



# Let's Talk Scholarships

Are they what I am looking for?

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# Applying for Financial Aid

## What types of financial aid are out there?

- **Need-based Grants & Scholarships**
- **Merit Scholarships**
- **Parent and student loans**
- **Work study (funding for on-campus jobs)**

## Where does \$ come from?

- **Federal**
- **State**
- **Institution**
- **Private**

# Sources of Financial Aid

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Most federal aid programs are need based. This means that family income/assets are part of the determining formula.

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Scholarship programs are merit-based meaning that GPA and test scores are considered in determining eligibility.

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Every student does not qualify for every type of aid. Award offers are individual to the student, their unique eligibility and funds available.

# Student Responsibility

## Research the scholarship

What are the requirements?

When is it due?

Does someone have to provide a letter or Recommendation?

Is there a specific essay type?

## When to start looking?

Make a plan a year out, at a minimum.

What are students doing, that your student can start getting ready.

# When do I apply for Scholarships?



Apply for scholarships based on individual deadlines, which vary widely.



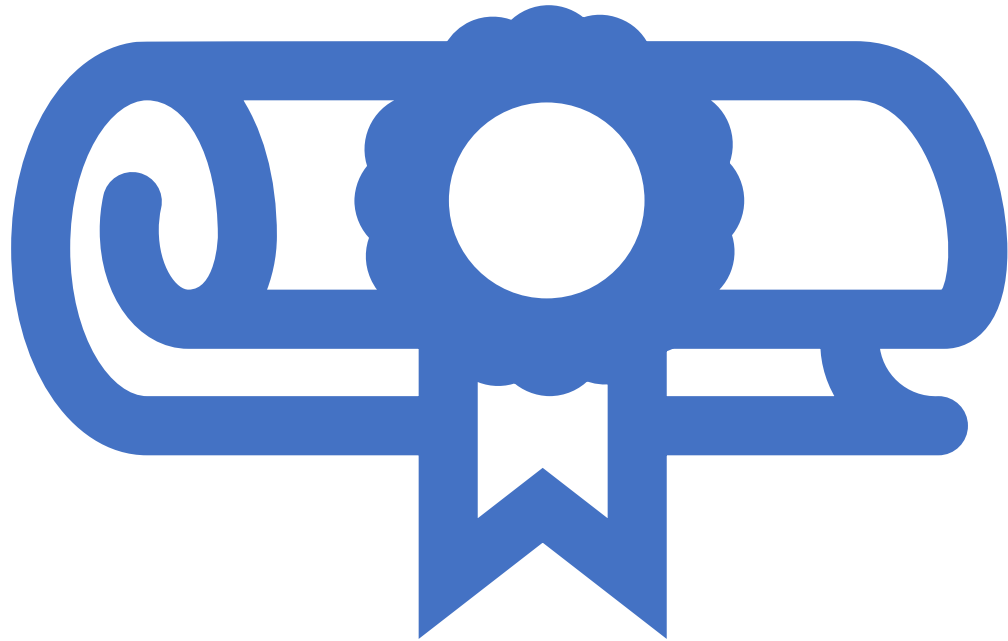
Research and start applying for scholarships during the summer between junior and senior years of high school.



If the initial deadline is missed, explore available scholarship opportunities and apply accordingly.

# Possible Application Requirements

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- High school transcript
- Standardized test scores
- Financial aid forms such as the FAFSA or CSS Profile
- Parents' financial information, including tax returns
- One or more essays
- One or more letters of recommendation
- A small photo
- Proof of eligibility for the scholarship (for example, proof of membership in a certain group)

# Scholarship Applications and Fund Disbursement

- Research individual scholarship requirements on their respective websites.
- Carefully read and complete the scholarship application, ensuring all criteria are met.
- Pay attention to application deadlines to submit on time.
- The distribution of scholarship funds varies, with possibilities of direct payment to the college or to the recipient.
- Seek clarification from the scholarship provider about the disbursement process if not clearly communicated.







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- <https://www.salliemae.com/college-planning/tools/scholarship-search/>



# Be on the lookout for lines scammers use

- Scholarships are an attractive way to pay for college. Unfortunately, that leads some people to pay for services to find scholarships that are nothing more than scams.

Texas OnCourse  
(BigFuture, 2017, How)

## A Word About SCAMS....

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### PHRASES TO CONSIDER AS “RED FLAGS”

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“The scholarship is guaranteed or your money back.”

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“You can’t get this information anywhere else.”

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“I just need your credit card or bank account number to hold this scholarship”

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“We’ll do all the work.”

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“The scholarship will cost money.”

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“You’ve been selected” by a “National Foundation” to receive a scholarship.

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“You’re a finalist!” or “You’ve won!” (before you’ve applied)

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“First come, first served.”

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“Millions of dollars go unclaimed.”

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“Please include a picture...”

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# Things to Look out For



## "The scholarship is guaranteed or your money back"

- No one can guarantee that they'll get you a grant or a scholarship, and refund guarantees often have conditions or strings attached.



## "We'll do all the work"

- Don't be fooled by this tempting offer, especially during a busy time like senior year. There's no way around it. You must apply for scholarships or grants yourself.



## "You can't get this information anywhere else"

- There are many free lists of scholarships available. Research scholarships online or at the library, but don't pay someone for scholarship information or to do the work for you.



## "Millions of dollars in scholarships go unclaimed every year"

- The number of unclaimed scholarships is very small, and nearly all available financial aid comes from the federal government or from colleges.



## "I need your credit card or bank account number"

- Some agencies claim that they require a credit card or bank account number to "hold the scholarship." Never give out this information.

# How does a scholarship affect my other student aid?

A scholarship impacts other student aid by influencing the total amount, which cannot exceed the cost of attendance at your educational institution.

Inform your school about the scholarship award so that the financial aid office can adjust it against your cost of attendance and other offered aid, such as loans.

Any remaining balance can be covered by additional eligible financial aid, and it's advisable to seek guidance from the financial aid office for any questions.

# Readiness versus Eligibility

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## College Readiness

How to navigate the college system

How to take notes and study at a college level

How to write at a college level; How to organize your materials and time

How to set personal and academic goals; How to self-advocate

## College Eligibility

Completing a High School degree plan

Turning in your college application

Figuring out finances

# Students Who Require Remediation Are Less Likely to Earn a Degree

	Earned BA
No Remedial Courses	54%
One Remedial Course	45%
Three Remedial Courses	18%
More than Two Semesters of Reading	9%

# Resources

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- <https://getschooled.com/scholarships/>
- <https://comptroller.texas.gov/programs/education/msp/funding/aid/faidalpha.php>
- <https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>
- <https://www2.ed.gov/about/contacts/state/index.html>
- [https://cftexas.sharepoint.com/:x:/g/EducateTexas/TXCAN/TxCANHub/EU\\_6cmr3UghDntmOiG4zdEEBtrJZE716F1-Phwj4y4VHUg?rttime=ONdRfGgR3Eg](https://cftexas.sharepoint.com/:x:/g/EducateTexas/TXCAN/TxCANHub/EU_6cmr3UghDntmOiG4zdEEBtrJZE716F1-Phwj4y4VHUg?rttime=ONdRfGgR3Eg)
- <https://scholarshipguidance.com/scholarships>
- <http://www.hhloans.com/index.cfm?objectid=D9AD753B-0A07-9FC4-988F652761A25F4A>



# Resources

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- <https://www.appily.com/scholarships>
- <https://www.prepscholar.com/sat-test-prep/>
- <https://www.unigo.com/>
- <https://scholarshipowl.com>
- <https://bigfuture.collegeboard.org/scholarship-search/scholarship-list>
- <https://www.mcdonaldselpasoscholarships.com/>

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**YOU CAN'T WIN IF  
YOU DON'T APPLY!**



# Thank you for your time!!

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