



College is expensive, but it doesn't have to be outside your reach.

The cost to attend college has increased dramatically over the years. In 2000, students across the nation paid \$3,508 in tuition and fees to attend a public 4-year university. Jump to 2018, and students are now paying \$9,716 to attend the same universities.

That's an increase of 176 percent – more than double the rate of inflation! If the same thing were to happen to milk prices, a gallon priced at \$2.79 in 2000 would be \$7.70 today.

Aside from tuition, there are added costs to consider: If you live on campus, you'll need to pay room and board, furnish your dorm room and buy supplies. If you're commuting to school, you'll need a permit to park on campus and money for gas or public transportation to get you back and forth. And you could very well have to pay for rent, utilities and your own meals.

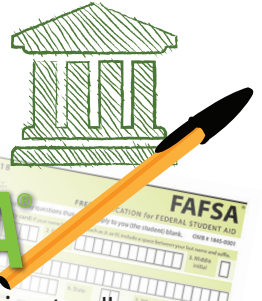
There are actually billions of dollars in scholarships out there. Each year, the U.S. Department of Education, colleges and universities award an estimated **\$46 billion** in grants and scholarship money. Also, about **\$3.3 billion** in gift aid is awarded by private sources such as individuals, foundations, corporations, churches and nonprofit groups.

There's money out there. You just have to know where to find it.



While financial aid of all varieties is more available than ever before, each year there are about **\$3 billion** in scholarship funds that go unclaimed in the U.S., often because there aren't enough qualified applicants.

Make sure you fill out your



FAFSA

Over \$150 billion is given to college students annually via the Free Application for Federal Student Aid, or FAFSA.

The FAFSA helps determine student eligibility for work-study programs, grants or federal loans. Many colleges also require it for their own need-based or merit-based aid packages. Even if you think you wouldn't qualify, complete your FAFSA application first. It's often the key to unlocking other scholarships and financial support.

A NOTE ABOUT FILLING OUT THE FAFSA...

The FAFSA is more than just a one-page application form. It is an extensive report of financial information that requires quite a few documents, from your social security number to your parents' tax returns, to complete. The form is released every Oct. 1. Before you think about beginning, there's a handy checklist of all the documents and information you'll need at www.fastweb.com/financial-aid/articles/afsa-checklist.

Who gives out scholarships?

In addition to government sources, there are a variety of opportunities.



- ✓ Colleges and Universities
- ✓ Military
- ✓ Individuals
- ✓ Communities
- ✓ Religious Groups
- ✓ Non-Profit Organizations
- ✓ Ethnic/Historical Organizations
- ✓ Businesses

HELPFUL SCHOLARSHIP WEBSITES

- Fastweb.com
- Scholarships.com
- CollegeBoard.org
- CollegeNet.com
- ScholarshipMonkey.com
- Collegescholarships.org

A NOTE ABOUT SPORTS SCHOLARSHIPS...



While playing sports is an excellent way to demonstrate you are a hard-working, well-rounded individual with experience as a member of a team, few students actually earn sports scholarships, as compared to the number who anticipate receiving one.

- ✔ Only about **2 percent** of high school athletes win sports scholarships every year at NCAA colleges and universities
- ✔ In 2017, the average sports scholarship was less than **\$8,000 for women** and less than **\$7,000 for men**.
- ✔ **53 percent** of the scholarships awarded are designated for four sports
 - ✔ Football
 - ✔ Soccer
 - ✔ Basketball
 - ✔ Track & Field

SCHOLARSHIP MYTHS

You should begin searching for scholarships during your senior year. **FACT:** Many scholarships have January deadlines, so begin searching for scholarships in the middle of your junior year.

Scholarships are only for top scholars and athletes. **FACT:** Many scholarships do not take into consideration a student's grades or athletic ability/participation. Others are awarded to students who have earned less than stellar grades and have fewer achievements that they can document.

You have to be a great essay writer to get one. **FACT:** Following the instructions and addressing the essay question is often more crucial to your success than how eloquently you write.

The scholarship application process is a one-time thing. **FACT:** Look for opportunities every year, beginning in the fall, even if you're already in college.

How can you increase your chances for success?



Look for scholarships with smaller awards—think less than \$1,000

Scholarships with smaller awards usually have fewer applicants, so your chances of winning may be higher. These scholarships can help with those added costs such as books, supplies and living expenses. Receiving a few of these small awards can add up to big savings.

More work means less competition

Don't avoid the scholarships that require a lot of work to complete the application. Mandatory essays, videos and/or special projects often lead to fewer people applying, creating a smaller applicant pool. This means greater chances of receiving an award.

Check frequently with your school's counseling office

Schools regularly receive information on local scholarships, so check in with your counseling

office monthly to see what scholarship opportunities exist. The counseling office can also provide resources and support throughout the application process.

Make it personal

Instead of applying for every scholarship that you may qualify for, apply for the ones that most fit your interests. The more personal and passionate your application is, the more likely it is your application will rise to the top of the submission pool.

Don't introduce yourself in your essay unless you are told to

Many scholarship committees conduct blind readings. Essays with names or other identifiers are immediately discarded. Read the application directions carefully so you know EXACTLY what's required.

Don't use quotes

The best essays stand out from the crowd, so be original and use your own words, not someone else's, unless the directions specifically state that you should use quotes from other sources.

Meet all the requirements

Make sure you answer every question accurately and meet every requirement. If the directions prompt you to list five things and you only list four, you could be disqualified.

Stick to the word limit

Get as close to the word limit as you can, but don't go over. Exceeding the word limit could disqualify you.

Proofread

Typos and spelling and grammar mistakes could also get you disqualified. Make sure to proofread your essay at least twice, and ask someone else you trust to look it over as well.

Don't give up!

Like most things in life, the most successful scholarship winners are those who keep trying. Find scholarships that you're passionate about and keep applying.

Scholarships requiring essays of 1,000+ words rarely have more than 500 applicants, compared to the average 5,000 students who apply for scholarships with easier applications.

