

Scholarships Basics and Tips

Financial Aid Virtual Event

Name
Title

Name
Title

[As people are arriving, first 2-3 minutes]: Hello everyone! We're going to give folks a few more minutes to arrive before we begin. Thank you for coming and we'll get started soon.

Hello and thank you for joining this virtual guide to scholarships hosted by uAspire. I am (presenter name) and I am being supported during this presentation by my colleague, (driver name).

I'll share a few notes before we begin:

- First, please make sure to ask all questions using the Q&A feature on your Zoom toolbar. (Driver name) will be answering them in live time as they are able, but also may refer you to one of our follow-up support resources that we will get to at the end of today's presentation.
- In addition, we will be sending those who registered a PDF of the slides with hyperlinks to important sites, tools and helpful videos referenced.
- Lastly, we will ask you to complete a brief poll to get your feedback on today's session before we close out with some time for more

- Q&A.



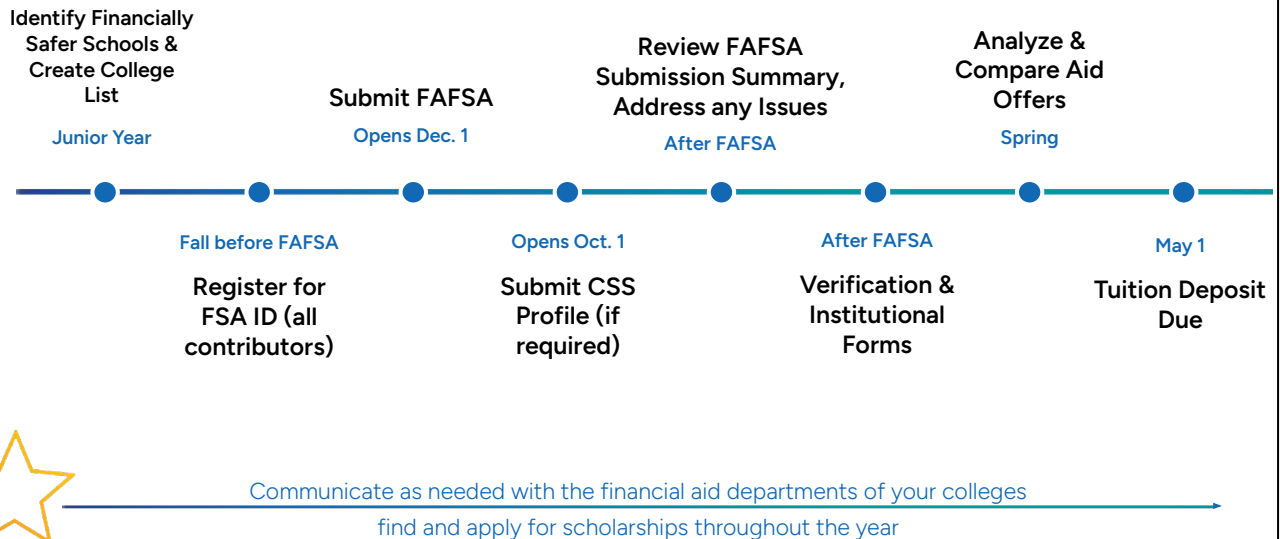
Agenda

- Introduction to Scholarships
- Application Requirements
- Finding Scholarships
- How to get follow-up support after today's presentation
- Survey/Q&A

This is our agenda for our time together:

- First we will give a brief introduction to scholarships.
- Then we will go over what is usually required to apply.
- Next we will review a few methods of searching for scholarships.
- We will next let you know ways in which you can get additional one-on-one support from uAspire.
- And finally, we will end with a quick survey and some live question and answer time
- **[CLICK]** This icon will be seen throughout the presentation and indicates a clickable link. Keep a lookout for it, as you will get a copy of the slides in our follow up email so that you can access these links.

Financial Aid Timeline: New Students



But before we hop into all of that, let's check out this financial aid timeline. As you can see, there are steps that need to be taken at certain times, and scholarships should be looked for and applied to throughout each year as part of the financial aid process.



Scholarships: An Introduction

Now, let's discuss what scholarships are and some basics that you may need to know.

Scholarships

- **Scholarships** do not need to be repaid (“free money” or “gift aid”) and can come from the college, state or federal government, or outside organizations
- Given for variety of reasons:
 - Mainly fall into two categories: merit & need
- Can be one-time only, or renew yearly
- Scholarships are a great way to help pay for remaining college costs!
 - Awards vary anywhere from \$500 to a full ride!
- There can be requirements for scholarships
 - Limited to a certain amount of time
 - Maintaining a certain major or GPA

Check out [uAspire's scholarship guide](#)



Scholarships are one of the best types of financial aid, since they do not need to be repaid. They can come from the college, state or federal government, but can also come from other organizations, like nonprofits, foundations, companies, or employers, in the form of outside scholarships which will be our main focus today. Scholarships are awarded for various reasons, so keep an eye out for ones that you may qualify for - we will talk about how to find scholarships later. The main qualifications are merit (or those given for academic, athletic, creative, or special interests) and need, which are those given based on your financial situation as it applies to college affordability. However, scholarships can be given for countless reasons, and we will get into that in the next few slides.

Some scholarships may require maintaining a certain GPA or specific major. It is also important to pay attention to the amount of time the scholarship applies to - many are only available for one year. We often have 2nd year students who realize that a scholarship they received their first year isn't available for their 2nd year. If you receive any 1-year scholarships, it is crucial to plan for future years how you will cover that

cost without the scholarship. Scholarships are a super important part of the college affordability process, since they are a great way to help pay for remaining college costs.

Why You May Need Scholarships

Scholarships are the best type of aid because it does not need to be repaid. There are many reasons you may need scholarships, including:

- To cover part or all of your remaining bill
- To pay for indirect expenses, like books, technology, transportation
- To try to minimize loan debt
- To pay for college without getting a part time job



Scholarships are a great type of aid because it does not need to be repaid, so the more scholarship money you can get, the better! Just like how scholarships are given for a variety of reasons, you may also want them for a variety of reasons. Some examples are listed here and may include:

- covering all or some of your remaining bill,
- paying for indirect expenses,
- minimizing loan debt,
- and working less during college.

Institutional Scholarships

- **Institutional Scholarships** are given by colleges in two ways:
 - Using information provided through the FAFSA and/or CSS Profile
 - Through additional applications submitted by the student for specific scholarships at the institution
- They are found on aid offers, via email, or student portal

Some scholarships are offered by the colleges you apply to. These are usually referred to as “institutional scholarships” or “college scholarships.” These scholarships are offered to you in two ways. First, some institutional scholarships are offered to you on your financial aid award letters based on information you submitted on the FAFSA, CSS Profile, or in your application to the college. Other institutional scholarships may require a separate application. Keep an eye out for these scholarships in your email, student portal, or around campus.

Outside Scholarships

- **Outside scholarships** are those which come from a source outside of the college or government
 - National corporations, local businesses, community organizations, private foundations, etc.
- Typically require an application and are due throughout the year
 - Due dates vary, but most are due before May
- Make sure to report any outside scholarships you receive to your college!

Outside scholarships are those which come from a source outside of the college or government which typically require an application. These are probably what you think of when you hear “scholarships” and will be the main focus of today’s presentation. Some examples of sources of scholarships are national corporations, local businesses, community organizations, private foundations, and more. These scholarships typically require an application and are due throughout the year, but the most typical due dates are scattered throughout the months between September and May. Regardless of what time of the year it is, you should still be looking for scholarships - you may find a last minute scholarship, or find scholarships with later due dates that you can prep for now. Make sure that you report any outside scholarships that you have officially received to your college!

Merit vs Need

- Most scholarships are awarded on the basis of **merit** (which is some characteristic that the scholarship provider looks for in potential recipients) or **need** (financial support needed - calculated by financial aid forms or special circumstances reported)
 - Merit can include anything - grades, artistic or athletic talents, special interests, leadership, etc.
- Scholarships can take into account both merit and need, or choose one or the other to focus on

There are many categories of scholarships available which take into account merit, need, or both. Merit is the specific characteristic or characteristics that the scholarship provider is looking for in their recipients. It can include just about anything from academic achievement or leadership to talent or special interests. You are sure to find some kind of merit scholarship that applies to you and we will discuss how to find them a bit later. Need-based scholarships take into consideration the financial support you and your family require based on information reported on the FAFSA or CSS Profile, or explaining special circumstances not reflected in financial aid forms. Scholarship requirements can vary widely and some may require only merit or need to be shown, while others may require you to show merit and demonstrate some level of financial need.

Components of scholarship awards

Scholarships always have a monetary component to help pay for college costs, but can also include:

Emergency Aid

- Direct to student financial assistance via gift card, Venmo, cash, etc.

Physical Items

- Supplies - computers, books or book credits, school supplies, etc.

Support Services

- Mentoring
- Tutoring
- Therapy
- Access to networks

No matter what a scholarship is awarded for, they always have a monetary component to help cover some or all of the cost of college. Some scholarships also include other awards, like emergency aid which would go directly to the student, physical items like school supplies, or support services such as mentoring, tutoring, therapy, or various networks. Of course, money for college is always helpful, but these other supports can make a huge difference as well!

Renewable vs Non-Renewable

Renewable Scholarships

- Available a certain number of years
- May need to reapply for some, while others are guaranteed for a certain number of years
- May have requirements (GPA, majors)

Non-Renewable Scholarships

- Can only receive once, leaving a higher bill the next year(s)



Be sure to ask the provider about renewability and understand the requirements. Check with your financial aid office to understand how your bill might change if you have a non-renewable scholarship

When searching for scholarships you may run into phrases like renewable and non-renewable. Renewable scholarships are those which can be available for more than one year. Some renewable scholarships renew automatically, while others require you to reapply each year. They may have requirements to continue receiving it, such as keeping a certain GPA or major.

Non-renewable scholarships are those which you can only receive once. This may leave you with a higher bill your remaining years of college, so it's important to ask your scholarship provider about the renewability of their scholarships and all requirements to be clear. You should also talk to your financial aid office to understand the changes in costs that may be associated with non-renewable scholarships, since this is an amount you will need to figure out how to pay in the coming years.

Maximizing Scholarship Amounts

- **Displacement:** (AKA financial aid over-award) a reduction of certain kinds of aid due to outside scholarships, typically when they exceed your demonstrated financial need (cost of attendance minus student aid index)
 - This means that your financial aid offer may change
- Examples of displacement policies
 - [Boston University's policy](#): self-help aid (need-based loans, work study) are reduced first. Grants are affected only if over-award exceeds self-help aid
 - [Macalester College's policy](#): outside scholarship totals exceeding \$500 reduce grant aid first, followed by need-based loans/work study



There is the possibility that your outside scholarships that you receive will exceed the cost of attendance. This can sometimes be referred to as a financial aid over-award which can cause your college to reduce certain kinds of financial aid due to your outside scholarships causing your overall financial aid to exceed the total cost of attendance for that year. This means that your scholarships may lead to a change in your financial aid offer. This is not necessarily a bad thing! For example, Boston University's displacement policy states that self-help aid, which is another name for loans and work study, will be reduced first. This could mean students end up taking on less loan debt. Some other policies, like Macalester College's, will reduce grant aid first, followed by loans and work study. This can be a bit frustrating.

Displacement Cont.

- If you are receiving any outside scholarships, take these steps to try to avoid displacement
 - [Determine](#) your college's displacement policy
 - Discuss displacement with your scholarship provider
 - Reach out to your financial aid office



While displacement can feel overwhelming, especially when first introduced, it's important to remember that applying for scholarships is almost always worth it. Make sure to keep applying and reporting scholarships that you receive to your college!



If you are receiving any outside scholarships at all, displacement can feel like a hurdle, but there are several steps you can take to try to avoid displacement. First is looking into your college's displacement policy so you can make a plan for your costs, which you can find on your college's website or in the database linked here. If it looks like you may be affected by displacement, it can be worthwhile to discuss this with your scholarship provider. They may be able to delay your award for the summer, for a future academic year, or until after graduation to help repay any loans you've taken out. Finally, reach out to your financial aid office to see if they can reduce loans or work study first or adjust your cost of attendance to more accurately reflect your experiences and costs as a student.

While none of these options are guaranteed, we do recommend trying them to avoid as much displacement as possible.



Next, we will look at some common application requirements so you can be prepared for whatever a scholarship might ask of you.

Typical Requirements

- Application
- Essay(s) or Video Statement
- Letters of Recommendation
- School:
 - FAFSA Submission Summary, aid offer from college
 - Official Transcript
 - List of honors, awards, achievements
 - GPA, SAT, ACT, etc.
 - Sports, Clubs, Activities
- Community Involvement:
 - Volunteering, jobs, resume



Use uAspire's
[scholarship toolkit](#)
to stay organized!



This is a list of some of the typical requirements that scholarships will ask of you. Application requirements may include the physical application, essays, video submissions, letters of recommendation, school information, and community information. It's important to note that not all scholarships will require all of these things. There are no-essay scholarships which, as the name implies, do not require an essay. These are super popular because of how easy they are to apply to, making them way more competitive, especially online. We will give an example of one later.

It is also important to remember that this list of requirements is not exhaustive, meaning that there may be other kinds of requirements. For example, you may need to provide proof of financial need, like the FAFSA Submission Summary. Some may require media content rather than an essay that may be a video submission or a project. Talent scholarships may require a portfolio or an audition tape. Some scholarships have very few requirements at all. So as you can see, there are many kinds of requirements, so just be sure to read the applications and listings carefully to see what is required of you. It will also be helpful to use

uAspire's scholarship toolkit to keep track of what is needed and what you would like to include!

Today, we will mainly focus on the physical application, essays and video statements, letters of recommendation, and some resume building resources.

Application



- Application may be a paper form or online, if one is required
- Typically requires basic student information (name, email, grad year, etc.)
- Lists all additional requirements

Best Practices:

- Start early!
- Keep applications in a safe place (folder on computer or file irl)
- Gather all listed requirements



Most scholarships will include an application which can either be a paper form (which is a physical paper you fill out) or an online form (which is an application that can be electronically filled out). These applications typically require basic student information such as your name, email, graduation year, major, and any other basic information they may need. The application will also list the other requirements that are necessary for the scholarship, which can include any of the items from the previous slide, and once again, remember that this is not an exhaustive list!



Some best practices for the scholarship application are starting early, keeping your applications in a safe place like a folder on your computer or physically filed so it's easy to access and safe, and gathering all the listed requirements as soon as possible.

Letters of Recommendation



- Letters written by those with professional relationship to the applicant
- Typically a teacher, guidance counselor, employer, or coach
- Common for a scholarship to ask for one or two

Best Practices:

- Ask early!
 - Ask more people than you need
 - Provide them with an [“About Me” sheet](#) or a [list of things you would like included](#)
- 
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Letters of Recommendation are letters written by people with a professional relationship to the applicant, typically a teacher, guidance counselor, coach, or employer. Some letters of recommendation can come from personal reference, like a friend or family member, but check with the scholarship provider before using this kind of recommendation. It is common for a scholarship to ask for one or more letters of recommendation, so it's best practice to ask early and ask more people for a recommendation than is required, just in case. We have linked here a great resource to give to people you would like to write a letter of recommendation for you, which you can fill out with information about your activities and things you would like them to know about you and include in their letter.

Essays



- Allows the scholarship provider to get to know you & prove why you should be awarded the scholarship
- Typically given a prompt. Common topics include:
 - Goals and achievements
 - Hardships
 - Personal statements

Best Practices:

- Start early! (so you can take your time)
- Follow the prompt and repurpose essays when you can
- Ask others for their opinions and reviews
- Utilize [online resources](#) for help





Essays are an important part of the scholarship application because they allow the provider to get to know you. It is your chance to prove why you deserve to win. Most scholarship applications will give you an essay prompt and expected length. Some of the typical topics include essays about your goals and achievements, overcoming hardships, and more general personal statements. Some best practices include - and you should be noticing a pattern here - starting early, following the prompts and answering questions directly, repurposing essays when you can, and asking others to review what you have written. Be sure to use online resources that are available to you for extra tips, like this [Going Merry](#) resource linked here.

Video Statements



- Can capture similar information to essays and personal statements
- Can allow for a more personal or creative submission when done well

Best Practices:

- Start early!
 - Be creative and unique, but make a plan too
 - Make a quality video - consider lighting, audio, editing applications
 - Review before submitting
- 
- 



Not the essay type? Consider applying for a scholarship with a video statement rather than an essay. These statements tend to capture similar information to essays or personal statements, but can also be a more creative video project, depending on the scholarship. While videos may seem simpler than essays, it's important to remember that planning is crucial to having a successful video submission. These can also be a bit more creative and are a great way to show the reviewer your uniqueness. The quality of the video is very important - make sure you are thinking about lighting, audio, and the editing process. Finally, review your video in full before submitting. This will help you catch any problems before it's too late.

Resume



- If a resume is required for a scholarship application, use these resources to build a compelling resume:
 - [The Student Resume](#)
 - [College Student Resume](#)
 - [High School Resume](#)

Best Practices:

- Start early!
 - Optimize resume for its intended purpose
 - Utilize career resources at school
- 
- 

Scholarship applications will often ask for a list of activities or experiences, sometimes in the form of a resume. If that is the case, you should check out these resources, which are just a few of the many resources available online for creating a resume. You should start working on your resume early and always optimize your resume for its intended purpose - not all scholarships may get the same version of your resume! Finally, if your school has career resources, be sure to reach out to them for guidance.



Best Practices

Start early


- Get materials as early as possible
- Do not wait until the last minute!

Utilize resources

- Online
- In person (career services, school counselors, uAspire advisors, etc.)

Review before submitting

- Make sure names and titles are correct for the scholarship you're applying for
- Ensure you have all requirements before submission



Unsure about your scholarship application?
The scholarship provider is your best point of contact for more information or clarification.

For every part of the scholarship search and application process, you should be starting early! Getting all of your materials ready ahead of time will be really helpful for submitting applications efficiently. It's also important not to wait until the last minute to submit applications!

Make sure you are also utilizing various resources. You do not need to do this alone! There are tons of online resources available. You will have access to all of the resources in this presentation as follow up, but there are countless other resources you can find. Additionally, you probably have access to in person resources, such as career and college services at your school, guidance counselors, your uAspire advisor, and others.

Finally, make sure you are reviewing everything before submitting it. Some key steps are to ensure that any names and titles are correct, especially if you are repurposing essays, and checking over the requirements again before submitting just to ensure everything is good to go. It is sometimes helpful to get another set of eyes on your application if possible, so even asking a parent or friend for their help can make a difference.

Questions?

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We are about halfway through our presentation today so before we get into how to search for scholarships, we would like to take a second to answer any questions you may have.

[Brief pause - if no questions, pretend this has come in through the Q&A function]: I see we have a question here about what you can include in a resume if you haven't worked a job yet. That's a great question, **[answer the question in your own words OR use this script]:** I would say that scholarship applications are not always exclusively looking for job experience, but are oftentimes looking for community involvement, extracurricular activities, academic awards and achievements, and volunteer experiences. Regardless of what you may include in your resume, make sure that it is personalized for the application and includes any relevant experiences or achievements. Great question.



Finding Scholarships

Now that we know what some of the requirements may be for a scholarship application, let's talk about how to find scholarships that fit you.



When to Search


- Start towards the end of junior year of high school and continue searching year round
 - Search throughout your whole time in college too!
- Due dates will vary but most scholarships are due before May



You should start searching for scholarships towards the end of your junior year of high school and continue to search year round. You should search for scholarships periodically throughout your time in college, as they can be incredibly helpful throughout your college career. There are some times that may be better than others to look for scholarships, like in the fall and winter, since most scholarship due dates fall between september and may.



Where to Search

- Local:
 - School counselor
 - Financial aid office
 - Local businesses, community organizations, etc
 - Online:
 - Scholarship search engines
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There are two main methods of searching for scholarships which include locally and online. Local scholarships can be found through school counselors, financial aid offices, local businesses, community organizations, and other spaces like these. Online, you can find scholarships around the country and world that you may apply for. There are a few differences between these methods of searching. Online, you will find hundreds or even thousands of scholarships that you will be eligible for and you may even find ones for large amounts of money. This is one of the great things about online scholarship search engines. However, because they are accessible to more applicants, there may be much more competition for them, making it harder to receive a particular scholarship. Local scholarships may have less competition, but have smaller awards. However, don't ignore local scholarships for just a few hundred dollars - they can add up quickly!

Scholarship Search Engines

Here's a list of websites where you can find various scholarships

[Big Future](#)

[Fastweb](#)

[Appily](#)

[EnACT Your Future](#)

[Going Merry](#)

[JLV College Counseling](#)

[Niche](#)

[Petersons](#)

[UNIGO](#)

[UNCF](#)




These are just some of the many scholarship search engines that you can utilize to find the best scholarships for you. Each of these has a link that you will be able to go to when you receive the PDF as follow up material, so that you can use these search engines.



Best Practices

- **Look for scholarships that:**
 - You are eligible for.
 - You are likely to get.
 - Especially local scholarships
- **Search:**
 - Starting now! Start early!
 - Year-round.
 - Both locally and online.
- **Apply:**
 - For as many as you're eligible for.
 - Year-round.

Quick Tip - [Avoiding Scams](#): scholarship applications never ask for your social security number or bank account information, and they will always be free to apply



There are definitely some best practices that you should follow when finding and applying for scholarships. Though we have mentioned a few throughout the presentation, these are some key takeaways.

You should look for scholarships that you are eligible for and are likely to get. Although it isn't a bad idea to apply to a few scholarships that may be harder to get, you should definitely focus the majority of your energy on finding and applying for scholarships that you are highly qualified for and/or you are likely to win. That way you are maximizing your chances of receiving the most money possible. Local scholarships have way less competition and so you are more likely to receive them. If you have limited time to find a scholarship, it might be a good idea to focus locally and prioritize those, since you would be much more likely to get them.

You should search starting now! Starting as early as possible is always a good idea. Additionally, don't stop searching - if you search year round, you're likely to find even more scholarships. Set aside some time each month to look and apply. Make sure you are searching in multiple places locally and online and are applying to many scholarships all year long to

maximize your chances.

Just be careful of scholarship scams. Scholarship applications will NEVER ask for your SSN or bank account information and will never have a cost associated with entering. Some scholarships might ask for this information after you have been awarded them, but will never ask as a requirement to enter. We have linked a resource here in case you would like more information as follow up.

Typical Scholarship Example

[HBCU Sustainable Communities Initiative Scholarship Program](#)

- \$10,000 over two years
- Requirements:
 - 2.8 GPA
 - STEM/business/sustainability major
 - Attend an eligible HBCU
 - African American/Black college juniors
- Application:
 - Online application
 - Resume
 - Essay



This is an example of a more typical scholarship that you can find online titled the “HBCU Sustainable Communities Initiative Scholarship Program” which is administered by the Thurgood Marshall College Fund or UNCF. The HBCU Sustainable Communities Initiative helps HBCU students achieve academically through scholarship opportunities.

This scholarship is an example of one which has very specific requirements which you can see here.

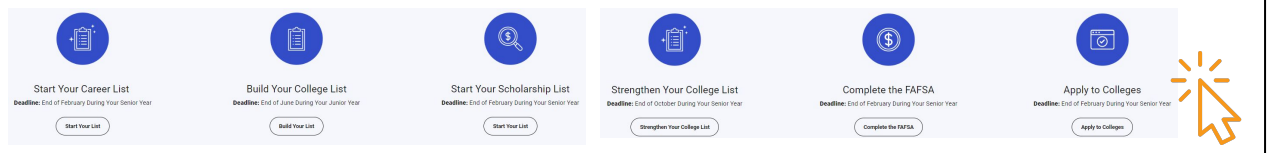
The scholarship is worth \$10,000 over two years and the application is fairly typical and require an online application, resume, and essay.

This is just one of many examples of scholarships that are available to smaller groups of students throughout the year - depending on the time you’re attending this presentation, you may even be able to apply right now!

No Essay Scholarship Example

[College Board Opportunity Scholarships](#)

- Completing each of the 6 college planning steps automatically enters you into \$500 scholarships (1 entry per student per step completed)
- For each completed step, entry into \$40,000 scholarship (6 per student)
- 2 \$40k awards per month
- Find more information [on BigFuture's website](#)



Not all scholarships have a lot of requirements to enter. This popular and simple College Board scholarship automatically enters students to win a \$500 scholarship, chosen at random. In addition, for each completed step, you get one entry to win one of two monthly \$40,000 scholarships, chosen at random. There are no requirements and the only application is completing any of these six steps, which include building a college list, submitting the FAFSA, and other steps which you will already need to complete before attending college, making this one of the easiest scholarships to apply to out there.

Because this is a super simple process and the requirements to apply are steps in the college process you are likely taking already, you should definitely sign up. However, do not rely on these kinds of scholarships to fund your college education. Because they are super easy to enter, there is a very small chance you will be chosen at random. However, there is always that chance! And if you sprinkle in these kinds of scholarships with the ones you are more likely to win, then you will be working towards maximizing your chances of winning and making college as affordable as possible.

Next Steps

- ☐ Collect application materials
- ☐ Start finding and applying for scholarships
- ☐ Report any scholarships you receive to your college
 - Worried about displacement? Contact your college and scholarship provider
- ☐ Complete other financial aid steps



So now that we've gone through our guide to scholarships, let's talk about next steps. You should begin collecting the various application materials we discussed today and start finding and applying for scholarships. Make sure that as you are awarded scholarships, that you are reporting those awards to your college. If you are concerned about displacement, contact your college to see what options are available. Finally, there are more steps in the financial aid process that you will need to complete, and we are here to help along the way.

How to get follow-up support after today's presentation

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So, let's talk about some of the ways you can get help with your specific situation and get further individualized support.

Additional Financial Aid Virtual Events

uAspire has ongoing financial aid events throughout the year on topics such as:

- Affording College 101
- FAFSA
- CSS Profile
- Next Steps Post-FAFSA
- Financial Aid Offer Review
- Summer Financial Aid Steps

Scan the [QR code](#) for upcoming events and registration links, or email studentsupport@uaspire.org for more information



We have ongoing financial aid and college affordability events throughout the year. You can find more information on these events and how to register on our website, uAspire.org, or send us an email at studentsupport@uaspire.org

Scholarship Support

Need money for college? uAspire can help you create a customized list of scholarships, organize your applications and deadlines, and write essays.

This support is free and open to all high school and college students.

Request support by scanning the QR code or [visiting our website](#)



If you would like one on one help with scholarships, from finding them to applying for them, check out our scholarship support options. This support is free and open to all high school and college students. Scan the QR code to request help, or check out our website.

Please complete this brief survey

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We will now be launching a poll to get your feedback about this session. Your answers will help us continue to improve our walkthroughs in the future. We appreciate your participation!!!

Give attendees a few minutes to fill out the survey

Questions?

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I have seen the Q&A feature being used so far during this presentation which is wonderful! Now we have time to address any questions that were not able to be answered yet and then we will open the floor for additional questions. Please chat them in, use the Q&A feature, or if you would rather ask out loud, raise your hand and we will unmute you.

Thank you



uAspire.org / @uAspire

Thank you so much for coming to this presentation. We look forward to supporting you as you move through the financial aid process.

Take care