



Scholarship Information

Student Guide to Financial Aid is the most comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of student financial aid available through the Department's Student Financial Assistance office. Updated each award year, The Student Guide tells you about the programs and how to apply for them. Contact information: Federal Student Aid Information Center 1-800-4-FED-AID (1-800-433-3243) or www.collegenet.com.

FREE 2002 Federal Children's Scholarship Handbook information for military dependents. Contact information is <http://www.FEDscholarships.org>.

Top Ten Tips for a Winning Scholarship Application

1. Apply only if you are eligible.
2. Complete the application.
3. Read and follow all instructions.
4. Submit a clean and neat application.
5. Submit a well-composed essay that makes a definite impression.
6. Be aware of and meet all deadlines.
7. Mail application to the proper address with the proper postage affixed.
8. Give your application materials a final review.
9. Seek assistance if you feel you need it.
10. Make sure you're proud of and satisfied with, your application submission.

Top Ten Reasons an Application Will Not Win a Scholarship

1. Applicant mailed the envelope without the application enclosed.
2. Applicant submitted an incomplete application.
3. Applicant forgot to include their name and/or address.
4. Applicant submitted an illegible or unintelligible application.
5. Applicant sent the application with insufficient postage- returned "postage due."
6. Applicant submitted irrelevant or inappropriate supporting documentation.
7. Applicant submitted a dirty or stained application.
8. Applicant applied for an award when falling short of the minimum requirements.
9. Applicant made a number of spelling errors.
10. Applicant was rude or abusive to the judges.

Top Ten Financial Aid Tips

1. Prioritize your efforts, beginning with the federal government. Explore the private sector for additional financial aid programs. Visit websites to locate the private sector financial aid for which you can apply.
2. Contact each school to explore the financial aid possibilities. Write to the school's financial aid office as soon as you apply for admission. Applying for financial aid should not affect your chances of being accepted.

3. Be prepared. Students and parents should file their income tax returns early. You'll need information from income tax forms to complete your financial aid applications.
4. Get to know your financial aid administrator (FAA). The help of the FAA will be valuable if questions arise later on in the year.
5. Submit a FAFSA even if you think you will not qualify for federal aid. Being rejected for federal aid is sometimes a prerequisite for private awards. Some schools require you to fill out their own application as well as a profile.
6. Apply for aid as early as possible. Deadlines vary, but your application for Federal Student Aid can be sent any time after Jan 1. An early application will help get the best financial aid package possible.
7. Take advantage of tuition prepayment discounts. Many colleges offer up to a 10% discount for early payment.
8. Money from grandparents may avoid gift tax liability if paid in your name directly to the school.
9. Investigate company-sponsored tuition plans. Many employers will invest in the education of their employees or children of employees.
10. Apply for financial aid each year you are in school. Even if you receive aid during one year, you must reapply to get it for the next year. Use the Renewal FAFSA form to reapply for aid and save time. See your FAA for assistance.

Top Ten Questions for your Financial Aid Administrator (FAA)

1. Will my request for financial aid have any impact on my ability to be admitted to this college?
2. Will the college meet my full financial aid need, and will it meet my full financial aid need for all four years of my enrollment?
3. Describe your financial aid program, including requirements for need-based aid, merit-based aid and scholarships.

4. What application materials are needed to apply for financial aid, and does the college require its own form in addition to the FAFSA?
5. Where can I find additional sources of financial aid?
6. What are the deadlines for submitting financial aid forms?
7. Are there state financial aid programs that I should know about?
8. When will I be notified of my financial eligibility?
9. Once my financial aid package is awarded, will additional scholarships reduce the amount of financial aid I can receive?
10. Does this college participate in a tuition payment plan that allows installment payments for each semester's bill?
- Adapted from Scholarships.com

College Scholarships Web Sites:

www.scholarships.com

www.collegenet.com

www.collegeispossible.org

www.petersons.com

<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>

<http://encarta.msn.com/college/collegeFinancialAid.asp>