Scholarship Tips

Scholarships, unlike student loans, **don't have to be repaid** and can reduce the cost of college. The more free money, in the form of scholarships and grants, that you find to help pay for college, the less you'll have to finance.

Eligibility

Students who apply for scholarships must meet specific eligibility requirements and will be competing against other applicants. Scholarship eligibility may be based on any combination of criteria, including:

- Residency (state, county, or town in which the student lives)
- Affiliation with community or religious organizations
- Extracurricular activities, including community service or clubs
- Degree program, major, or field of study
- Financial need
- Essays
- Academic, athletic, or artistic achievement
- Letters of recommendation

Searching

Many high school students begin searching for scholarships during their junior year. However, there are scholarship opportunities for younger students, as well as current college students. Scholarship information is available from these resources:

- High school website
- High school counselor's office or online portal
- Local library
- College or university
- National scholarship search sites (listed on the back)

Applying

To apply for scholarships:

- Determine that all eligibility requirements are met.
- Submit all required application materials by the deadline.
- Find out if applicants are notified of the results. (Some scholarships notify all applicants; others notify only the winners.)

Q&As

Q. What is a merit scholarship?

A. Colleges are increasingly offering merit scholarships and not just for academic achievement or athletic skill. Schools may offer merit scholarships to attract diverse groups of students from states not highly represented at the school, or students with talents or circumstances that few others at the school have. Check with admissions offices at schools you're applying to and ask if they offer merit aid.

Q. Should students pay a company to find scholarships?

A. Students and families need to know that some scholarship offers are not what they seem. You can avoid getting scammed by ignoring offers that require you to attend a "free" seminar, pay a "small fee," or provide a credit card number.

Q. Will scholarships affect other sources of financial aid?

A. Scholarships from outside sources may affect other financial aid. By filling unmet need, scholarships may reduce the amount a family has to pay out-of-pocket or they may reduce loans, work-study, or grant aid. Check with your school's financial aid office to find out how outside scholarships may affect your financial aid package.

Q. How are winners determined?

A. Although scholarships are competitive, keep in mind that you don't have to be the best student in your class to receive one. You simply need to be the best applicant who meets the qualifications for the scholarship.

Popular Scholarship Search Sites:

- ☐ bigfuture.collegeboard.org
- ☐ fastweb.com
- ☐ scholarshipamerica.org
- ☐ finaid.org
- ☐ tfec.org



Do your own online search for more scholarship sites!

Keep track of scholarships that you find here!

	Scholarship	Due Date	Notes
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

Don't limit yourself — attach another sheet, if needed.

REMEMBER: Continue to search and apply for private scholarships every year that you are in school.

For additional information about funding your education, visit PHEAA.org today!

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA). The information contained in this document is believed to be accurate at the time of printing.

RG-SCHTO 052121

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