

Applying to college and getting scholarships

by Katie Schwartz

Please note that the information below may not all be up to date, there is some duplication of scholarships through various databases listed, and that there is considerably more information available on scholarships on the Web.

College graduates make \$900,000 more in income during their lifetime than high school graduates. Read about it!

<http://usgovinfo.about.com/od/moneymatters/a/edandearnings.htm>

What about unemployment concerns?

"The BLS report revealed that, as of August 2011, workers with some college experience or an associated degree are facing an 8.2 percent unemployment rate; high school graduates with no college are burdened by a 9.6 percent rate; while those without a high school degree have a 14.6 percent jobless rate. ... College graduates of 4 year colleges have a 4.3% unemployment rate."

<http://www.ibtimes.com/articles/214426/20110915/unemployment-jobs-economy-college-graduate.htm>

Tests

Information about taking the Scholastic Aptitude Test (**SAT**), required by many colleges, is at www.collegeboard.org/ The PSAT.NMSQT (National Merit Scholarship Qualifying Test) details can be found at

<http://professionals.collegeboard.com/testing/psat>

The PSAT can be taken by 10th graders for practice; only scores by 11th grades count for the scholarship contest, though.

Information about the **ACT**, the other test, is at <http://www.actstudent.org/>

The PLAN is the ACT for 10th graders, to help them prepare for the ACT. Details are at www.act.org/plan/

Do you know a lot about a specific subject? Get credit by examination! **CLEP** (College-Level Examination Program) tests are accepted at many colleges and can save you time and money. <http://www.collegeboard.com/parents/tests/meet-tests/21300.html>

Already have a degree but want to go to graduate school? Look for information about the Graduate Record Exam, known as the GRE. www.ets.org/gre

Parents' role in applying for scholarships

Encourage your child to apply for scholarships; it is his or her college education. You can help if you want by researching the best scholarships, but let him take ownership of the process.

<http://www.cityofcollegedreams.org/blogs/gary-and-patana-kaplan/how-we-became-proud-parents-americas-scholarship-coach>

Finding the money for college tuition

Grants can come from federal, state, local or private sources. The more you know about each option, the more you can apply for. This is time well worth spending!

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

Make sure to follow the directions very carefully, proof-read your essay twice to find mistakes, have someone else proof-read it as well, and get it and recommendations in before the due date! A late or incomplete application will not be considered. Look online for details on writing a winning essay.

Start by asking your guidance counselor for information, especially about scholarships offered by local organizations.

If you live in Hamilton County, TN, contact The Community Foundation of Greater Chattanooga at <http://www.cfgc.org/> to learn about a variety of scholarships for residents of Hamilton County only. These include the Together We Can, Ronald McDonald House and several other scholarships. Many people do not know these scholarships exist, so they do not apply for them. This makes your chances better!

If you live in the 25-county area of East Tennessee, including Knox County, visit <http://www.easttennesseefoundation.org/>.

If you live in Whitfield County, GA, do NOT contact your Community Foundation, as it does not administer college scholarships.

If you live elsewhere, search online for "community foundation" + {name of your city, county or region of your state - try all 3, separately, for best results}. In other words, "community foundation" + Durham, NC, "community foundation" + Triangle, NC, and "community foundation" + NC. Once you get to the community foundation's site, search there for scholarships. Often these scholarships are not well-known, so there is less competition for them.

Visit these great websites below for lots of information!

For NC residents:

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-state/north-carolina-scholarships/>

<https://www.mycollegeoptions.org/NC/0/North-Carolina/search-results-scholarship-search-by-location.aspx>

Durham County, NC residents

<http://www.nccommunityfoundation.org/Scholarships?county=119>

Durham Public Schools students: <http://www.dpsnc.net/programs-services/academics/76>

<http://www.dpsscholarshipfoundation.org/howapply.html>

Wake County, NC residents

<http://www.nccommunityfoundation.org/Scholarships?county=71>

Triangle Area (Wake and Durham Co) residents

http://www.trianglecf.org/grants_support/view_scholarships/

<http://www.nccommunityfoundation.org/Scholarships/show?county=119&id=1205> (This scholarship is probably addressed in other sources as well.)

Specifically for students planning to attend Durham Technical Community College:

<http://www.durhamtech.edu/scholarships/>

For TN residents:

CollegeForTN.org - Sources

<http://www.tn.gov/collegepays/>

www.collegepaystn.com

<http://www.collegescholarships.org/states/tennessee.htm>

<http://www.pefchattanooga.org/initiatives/college-access>

For Hamilton County, TN residents who are the first in their family to go to college, the College Access Center is a great place to get help with the process!

<http://www.utc.edu/Administration/FinancialAid/>

or <http://www.utc.edu/Administration/Scholarships/>

<http://www.utc.edu/Administration/Scholarships/TransferScholarships.php>

If you are a military veteran, besides your GI Bill benefits, check out

<http://www.utc.edu/Administration/Records/YellowRibbon.php>

(Note: Scholarship and grant information are accessed on the left sidebar.

Applications for major scholarships are due by Nov 1. The regular application, ACT/SAT scores and receipt of your UTC ID # must be received **before** then.)

If you live in N Georgia and would like to attend UTC at the TN in-state rate, you must have earned 60 or more college credits. At that time, complete the Regional Tuition Discount Form from the UTC Undergraduate Admissions page.

inaid.utk.edu/aid/scholarships/

When you complete your FAFSA, you will automatically be considered for the TN HOPE Scholarship and several others.

For GA residents:

www.gacollege411.org/

You and your parents complete the FAFSA through this site if you are a GA resident and are a dependent of your parents. Information on the GA HOPE is also on this site. See below for more on the FAFSA.

General information on financial aid at Dalton State, is available at <http://www.daltonstate.edu/financial-aid/index.html>

General information on financial aid at the U of GA is available at <https://www.admissions.uga.edu/article/scholarships-at-uga.html>

If you are a military veteran, and want to attend Dalton State, visit <http://www.daltonstate.edu/financial-aid/veteran-services.html>

For MN residents:

<http://www.mncommunityfoundation.org/>

<http://www.saintpaulfoundation.org/search/?q=scholarship>

Some large corporations offer college scholarships as well. If your parent works for an organization, have him look on the website or ask Human Resources if they provide college scholarships for children of employees.

Example: www.costcoscholarshipfund.org/

If your parent works for the Federal government, look here.

<http://www.collegescholarships.org/scholarships/government.htm>

If you are the first in your family to attend college, check here:

<http://www.collegescholarships.org/scholarships/first-in-family.htm>

Also search the websites of large retailers such as WalMart, Burger King, Target and Best Buy, to learn about the scholarships they offer. While some are for children of employees or employees themselves, others are for anyone.

Many fraternal, civic and religious organizations offer private scholarships, too. <http://www.elks.org/enf/scholars/> Many colleges will entice you with scholarship offers. Don't be flattered; be smart instead. Find out how much of the "scholarship" is a loan, instead of a grant. Always remember to find out the bottom line (ie, the total cost including room, board, tuition, books and fees MINUS the scholarship).

In April, when most of the financial aid awards are announced, plug the numbers into http://adjuster.simpletuition.com/start_here to find out the best deal. If your second choice college gives you a lot more financial aid than your first choice college, you can contact the first choice college and ask them to reconsider the award to make it financially possible for you to attend. (This little fact is not generally known.)

There are a few colleges which do not charge students tuition. One of them is Berea College. <http://www.berea.edu/about/>
Others are listed at <http://collegestats.org/articles/2009/10/10-truly-free-colleges-that-dont-charge-tuition/>

Private scholarships

The best private scholarships are those that are **renewable** (for 2-4 years) and **portable** (in case you decide to transfer to another school.) Those are the ones to put more time into writing well.

Undergraduate

These are scholarships donated by people who set specific requirements - and some requirements are unique. Whether you are a tall male, are a champion duck caller, wear a dress made of duct tape to a prom, are left handed, have a grandparent who is from a particular place, have a severe lack of musical talent, or have a particular interest or skill in some subject, there may be options for you here. This may be true regardless of your grades.

A few of these are at <http://www.zencollegelife.com/45-of-the-weirdest-college-scholarships/> (However, there are many more that are at other websites.)
<http://www.buzzle.com/articles/easy-scholarships-to-get.html>
www.livepositively.com/Education
<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/unusual-scholarships/>
<http://www.finaid.org/scholarships/unusual.phtml>

Some scholarships are merit-based, some are talent-based, some are community-service-based or for those who meet other criteria.

Many such types are at <http://www.scholarships.com/financial-aid/college-scholarships/scholarship-information/scholarship-opportunities/>
<http://scholarshipamerica.org/> and at

http://www.collegeanswer.com/scholarships/index.aspx?cm_re=v2|GlobalNav--Level2|CollegeAnswer--Scholarships
Eagle Scouts: <http://www.scholarshipscouts.org/eagle-scouts/>
Girl Scouts: http://www.girlscouts.org/who_we_are/facts/scholarships/

Are you a musician?

collegesavings.about.com/.../weeklyscholarshipupdate/.../musicshola...

<http://oedb.org/scholarship/music>

http://www.ehow.com/how_4443208_find-musical-scholarships.html

Do you like to eat beef? Are you a vegetarian? Do you like to make candy?

<http://www.finaid.org/scholarships/unusual.phtml#food>

Do you like to eat fast food? <http://scholarshipmentor.com/fast-food-scholarships>
(Note: If you live in Hamilton Co, TN, apply for the Ronald McDonald House Scholarships through the Chattanooga Area Community Foundation. You may have less competition and hence a better chance.)

Like to write? Scholarships for 9th and 10th graders, 11th and 12th graders and more!

http://www.aynrand.org/site/PageServer?pagename=education_contests_indexregions.com/ridingforward

Were/are you a foster child?

<http://www.collegescholarships.org/scholarships/foster.htm>

<http://www.collegescholarships.org/scholarships/foster.htm>

<http://www.schoolsoup.com/scholarship-directory/special-situation/foster-child/NC-Reach-251057/>

<http://www.fc2success.org/programs/scholarships-and-grants/>

Ethnic-based scholarships exist. Students who are Hispanic should check

www.hsf.net/uploadedfiles/scholarships/scholarships-national.pdf

<http://www.hispanicfund.org/>

Afro-Americans should check www.blackexcel.org/200-Scholarships.htm

<http://scholarships.fatomei.com/scholarships-for-minorities.html>

colleges.niche.com/scholarships/.../special-education-and-teaching-gener...

For religious scholarships, visit

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/religious-scholarships/christian-scholarships/>

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/religious-scholarships/jewish-scholarships/>

<http://www.jelf.org/> These are "last dollar" loans, not scholarships, for Jewish students who need a little more money to attend college.

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/religious-scholarships/muslim-scholarships/>

*Are you a Boy Scout or a Girl Scout AND a member of the Eastern Orthodox Church?
(must meet BOTH requirements)*

<https://bigfuture.collegeboard.org/scholarships/boyand-girl-scouts-scholarship#>

Check the requirements for each scholarship carefully, and also search online for more possibilities.

Some scholarships are for those in *specific majors*, such as education, math and science careers. (At least one of these can apply for graduate school.)

<http://www.teachingtips.com/blog/2008/07/01/101-scholarships-just-for-teachers/>

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-major/>

colleges.niche.com/scholarships/.../special-education-and-teaching-gener...

www.schoolsoup.com › ... › [Education Scholarships](#)

www.northcarolina.edu/.../teach_ed.. (for NC residents)

www.early-childhood-education-degrees.com/25-scholarships-for-early-... (For NC residents interested in special education for young children)

<http://oedb.org/teacher-scholarship/> (List of several scholarships for minority students who are US citizens interested in a career in education)

<http://www.college-financial-aid-advice.com/teaching-scholarships.html>

www.childcareservices.org/_downloads/TEACH_app_BK.pdf

[http://education-](http://education-portal.com/articles/Scholarships_for_Biology_Majors_How_to_Find_and_Apply.html)

[portal.com/articles/Scholarships_for_Biology_Majors_How_to_Find_and_Apply.html](http://education-portal.com/articles/Scholarships_for_Biology_Majors_How_to_Find_and_Apply.html)

http://cubreporters.org/journalism_scholarships.html

<http://www.collegescholarships.org/scholarships/chemistry-students.htm>

<http://scholarships.com/financial-aid/college-scholarships/scholarships-by-major/chemistry-scholarships/>

<http://www.beanactuary.org/study/?fa=scholarship> (for actuarial science)

<http://www.accountingmajors.com/accountingmajors/scholarships/>

<http://www.scholarshipsgrants.us/scholarships-grants/daughters-of-the-american-revolution-dar-scholarship-awards/835/> (for several fields of study)

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-major/engineering-scholarships/>

<http://www.schoolsoup.com/scholarship-directory/academic-major/engineering/>

<http://www.collegescholarships.org/scholarships/teaching-students.htm>

For undergraduate and graduate students in emergency management in the state of Washington, <http://www.wsema.com/2012/05/03/joel-aggergaard-scholarship-open-for-application/>

For undergraduate land surveying or engineering students in TN, visit www.acectn.org/Scholar.htm

For undergrads who are expert video game players,

<http://dfw.cbslocal.com/2014/10/06/chicago-college-offers-video-game-scholarship/>

For those interested in theology, <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-major/religion-theology-scholarships/>
For students who want to major in broadcasting,
<https://colleges.niche.com/scholarships/major/broadcast-journalism/>

For students in radiology technician programs, check out these options:
www.collegesanddegrees.com/programs/radiology.../financial-aid

This site has a wide range of scholarships, including some that are not seen elsewhere or are about to start accepting applications for the first year. It also has scholarships specifically for those in the Midwest.

http://scholarshipamerica.org/open_scholarships.php

www.schoolsoup.com › [Scholarships](#) › [Scholarships by Academic Major](#)

www.asrtfoundation.org/.../Scholarships...Scholarships/CurrentEntryLev...

www.collegescholarships.org › ... › [Health and Medical](#)

www.bonsecours.com/.../Radiography_Program_Specific_Scholarships.p

mvkcfoundation.org/grant-seekers/scholarship-programs/

www.knoxcountyfoundation.org/csp-apply

knoxcountyfoundation.org/lcsp-apply

www.collegexpress.com/scholarships/schott-north...scholarship/2017619/

gsm.utmck.edu/students/assistantships.cfm

www.collegesanddegrees.com/.../radiology-technician/financial-aid

www.ehow.com › [Personal Finance](#) www.radiology-schools.com/women-healthcare-scholarship.html

An effort to pro

<http://www.matchcollege.com/community-colleges/roane-state-community-college>

http://www.ehow.com/list_6152452_radiology-school-scholarships.html

www.studentscholarships.org/

<http://colleges.fastweb.com/m-radiologic-technology-radiographer>

http://www.asha.org/students/financial-aid/#Resources_Scholarships_and_Loan_Programs (for speech-language pathology majors; also has a great list of links that may be useful for other majors)
<http://www.sertoma.org/Page.aspx?pid=344&srcid=190>

collegeproowler.com/scholarships/major/physical-therapy-therapist
<http://www.disaboom.com/scholarships/>

www.dar.org/natsociety/edout_scholar.cfm

These sites have scholarships of a wide variety of types: major, state of residence, religion, disability, merit-based, having a desire to study abroad, and non-traditional students.

<http://www.collegescholarships.org/grants/101-grants.htm>
<http://www.collegescholarships.org/>

Another site with a wide mix of scholarships is
<http://www.du.edu/apply/gradfinaid/graduate/tuitionandaid/grantsandscholarships/privatescholarship.html>

Do you have an intellectual disability and want to attend a program at a college to prepare you for a job?

<https://studentaid.ed.gov/eligibility/intellectual-disabilities#north-carolina>

Are you an average student? <http://www.finaid.org/scholarships/average.phtml>

Have you done a lot of community service? Get rewarded!

www.davidsongifted.org/db/Articles_id_10483.aspx

www.finaid.org/scholarships/service.phtml

http://foundationcenter.org/yip/youth_scholarships.html

<http://www.kohlscorporation.com/CommunityRelations/scholarship/index.asp>

Are you an excellent student? Here is a list of 100 colleges with full scholarships (tuition, room and board) and/or work-study opportunities.

<http://www.advantageedu.com/blog/2008/100-free-college-rides-you-dont-need-daddy-to-pay-for/> Note: This list was accurate as of 1/14/2008; it has not been updated since then, but it's worth checking out now anyway.

Did one of your parents serve in the US military?

<http://www.collegescholarships.org/scholarships/children.htm>

Are you a high school junior or senior? This group says their scholarships are for science and technology, but that includes scholarships for everything from culinary arts to aeronautical engineering, as well as "any major".

<http://www3.usfirst.org/scholarshipsearch.aspx>

Have you been adopted or are/were you in foster care?

<http://www.scholarshipexperts.com/blog/paying-for-college/scholarships-for-adopted-and-foster-children>

Non-traditional students (above age 24 and single parents) should visit
[www.finaid.org/otheraid/**nontraditional**.phtml](http://www.finaid.org/otheraid/nontraditional.phtml)
www.collegescholarships.org › [Student Specific Scholarships](#)
<http://www.collegescholarships.org/scholarships/adult-students.htm>
<http://www.collegescholarships.org/scholarships/age.htm>

If you have a disability or are the caregiver of someone with a disability, check
[www.disaboom.com/**scholarships**/](http://www.disaboom.com/scholarships/)
www.collegescholarships.org
[www.finaid.org/otheraid/**disabled**.phtml](http://www.finaid.org/otheraid/disabled.phtml)
[www.**disabled**-world.com/disability/education/**scholarships**/](http://www.disabled-world.com/disability/education/scholarships/)
[www.proyectovision.net/english/opportunities/**scholarships**.htm](http://www.proyectovision.net/english/opportunities/scholarships.htm)
http://www.ehow.com/list_6629111_college-grants-students-mental-disorders.html
http://unclaimedscholarships.us/?page_id=271 (for asthma)
<http://collegegenie.com/disability-scholarships/asthma-schoalrships>
[www.ped-onc.org/**scholarships**/](http://www.ped-onc.org/scholarships/)
<http://www.collegescholarships.org/scholarships/medical-conditions.htm>

A few of the many scholarships for people with low incomes are at
<http://www.collegescholarships.org/scholarships/low-income.htm>
<http://www.collegegrant.net/grants-for-low-income-students/>

GA residents should visit
<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-state/georgia-scholarships/>
TN residents should check out
<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-state/tennessee-scholarships/>

To find these wonders, go to a "free scholarship search engine" such as www.fastweb.net (or .com). (Note: If you get to a scholarship search engine, you should not have to pay anything. Make sure you always answer "**no**" if asked if you want a "special offer" or to try a product.)

Fastweb.net allows students in 9th grade to start applying for scholarships. It also will search for graduate school scholarships.
Other options are www.college-scholarships.com and finaid.com. Each has a slightly different database with different scholarships, so enroll in several. Answer every question in their initial questionnaire carefully, as that will determine which scholarships they tell you about. They will tell you when the particular application is available online, and will remind you shortly before it is due.

You can also search for scholarships on your own. Search for any combination that describes you and see what you discover! For example: TN + male + scholarship, female + GA + musician + scholarship, (your religion) + GA + scholarship, vegetarian + scholarship, Eagle Scout + scholarship, band member + scholarship.

Many colleges, and some high schools offer a list of some of these scholarships.
<http://www.utc.edu/Administration/Scholarships/Outside.php>

<https://www.admissions.uga.edu/article/scholarship-opportunities.html>

If you have a particular health problem, or your parent has/had breast cancer, try (type of disorder) + scholarship.

Gradually as of 2013, an increasing number of colleges are worried about the amount of student debt upon graduating. They have pledged to make up the difference between the cost of attending college and the amount the family can contribute. If you want to go to these schools, *do not worry about the costs involved in attending them!* <http://www.usnews.com/education/best-colleges/paying-for-college/articles/2013/02/11/universities-that-claim-to-meet-full-financial-need>

Graduate school scholarships

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/graduate-scholarships/>

<http://www.profellow.com/beta-sign-up/> (This is a new program, apparently for primarily master's and PhD students.)

More graduate school scholarships for teachers can be found

<http://www.bestscholarships.info/graduate-school-scholarships-for-teachers.html>

and <http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/graduate-scholarships/>

<http://www.buzzle.com/articles/scholarships-for-teachers.html>

<http://www.usnews.com/education/blogs/the-scholarship-coach/2011/04/21/search-4-places-for-graduate-school-scholarships/>

If you are a resident of TN and want to go to graduate school, visit

http://www.tn.gov/collegepays/mon_college/tn_teach_sch.htm

(but notice the requirement for service afterwards).

<http://www.collegescholarships.org/scholarships/graduate-students.htm>

<http://blogs.asee.org/fellowships/science-and-engineering-fellowships-and-scholarships/>

[www.valdosta.edu/.../OutsideScholarshipInfo/...](http://www.valdosta.edu/.../OutsideScholarshipInfo/)

<http://www.finaid.gatech.edu/graduate/fellowship/index.php>

www.gsfc.org/main/publishing/pdf/2009/hope_teacher_regs.pdf

<http://oedb.org/scholarship/graduate-school>

http://www.ehow.com/info_8042496_scholarships-teachers-grad-school.html

www.ehow.com/list_5795171_grants-teachers-pursuing-masters-degree.html

<http://supercollege.com/expert/experts.cfm?page=3&expert=6&story=960&topic=8&StartRow=1&PageNum=1>

http://www.ehow.com/list_6555657_teacher-grants-graduate-school.html

<http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/graduate-scholarships/>

http://www.ehow.com/list_6778780_grants-online-graduate-schools.html

http://www.ehow.com/info_7743342_graduate-psychology-scholarships.html

<http://psychology.about.com/od/studentfinancialaid/a/scholarships.htm> (for undergrad and grad scholarships in psychology)

<http://www.graduate-scholarships.org/>

<http://scholarships.fatomei.com/scholarships-for-teachers.html> (undergrad and graduate)

http://www.aftercollege.com/content/article/aftercollege_speech_language_pathology_student_scholarship/ (undergrad and graduate)

<http://scholarships.fatomei.com/college-scholarships-graduate-fellowships.html> (undergrad and graduate studies)

For graduate structural engineering students in TN, visit www.acectn.org/Scholar.htm

Some of the free scholarship search engines will even search for graduate school scholarships.

Not finding enough of the right kind of scholarships? Change your search engine and try again!

Make sure your graduate program is accredited by professional organizations before you start it.

Private college scholarships for elementary students

Elementary students can also start applying for college scholarships, to be used at any college. Visit <http://www.finaid.org/scholarships/age13.phtml>, and <http://www.collegescholarships.org/scholarships/elementary.htm> are two of the many websites listing such scholarships. Remember not to pay for listings of these scholarships. As very few know about the scholarships, each entrant has a bigger chance to win.

Are you expert at playing marbles? <http://www.nationalmarblestournament.org/>
Do you do community service?

<http://www.kohlscorporation.com/CommunityRelations/scholarship/index.asp>

<http://spirit.prudential.com/view/page/soc>

Excellent resource on more private scholarships, how to write winning essays, etc. <http://www.cityofcollegedreams.org/content/about-ben-kaplan>

(author of How to Go to College Almost for Free)

http://www.supercollege.com/guide/guide.cfm?t_id=2&g_id=21&step=1

<http://www.finaid.org/scholarships/essays.phtml>

FAFSA

FAFSA: Free Application for Federal Student Aid

This application is necessary for any type of Federal student aid and most loans. The application becomes available Jan 1 online at www.fafsa.ed.gov. (Do **NOT** go to the look-alike www.fafsa.com, which charges a fee.) You and your parent will need separate PINS and passwords. Save these during the entire time you are in college! By re-using them, future FAFSAs will be partially completed automatically.

You will need information from your tax return. Since you won't have it by Jan 1, use your best guess (along with info from your final pay stub of the previous year). Submit the application Jan 1. Do your taxes as early in Feb as possible, and do a "corrected FAFSA" in early February. Although it is extra work to do it this way; however, by waiting to do a FAFSA until mid-February, much of the available scholarship money has already been allocated.

You will need to list the colleges your child has applied to. List the most expensive one first, regardless of his or her actual first choice.

The FAFSA requires you to give a lot of financial details, such as how much is in your and your parents' bank accounts as of that day. (Online banking makes this easier.) It takes time to complete, but does get easier after the first year.

Your FAFSA may result in you receiving a Pell Grant (<http://studentaid.ed.gov/PORTALSWebApp/students/english/PellGrants.jsp>), if you meet the qualifications. This is one of many grants for undergraduates. Pell Grants may also be available for adults who have a bachelor's degree if they are returning to college to get certified as a teacher.

Stafford Loans (subsidized and unsubsidized)

These federal loans are part of the financial aid package offered by universities.

www.staffordloan.com/

Subsidized loans mean the government pays the interest while you are in school.

Unsubsidized ones mean you or your parents pay the interest while you are in school. Under certain conditions

(studentaid.ed.gov/PORTALSWebApp/students/english/cancelstaff.jsp)

these Stafford and Perkins are forgiven for teachers and nurses who take them out.

City Park Elementary teachers, as well as secondary math, science and special ed teachers, may possibly qualify.

CSS/Profile

If you are considering attending a private college, your parents will also need to complete a CSS/Profile as well as the FAFSA. For more details, visit <https://profileonline.collegeboard.com/prf/index.jsp>.

Note: Do not reject private colleges just because of their tuition. Many of these schools have considerable money for scholarships, and some even believe a student should not graduate in debt. Therefore if that is a concern, extra grants will be offered.

Out of state tuition at a public college in another state

If you want to major in a field that is not offered in your home state, such as marine biology in TN, you should consider applying through the Academic Common Market. This offers in-state tuition to programs in 14 states, including TN and GA. Details are at http://www.sreb.org/page/1304/academic_common_market.html (Also note that Whitfield Co students are eligible for in-state tuition at UTC if they have 60 credit hours and apply with a special application for a regional discount. The application is on the UTC admissions website.)

Co-operative education means students spend 5 years in college earning a 4 year degree. Every few semesters, though, they work at a "co-op" job in their major, so they graduate with a year's worth of paid experience. This is a great option for students who learn best by doing. Details are at <http://talk.collegeconfidential.com/college-search-selection/1065535-colleges-northeastern-style-coop-programs.html> .

Applying to college

Early decision v early action?

In general, use early decision as an option only if you are strongly interested in only 1 college.

For details on them, visit

<http://www.admissionsconsultants.com/college/earlydecision.asp>

By applying regular notification or by going early action, you have a chance to compare scholarship offers in April.

Advice from current college students:

On applying to college:

1. Apply early; don't do it just before the deadline
2. Apply to multiple colleges
3. Take dual enrollment (high school and college courses) if possible
4. Check school for intended major. If it is a professional field, such as nursing, make sure the program is accredited by that professional association.

On applying for financial aid:

1. Do the FAFSA on time (See above for doing it Jan 1.)

2. Apply to every scholarship you can. Look at newspaper articles of the previous year which list scholarships, books and other sources of little-known scholarships.
3. Go to counseling centers for advice on financial aid. In college there are financial aid counselors with knowledge of options.
4. Watch your grades - starting in 9th grades and all through college! If your grades slip, your scholarship disappears.

Advice from college admissions reps:

1. Put your full name clearly on every piece of paper they receive - including any payments. They often cannot match your nickname to your full name - and the extra effort they may give to your application trying to match papers with different names does not make them feel kindly towards you. If you change your name (through marriage, divorce, adoption, etc) especially make sure your complete name is on all paperwork.
2. Note on the directions whether you are supposed to check online at a special website for messages from them (such as whether papers have been received or are missing), or whether they will contact you. Check this out before calling them for information!

So how do you put all this information together (after reading all the URLs, of course)?

1. Start applying for private scholarships as soon as you read this!

2. In 10th and 11th grades, take the PSAT and PLAN, if possible. Visit college fairs then, too, to ask specific questions of the recruiters and collect literature.
3. In summer or very early fall of 12th grade, take the SAT and/or ACT, depending on the requirements of the colleges that interest you.
4. Decide with your parents what colleges you will apply to. How far do you want to travel, for example? Do you want a big, medium or small school? Do you prefer an urban, suburban or rural school? (Note: Check to see if the rural schools offer weekend activities, or whether they are "suitcase schools" where most students leave for home on the weekend.) Do you want a college with specific extracurricular activities, such as lacrosse, or a particular major? Is a car an asset, neutral or a liability, and are freshmen allowed to have vehicles? Is on-campus housing available all 4 years if desired? Many people start visiting colleges in 10th and 11th grade.

If you have a disability, what services are available from the Office of Students with Disabilities? (UTC, for example, has the Mosaic Program which helps students with Aspergers learn life skills they need to succeed in college. They also have other

programs.) If neither of your parents has graduated from a 4 year college and you meet some other requirements, UTC offers Student Support Services as well.

5. Plug your ideas into <http://collegesearch.collegeboard.com/search/index.jsp> for more ideas. College fairs can also offer some help, especially if you arrive with 3-4 questions you will ask each recruiter, such as "What are your college's strongest majors and other strengths?" Also ask about the availability of specific extracurriculars if they are of special interest to you.

Do a real (preferable) or virtual visit to the colleges that interest you the most. Ask college student guides about their opinions of the school, and what they like least about it. (Most will not say this unless asked.)

3. Get a BIG calendar to write in all the dates for SATs, ACTS, when college and scholarship applications are due (and 2 weeks earlier, if they must be sent by mail). If you need to ask people to write recommendations for you, mark that down for a month earlier still. Give people information they should include (such as whether to focus on your character, grades or community service), as well as a stamped, addressed envelope if they need to send the recommendation in somewhere instead of giving it to you.

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