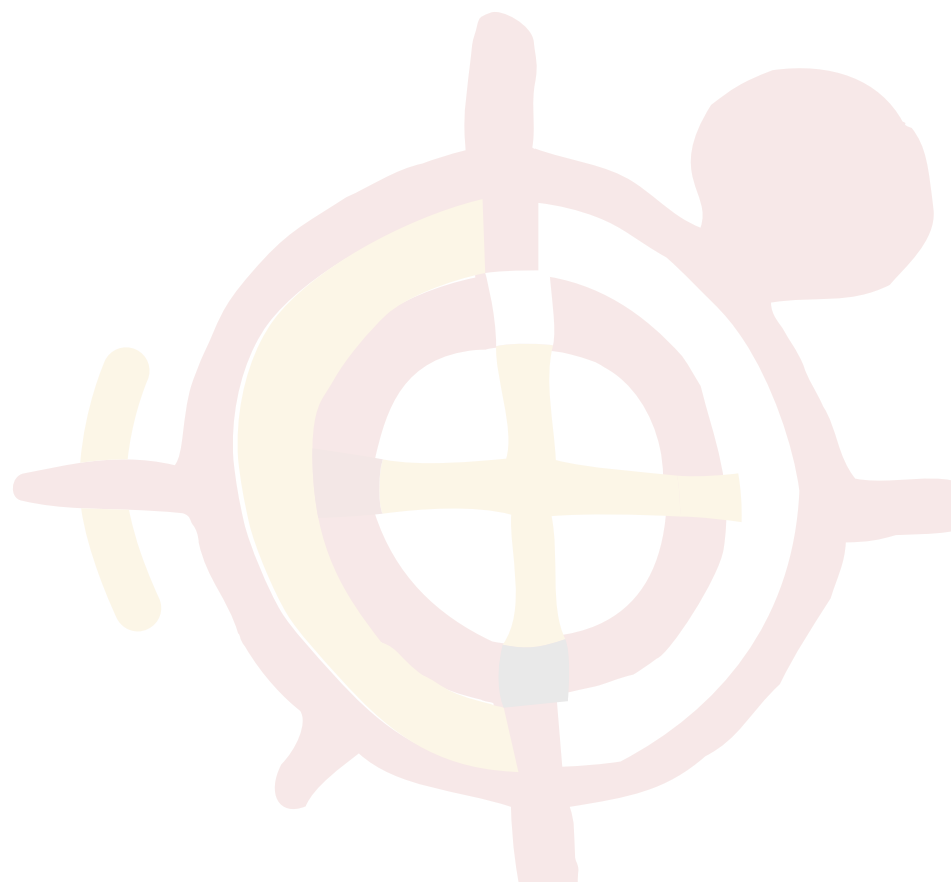




Indian Country
TODAY MEDIA NETWORK

101 Tips for Landing Native American Scholarships and Grants for College



Dear Native High School Student,

Whether you're a freshmen or a senior, life after high school has probably crossed your mind once or twice. If it hasn't that's okay, there's always time to think about it. Some of you probably knew you were going to college early on; for others, it could be a fresh thought.

In this free guide Dr. Dean Chavers addresses the subject of college scholarships available to Native students while debunking a variety of myths and false assumptions about scholarship applications. Chavers co-founded [Catching the Dream](#), a national scholarship program for Native American college applicants. He's well familiar with the rules and best practices that every student should know when applying for grants, financial aid and scholarships, and understands the frustrations experienced by applicants and scholarship program administrators alike. For a brush up on grammar before filling out those scholarship applications, Chavers ends with a quick lesson that will help you write better.



Myths About Native American Scholarships

There are many myths about Indian scholarships, some of which are persistent and never seem to go away. It's frustrating to have to live with them, as I have done for the last 29 years, since the founding of [Catching the Dream](#). Check out these 13 myths:

Myth: Scholarships all require different essays. I hear this all the time and have to tell students what they have seen on two or three scholarship sites does not hold for all of them. I estimate that students can apply to 80 percent or more of all scholarships using the same essay. The other 20 percent or fewer will require an individual essay. For instance, the [Daughters of the American Revolution](#) will require students to explain how they are good patriots and support the Constitution. The norm is for students to write a five-page essay, narrow that down to two pages, and narrow that down to one page. Those three will meet about 85 percent of applications. If the scholarship does not set a word limit, submit the five-page essay. If they say 500 words, submit the two pages. If they say 250 words, submit the one page.

Myth: The essay should be about the student. We had a classic one of those 25 years ago. He said he wanted to go to college so he could have a good job, a nice house, a nice family, and a nice car. My whole board said: "Throw that one in the trash can. We want people who are going to help Indians in some way." He didn't win any scholarships.

Myth: A C-level essay is good enough. A student contacted me in September with a request that I critique her essay. I said sure. She sent it to me and I told her it was about a C-, not good enough to win. I told her how to fix it and send it to me again. She sent it to me a week later and it was still a C-. I then asked her if she had submitted it anywhere and she sent me her list of 40 scholarships. She had submitted that C- essay to all of them, and had not won any scholarships.

Myth: My English teacher or counselor can help me with the essay. Unfortunately this is rarely the case. Most of the time, the teacher or the counselor has not been a scholarship winner. So they may think they know

how to do it, but they may not. So if you are going to use them, make sure they know the process. Don't be afraid to ask if they won any scholarships.

Myth: My first draft of the essay will be good enough. [Isaiah Rodriguez](#) came to us seven years ago to try to win scholarships. He was from Laguna Pueblo and had been a high school dropout from the ages of 16 to 21. On his 21st birthday he asked himself as he worked at his restaurant job: "Is this what I'm supposed to do for the rest of my life?" The answer was: "No, you're supposed to get an education." So he took the GED and started back to school. After a year at [Southwestern Indian Polytechnic Institute](#) he had a 3.86 GPA. I helped him find 102 scholarships and told him to send me his essay. His first draft was a C+. By his fifth draft, he had an A level essay, which won him 70 of the scholarships. Almost none of the essays we get as first drafts are good enough. They usually need to be critiqued and edited. The mistakes they make are very similar. They will say "My mother" without giving her name, age, tribe, occupation or location. They will not put their high school name, their GPA, or ACT score, or name of high school, or date of graduation. They will give an ACT or SAT score without giving percentiles. Almost no one knows what a 1600 on the SAT means. But if they put percentiles everyone will know what they mean. ([Catching the Dream](#) will help students write essays at no charge.)

Myth: I can win scholarships without trying. Too many Native students think they will win scholarships just because they are due to win. The concept of competing for them, of putting forth their best effort all the time, is foreign to many of them. Most of these students are frustrated in their attempts at winning scholarships, if they try at all. We want them to try very hard.

Myth: I don't need scholarships. I can get financial aid and that will be enough. Unfortunately, it is not. The typical Indian student on financial aid will get a degree only 18 percent of the time. Dr. Ted Jojola, Dr. Ardy Sixkiller Clarke, Dr. Susan Faircloth, and several other researchers have demonstrated the high dropout rate for the typical Indian student. In high school, 50 percent of Indian students drop out. In college, 82

percent drop out, as I document in my next book on the Indian dropout. In contrast, students who are tough enough to complete our application process at Catching the Dream have a 78 percent chance of completing college. The differences are startling.

Myth: Indians should look for Indian scholarships.

This is the most persistent myth. Indian students should look for scholarships, period, which is a much bigger category than Indian scholarships alone. There are only about 150 Indian scholarships, plus the tribal scholarships, or about 350 altogether. But when you divide 350 by 3 million, the total number of scholarships in the U.S., the result is just above zero. In other words, Indian students are looking at one-hundredth of one percent of scholarships and ignoring the other 99.9 percent.

Students should take a lesson from [Marianne Ragins](#), a black girl from Macon, Georgia, who finished high school in 1991. She started looking for scholarships in the seventh grade, when there were no computers to help her. She found 200 scholarships, finished high school with a 4.0, planned to go to medical school, scored very high on the SAT, and won all 200 scholarships. She is apparently still the all-time champion. She has since written at least three books on how to find and win scholarships, which every Indian school library should have.

Myth: Indian students should use the booklets on Indian scholarships published by colleges to find scholarships they are eligible for. Unfortunately, I have not been able to get any of the dozen or more colleges that publish these directories to stop publishing them. Students will get these lists and think these are the only scholarships they are eligible for. This is just wrong.

Myth: Indian scholarships are based on financial need. While a few are, most are based on merit. In other words, students have to earn them.

Myth: Indian scholarships are easy to earn. Ironically, the few Indian scholarships are over-subscribed. Students will find them harder to earn than the non-Indian scholarships. The [Gates Millennium](#) scholarship is

notoriously hard to win. Three years ago I helped three girls refine their eight essays (yes, eight) and none of them won. Thirty years ago the Navajo Nation was giving 75 percent of its applicants a scholarship. Then in 15 years the percentage dropped to 50 percent. In another ten years it had dropped to 25 percent. This is very competitive. We funded 100 percent of our applicants this year.

Myth: Indian students should start applying for scholarships as soon as they finish high school. This is in fact almost a year late. They should start before they start their senior year in high school. They should have their essay written and make sure it is at the A or A+ level. They should do their scholarship search before the start of their senior year.

Myth: Scholarships are hard to find. In fact, with the advent of the Internet, they are amazingly easy to find. We recommend that students go to three websites—[Fastweb](#), [Scholarships.com](#), and [Sallie Mae Scholarships](#) to find them. There are dozens of other scholarship websites. But after about three searches students find lots of repetition and duplication. Students can still make errors. For instance, while I was working with a high school three years ago, one of the students put down: “first year high school” on her Fastweb profile. She was a senior in high school, and should have put down “first year college.” When she fixed it she found lots of scholarships. There are a dozen ways to make mistakes with the profile, most of them having to do with intended field of study. Students will put down one intended field, and they should put down all related fields. For instance, if they are intending to go to medical school they should put down biology, science, medicine, health, and so on. All websites are simply word searches. If you do not have that word in your profile, the website will not bring up scholarships in that field.

Rules for Students Trying to Get Scholarships

We at [Catching the Dream](#) tell students they should find and win all the scholarships they can. They can and should go to college with no loans at all. But how do they do that. Here are rules that will help along the way.

Read the instructions. We cannot help you if you do not read the instructions, which are on our [website](#).

Read at least two books a week all the way from middle school to high school. If you do not know what books to read, get your school library to order our book [Reading for College](#).

Take the ACT or SAT starting in the fall of your sophomore year. We will pay for it if you need us to. We know from experience that you can improve your score on it.

If you do not get the ACT score you thought you should get, you should (a) read lots of books, (b) cram and study, and (c) take the ACT practice test, which should be available in your school library. We have had two students who improved their scores tremendously from the first time they took it to the fourth time. Both wanted to go to Stanford. Both got a 27 on the first test, which is the 83rd percentile. Both took it again, and got a 28, which is the 87th percentile. Both took it two more times; one got a 31, the 97th percentile, and one got a 32, the 99th percentile. That one got into Stanford, and the one with the 97th did not. It broke her heart, my heart, and her family's.

The student with the 20 on the ACT who wants to go to Stanford or Harvard has a long way to go. In fact, that student can still possibly get in, as a junior transfer, but he will have to get a 3.8 or higher his freshman and sophomore years to get in. It will still be hard; the last time I checked, Stanford was only letting in 70 junior transfers a year. And it will help if you can throw a 95-mile-an-hour breaking fastball over the plate every time, or if you are a talented musician or artist. Regular people will still find it impossible to get it in.

Send your essay to CTD as early as possible to get a critique. Ideally you will have it done well before you start your senior year. This essay will go to most of your scholarship applications and in your college application packets. Read the "[Essay Outline](#)" on our website.

Schools should apply for a Reading Award Program (RAP) grant from us to help students improve their reading. We have been making these grants since 1991, and have made 180 of them. About 85 percent of them have worked major or minor miracles. Ganado Primary School, in Arizona, won the award from the state for the best school in the state in 1995, and won the same award from the White House. It all started with reading.

Students should follow the outlines for the [letters of recommendation](#) and the outline for the [essay](#).

Students should make sure they read the instructions before they conduct their scholarship search and before they write the essay for each scholarship.

Students should do their own work and not depend on parents to do it for them. At least a quarter of the students who apply have their mothers call us. Once in a while it is a father, but 90 percent of the time it is a mother. Unfortunately, your mother cannot attend class for you or take your tests.

Call us right away if you want to apply. Students who fail to call us, which is most of our applicants, are inviting disaster and failure.

Go to our [website](#), not some other website. We are on over 30,000 websites now, and have no control over the content or accuracy of any of them. DO NOT use an application form your school gives you, or a friend gives you, or that you get from another website. It may or may not be accurate.

Do not send us a Financial Needs Analysis (FNA) with no entries on the resources side. This is happening just this year, for some reason. If your college cost is \$30,000, and you have zero resources, you cannot possibly be going to college. You are not fooling anyone, including us. There has to be some money on the resources side.

Do not send a handwritten essay or application form to us or to any other scholarship fund. We will send it back to you. Other scholarship programs may simply send you a letter of rejection, with no explanation. Handwritten papers—letters of recommendation, applications, essays, etc.—are verboten.

Do not send out copies of your CIB, FNA, letters of recommendation, and school transcripts. They are likely not to be acceptable to anyone. We will send them back to you, but other scholarships may only reject you with no explanation.

Put some planning into your letters of recommendation. In 29 years we have not yet received an adequate letter of recommendation. The fault lies with both students and faculty. Most letters simply repeat what the student put in the essay. What we and other scholarships want is some insight into the interaction that happened between the student and the teacher.



Administrator Frustrations When Helping Students Get Scholarships

We have been giving scholarships to Native American college students for 29 years. James Lujan, Jodie Palmer, Pat Locke, Gerry Parker, Bill Schaaf, and I formed [Catching the Dream](#) in 1986. We have produced 875 graduates, with a completion rate of 78.6 percent. But we live with a high level of frustration.

Our **biggest frustration** at Catching the Dream is the students who inquire about our scholarships and then do not apply. They look at our [website](#), do not read the instructions (“[How to Find and Win Scholarships](#)”), and then call us to ask what they are supposed to do. But they often wait two or three months to do it. If they wait until March of their senior year, they have totally missed the boat. It is too late to apply for scholarships then.

We tell them they should find and win all the scholarships they can. They can and should go to college with no loans. Our leading scholarship winner, a Laguna student named [Isaiah Rodriguez](#), found 102 scholarships and won 70 of them. We helped him all the way. (For more on Isaiah, see our Bonus section at the end of this guide.) His first essay was a C level. But by his fifth draft he was at the A level. That is what won him the scholarships. Isaiah graduated from the University of Hawaii at Hilo, his dream school.

We have had one A+ essay in 29 years, and one A level essay. It may be hard for you to believe, dear reader, but it is true. The schools are failing Indian students in a big way. They are not telling them to go to college; they are telling them they should get a job or go to vocational school. That, of course, is racist, but it is true. School people will deny it, but it is still true.

Schools are not having Indian kids write at all. My grandnephew, who is a freshman in college, went

all the way through high school without writing one paper. When he told me that, I realized the same thing happened to me at the same school from 1955 to 1957. Imagine my surprise when I transferred to an all-white school in Dinwiddie, Virginia in 1957, and Mrs. Louise Rose told us the first day of class that we would have to write a paper every week for her English class. I did it, and have been thankful ever since.

Our **second biggest frustration** is the student who has a 3.8 GPA and thinks she will win all the scholarships and be admitted to Stanford, Harvard, Dartmouth, or Yale. But when she takes the ACT, instead of scoring a 32, which would put her at the 99th percentile, she scores a 20, which puts her at the 45th percentile. We have had at least 400 examples of this in our 29 years. And students will put off taking the ACT or the SAT because they are afraid of it.

Why do they score so low? It is because **they do not read**. To fix this, we spent ten years writing the best book on the subject. But schools are not buying it. We have sold fewer than 50 copies. There are over 1,800 Indian schools, all of whom should have it. The book is called [Reading for College](#).

Our **third biggest frustration** is students who do not follow instructions to let us help them with their essays. They end up sending out essays that are a C-, which means they will not win any scholarships.

Essays need to be in the A-, A, and A+ range to win. We have one student this fall who sent out a C- essay to 40 different scholarships and won NONE. That is heartbreaking for everyone involved.

How to Find and Win Scholarships

Catching the Dream, formerly known as the Native American Scholarship Fund, makes grants to Native college students and works to improve Indian schools. Since 1986, CTD has made scholarship awards to 920 students and has produced 596 graduates. Our retention rate is 83 percent, a very high rate compared to the 82% dropout rate that prevails nationwide with Native students. Contrary to what students often think, CTD rewards students for finding and winning scholarships. Many students think the fewer scholarships they find and win, the more we will like it. The opposite is true. The more scholarships you find and win, the more we like it, and the more money we will give you. Our ultimate goal is to have you being able to go to college with no loans and have your expenses totally covered.

Many students think they cannot afford to go to Stanford or Harvard. The total cost for a year at the Ivy League colleges is now more than \$60,000 all told. But really solid, hardworking, dedicated, serious students can win enough money in scholarships to be able to attend Stanford or Harvard. The secret is scholarships.

We will help students with their scholarship search, with their scholarship planning, and with their essay. Please call us with any questions whatsoever. Nothing is too unimportant to ask us about. The only silly or stupid question is the one you do not ask. Please use us freely as a resource.

We require students to apply to all other sources of funds before they apply to CTD. This includes financial aid, college work-study, Perkins and Stafford loans, tribal scholarships, and other scholarships. We want students to be able to go to Stanford Medical School, not have to take out any loans, and still be able to give their momma money.

We have students doing this now. You can do it too, if you are willing to do just a little work. One of our students is at Northern Arizona University. He did a thorough scholarship search and won 18 scholarships that pay him \$26,000 a year. His total college cost is \$12,000, so he has \$14,000 left over. That is totally legitimate, and something we encourage.

We will process your application if you apply to 10 other scholarships, but we encourage you to apply for all scholarships that you are eligible for. If you do not do a thorough scholarship search and make applications to the others before you apply to CTD, we will hold your application for up to three years. At the end of three years, if you have still not completed the process, we will destroy your records. At any time during the three years that you complete the process, notify us, give us documentation of the places you have applied, and we will then process your application.

The maximum number of scholarships a student in the U. S. has won, apparently, was 200. [Marianne Ragins](#), an African-American girl in Macon, Georgia, in 1991 found 200 scholarships, applied to all 200, and won all 200. The total amount of money she won was \$315,000, which was much more than she needed to attend any U. S. college. Her average amount per scholarship was \$1,575, which is about what you will find. It was such a feat that Parade magazine did a two-page spread on her.

It helped that she had a 4.0 GPA on a 4.0 scale, and that she worked at a fast food restaurant 25 hours a week. Her father was deceased, and her mother was supporting the two of them on the meager salary of a seamstress. And it helped that she wanted to go to medical school.

Students should **Google Marianne** to learn what is on her website, and to learn the names of the [three books](#) she has had published since she finished college. If your library does not have these three books, request the librarian to order at least one of them. Marianne now spends all her time working with students on finding and winning scholarships.

Fastweb, the most comprehensive scholarship site, has over 1,300,000 scholarships in its database. We urge students to find all the scholarships they are eligible for, and apply to them. Scholarships are not all equal. The most popular fields for scholarships are engineering, and the least popular fields are performing arts.

The following minimum numbers apply to the various fields. Students can easily exceed these numbers:

Engineering: 60
 Medicine: 45
 Business: 40
 Social Science: 35
 Education: 35
 Performing Arts: 30

Finding Scholarships

There are four ways to find scholarships: (1) **on the Internet**, (2) **using scholarship directories**, (3) **from your university**, and (4) **in your community**. Motivated students will use all four methods.

THE INTERNET: The best and most comprehensive website is Fastweb.com, two more excellent comprehensive sites are Scholarships.com and TheSallieMaeFund.org. In addition to these two, there are hundreds of other sites. Some list one scholarship, and others list many. A student can always

Google something like “Scholarships for Native Americans,” or “Scholarships for Engineering,” and go through the many sites that will appear.

But this method is counterproductive, highly inefficient, and frustrating. It is much better to use a comprehensive site. And contrary to conventional thinking, Native students should not look only for Native scholarships. The reason is simple; there are fewer than 200 Native scholarships in the Fastweb database, and only seven of them have real money. Native scholarships represent less than one-tenth of one percent of all scholarships.

The seven large ones, in order of money given away each year, are

- 1. Gates Millennium (\$2 million)**
- 2. American Indian College Fund (\$1 million)**
- 3. American Indian Science and Engineering Society (\$500,000)**

- 4. Catching the Dream (\$400,000)**
- 5. American Indian Education Foundation (\$300,000)**
- 6. National Society of the Daughters of the American Revolution (\$100,000)**
- 7. Association on American Indian Affairs (\$40,000).**

After these seven, the amounts are very small. You should apply to all scholarships, including the small Indian scholarships that pay \$250 a year. In four years, that \$250 is \$1,000, not a bad payoff for half an hour of work.

The key to success in using the Internet is to have an adequate list of keywords. In addition to using Native American, American Indian, Indian, female/male, woman, and minority, students should use these eight master words to help them come up with a list of keywords. The eight master words are:

- 1. Honors**
- 2. Awards**
- 3. Clubs**
- 4. Elected positions**
- 5. Appointed positions**
- 6. Work experience**
- 7. Hobbies**
- 8. Your major.**

Students should send us their list of keywords before they run Fastweb so we can tell them whether or not we think it is adequate. It will also help greatly if the student sends us a resume.

These honors, awards, etc., apply at school, in your community, and at church. Elected positions are such things as class secretary, class senator, and student body president. Appointed positions are such things as editor of the yearbook, baseball team manager, etc. If you are not in any clubs now, join something. What you do now will follow you for the next 50 years. I am 66 years old, and I am still sending out resumes.

Your major will not be just one word or phrase, either. For instance, if your major were nursing, you would use the following keywords, and perhaps others: nursing, registered nurse, nursing education, pediatric nursing, geriatric nursing, oncology nursing, surgical nursing, health care, medical care, health administration, medical administration, public health, and public health nursing.

If your major is business, you would use economics, finance, sales, marketing, business management, business administration, business leadership, hotel and restaurant management, accounting, retailing, and banking.

Once you run Fastweb, it will give you between 120 and 150 sources. Unfortunately, it is a keyword search only. There is no connection between the keywords, so students have to go through the list manually to determine which scholarships they are really eligible for. A nursing major in New Mexico, may pull up a nursing scholarship for the State of Idaho. You will have to rule that one out, however, since you do not live in Idaho. You may also pull up a nursing scholarship for Iowa State University, and you will have to rule that one out unless you plan to attend Iowa State.

What you will be left with is 30 percent to 40 percent of the 120 to 150 you started with. **THIS IS YOUR POT OF GOLD!** These 30 to 60 scholarships are the ones you are going to target to win the money you need for college. You should add to the ones you find on Fastweb by using the other three ways of finding them.

SCHOLARSHIP DIRECTORIES: Even though scholarship directories are becoming outmoded by the advent of the Internet, they are still valuable. You will find some scholarships in them that are not on the Internet. Your high school library should have a good set of them; if it does not, you can ask the librarian to buy a set, which should cost under \$300. I will send your librarian or anyone else a list of recommended scholarship directories at the drop of a hat.

The alternative is to find a good set at the nearest college library. If you need help paying for this travel, CTD can help with your mileage to this library.

Use the index in the back of the book to find the scholarships you want. Don't start at the front of the book and leaf through; this will take too long. Look up the same keywords you used on Fastweb to help you find the scholarships in the directories.

There are over 700 scholarship directories published in the U. S. However, you want to use the most comprehensive ones, which have 600 to 1,200 pages each. The following constitute a minimum set of scholarship directories your library should have:

—Daniel J. Cassidy, “**Undergraduate Scholarship Book.**” Simon and Schuster, Route 9 West, Englewood Cliffs, NJ, 07632, (800) 922-0579.

—Gail A. Schlachter, “**Directory of Financial Aid for Minorities.**” Reference Service Press, 1100, Industrial Road, Suite 9, San Carlos CA 94070, (415) 594-0743.

—Gail A. Schlachter, “**Directory of Financial Aid for Women.**”

—Gail A. Schlachter, “**Directory of Financial Aid for Native Americans.**”

—Oreon Keesler, “**Financial Aids for Higher Education.**” William C. Brown Publishers, 2640, Kerper Blvd., Dubuque IA, 52001, (800) 338-5578.

—S. Norman and Marie Feingold, “**Scholarships, Fellowships, & Loans.**” Bellman Press, P. O. Box 34937, Bethesda MD 20817, (301) 897-0033.

We will be glad to furnish your librarian with a fuller listing of scholarship directories at any time, for free. Have your librarian e-mail me with a request.

YOUR UNIVERSITY: You will be surprised, pleasantly, with learning how many scholarships your university has. If it is an Ivy League, the scholarship dollars per year are in the hundreds of millions. If it is the flagship state university in your state, the figure will be several tens of millions. If you are an outstanding Native student, you should realize that your intended college, and many others besides, will want to recruit you. You should use this knowledge to leverage at least some scholarship support from the university.

Someone on the campus is in charge of scholarships. On a small campus this person may be in the Financial Aid Office. On a large campus this person will probably be separate from Financial Aid. What you want to do is find this person, and have a complete list of scholarships sent to you. That way you will be the person who decides which ones you will apply for, and not someone else.

The tendency of the scholarship officer will be to send you a list of the ones she thinks you are eligible for. Be polite, but ask for the whole list. The University of Oregon, for instance, has a 32-page booklet listing all scholarships on the campus school by school and department by department.

YOUR COMMUNITY: There are dozens of scholarship organizations in your local community. In the bad old days, these scholarships were reserved for the Old Boy Network (OBN). If you were male, and Anglo, you knew about them, were tied into the network, and had an inside chance of winning one or several of them. But today, when the nation is moving more and more toward equity and diversity, these local scholarships are opening up more and more and becoming available to women, minorities, and other underserved groups.

Students living on reservations should realize that the nearest town to the reservation is part of the reservation community. For instance, Pine Ridge residents are part of the communities of Gordon and Chadron, Nebraska. The residents of the Navajo reservation are part of the communities of Holbrook, Page, Gallup, Grants, Farmington, and Flagstaff—whichever is closer.

Some of the scholarships in your community are the Elks, the Masons, the Lions, the VFW, the Moose, the Optimist, the Soroptimist, the Rotary, the American Association of University Women, the Business and Professional Women, the Civitans, Wal-Mart, department stores, and the Toastmasters. Others such as women's groups, men's groups, church groups, business groups, professional associations, and special interest groups also frequently raise money and administer scholarship programs.

To find them, you will have to play detective. For instance, the Rotary Club will meet once a week in a certain restaurant. Often, as you drive into a town, a sign along the highway will note the location of the Rotary weekly luncheon. You will have to contact that restaurant to learn the name and phone number of the Rotary president. Then you call that person to get the name and phone number of the scholarship chairman. Then call that person to get a scholarship application. Be very aggressive and persistent in this search, but also be polite. Do not insult anyone.

One of our applicants found 22 local scholarships in Chadron, Nebraska. Another found 12 local scholarships in Yankton, South Dakota. Three years ago, the Elks Club in Holbrook, Arizona had three scholarships available, and no one applied. We hate to hear things like that.

Most of our applicants, however, have not even looked in their local communities. Don't make this mistake. Remember, there is no limit to the amount of scholarship money you can win!

Once you have finished using all four sources, put them all together to come up with your total list. If you don't have at least 40, regardless of your field of study, you have not looked hard enough.

Getting Ready to Apply

Now that you have used all four ways of finding scholarships, you are ready to put your plan into action. Put the scholarships from all four sources together in one place. The best place to store your information is on your computer. Contact the scholarships no more than eight weeks in advance to ask for an application form and guidelines. DO NOT contact them all at the same time. The scholarship “season” is January 1 through April 30.

About 5 percent will have deadlines before January 1, and another 10 percent or so will have deadlines after April 30. But 85 percent to 90 percent will be in the first four months of the calendar year. They are not in business the rest of the year. You want to be patient, polite, and persistent in contacting them to get the application packet.

We **recommend that your first contact be eight weeks** before the deadline. The second contact, if they have not sent you the materials, should be five weeks out. The third contact, if you still do not have the materials, should be three weeks out.

At this point, you need to hit the panic button—call them, fax them, e-mail them, and mail them every day until you get the materials. Have your counselor help with this, if necessary.

You will want to keep track of your scholarships carefully. You do not want to miss any of them, and you do not want to offend any of them. Put them in chronological order by the date they are due. Use a form something like the one in the [application packet](#) to keep track of them.

Writing Your Essay

Now that you have found the scholarships, you are ready for the hard part. The easy part is finding them, which is only mechanics. The hard part is talking them out of the money. To do this, you are going to have to think. The essay is going to count about 75 points out of 100. The other 25 percent will be your GPA and your ACT/SAT scores. (Never report the raw score only. **ALWAYS report both the raw score and the percentile or NCE score.**)

How do you talk them out of the money? It is called an essay. Students should go the CTD website in advance of writing, download the [CTD application](#), and review the Essay Outline that is part of the application.

If you have a 3.8 GPA and a score of 25 or higher on the ACT, you should win almost all of the scholarships. But if you send out an essay which is at the C- level, you will be lucky to win 25 percent, even with your high grades and high ACT score. If you have a GPA of 3.0 and scored a 20 on the ACT, you can still win scholarships, provided that you have a strong essay. A strong essay can overcome grades and test scores that are a little bit weak, but high grades and high test scores cannot overcome a weak essay nearly as well.

There is no “cutoff” for GPA or for ACT/SAT scores. We have awarded scholarships to students with a 2.6 GPA (which is unusual), and have denied scholarships to students with a 3.3 (which is also unusual). We look at the whole student, not just GPA or ACT/SAT scores. Most scholarship organizations do the same thing.

Mandatory: All essays must be emailed to Dr. Chavers at CTD4deanchavers@aol.com. The essay is the most important part of the application process. The essay will have the following characteristics:

LENGTH: Five Pages

SIZE OF TYPE: 11 points.

NUMBER OF PARAGRAPHS PER PAGE: eight.

MARGINS: 1.5 inches on all four sides.

GRADE YOU WILL WANT TO GET ON IT: A+.

NUMBER OF TIMES YOU WILL WRITE IT: As many as it takes to get an A+.

THE MOST IMPORTANT THING IN THE ESSAY:

What you are going to do in this world before you die to make it a better place. If you have not thought about this yet, right now is an excellent time to start.

The essay is not about you. It is about a problem that is affecting some people in the world, and what you are going to do about the problem. It is possible to win scholarships without having a problem identified, but your percentage will drop dramatically. The student who applied to us so he could have a good job, buy a house, have a nice family, and have a nice car, got turned down. Hardly anyone is interested in giving you a scholarship to help only yourself. Many people spend their time raising money for scholarships so they can make the world a better place.

The essay is about insight into a real world problem. It is about leadership. It is about compassion. It is about dedication. It is about persistence. It is about determination. It is about mental toughness and the ability to see a difficult task through to completion.

Students should start with a five-page essay. Then when they have gotten that essay to the A+ level, they will boil it down to a two-pager. And when they have that two-pager done, they will boil that one down to a one-pager. If the scholarship application calls for 250 words, that is one page. If it calls for 500 words, that is two pages. If there is no page limit spelled out, send them the five-pager. If they do not ask for an essay, and also do not say not to send them an essay, send them one of the three. It can't hurt.

Often Native students are disappointed in their ACT scores. The student who expected to get a 25 instead gets an 18. The 3.8 student who is valedictorian expects to get a 32 but instead gets a 22. Is there that much test bias in the ACT and the SAT?

As a person who has worked for years with both The College Board (the owner of the SAT) and the testing firm of Harcourt Brace, I can tell you that test bias alone does not account for these huge differences. They may cause 10 percent or more, but they do not cause the 40 to 50 point differences that we most often see with Native students. Why do these huge

differences occur? It is because Native students in general do not read anything outside the classroom.

We recommend that students start in their sophomore year taking the PACT or the PSAT, and that they take it several times as juniors and several times as seniors. CTD will pay for the costs of these tests. Just send us an e-mail with the facts (your name and address, where you attend high school, class level, the cost of the test, when it will be given, what you got on a previous test, what your GPA is, what your intended major is, where you plan to attend college, your tribe and blood quantum, what you plan to do to improve your test scores, the reason you need assistance with paying for the ACT or the SAT, and the amount needed.). If it is a repeat test, tell us what you are doing to improve your score.

There are basically **five things** students can do to improve their scores. They can start to read books, and they can cram for the test. They can retake the test. They can take one of the test preparation courses if they can afford it. As an alternative, Kaplan, Princeton, and other cramming/self-study courses are available, and we have found that most high school libraries have one or more of these courses available. They can take college prep courses in high school if they are juniors or below.

We know that students who have a GPA of 3.5 or higher, and who usually score a 20 instead of a 25, can improve their scores considerably. We have had students go from 27 (83rd percentile) to 32 (99th percentile) in four attempts. The cramming, the stress, the strain, and the work involved will pay off when you win lots of scholarships and get into the college of your choice.

Many Native students do not read at all outside the classroom. We have published a book called "Reading for College." We will be glad to make any chapter in the book available to students, parents, counselors, and teachers for student use, at no charge. All we need is an e-mail address or an address to send it to you. Give us some indication of what you are interested in (history, general science, classics, aviation, biography, Native American Literature, etc.) And please ask your librarian to order the book for your use.

To summarize how we can help, CTD can pay for (1) your travel to the nearest college library if your high school does not have a set of directories, (2) your cost for taking the ACT or SAT if you cannot afford it and (3) your admissions charges to college applications if you cannot afford it. We will also review your list of scholarships and tell you if your search has been adequate or not. And we will help you with your essay. Send it to me at CTD4DeanChavers@aol.com for a critique.

RECOMMENDATION: Do not pay anyone to help you with this process. Do not pay an online service to find scholarships for you; do it yourself. Do not pay anyone to help you write your essay; CTD will help you free of charge, and we are the best there is.

RECOMMENDATION: Do not throw away a scholarship if you miss the deadline. You may be able to apply for it next year. Unless it says “for high school seniors only,” you can apply later. Students who don’t know about scholarships until their junior year in college can still be successful in winning a significant number of them.

RECOMMENDATION: Develop a resume as soon as you start your senior year in high school, or earlier. If you need help, get it from your high school English teacher or counselor, or from us.

RECOMMENDATION: Always convert your raw scores into percentiles or Normal Curve Equivalents (NCE’s). Almost no one knows where a 25 on the ACT or a 1200 on the SAT falls on the 1-99 scale, but almost everyone will know the difference between the 45th percentile and the 85th.

RECOMMENDATION: Start taking the ACT or the SAT in the fall of your sophomore year. If you cannot pay for it, CTD will pay for it. Take it four times as a junior and four times as a senior or until you score a 32 or higher—whichever comes first.

RECOMMENDATION: Start reading heavily. Start today and keep it up for life. In college you will be required to read 5 to 10 books per week. If you are not doing this already, you will be in danger of being totally lost in college. We do not want you to become a statistic.

RECOMMENDATION: Send us your list of keywords before you run Fastweb so we can tell you if we think it is adequate or not.

RECOMMENDATION: Send us your list of scholarships once you have cleaned them up. It will really help if you send them by the Internet. Put your internet, directory, university, and community scholarships into one database and send that along. We will tell you if your search has been adequate.

RECOMMENDATION: Start writing as much as you can to help you with college applications. If you are not writing at least one paper a week, it is an excellent idea to start immediately. If your essay is the first thing you have written in high school, you will have real problems with it.

RECOMMENDATION: Do not let your college counselors put you in classes that are too advanced for you. The typical Native student has not taken geometry, trigonometry, and calculus. If you have not taken them, you should be placed in college algebra and trig first, provided you have had at least two years of algebra in high school. If you have had only one year of algebra, you will need to take basic algebra in college before you enroll in college algebra and trig.

RECOMMENDATION: If you are an Advanced Placement student, and you have a weighted GPA, give both your weighted GPA and your unweighted GPA (on a scale of 1.0 to 4.0).

RECOMMENDATION: Contact Dean Chavers or Joy Noll at CTD with any questions, at any time. Feel free to call Dean on his cell phone between 8:00 AM Albuquerque time and midnight.

Catching the Dream

[NATIVE AMERICAN SCHOLARSHIP FUND]

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ESSAY OUTLINE

INTRODUCTION: Please introduce yourself using your full name and your tribe. Please put your name and page number on each page.

ACADEMICS: State your grade point average, class rank, and ACT/SAT test scores from high school. State any test scores from standardized tests such as CTBS, ITBS, LSAT, MCAT, GRE, WRAT, CAT, or Stanford. State why/how you made the grades and test scores that you did. State what grades you made in your field of interest and why. State how much time you spend studying each day or week. Describe any awards won in high school or college and their significance. List any clubs and honors and their significance. List any scholarships and how you won them. Describe any leadership positions you have held in high school or college, how you were elected and what your responsibilities were. Describe what courses you have taken to prepare you for college and your career and what you have learned so far that has inspired you. Tell us who or what inspired you to pursue your chosen field of study, and how that inspiration came to you.

CAREER PLANS: Explain what you plan to do after you finish college. Tell what your ultimate career goals are. Describe your personal interests and tell how they are related to your planned career. Describe your strengths and explain how they are used in your study for your planned career. Describe the requirements for the completion of your degree.

SERVICE TO INDIANS: Describe your plans on working with the Indian community. Tell how your work will directly benefit Indians. Tell us about your Indian heritage and what this means to you. Describe your ties to your Indian community and your experience in this community. Explain how your college education will directly contribute to your work with Indians.

LEADERSHIP AND SCHOLARSHIPS: Describe any elected or appointed positions in school or college and how they relate to your planned career. Describe any summer work relevant to your planned career and/or your service to Indians. Describe your membership in clubs and how it relates to your future. Describe all other sources of funds that you applied to and the results. Tell us what scholarships you have won and the amounts of funding you will receive from these scholarships. Explain what you will do if you do not receive a scholarship from Catching the Dream.

Bad English: 33 Grammar Lessons to Help Students Write Better

We ask students that apply to Catching the Dream for a scholarship to send us their essays early in their senior year so we can critique them. In 28 years we have gotten exactly one A+ essay and one A level essay out of about 1,800 total applications. I want one more A+ before I die, but may not get it. Most of our first-draft essays are in the C range, from C- to C+, with an occasional D+ thrown in.

It's obvious that our schools are not teaching students how to write. It is painfully obvious when we get an essay that is the first writing a student has ever done. As a person who has been writing for over 60 years, I know how hard it is to get a thought out of my head, to my fingers, to a keyboard, and onto a computer screen. It takes lots of practice.

One way I can tell a first writing is that students will hit "enter" at what they think is the end of a line. They should only hit "enter" at the end of a paragraph. Most of them will say "my mother" and not give her name, tribe, occupation, location, and so on. This leaves the reader wondering: "Who is your mother and what has she done to help you get ready for college?"

They also use a lot of incorrect English words and phrases, many of which can be found all over the place. One is **aggravate**, which means "to make worse." Most of the time, the user really means "irritate." My mother told me a thousand times, "You little aggravator." What she really meant was "You little irritator."

Anyways is not a word. It is anyway.

Apart is a word that has a two-word partner. The student who writes, "I want to be apart of something great" really means "I want to be a part of something great." To be apart from it would mean to have no association with it, which is not what the writer meant.

Appraise, apprise. The first one means to estimate the value of something. Apprise means to tell somebody something. They are entirely different words. But people often say, "I appraised him about

what was happening." They mean apprised.

Cite, site, sight. Cite means to refer to something previously written or said, as in a footnote. A site is a location. A sight is a look at something. The most common error may be to use sight for site.

Disburse, disperse. Disburse means to pay out money; disperse means to scatter. Someone would be foolish to disperse the money, but they are perhaps wise to disburse it.

Ensure, insure. Ensure means to make sure of something, while insure means to buy insurance. They are not interchangeable.

Few and less. Few means countable objects, while less refers to uncountable. The sign in the grocery store that says, "15 items or less" should say "15 items or fewer. This mistake seems to be universal.

He don't is often used orally, but not often in writing. The correct is "He doesn't."

It is me is bad English, which apparently only a few people know. The correct sentence is "It is I." These days even college graduates can be heard saying, "It's me."

Its, it's. Rules go out the window on this one. The only seeming possessive in the English language without an apostrophe is its. The problem is that "it's" is not a possessive; it is a contraction of "it is." So to say "It's my party" is correct, but "Its meaning has been lost" is also correct. Don't use an apostrophe with the word unless it is the contraction of "it is."

Light complected. The non-word complected is not found in any dictionary. The right phrase is light complexioned.

Like and as. The Winston cigarette people got raked over the coals in the 1950s when they put out ads saying, "Winston tastes good, like a cigarette should." The English critics jumped on them immediately. Like is a preposition; the usage, connecting two complete sentences, demands a conjunction, as. One of my friends constantly says, "Like I said." Uhhh.

Loose, lose. Loose means not tied down and is pronounced “loos.” Lose means lost and is pronounced “looz.” If you have misplaced something, you lose it, not loose it. You can loose a horse if you want to turn him out into a pasture.

Oral, verbal. Oral means with spoken words. Verbal means with words. People often say, “We had a verbal agreement” when they meant they had an oral agreement—not written down, not notarized, but with spoken words only. All agreements are verbal, whether they are written or oral.

Past, passed. Something past happened in history, either yesterday or years ago. Something passed because it was a car going faster than another car, or a bill was approved by a legislature, or a student got promoted from one grade to the next.

Peak, peek, pique. Peak means a mountaintop. Peek means to look furtively. Pique means to stimulate one’s interest, or excite.

Principal, principle. The first is either the lead teacher at a school or the main ingredient of something. The second is a law or rule.

Seen it. This verb is often misused in Indian country, both written and spoken. He didn’t seen it; he saw it.

Supposably is not a word. It is supposedly.

Suppose to is incorrect. It is supposed to. Don’t forget the d, similar to use and used.

Their, there, they’re. Their is a possessive pronoun, there is an adjective specifying place, and they’re is a contraction of “they are.” They are not interchangeable. Thus “Their over there” is very mangled English.

Then instead of than. Students will write “I would rather be in college then out working” when they should have said than. No doubt this is caused by the way people hear the word pronounced.

There is many types of cars is incorrect. It should be “There are many types of cars,” since the words types and cars are both plural.

Treasure, treasurer. Treasure is something valuable. A treasurer is someone who takes care of the money. So you cannot run for the office of treasure, but you can run for the office of treasurer.

Two, to, too. Two is the second number, after one. The word “to” is a preposition, as in “to catch” or “to run.” The word “too” means “in excess” or “also.” The three are not interchangeable.

To Jim and I. The word “to” is a preposition, which always takes the second voice of a noun. To say, “He gave the money to Jim and I” is simply bad English. He gave the money to Tom and me. No one would say “He gave the money to I.” So to determine the correct voice, eliminate the first object of the verb, which almost everyone will realize requires “me” instead of “I.”

Towards is not a word. The correct word is toward.

Most unique is horrible English. Unique means one of a kind, so it cannot be modified. So rather unique, quite unique, and very unique are all bad English. It’s just unique.

Use and used. The most common mistake with these words is people writing, “I use to go to school every day.” The correct sentence is “I used to go to school every day.” We forget the “d” because most of us, when talking, leave it off.

Where’s it at. Uhhh. Don’t use a preposition to end a sentence. Make the sentence say “Where is it?” and you’ll be correct.

Who is a subject pronoun and **whom** is an object pronoun. Never say “To who are you speaking?” It’s “To whom are you speaking?”

Who’s and whose. Who’s is a contraction of “who is” or “who has.” “Whose” is a pronoun or interrogatory. Thus it is incorrect to say “Who’s house is this?” It should be “Whose house is this?”

Your and you’re. The first is a possessive pronoun, meaning something that belongs to you. The second is a contraction of “you are.” Thus “Your my girl” is incorrect.

BONUS SECTION

The Inspiring Story of Isaiah Rodriguez: You Can Do It, Too! Plus, a Conversation with James Lujan, Catching the Dream president

Isaiah Rodriguez (Laguna) had no idea he was about to do anything monumental when he visited the offices of [Catching the Dream](#) (CTD) in Albuquerque, New Mexico in January 2008. He just knew he wanted to have enough money to attend the [University of Hawaii at Hilo](#) (UHH), his dream college.

When he returned several weeks later, he had identified 102 scholarships; he applied for all of them, and won 70. This total set a record for CTD, which for 25 years has been giving scholarships to Native American college students. The previous record was 54, and Marianne Ragins from Macon, Georgia set the world record for all students, 200, in 1991. (Parade Magazine did a two-page spread about her that year.) Contrary to what most people think, there is no limit to the number of scholarships an individual student can win—the Financial Aid program, which has been in place since 1966, is based on need, and there are limits, but the old system (scholarships) is based on merit, and has never had limitations. Both Marianne and Isaiah got to keep all the money they earned.

What makes Isaiah's story even more remarkable is that he had been a high school dropout, and was away from school for five years before deciding it was time to enroll again. "I was raised on the reservation and lived there traditionally," Isaiah explained. "My mother Priscilla Rodriguez is from the village of Paraje—which is where we lived—in the middle of the Pueblo of Laguna. However, my stepfather, a Hispanic and retired, didn't accept my mother's culture. He felt it was ungodly and satanic. He was very possessive. He wouldn't allow my mom to speak to us in our language. We were not allowed to go to feasts or visit relatives. He moved us to Espanola. In a struggle to keep her children tied to her heritage, my mother enrolled my brother and me in the Santa Fe Indian School (SFIS). Two years later, my parents divorced.

"I lived at SFIS for two years with my little brother Elijah and then moved to Albuquerque in 2003. We lived with our mother again. School at Del Norte High in Albuquerque was very different from the Indian school. Academically the classes at Del Norte High were very easy."

Isaiah dropped out of high school at 16. He still had two years to go before graduating, but since his family had no income, he felt he had to go to work to support his family. He worked as a line cook for the next five years at Johnny Carina's Italian restaurant in Albuquerque until one day in 2006 he woke up and realized that the life he was living wasn't enough for him. "I didn't have a penny to my name when I started back to school," Isaiah said. "I borrowed a dollar and took a bus to the Plasma Center downtown. I had read in a newspaper that I could get \$45 in a week for donating plasma. All I needed was \$25 to apply for the GED exam at the Albuquerque Technical Vocational Institute (TVI). I got the money and registered. In April of 2006, I enrolled at TVI and about three weeks later I took the test. I passed with flying colors."

He then enrolled at the [Southwestern Indian Polytechnic Institute](#) (SIPI) in Albuquerque in 2006. "I sold my electric piano for \$300 to pay for the \$280 tuition," he said. "The piano was my pride and joy. I had purchased it only four months earlier."

He was motivated to get a degree from SIPI in Vision Technology in part because of his family. "My grandmother Ernestina Ohmsitte had glaucoma and is now blind," he said. "Her blindness could have been prevented if she had visited an eye doctor one year earlier. She woke up one morning and couldn't see."

When he finished at SIPI, he was the top student on campus academically, and was also president of the student government. "SIPI taught me all the basics," he said. "I was determined to do as well as I could," he told us. "I wanted to be the top of the class and I made it." Isaiah will graduate from UHH in 2013 with a degree in Agriculture. Isaiah found that UHH was

harder than he had expected. “Things didn’t go so well in the first semester,” he said. “But I bounced back. In fact, this past semester I made an A in all my classes.”

“Students have to have high grades, high test scores, leadership ability, and understanding of problems to win scholarships. We need a new generation of dedicated Indian young people to deal with the problems of Indian country, including lack of employment, poor education, and lack of health care. That is the whole rationale for our scholarship program at Catching the Dream,” said CTD President James Lujan, a former governor of Taos Pueblo and one of the co-founders of CTD.

Isaiah embraces that goal. “My brothers and I were taught not to acknowledge our traditions by our stepfather. I now know firsthand how it feels to be degraded for being Indian. With that in mind, I can dedicate my future and education to all American Indians.”

Isaiah is very proud of his accomplishments—he went from high-school dropout to college graduate in seven years. After suffering some health problems, his mother Priscilla recovered, and is now getting ready to go to college herself. Both she and little brother Elijah will be starting at SIPI in the summer. Their cousin Jessica, whom Priscilla raised, also earned her GED and is working.

From having four dropouts from high school, this proud Indian family could have three college graduates in a few years.

A conversation with James Lujan, Catching the Dream president

“We encourage applicants to apply to all the sources of scholarships they can find,” said CTD President James Lujan, a former governor of Taos Pueblo and one of the co-founders of CTD. “But Isaiah took his search to the highest level. We are really proud of him.” Gov. Lujan was the dean and president of SIPI for almost 30 years before he retired in 2005.

“The previous record for total scholarships before Isaiah was 54,” Lujan said. “Isaiah set the bar really high. He demonstrated that Indian students can compete with anybody if they put their minds to it. We have to deal with many misconceptions about scholarships. One is that there is a limit to the number of scholarships a student can win. That misconception was proved wrong for all time by Isaiah.

“Another misconception is that there is a lot of scholarship money for Indians,” Lujan said. “In fact, there are only a few scholarships dedicated just to Indians. But Fastweb now has 1.5 million scholarships in its database. Students should look for all the scholarships they can find, not just Indian scholarships.

“Yet another misconception is that people can get scholarships just by applying. The truth is that students have to compete for scholarships. They have to earn the scholarships. Scholarships are based on merit, not need. Financial aid, which is federal government money, is based on need. But scholarships are much older, going back 400 years to the founding of Harvard, Yale, and William and Mary.”



Indian Country

TODAY MEDIA NETWORK

