

THE ESSENTIAL SCHOLARSHIPS GUIDE



NO DEBT DEGREE

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EDITOR'S NOTE

I created the No Debt Degree program for students to get a deeper understanding of the scholarship search process. After paying off over \$50,000 worth of student loans, I wanted to better educate students and families about the college affordability process.

This essential guide was created because searching, applying, and ultimately winning scholarships can be a difficult yet rewarding experience if done well.

Please use this guide as an introductory view into the scholarship journey. I hope you find this information useful and relevant to your goals.

Good luck!

-Queenstar Akrong
Founder, No Debt Degree

COLLEGE COSTS & SCHOLARSHIPS

A college education can be a worthwhile yet costly financial investment. According to the National Center for Education Statistics, For the 2017-18 academic year, the annual average cost for undergraduate tuition, fees, room, and board were estimated to be \$17,797 at public institutions and \$46,014 at private nonprofit institutions.

Although most colleges provide financial aid for students, many students rely on external scholarships and student loans to lessen the financial costs of college. Creating an actionable and focused strategy for finding scholarships is an important key in making college more affordable.

Remember:

- **Don't Wait:** Do not wait until your senior year of high school to start applying for scholarships. Start searching for scholarships as early as freshman or sophomore year.
- **Be Intentional:** When applying for scholarships, it is important to analyze the quality of scholarships you have a chance at winning instead of applying to every scholarship you come across.
- **Create a Plan:** Start looking in your local community and create a plan for how to find local and national scholarships. By doing an analysis of how well you "fit" the eligibility requirements for the scholarships available that best describes you, you can begin the application process.
- **Work Smart:** When applying to scholarships, timing is key. Pace yourself, stay organized throughout the process, and be aware of deadlines.



"Quality over Quantity"

GETTING STARTED

To get started, ask yourself these important questions:

- 1) Does the school (or type of school) I am applying to have a history of providing enough financial aid to students?
- 2) How much scholarship money do I need to apply for to cover my education expenses?
- 3) What types of scholarships am I best suited to win?
- 4) Are there local organizations in my community that provide scholarships for students?
- 5) What steps am I willing to take to keep myself accountable to my scholarship goals?

Research: Most schools have some form of financial aid information on their website. Go to the school's website and type in "scholarship or financial aid" in the search bar to research the affordability of the school you are interested in attending. By knowing what type of scholarships the school offers and the average financial aid package, you can work backwards to determine your potential out-of-pocket costs.

Stay Organized: Knowing the school's history of providing financial aid can help you estimate and plan for the dollar amount or range of scholarships you will need. A great way to keep track of this is to use an excel spreadsheet that organizes all your information in one place.

Use Your Network: Ask friends and family to help you in your scholarship search and to ask around about scholarship opportunities. Starting local helps you manage your scholarship search and tap into your network.



"Create a plan of action"

HOW TO STAND OUT & WIN

Finding scholarships first requires doing a personal inventory of your specific needs and what you bring to the table. Scholarship organizations are usually searching for a specific type of student to award money. It is important to analyze how best you fit the scholarship you are applying for and make the case through a winning scholarship application.

To stand out, search for organizations that fit your personal characteristics and professional aspirations. If you are a student of a traditionally underrepresented group, starting your scholarship search with a simple

Google search such as "Scholarships for Women Engineers" is a great start. To make your search more efficient, first, start by writing down all the different groups you identify with personally and professionally. For ex: writing down all the extracurricular activities you do outside of college, your community service experience, and your identity traits will help you get started. Writing these things down is a great way for you to see all the intersecting parts of your identity which will make you more focused and open in your scholarship search.

Most students only go to popular scholarship websites to do research and find scholarships. Most of the scholarships you have a chance of winning are local scholarships that may not show up on a national database but will be posted on your local news or school district website. Finding local scholarships may require more work, but you have the most chance of winning due to the smaller applicant pool. Create a dedicated time to find your local scholarships and think outside the box.



*"Start with
You".*



START LOCAL

One of the biggest mistakes students make in the search process is that they often forget about starting their scholarship search locally. To get started, check out local organizations in your community that provide scholarships before looking for national scholarships.

In the next pages, we list national civil and community-based organizations that may have local chapters providing scholarships. In addition to those listed, please check out your local library, your school district's website, or talk to your school counselor to find local scholarships.



LOCAL ORGS

01 AMERICAN LEGION & AUXILIARY CHAPTERS

The American Legion Auxiliary supports various scholarship programs that benefit veterans, the descendants of veterans, and The American Legion Family. Contact your local chapter for more information.

02 ROTARY INTERNATIONAL CLUB

Rotary clubs offer scholarships for secondary, undergraduate, or graduate study. Rotary club scholarships are given by individual clubs and are open to anyone except Rotary members and their families. Contact your local club for more information.

03 THE NATIONAL PAN-HELLENIC COUNCIL LOCAL CHAPTERS

The National Pan-Hellenic Council, Incorporated is currently composed of nine historically black Greek letter Sororities and Fraternities. Local chapters may have specific scholarships for students in that region. Contact your local chapters for more information.

04 LOCAL SCHOOL DISTRICT WEBSITES

Local school districts usually provide information for students living in a specific community. Check out your local school district website to find more information.

05 STATE HIGHER EDUCATION AGENCY

For opportunities in your state, a great place to begin is your state's higher-education agency. They may have special programs for college financial aid for in-state residents. Check out your state's higher-education agency website to find more information.



NATIONAL SCHOLARSHIP SEARCH

In the next pages, we list scholarship websites that have a variety of free databases that assist students in locating additional scholarships.

These scholarship sites are listed in no particular order.

Please be as specific as possible when searching for scholarships on these websites. That will help your search be more fruitful and worthwhile. Try to create an account to keep track of scholarships you are eligible for and make sure you keep track of deadlines and important dates.



BEST WEBSITES

01 COLLEGE BOARD scholarships.collegeboard.org

College Board's BigFuture website connects students with scholarships, financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion.

02 SCHOLLY myscholly.com

Scholly takes the hassle out of the scholarship search process by matching students with a list of personally-tailored scholarships. Please be aware there's a cost for this service.

03 PETERSONS petersons.com

Peterson's site has over \$10 billion in scholarship awards and has an impressive collection of articles, test prep resources and more.

04 COLLEGE XPRESS collegexpress.com

CollegeXpress helps you find the perfect college and scholarships that fit you. Use their service to get matched and compare your findings.

05 GOING MERRY goingmerry.com

GoingMerry is a free scholarship search and application platform that uses personalized matching to connect students to thousands of scholarships and grants.

06 SCHOLARSHIP AMERICA scholarshipamerica.org

Scholarship America is passionate about student success and their scholarship tool is designed to help students get to—and stay in—college.



"THE KEY TO
SUCCESS IS TO
FOCUS ON
GOALS, NOT
OBSTACLES."



BEST WEBSITES

07

FASTWEB

[fastweb.com](https://www.fastweb.com)

Fastweb has a scholarship search tool with more than 1.5 million scholarships that amount to more than \$3.4 billion dollars.

08

UNIGO

[unigo.com](https://www.unigo.com)

Unigo's website helps you explore more than \$14B worth of scholarships, awards, and grants. Unigo divides its list of scholarships into comprehensive categories which simplifies the search process.

09

RAISE.ME

[raise.me](https://www.raise.me)

RaiseMe rewards high school students for achievements like good grades and campus visits—with cash. Colleges award the cash if the student is admitted to a partner school..

10

SCHOLARSHIPS.COM

[scholarships.com](https://www.scholarships.com)

Scholarships.com is your go-to place for finding college scholarships, grants, financial aid info and more.

11

CAPPEX

[cappex.com](https://www.cappex.com)

Cappex is the nation's largest, multi-billion dollar scholarship database. Build an account and get connected to personalized scholarships.

12

BOLD.ORG

[bold.org](https://www.bold.org)

Bold.org allows anyone and any company to create targeted scholarships, fellowships, and grants for students.



YOU CAN DO IT!

Understanding how to structure your scholarship search can be difficult and time-consuming. But through all of the struggles, please remember that you are on the right path!

Continue to come back to this guide as you research scholarship options and begin applying for scholarships.

Always remember that the journey of a thousand miles begins with a simple step. Wishing you all the best in your No Debt Degree Journey!

THANK YOU

No Debt Degree is a mission-driven organization dedicated to simplifying the postsecondary education process for students and families.

Through our presentations and services, students and families explore college affordability options, find free money for college, and feel empowered to make the right academic and financial fit for education after high school.

Our team is ready to support your school or organization in providing critical resources to students.

Learn more at www.NoDebtDegree.org

Follow us: @NoDebtDegree