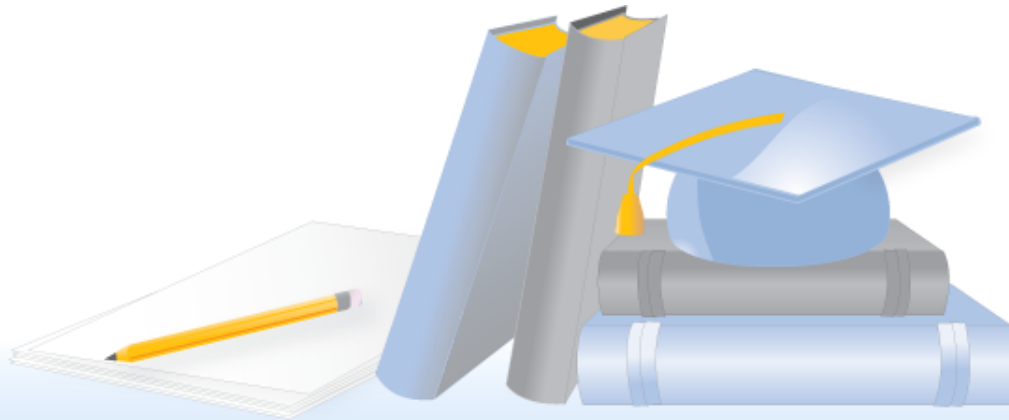




Filling the Gap: Scholarships



College Funding: Exploring The Options

- FAFSA
 - Workshop in January
- Federal Loans and Grants
- College Savings Accounts
- **Scholarships**



College Funding: Scholarships

- **WHAT** types of scholarships are out there?
- **WHERE** can scholarships be found?
- **WHEN** should students apply for scholarships?
- **HOW** do we navigate the process?



College Funding: Scholarships

- Merit-based vs. Need-based

| Merit-based | Need-based |
|---|--|
| <ul style="list-style-type: none">• Academic or merit-based scholarships are awarded to recognize outstanding academic performance, talents and leadership abilities. | <ul style="list-style-type: none">• Need-based scholarships are awarded to those who demonstrate financial need. |



College Funding: Scholarships

- Academics vs. Athletics

| Academics | Athletics |
|--|--|
| <ul style="list-style-type: none">• Scholarships awarded based on a student's intended area of study• Most common areas of study: education, health, science, technology• Professional organizations or companies affiliated with majors offer scholarships to entice students into their field. | <ul style="list-style-type: none">• Traditional athletic scholarships are very competitive• Scholarships offered by colleges will be run by the NCAA, NAIA or NJCAA• Scholarships also available for athletes who play not to make a career of a sport, but because they enjoy the game. |



College Funding: Scholarships

- Other types of scholarship opportunities
 - Scholarships by grade level
 - Scholarships by State
 - Scholarships by Type



College Funding: Scholarships

- Scholarships by Grade Level
 - Majority of scholarships will target college-bound high school students
 - Scholarships are available at every grade level (high school, undergraduate & graduate levels)



College Funding: Scholarships

- Scholarships by State
 - Some of the most common and easy to find scholarships are state scholarships
 - State scholarships are need-based & merit-based
 - State scholarships pay particular attention to applicants pursuing certain high need fields



MD State Scholarship

- What they are:
 - MD Higher Education Commission
 - Delegate scholarship
 - Senatorial scholarship
- Need based
 - Via FAFSA and college you are attending
- Guaranteed access
 - 2.5 GPA
 - Based on Family income
 - Apply through MHEC
- All students who are residence of MD can apply!



How to apply

- <http://www.mhec.state.md.us/>
- http://www.mhec.state.md.us/financialaid/ProgramDescriptions/prog_ga.asp
- Deadline is available online



College Funding: Scholarships

- Scholarships by Type
 - Different types include scholarships based on:
 - Ethnic background
 - Medical disabilities (Cancer, Epilepsy, etc.)
 - Community service
 - Religious convictions
 - Artistic abilities (art, film, dance, music)
 - Environmental causes



College Funding: Scholarships

- Where to find scholarships
 - Ms. Hull in the Career Center
 - Scholarship box
 - Check the **Financial Aid Office** of the school the you plan on attending – *begin on the college's financial aid office website*
 - Check with **local organizations and community foundations**
 - Sign up with **scholarship search sites** like Scholarships.com

Scholarships.com[®]
You Find Money. Colleges Find You.



Avoid Scams!

- **The advance-fee loan**
 - Offer low interest but require a fee before you receive your loan
- **The scholarship prize**
 - Tell you that you've won a scholarship but require you to pay a disbursement fee
- **The guaranteed scholarship search service**
 - Guarantees you will win scholarship or they will refund your money
- **Scholarships for profit**
 - Requires application fee
- **Most *legitimate* scholarships require you to fill out a FAFSA**



College Funding: Scholarships

- When to apply for scholarships?
 - Scholarships are offered **year round**
 - Best time to apply is **NOW**
 - Conduct a **search regularly** throughout the year to ensure you find recently added scholarships



College Funding: Scholarships

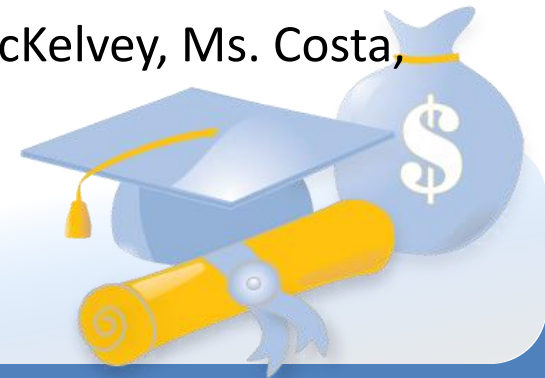
- How to navigate the process
 1. Get organized
 - Pull together the information that may be needed for all scholarship applications
 - Academic Information (GPA, SAT/ACT scores)
 - Recommendation letters
 - College choices
 - Personal essay
 - Community/volunteer work



College Funding: Scholarships

- How to navigate the process
 2. Create a list of eligible scholarships
 3. Sort scholarships by deadline
 4. Start applying
 - Be sure to read the directions, qualifications, and fine print carefully
 - Watch out for scholarship scams
 - Get help when you need it – Ms. Hull, Mrs. McKelvey, Ms. Costa,

your own counselor



Questions & Answers

