethnic and Religious Scholarships
- Community Organization Sponsored Scholarships
- Special Scholarships
- Alumni Legacy Scholarships
- Transfer Student Scholarships

With so many scholarships, how do you know which one to apply to or where can you go for an application?

Some scholarships are based on your kid's grades or financial needs, while others are awarded based on ethnic groups, athletic or artistic abilities, or given to students interested in a particular field.

What You Should Know About Scholarships

In some instances, your kids don't have to have perfect grades to apply for a scholarship, and some don't even ask for any proof of income.

For example, the Work–Study Scholarship will require your kid to work part–time for the money given and most jobs are on campus.

Finding information on scholarships on the Internet can be difficult because you won't find everything you need to know to finance your child's education.

A year ago, when my daughter was going to college, I searched the Internet and the only thing I found simple to do was fill out a FAFSA application. Since I didn't have time to search the Internet at the moment, and because other information I found was so confusing, I decided just to fill out the

application and did nothing else.

I promised myself that for the next year, I would search in advance because even though my daughter got some financial aid, I was convinced that there had to be other resources out there for her education.

That's when I came across a guide written by a father that went through the process of getting a scholarship for his child, who spent time talking to financial aid officers at many universities and discovered that just filling out the CSS Profile and FAFSA financial aid forms and meeting some deadlines is only half the battle in acquiring Federal Pell grants, college need–based grants, and Federal Stafford and Perkins loans.

I learned how college financial aid offices actually determine what federal aid and state grants will be given out to potential students and if you know in advance how to prepare yourself to receive the maximum amount for your child's college education, you will obtain better results.

Once you know where to find the information and when and how to apply for a scholarship, it will be easy to obtain financial aid for your kids.

For more information, visit <http://www.1mykids.com/scholarships.html>

Maria Estarellas

Maria Estarellas is the webmaster for <http://www.1mykids.com> Information on How to Apply for Scholarships, Parenting Tips, Crafts, Games, School Projects and Essays, Music Downloads, Clothing, Candles, Hobbies for Mom and Dad, Information on How to Start Your Own Online Business, Mortgage Tips, Beauty Tips and More. meg2@aweber.com

Finding Scholarships Online

By Morgan D. James

What You Should Know About Scholarships

Scholarships are not just for straight-A students or for athletes anymore. Each year, thousands of dollars of scholarship money goes unclaimed. Use the internet to find out what money you could earn.

Applying for college or university can be a daunting procedure by itself. Also applying for scholarships can seem like a monumental task. Applying for scholarships doesn't have to be painful. You can now find many scholarships on the internet.

Using the internet to find scholarships might not be painful, but it will still be time-consuming. You will probably have to fill out a profile at each site on which you want to search. It is in your best interest to fill out your profile as accurately and as painstakingly as possible. Choose as many options as you can so that you will be given as many matching scholarships as possible. This way, you can weed out the ones you don't think are worth it.

A simple way to find scholarships online is to google scholarships. This, however, isn't always going to take you to the most reputable sites. You will be taken to contest sites as well as scholarship sites.

The best way to find scholarships online is through a few reputable scholarship search engines.

[*studentawards.com*](http://studentawards.com)

This is the best scholarship website out there. It has scholarships sorted by their availability in Canada, the US, and abroad.

[*scholarship.com*](http://scholarship.com)

This scholarship site is worth checking out. Although not as extensive as studentawards.com, it is best to search for as many scholarships as you can.

[*scholarshipscanada.com*](http://scholarshipscanada.com)

This site is dedicated to Canadian students or students studying in Canada. It has tons of helpful information.

With all scholarship search engines, you will likely find that some scholarships require money to apply. Find out if that is worth it to you. Only send money if the scholarship is coming from a reputable source. Be sure to establish the difference between scholarships that are based on your merit and scholarships that are more like contests, or that are based on financial need. Any money is good money, but it's also nice to know why you deserve that money.

Other places to look online include cfuw.org (the Canadian Federation of University Women) and aaaw.org (the American Association of University Women). The Rotary Club (rotary.org) also offers scholarships. Are you involved in any national groups, such as scouting, a church, or a club? Check out their websites too for scholarships you might not even know existed.

Governments often offer quite large scholarships. Check out your municipal, state/provincial, and

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federal government website to see if there are any awards to which you can apply.

Another place to check for scholarships is with local public broadcasting. Go to cbc.ca or radiocanada.ca or pbs.org or npr.org and search for scholarships to see if there are any salient scholarships. The places to look for scholarships are endless. Often, you will find wonderful scholarships simply by signing up for search engines. Don't be afraid to sign up and take the time filling out the profile.

If you are a graduate student, it is time for you to start looking at getting grants instead of scholarships. You can find out how to apply for grants and fellowships by asking one of your professors. You will want to apply for grants in your field.

In the end, remember that it will take you hours to find and apply for pertinent scholarships. However, because in the end you will be earning hundreds or thousands of dollars, it only makes sense to spend more time now for earnings in the future.

The key to successful scholarship organization is to be organized. Get started early so that you won't have to scramble at the end of any application. Online is only one place to look for scholarships (and be sure to add the www. at the beginning of these web addresses!). You can also ask for at your school (and your prospective school's) office of student awards and financial aid. Don't be afraid to call around and ask for help. Online scholarship engines are a great way to start looking for scholarships, but they are certainly not the last step in obtaining funding for your education.

After you've checked out all of the scholarships available, find out how you can get the best student loans at



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