

moreCollegeOffers™

MORE OFFERS >> MORE OPTIONS

moreCollegeOffers.com

2023 Edition

Guide to Paying for College

More Options to Pay for College

There are many ways to get your college or career education covered and graduate Debt-Free!! Look inside to find out how.



Inside

Federal grants you do not have to pay back

Merit-based scholarships

State grants you do not have to pay back

Paying for your education through service

Loan forgiveness programs

Paying for your education through work and internships

The great value of community colleges

Private scholarships

Complete your
My Personal Cost of Attendance Worksheet
to see how you can graduate with no debt.

Download a copy at www.moreCollegeOffers.com

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How it works



CREATE YOUR PROFILE

It only takes a few minutes to sign up



GET NOTICED

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CONNECT WITH COLLEGES

Colleges will contact you with admission and scholarship opportunities



SAVE ON APPLICATION FEES

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moreCollegeOffersTM.com helps you receive more admission and scholarship offers while saving you time and money.

When Colleges Compete, You Win!

A Message from Our Education Director

At **moreCollegeOffers**, we are focused on helping college bound students get more offers so they have more options. This includes more admission and scholarship offers from colleges and universities but also finding and securing more options to pay for college. It is no secret that education and training after high school can be expensive, be it at a college, university, technical school, or trades program.

This guide has been developed by our team of experts with decades of experience to show you how your post high school education can be affordable and how every student should be able to create at least one option (and likely many options) to attend college or a trades program and graduate with No Debt!

We wish you great success.

Dr. Laura Dorsey
Education Director, **moreCollegeOffers**

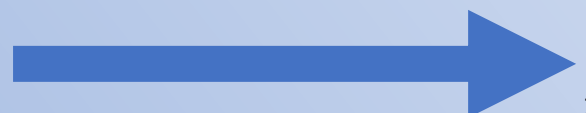


How to Use This Guide

In the center of this guide you will find a four-page Cost of Attendance Worksheet. It has been placed in the center of the guide so that you can easily remove it and make copies you can use when researching ways to pay for your education. Look over this worksheet first as it will help you understand the material in the guide. Once you have looked over the worksheet, go through the guide to learn about your different options. You will want to complete a worksheet on each college or program you are considering. It is our hope that you will come up with at least one, if not many, options to achieve your education goals and graduate debt-free.

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Understanding Cost of Attendance

One of the most confusing parts about going to college is determining what it is going to cost. From the price of tuition to meal plans to transportation, there are a lot of expenses to think about.

You may have heard about your school's cost of attendance, but when it comes time to pay, what does that mean? Is the cost of attendance the same for everyone? Do you have to pay all that...and at once? Are there hidden costs?

These are all good questions, so let us talk about how the official cost of attendance (COA) is different than your actual cost to attend. Later, we will take a look at how the COA is used to determine your financial aid offer.

What is the Cost of Attendance (COA)?

Federal law requires all schools to calculate an estimated average COA for one academic year. So, the COA is not the actual price you will pay, it is an estimate of what the school might cost.

Many schools post the COA on their website, but you may have to request one directly from the school. On the moreCollegeOffers website, you will see that we have placed links to each schools' COA on their website.

COAs vary by school and can be different for each academic year. But COAs include the same categories. They can be separated into two groups: direct and indirect costs.

Use the My Cost of Attendance Worksheets at the center of this guide to calculate your cost at each school or program you are considering.

Direct Costs

Direct costs are educational costs that are due directly to your school.

Tuition and Fees "Tuition" is the actual cost of faculty instruction and typically depends on how many credits you are taking. If you are full-time you will be charged a full tuition amount and that is what is included in the COA. If you are part-time you will likely be charged per credit hour and your COA will be adjusted based on the total number of credits taken. The "fees" you pay may go to support campus facilities such as the gym or library. If you are going to a public school, you will notice there's in-state tuition and out-of-state tuition, which is usually higher.

Room and Board "Room" is the average cost to live in the dorms, and "board" is the average cost of the meal plan. Some schools may post an average room and board, or "rent" and "food" for living off-campus. If you're living off-campus, you do not pay room and board directly to the school; rather, these will be indirect costs that you will pay directly to a landlord and the grocery store or restaurants for food costs.

Indirect Costs

Indirect costs are costs that your school does not charge. Rather, they are estimates of additional educational costs beyond what you will pay directly to your school.

Books and Supplies Schools usually base the price of textbooks on an average of books sold at the college bookstore. The actual cost can vary widely among academic majors. For example, an English major may have more book expenses than a computer science major. But a computer science major may have more technology-related expenses than someone studying psychology.

Transportation This is usually an average of students' costs to get to and from school. Transportation costs can vary widely as the COA considers students who must fly to school as well as those who commute and must park

every day. Keep in mind this is an estimate for two or three trips to and from school each year. This does not include additional trips home or to another city.

Living Expenses There are some of the less obvious costs of going to college such as entertainment, laundry, or your cell phone bill.

The COA Is Not the Same as Your Bill

The official COA is different than what you will end up paying because the COA is just an average of what your school could cost. Your actual school costs may be more, or they may be less.

Many students pay less than the COA to attend school. This is because the financial aid award you are offered will reduce your actual costs. This financial aid could come in the form of scholarships, grants, work study, or loans.

In the 2021–2022 school year—the most current available data—the average annual cost for tuition, room and board, and fees for first-time, full-time undergraduate students at a private nonprofit college or university was \$54,500. At a public institution, the average cost was \$25,700.

For example, at most schools, it will cost more to choose a single room dorm over having roommates, or you could save by living with roommates off-campus (or living at home). Choosing a more comprehensive meal plan than the average could increase costs while cooking at home and taking a smaller meal plan could save you money. Similarly, if you take a course that requires specific equipment or software, you could pay more, but if you take a course where you can borrow all of the supplies, you may end up paying less.

The important thing to remember is that you won't receive one bill that covers everything. Your school will bill you for direct expenses such as tuition, dorm costs, and dining hall meal plans, but costs such as books, transportation, and other expenses will be separate.

What Is Financial Aid?

Financial aid helps cover the costs of college attendance so families don't have to pay them in full. It can come from a variety of sources, including the federal government, state agencies, community organizations, corporations, foundations, high schools, and more. It most commonly comes in the form of grants, scholarships, loans (private and federal), and work-study programs.

When you are looking for financial aid for college, the process generally starts by learning an aid program's requirements and applying. The source of the aid will then review your application to determine if you qualify. If you do, they will calculate the amount you qualify for and the terms and conditions attached to it.

The qualifications for financial aid are typically based on merit or need. To qualify for merit-based aid, a student's achievements, academic or extracurricular, are considered. Need-based aid depends on a student's level of financial need, often determined by analyzing their family's income, benefits, and assets. Whether you receive need-based or merit-based financial aid depends on the type of aid you apply for.

It is important to note that you must remain eligible for financial aid throughout your time at a college or university. When you receive financial aid from your college or university, you must stay eligible to continue receiving aid. Eligibility requirements vary per institution, but the main thing schools are looking for is that you maintain "satisfactory academic progress," which often includes having a certain grade point average (GPA).

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The Basics About Grants

Grants are financial aid given to students with no expectation of repayment after graduation. However, students failing to complete the courses or program paid for by the grant are often obligated to repay the grant amount, often in a much shorter period than a student loan.

Grants awarded based on a student's demonstrated financial need typically use the Expected Family Contribution (EFC) as a measure of need (described further in this section). Applying for grants does not require you to impress anyone, write a great essay, or require that you earn grades at the top of the class. But it is critical that anyone wanting grants follow federal or state financial aid deadlines. Due to the large number of people applying for federal and state grants, the government does not give extensions if your application is late.



Although grants are commonplace for most college students, they should not be taken as a given or accepted without some thought. First, these programs, much more than loan programs, are subject to federal and state funding cuts. So, remember, just because you received an award for a certain amount your freshman year, you are not guaranteed the same amount for future years. Secondly, there are very strict rules surrounding grants and students who drop out of school. Students who start a program funded by grants but do not finish are often expected to repay some or all the money within a matter of months.

Understanding Financial Need

How much are you and your parents reasonably expected to pay per year toward your education? This sum is called the Expected Family Contribution or EFC. To view the formula used to calculate EFC you can visit www.studentaid.ed.gov. Or, for an easy-to-use online calculator, use the EFC calculator at www.bigfuture.collegeboard.org. Once your EFC is calculated, the government and your college or trades program will help to make up the difference between how much your family can pay (the EFC) and how much the school costs to attend. This amount is your "financial need".

If you are not yet a high school senior, the FAFSA4caster is an excellent tool to help you understand what will likely be your Expected Family Contribution. Simply provide some basic information and the online program will estimate your eligibility for federal student aid including grants, loans, and work study. The FAFSA4caster will provide an estimate of the federal package you will receive. Remember, this package includes grants (gift money), loans, and work study. Loans will need to be repaid and work study requires you to work on campus in order to receive funds. The FAFSA4caster can be found at www.studentaid.ed.gov/sa/fafsa/estimate.

Pell Grants

The Pell Grant Program is the single largest source of financial aid in the United States, handing out well over \$15 billion annually to students. The Pell Grant Program requires that you: demonstrate a financial need; are an undergraduate student who has not earned a bachelor's degree; are a U.S. citizen or an eligible noncitizen; have a high school diploma or a GED; be under age 24.

The maximum Pell Grant for the 2023-2024 award year is \$7,395. The amount of the grant depends upon your **EFC - Expected Family Contribution** and several factors, including your **COA - Cost of Attendance** (tuition and fees, room and board, books, and supplies) and the amount of time you attend college (whether a full academic year or less, and whether you attend full-time or part-time).

Apply for Pell Grants, as well all federal, state and some institutional financial aid programs, by completing the Free Application for Federal Student Aid (FAFSA) online at www.fafsa.ed.gov or you can request a paper FAFSA from the Federal Student Aid Information Center (FSAIC) at 800-4-FED-AID (433-3243). Check with your chosen college to find out the filing deadline for the FAFSA. Your FAFSA may be completed on October 1 of the year prior to your first year in college. Thus, if you plan to enroll in college at the start of the fall semester (August), you can start completing your FAFSA in October of the previous year.

Other Federal Grants

Although the Pell Grant is the largest of federal grant programs, it is by no means the only program. In fact, several other substantial grants might be available on top or in place of the Pell Grant.

The Federal Supplemental Educational Opportunity Grant

A Federal Supplemental Educational Opportunity Grant (FSEOP) is a grant for undergraduate students with exceptional financial need. In other words, you will likely not receive this unless your EFC is zero. To receive a FSEOG, you must fill out the FAFSA so your college can determine how much financial need you have. Students who will receive Federal Pell Grants and have the most financial need will receive FSEOG's first. The FSEOG does not need to be repaid. Students can receive between \$100 and \$4,000 a year, depending upon financial need.

The FSEOP program is administered directly by the financial aid office at each participating school and is therefore called "campus-based" aid. Not all schools participate so if you believe you will be able to demonstrate extraordinary financial need with an EFC of zero, you will need to double-check that the selected school participates in the program. Failure to do so could cost you up to \$4,000 in lost aid, should you select a non-FSEOG school.

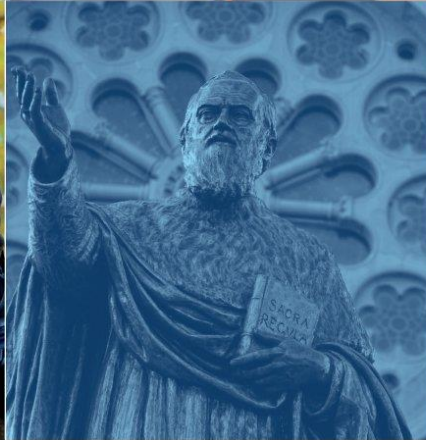
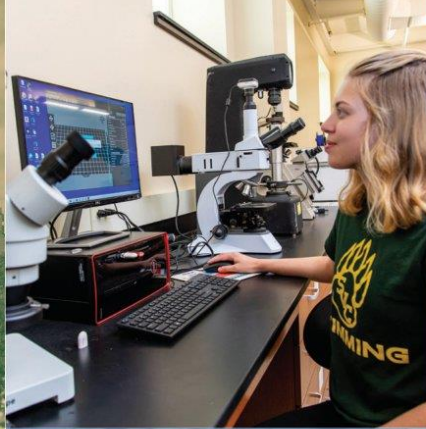
The TEACH Grants

A TEACH Grant can help you pay for college if you plan to become a teacher in a high-need field in a low-income area. A TEACH grant is different from other federal student grants because it requires certain classes be taken to receive the grant, and then hold specific jobs to keep the grant from turning into a loan. With a TEACH grant you will be required to teach for a certain length of time in a low-income school, so make sure you understand your obligations. The TEACH Grant program provides grants of up to \$4,000 a year.

State Grant Programs

Many states, especially the more populated states, offer their own internal grant program if you plan to attend a college, university, or trades program within the state. These programs are designed to complement the Pell Grant and other federal programs. For the most part, you must be considered a resident of these states to participate in these programs. If you are not planning to attend college in the state where you graduated high school, it might take you a year or more to become eligible if you are moving from out of state.

Most states have a separate application deadline for state-based financial aid, so it is important to know exactly your application's deadline. Further, some states require a student to submit an additional form in addition to the federal FAFSA form, so be sure to read the application requirements carefully.



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Things to Know About Scholarships

Winning private scholarships can certainly help make your education more affordable, but you need to accept the realities of competing for education cash. Before you start hunting for scholarships, here are some facts about these awards that you need to know.

1. Do not count on full-ride scholarships. While many students dream that they will receive full-ride scholarships, you should definitely not count on them. There are fewer than 250 private scholarships that provide enough money to pay for all college costs. Among full-time college students, a mere .3 percent receive a full ride to college.

2. Less popular scholarships are easier to win. Many students do not want to apply for scholarships worth less than \$1,000, but these scholarships can be easier to win. Students also tend to dismiss competitions requiring the submission of an essay. These scholarships tend to have fewer students applying so you often have a better chance to receive the award. See our tips later in this section about writing a winning essay.

3. Consider adding STEM. Students who major in a STEM field (Science, Technology, Engineering, and Math) are more likely to win a scholarship. In one survey, 23.2 percent of math/statistics majors and 17.6 percent of engineering students earned a scholarship, while only 9.5 percent of business majors won one. While you might not be thinking of majoring in a STEM field, you might want to consider adding a minor in a STEM field. This will not only make you more marketable for future employment but will also open more scholarship opportunities for you.

4. Local scholarships are a good bet. There can be less competition for local scholarships. Ask your guidance counselor about local scholarships and check out the jobs and career section of your local library. You need to do the footwork because some local scholarship sponsors do not want their listings in the national scholarship databases.

5. Increase your chances with volunteer work. Many scholarship providers include a requirement that recipients be engaged in volunteer activities. Sponsors would rather see a student who sticks with one volunteer activity for a long time than one who hops around to various charities.

6. Watch out for scholarship displacement If you win a private scholarship, the college could reduce your financial aid package by the amount of the award. So, if you win a \$3,000 scholarship, the college could cut the aid package by \$3,000. Why are you “penalized” for winning a private scholarship? Federal rules require that a college consider outside scholarships when calculating a financial aid package. Ideally, you would want the college to reduce the loan portion of your financial aid award and not grant money. Ask schools about their policies.



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Student Body
President, '21-'22

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Primary and Special-Interest Scholarships

There are two kinds of scholarships available: primary and special-interest. *Primary* scholarships are those that are built around four main criteria and that offer the most scholarship opportunities across multiple organizations, as well as the largest amounts of money per award. *Special-Interest* scholarships are those that are offered by smaller organizations and are focused on things that many students might not be able to relate to or have any interest in.

The “big four” of primary scholarship are:

Academics – Are your grades better than most?

Heritage – Does your ethnic background provide opportunities?

Career Path – Are you excited about a certain profession?

Institutional – Does your school of choice offer unique scholarships open to its students?

Do not assume that you do not qualify for a heritage scholarship. Taking a hard look at your family tree can bear some serious financial fruit. Many scholarship organizations that award scholarships based on ethnic heritage require someone to be only one-eighth or one-sixteenth of that ethnic background. Two of the largest heritage scholarship programs are the United Negro College Fund (UNCF) and the Congressional Hispanic Caucus Institute (CHCI). The UNCF annually awards over 10,000 scholarships and internships under 400 programs for students from low- and moderate-income families to attend more than 1,100 institutions and universities across the country. Visit their website at www.uncf.org. The CHCI Next Opp program offers one-time awards of \$1,000 for student pursuing an associate degree and \$2,500 for student pursuing a bachelor degree. They also maintain a searchable database of hundreds of private scholarship opportunities for Hispanic and Latino students. Their website is www.chci.org.



There are thousands of other scholarships that cannot be neatly grouped into any one of the large categories. You might find that you qualify for a few scholarships based on where you live, a few based on where you or your parents work, and one because you have an exceptional talent. So, with special-interest scholarships, you need to cast a wide net, and be very creative in how and with whom you identify yourself. The best way to do this is to start by identifying potential special-interest areas around which you will build your research.

Geographical Location: Many communities, cities, and state offer scholarships for current or former residents. These can be offered by local and state government as well as private foundations that focus on a specific community like a city or school district. Check with your local community organizations, the chamber of commerce, and your local government offices. Your high school guidance counselor is also a good source for local scholarship opportunities.

Religious Affiliations: Whether you are Christian, Buddhist, Hindu, or another religion, there are at least a few scholarship opportunities out there for each group. In addition to the standard Internet search, be sure to check with your church’s local and national office or organizing body.

Employers: You should make a list of all your own, your parents’, and even your grandparents’ past and current employers. The scholarships from these sources are typically small (\$250 to \$2,000) but they may be some of the easiest to receive. In addition to researching on the Internet, you should make a call to each company’s human resources department to see whether it offers any benefits.

Scholarships for Women: Millions of dollars each year are allocated to scholarships specifically for women. Research has shown that women are more likely to graduate from college, launch non-profit organizations, and start successful businesses. Such scholarships empower women in many ways, and have proven to be extremely

successful in providing opportunity. As a result, every year, more and more scholarship opportunities appear for women from new organizations, government agencies, and corporations.

Scholarships for Volunteering & Service: Volunteer and community service scholarships reward you for helping others. It is a nice way of doing well by doing good. Consider programs such as AmeriCorps that provide educational awards to be used toward tuition and other college expenses. In addition to AmeriCorps, college bound students who are involved in volunteering and community service should ask whether there are any awards available at the location where they perform their community service. It is quite common for hospitals and nursing homes, veterans' groups, churches, historical societies, fraternal organizations, and other community service organizations to provide scholarships to recognize outstanding community service by young volunteers. You may also want to consider programs that award funds for annual service requirements. The Bonner Scholars Program is one of the largest. Most of these programs are run directly through participating universities so to learn more, contact your financial aid representative at your university.

Search the Web

There are hundreds of websites out there promoting private scholarships. Some are good, some not so good. We recommend you consider these three:

www.Fastweb.com
the largest search engine and regularly updated

www.SallieMae.com/scholarships
great search engine with a matching service

www.bigfuture.collegeboard.org/scholarship-search
search engine that includes may state and local scholarship programs



Top 10 Most Generous Scholarship Programs

1. Regeneron Science Talent Search
2. Siemens Competition in Math, Science & Technology
3. NIH Undergraduate Scholarship Program
4. Elks National Foundation Most Valuable Student Competition
5. Davidson Foundation
6. Intel International Science and Engineering Fair
7. Rotary Foundation Ambassadorial Scholarship
8. Collegiate Inventors Competition
9. Coca-Cola Scholars Program
10. Gate Millennium Scholars

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My Personal Cost of Attendance Worksheet

College or Trades Program Name: _____

Complete a separate worksheet for each college or trades program you are considering. Use the instructions on the next pages to assist you in finding the information needed for each.

1. Cost of Attendance (circle if this is **with** or **without** room and board) _____

2. What is my Estimated Federal Aid (Grants)? _____

3. What is my Estimated Merit-Based Awards from this college/program? _____

4. What is my Estimated Competitive-Based Award? _____

5. Do I qualify for any state aid for this school? How Much? _____

6. Total Aid: (add lines 2, 3, and 4) _____

7. How much will this college/university cost me to attend **AFTER AID**?
Take line 1 and subtract line 6 _____

8. What is My Estimated Family Contribution? _____

9. How Much More Do I Need? _____

Should I consider any of the following to make up the difference?

10. Need-Based aid from this college/university _____

11. Federal Loans _____

12. Military Service (up to full cost of tuition) _____

13. Loan Forgiveness Programs (\$20,000 - \$50,000 over 4 years) _____

14. Part-time work and employer scholarships (\$4,000-\$10,000/year) _____

15. Internships (\$4,000 - \$10,000/year) _____

16. Should I take advantage of community college offerings? (Yes No)

17. What private scholarships should I apply for: _____

INSTRUCTIONS for My Personal Cost of Attendance Worksheet

Line 1: Cost of Attendance

- All colleges and trades programs now must list their Cost of Attendance. This is the cost to attend before any aid is given. There will be a cost of attendance just for tuition as well as one for the total of tuition, room, and board. For each school or program you are considering, you can go to their website and in the search field, type Cost of Attendance and you should be taken to the correct page. You want to get this amount directly from the school's website. Be careful when Googling something like the name of the college and cost of attendance. A lot of time the amount that comes up in Google is the amount after aid is applied.

Line 2: Estimated Federal Aid www.studentaid.gov/aid-estimator

- Use this website to determine the amount you will likely receive in federal financial aid. Grant money is money you will not need to pay back as long as you make good progress in college. Loan money (enter on Line 11) is money you will need to pay back after graduating or leaving school. This number does not change based on what school/program you plan to attend.

Line 3: Merit-Based Scholarships

- Most colleges and trades now have a chart on their website showing what you can expect regarding a merit-based scholarship based on your GPA and test scores. These generally do not require you to submit a separate application and you are automatically considered. Go to the website of the school(s) you are considering and in the search field type Scholarships and you should be taken to a page that lists the various scholarships. Some will have it in a chart while others may have it written out based on title of the scholarships. If you cannot find it, call the admissions office and speak with a rep who can assist you in determining the amount.

Line 4: Competitive Scholarships

- These scholarships require you to complete a separate application such as an essay and/or expect you to provide additional information like extracurricular, work, or volunteer experience. Colleges and trades programs will list these on their websites but these are not automatic like the merit-based scholarships.

Line 5: Estimated State Aid www.nasfaa.org/state_financial_aid_programs

- Use this website to see the different types of financial aid for its residents. Most of the aid will require you to attend a public college or university within the state. Use the NASFAA link above and then click on your state to be taken to your state's website with information about state aid. This number may change based on what in-state school you plan to attend.

Line 6: Total Aid

Line 7: Cost to Attend After Aid is Applied

Line 8: Estimated Family Contribution www.finaid.org/calculators.finaidestimate/

- This is the amount your family is expected to contribute to your college education. It can change based on changes to your family income. This number typically does not change no matter which school you plan to attend. Use the calculator found at the link above.

Line 10: Need-Based Aid

- Colleges and trades programs will consider if you have financial need and may award you additional need-based aid. Most colleges do not publish this information but some do, especially selective expensive schools as well as schools that focus on underserved students. You will be required to complete a FAFSA application before they will determine if they can award you any need-based aid. If you do not think your family will be able to make the Estimated Family Contribution (line 8), then start talking with the Financial Aid office at the college to see what type of need-based aid they typically offer. You may not be able to get this amount without first applying to the school or talking with one of their financial aid specialists.

Line 11: Federal Loans

- When you completed your estimated federal aid at www.studentaid.gov/aid-estimator you would have an estimate for federal grants and well as an estimate of what you would be eligible in federal loans. Grants do not need to be paid back if you make progress in college, loans do have to be repaid after you graduate unless you participate in a loan forgiveness program (see line 13 for more information).

Line 12: Military Service

- The military needs soldiers as well as nurses, engineers, scientists, cyber-security specialists, accountants, psychologists, logistics specialists, and hundreds of other career possibilities. You can receive up to full tuition scholarships and more by pursuing a career in the military or pursuing a career outside of the military and serving in the Reserve or National Guard. There are hundreds of different scholarship options so it is best that you contact a military recruiting office in your area and have a conversation with one of their specialists.

Line 13: Loan Forgiveness Program

If you must take out loans, consider loan forgiveness programs. These programs are for individuals who have Federal Loans and most likely will not apply if you have private loans.

- **Public Service Loan Forgiveness** is available to government and qualifying nonprofit employees with federal student loans. Eligible borrowers can have their remaining loan balance forgiven tax-free after making 120 qualifying loan payments. Google Public Service Loan Forgiveness to learn more.
- **Teachers** employed full time in low-income public elementary or secondary schools may be eligible for Teacher Loan Forgiveness after working for five consecutive years. They can have up to \$17,500 in federal loans forgiven. Google TEACH Grants to learn more.

- **Nurses** shouldering student debt have several options for student loan forgiveness: Many will take advantage of the Public Service Loan Forgiveness (see above) which will forgive up to \$20,000. Others will take advantage of the NURSE Corps Loan Repayment Program which will cover up to \$50,000 for full-time nurses. Google NURSE Corps Scholarship Program to learn more.

Line 14: Part-Time Work and Employer Programs

- Employers like McDonald's Wal-Mart, Amazon, and Home Depot offer their part-time employees scholarships (often up to \$3,000). This is on top of the money you earn while working.

Line 15: Internships

- After two years of college, many students may be eligible for internships in their field of study including part-time during the school year and full-time during the summer. Students pursuing a career in teaching can start substituting after two years of college. Substitute teaching one day a week can earn you over \$4,000/year. Computer science and engineering students can start receiving internships after their sophomore year with many of these internships paying \$20-\$30/hour and summer internship programs can net over \$8,000.

Line 16: Community College Benefits

- Taking some of your classes at a community college, or starting your college career at a community college can save you thousands of dollars in tuition at more expensive four-year institutions. Most community college courses will transfer to four-year institutions. Is this an option you should consider?

Line 17: Private Scholarships

- Use the resources pages at the back of this guide to search for possible private scholarships program that you should consider. While most of these are relatively small ranging from \$500 – \$3,000, they are sometimes be the easiest to win since not a lot of students take the time to apply. Spending a few hours applying to these programs may pay off in a big way.

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(Princeton Review)

“BEST VALUE”
(U.S. News and World Report)



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University of Dayton

Listing of Primary and Special Interest Scholarship

The scholarships listed here include those available for a wide variety of students. Although there are literally thousands upon thousands of different scholarships, the ones you will find here are all given to multiple recipients. This, of course, significantly raises your chances of winning because you do not have to beat out every other applicant.

Heritage & Gender-Related Scholarships

Name: **Adelante Hispanic Fund**

Number of Scholarships: 20+

Scholarship Amount: \$2,000

Website: www.adelantefund.org

Name: **American Indian Education Foundation**

Number of Scholarships: 100+

Scholarship Amount: \$2,000

Website: www.nrcprograms.org

Name: **Asian & Pacific Islander Fund**

Number of Scholarships: 200+

Scholarship Amount: \$2,500

Website: www.apiasf.org

Name: **Emma Bowen Foundation**

Number of Scholarships: 50+

Scholarship Amount: Various Amounts

Website: www.emmabowenfoundation.org

Name: **General Motors Minority Dealers Scholarship**

Number of Scholarships: 20+

Scholarship Amount: \$2,500

Website: www.gmmdscholarships.com

Name: **La Unidad Latina Scholarships**

Number of Scholarships: 25+

Scholarship Amount: \$500-\$1,000

Website: www.lulf.org

Name: **LULAC General Scholarship Program**

Number of Scholarships: 500+

Scholarship Award: \$250-\$2,000

Website: www.lnesc.org

Name: **Ron Brown Scholarship (African-American)**

Number of Scholarships: 15+

Scholarship Award: \$10,000

Website: www.ronbrown.org

Name: **United Negro College Fund**

Number of Scholarships: 1,000+

Scholarship Amount: \$750-\$7,500

Website: www.uncf.org

Name: **Xerox Minority Scholarship**

Number of Scholarships: 100+

Scholarship Amount: \$1,000-\$10,000

Website: www.xerox.com

Academic or Subject-Related Scholarships

Name: **Alice Halton Scholarships**

Subject: Information Technology

Number of Scholarships: 20+

Scholarship Amount: \$1,000-\$2,000

Website: www.alhef.org

Name: **American Chemical Society Scholarship**

Subject: Chemistry

Number of Scholarships: 100+

Scholarship Amount: Up to \$3,000

Website: www.acs.org

Name: **American Meteorological Society Scholarship**

Subject: Meteorology

Number of Scholarships: 10+

Scholarship Amount: \$2,500

Website: www.ametsoc.org

Name: **American Society of Mechanical Engineers**

Subject: Mechanical Engineering

Number of Scholarships: 15+

Scholarship Amount: \$1,500

Website: www.asme.org

Name: **Anita Borg Scholarship Fund**

Subject: Computer Science

Number of Scholarships: 20+

Scholarship Amount: \$1,000-\$10,000

Website: www.anitab.org

Name: **Bank of America Achievement Scholarship**

Subject: Open

Number of Scholarships: 300+

Scholarship Amount: \$500-\$2,000

Website: www.bankofamerica.com/foundation

Name: **Centex Build Your Future Scholarship**
Subject: Architecture or Construction Related
Number of Scholarships: 10+
Scholarship Amount: \$1,500-\$3,000
Website: www.nationalhousingendowment.com

Name: **CFA Institute Scholarship**
Subject: Economics, Finance, or Accounting
Number of Scholarships: 10+
Scholarship Amount: \$1,000-\$2,500
Website: www.cfainstitute.org

Name: **Coca-Cola Scholarships**
Subject: Open
Number of Scholarships: 500+
Scholarship Amount: \$2,500-\$5,000
Website: www.coca-colascholsfoundation.org

Name: **Commitment to Agriculture Scholarship**
Subject: Agriculture
Number of Scholarships: 100+
Scholarship Amounts: \$1,500
Website: www.ffa.org

Name: **Davidson Fellows Scholarship Program**
Subject: Open
Number of Scholarships: 25+
Scholarship Amounts: \$10,000-\$50,000
Website: www.davidsongifted.org

Name: **Epsilon Sigma Alpha Scholarship**
Subject: Open
Number of Scholarships: 10+
Scholarship Amount: 100+
Website: www.epsilonsigmaalpha.org

Name: **Humane Studies Fellowships**
Subject: Humanities
Number of Scholarships: 100+
Scholarship Amounts: \$500-\$10,000
Website: www.theihs.org

Name: **Jewell Taylor Scholarship**
Subject: Family and Consumer Sciences
Number of Scholarships: 15+
Scholarship Amount: \$2,000
Website: www.aafcs.org

Name: **John Wickham Scholarship**
Subject: Engineering or Science
Number of Scholarships: 10+
Scholarship Amounts: \$2,000
Website: www.afcea.org

Name: **Mary McMillian Scholarship**
Subject: Physical Therapy
Number of Scholarships: 10+
Scholarship Amount: \$3,000-\$5,000
Website: www.apta.org

Name: **McKesson Scholarship**
Subject: Nursing
Number of Scholarships: 25+
Scholarship Amount: \$1,000-\$5,000
Website: www.mckesson.com

Name: **Mu Alpha Theta Scholarship**
Subject: Math
Number of Scholarships: 10+
Scholarship Amount: \$4,000
Website: www.mualphatheta.org

Name: **National FFA Undergraduate Scholarships**
Subject: Agriculture and Related Subjects
Number of Scholarships: 1,000+
Scholarship Amount: \$1,000
Website: www.ffa.org

Name: **Women Techmakers**
Subject: Computer Science
Number of Scholarships: 20+
Scholarship Amount: \$1,000 - \$10,000
Website: www.womentechmakers.com



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Get Noticed

Think about a show like *America's Got Talent*. At the beginning of the season the judges are going all over the country looking at thousands of aspiring talented people who have one or two minutes to impress the judges to get to the next round. You must wow the judges. You must show them something unique, different, or promising. While that might seem difficult to do, wowing them is more about knowing what they want than what you have to offer. When it comes to scholarships, it is about packaging yourself in a truthful way that fits organizational objectives.



Include the following things into your scholarship application and there is a good chance you will make it into the pile of finalists.

- **The organization's purpose** – Most scholarship organizations believe strongly in something. Maybe it is diversity or maybe it is a special talent. Whatever it is, you need to sprinkle a shared belief in that cause throughout your application, essay, and interview.
- **The scholarship's purpose** – Many organizations that believe strongly in something offer multiple scholarships that work toward what the organization values. A typical organization might offer a scholarship for someone who has been impacted by their organization, as well as one to someone who can impact the world on behalf of their organization. Your application needs to show that you are the ideal candidate who meets the organization's goal.
- **Your belief in the organization** – Expressing your personal belief in the organization from which you are seeking funds is crucial because organizations want their scholarship winners to be sources of publicity and recognition. If you can make it clear that you are going to spread the good news of whatever it is that they believe in, you will be one of their top candidates.
- **Timely comments** – One way to grab a scholarship committees' attention is to include in your application timely comments about the organization in the news or the impact the organization is having on the current state of affairs in a community. Check out their website for past and current activities. This shows that you are truly interested in the organization and not just their money – something many people sending out mass applications fail to do.
- **Send a picture** – If you have a good picture of yourself that you can shrink to wallet size, do not be afraid to include it. Doing so makes your application a lot more personable than the countless others without faces attached to them. If an organization specifically asks for one (which means everyone else will be submitting one), make sure you send a color picture. Simply clip it to the front; it is likely to boost your chances of making it through the first few selection rounds. In all cases, do not send a low-quality photocopy.

Bridges and Summer Scholars

Explore Miami University's pre-college programs

Summer Scholars Program

Selective residential program for academically talented, rising high school juniors and seniors

Experience campus life at Miami University as you prepare for your own college education. Dive into an academic subject with peers who share your interests and a Miami professor as your teacher.

Apply February-May for two sessions in July.



MiamiOH.edu/SummerScholars

Bridges Program

Overnight experience for high-achieving high school seniors

Engage with students and professors in the classroom, stay in our residence halls, and explore Miami's commitment to diversity, equity, and inclusion (DEI) while earning scholarship eligibility. Students from historically underrepresented populations and those who have a commitment to DEI should apply.

Apply beginning in the summer for multiple dates in October and November.



MiamiOH.edu/Bridges



Scholarship Essays

A few scholarships do not require an essay or answers to questions about why you deserve an award, but most will. For the student with average credentials, this is where you can easily snag scholarships from more qualified applications.

In addition to making sure that your essay or short-answers are grammatically correct, typo free, and reflect the core beliefs and purpose of the organization and the scholarship, you should try to do the following:

- **Use expressive language** – With thousands of applications in front of larger scholarship committees, make sure to tell your own story rather than using the standard answers. To help your essay stand out, you need to use language that is more emotional than concrete. You should talk about hopes and dreams using words like *joy*, *believe*, *change*, *impact*, *opportunity*, and so on. After writing your first draft, use a thesaurus to find words you can switch out so that you can demonstrate you have a stronger vocabulary and to make your essay stand out.
- **Get to the point** – Especially with essays that require a shorter word count (250 to 750 words), do not start with a long introduction or end with a slow conclusion. Start with a bold statement about how the organization’s goals overlap with who you are, talk briefly about how your achievements or involvement directly relates to the scholarship you are applying for, and close with a strong statement about the impact that this award would make on your own life.
- **Say thank you** – Whenever it fits naturally into your essay or answers, thank the review committee for taking the time to review your application and to recognize all the hard work they do. If it does not fit naturally to your essay, handwrite a note in the margin of the front page of the application or after your signature, or, if you are filing electronically, there is generally a final space to provide additional information. Something as simple as “Many thanks for taking the time to review my application!” will set you apart from the multitude of people who are simply sending out hundreds of applications in a nonstrategic manner.

Essay Scholarships

Name: **Earl Woods Scholarship**
Number of Scholarships: 10+
Scholarship Amount: \$5,000
Website: www.tgrfoundation.org

Name: **Horatio Alger Scholarship Program**
Number of Scholarships: 100
Scholarship Amount: \$20,000
Website: www.horatioalger.com

Name: **Prudential Community Spirit Awards**
Number of Scholarships: 100+
Scholarship Amount: \$1,000-\$5,000
Website: www.spirti.prudential.com

Name: **Tuskegee Airmen Scholarship**
Number of Scholarships: 40+
Scholarship Amount: \$1,500
Website: www.taisf.org

Name: **Voice of Democracy Scholarship**
Number of Scholarships: 50+
Scholarship Amount: \$1,000-\$5,000
Website: www.vfw.org





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Avoiding Scholarship Scams

If it seems too good to be true, it probably is!

Scholarships are a wonderful option for students who would like help paying for school. As with anything good, there are people out there who will take advantage of students' trust and hopes. While most scholarship programs are legitimate, there are some scholarship scam artists out there. Keep your wits about you and never give out personal information unless you have verified that the scholarship is legitimate.

Here are some red flags.

Unsolicited Scholarship Offers – If someone contacts you offering you a scholarship, via phone, mail or email, and you did not request information from that provider, be very careful. Scholarships are awarded to you after an application process; they are not just given out to random students, no matter how special they are.

Required Fees – Applying for legitimate scholarships does not cost money! Submitting applications will cost you time and effort, but should never cost money, no matter how small the amount. If any scholarship offers request you pay to submit an application, become eligible, etc., kick them to the curb.

Limited Time Offers – Scholarships do have deadlines; however, they are usually clearly stated within the application guidelines. Legitimate providers do not pressure students to apply for their scholarships; they have enough interest on their own. They also ensure that students have ample time to work on their scholarship applications and essays. If you ever feel pressured, the scholarship is likely a scam.

Gathering Personal Information – Other than some basic information, a scholarship provider should not ask applicants for private information, such as your social security number. Some require information from winner. However, if you are just at the point of starting out in the application and they ask for such information, do not provide it. It will likely be used for something other than what you intended.

Eligibility – Legitimate scholarships always have some sort of eligibility requirement, whether it's age, grades, residency, or school year. Any scholarship that claims to be all-encompassing with absolutely no exceptions should raise a red flag.

Don't Call Us, We'll Call You – Scholarship providers will give you contact information to reach them should you have any questions. Many scam artists out there will create a fake website claiming to be a scholarship provider without any way to contact them, or getting in touch with them is difficult. Keep an eye out for this because legitimate scholarship providers do not have anything to hide.

Remember, there are millions of scholarships available to students so if one does not seem right, Move On!



The Planned Alternative Plan

Even with all the planning possible, sometimes your first plan may not work out. Thus, you should always have a backup plan just in case. Many financial aid experts and financial planners suggest that you take the \$10K Debt Challenge. If you have crunched the numbers and discover that you will have in excess of \$10,000 per year in student loans in order to go to college, it is time to look at possible alternatives. Unless you are planning to major in technology, math, or the hard sciences where you will likely have a high income upon graduation, you may be handicapping yourself by taking on more debt that you will be able to repay in a reasonable amount of time. If you fall in to this category, you still have options.

The Great Value of Community Colleges

Students and parents are realizing that community college is one of the greatest untapped resources when it comes to receiving an education in a cost-efficient manner. What makes community colleges such an intriguing option is the unique combination of affordability, excellent instruction, increased acceptance rate to four-year schools, and a less risky transition from high school to college life.

The savings at community college are significant. Tuition rates at community colleges are often $\frac{1}{2}$ the rate of tuition at state schools and one-fourth the rate at private schools. Most credits earned at a community college will transfer to most four-year colleges. You can save thousands if not tens of thousands of dollars by attending a community college for one or two years and then going on to complete your degree at a four-year college.

If you start at a four-year college and find that you eventually must take an overload (more classes than are covered by the standard tuition fee), consider taking some of your general education courses at the local community college. You will save thousands of dollars compared to taking the same course at your four-year college and having to pay the overload rate.

Consider Commuting

Students often want the full college experience and live on campus. But sometimes financial realities exist that make living at home (or with friends or relatives) and commuting to school a better option. This could save you thousands in room and board costs and you could still participate in all the activities on campus (just not live there). Commuting has costs too (transportation and you still must eat). Work the numbers to see how much savings you will gain by commuting to school.

Working While Completing Your Education

Does the financial aid package you received not cover all your tuition expenses? Do you need an extra \$5,000 - \$10,000? Working a part-time job during the school year and a full-time job during the summer can easily earn \$5,000 - \$10,000/year. Consider a part-time job in your major. For example, if you are an education major, consider substitute teaching after your sophomore year. Substitute teaching just one day a week can make you over \$4,000/year that you can use towards tuition.

Consider internship opportunities. Most of these are full-time during the summer but some can also be completed part-time during the school year. Some internships can pay very well. For example, internships in fields like engineering can easily pay \$20/hour. A full-time internship during the summer could make you \$8,000. That might be enough to cover your expenses beyond what is covered by scholarships and financial aid.

In some careers, it might be possible to work and have your employer pay your tuition to earn or finish your degree. Many corporations needing business managers will hire you and put you through their training program and then pay for your degree. This is also true of technology companies that will hire you and provide entry level training and then pay your tuition towards a degree. Nurses can earn an associate degree and become a Certified Nurse Assistant at a hospital, which will then pay for an RN, BSN, or even graduate degree.

Service Options to Pay for College

Military ROTC (Reserve Officers' Training Corps) programs award scholarships and stipends for college that can cover up to the full cost of tuition and other expenses. These scholarships and stipends can be used at more than 1,000 colleges and universities including private schools. Upon graduation, you will serve as an officer in the military with excellent pay and benefits. You will be required to serve at least the number of years you were funded. You can also receive educational awards from the military for serving in the Reserves or as an enlisted member of the military. Unlike ROTC which awards you scholarship before your service, these programs will allow you to earn funds as you serve and use them to pay for tuition. There are many different types of programs and requirements and amounts change often, so it is best that you talk with a military recruiter about all your options.

The federal government and many states have programs for students studying in high need areas like education, social work, and the sciences. These programs award you funds after you graduate for working in certain communities, especially in low-income communities. Some of the largest programs are the National SMART Grant and the TEACH Grants which award you funds that can be used to pay off student loans or pay for additional college coursework.

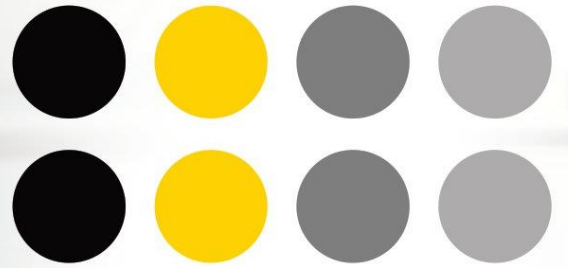
AmeriCorps is a federal program offering a variety of service opportunities, from the classroom to the outdoors, and everything in between. After successfully completing your AmeriCorps term of service, you are eligible to receive the Segal AmeriCorps Education Award. You can use the award to repay qualified student loans and/or pay current or future educational expenses at eligible institutions of higher education and training programs.





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(U.S. News & World Report)

#2 BEST COLLEGE CAMPUSES IN AMERICA
(Niche)

#28 BEST COLLEGES FOR OVERALL DIVERSITY
(College Factual)

Cost will not be a barrier to a great education. We meet 100% of the demonstrated financial need for all admitted students. And for first-year, domestic applicants, we will not consider whether or not you can afford to pay any or all of WashU's tuition.

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Awards that range up to the full cost of attendance, including no-loan packages for families who earn less than \$75,000

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The WashU Pledge provides a free undergraduate education to incoming, full-time Missouri and southern Illinois students who fit within the financial criteria

Financial aid counselors work individually with each family to understand its unique circumstances

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You should not have to spend hundreds of dollars in application fees or wait months to find out if you will be admitted to or receive scholarship support from colleges.

more**CollegeOffers**[™] helps you receive more admission and scholarship offers while saving you time and money.

By The Numbers



500+

The number of colleges and universities in our network including public and private, big and small, and from all over the country.



96%

The percent of our partner colleges and universities that waive application fees for MCO students saving you money.



91%

The percent of students that receive 15 or more offers from our colleges within a few weeks of setting up their profile.



\$415,000

The average amount of scholarship offers received by MCO students to help pay for college.



16,692

The number of MCO students who were offered at least one opportunity to receive a full tuition scholarship.



\$0

The cost for you to set up a profile saving you time in completing applications and saving you money.