

Paying for College 101

The Scholarship Toolkit










If you're serious about trying to pay for college by applying for scholarships, you need to understand that this will require researching hundreds of scholarships and actually submitting applications for dozens. In other words, it will be a lot of work.








You can't expect to apply for just a few scholarships and win enough money to make a significant dent in the cost of college. The cost to attend public flagship universities is over \$25,000 a year and there are 100 private colleges charging more than \$60,000 to attend. Most private scholarships are for a \$1,000 or less and are only for a year.







Ultimately, we would argue that the effort would be better spent targeting schools for [merit scholarships](#). However, we realize that there are plenty of people out there with more energy and ambition than us. So if you're going to make a serious effort for private scholarships, you should know the following.

1. Don't pay for a scholarship search service. There are plenty of reputable FREE scholarship websites available. It's highly unlikely that paying someone will result in scholarship information that you wouldn't have found yourself. If you're willing to pay someone to search for scholarships so that you don't have to, then you probably don't need to be chasing outside scholarships.
2. All the college scholarship websites will have varying degrees of reliability. Some will do a better job of narrowing results to your qualifications while others will have fewer outdated scholarships. You're probably going to want to use a combination of websites to maximize your chances of finding scholarships.
3. You will have better chances at getting local scholarships. These are the scholarships that turn up through your high school counselor's office, your parent's workplace, or in the local paper's community section. They aren't as easy to find so not as many people will be applying for them.
4. Most of the scholarships will be for one year only. You will have to repeat this process every year. So pay attention to scholarships that are multi-year or allow you to apply and win more than once.
5. Outside scholarships, that's what we're talking about here, have to be [declared](#) to your school's financial aid office and can affect your financial aid award from federal and institutional sources. In other words, schools may reduce the amount of the financial aid they award by the amount of the outside scholarships.
6. To get the most out of private scholarships, be organized and apply for as many as possible. That means track deadlines, requirements, and recommendations in one place. Give yourself time to write the essays and try to ask for any letter of recommendations at one time.

Cappex 	<ul style="list-style-type: none"> Provides ratings for difficulty of application and amount of competition
Career One Stop Scholarships 	<ul style="list-style-type: none"> No registration, shows qualification requirements in result list No search on profile
Chegg/Zinch 	<ul style="list-style-type: none"> Gives brief application requirement information, short registration Limited number of scholarships
College Board 	<ul style="list-style-type: none"> No registration, show number of applicants on scholarship page
CollegeExpress/FindTuition.com 	<ul style="list-style-type: none"> Hover over scholarship name to show details No profile search even though registration is required
Fast Web 	<ul style="list-style-type: none"> Can see scholarships by category Registration required to see complete scholarship information
GoodCall 	<ul style="list-style-type: none"> Lists competition level and entry difficulty. Can't sort searches
Mach25/CollegeNet 	<ul style="list-style-type: none"> Shows number of applicants from previous year or % of awards
Petersons 	<ul style="list-style-type: none"> Shows number applied & qualifications in result. Lists similar scholarships Requires registration for contact/app information
Raise.me 	<ul style="list-style-type: none"> Allows users earn micro-scholarships Must create profile, not many schools participate
Sallie Mae Scholarships 	<ul style="list-style-type: none"> Allows users to select accuracy level for match to increase or decrease number of scholarships found
ScholarshipMonkey 	<ul style="list-style-type: none"> Shows basic qualification requirements in result list Amount not in result list, sends you an email with profile matches.
Scholarships.com 	<ul style="list-style-type: none"> Can access scholarships by categories without registering, includes scholarships by state Can't see all details without registering
Scholly 	<ul style="list-style-type: none"> Search on profile. Can sort by due date and dollar amount. Must register and pay to search
SchoolSoup 	<ul style="list-style-type: none"> Indicates if the scholarship is for a specific college.
StudentScholarships.org 	<ul style="list-style-type: none"> Shows 1st line of description, scholarship book review Search without registering is limited to google search
SuperCollege.com/Niche 	<ul style="list-style-type: none"> Source for Niche scholarship search
Unigo 	<ul style="list-style-type: none"> Have to register to see complete deadline information

Privacy Concerns	
 Registration Not Required	<p>The main purpose of registration is to provide information to the site's sponsors. Ideally, they will all be college related and theoretically, the information would of value to the user.</p> <p>Everyone has a different level of comfort in terms of sharing information. Some websites require much more than others before you ever even have a chance to decide if it's valuable.</p> <p>Most of the website are supported by ads. However, those that aren't supported by outside ads have their own interest in collecting and using your information.</p> <p>If you want to minimize your registration with commercial websites, try the state ones first listed on the last page.</p>
 Registration Require, easy opt-out option	
 Registration Required, opt option not part of registration	
 Requires phone number	
 Requires mailing address	
 Advertising Supported	
 No commercial Ads	

Search Options	
 Search on profile option	<p>Entering your profile information should generate a custom list based on individual qualifications such as academics and family status. However, some websites do a much better job than other in actually matching scholarships to profiles.</p>
 Required to create profile during registration	
 No profile search option available	
 Search by categories	<p>Searching by categories can give you a feel for what types of scholarships are available. It can be a way of learning about special topics you might be not otherwise be aware of.</p>
 Category search unavailable	
 Search by keyword	<p>If you're looking for specific kinds of scholarships, this may be more efficient than doing a profile search. Don't forget you can also use numbers in keyword searches.</p>
 Keyword search unavailable	

Results Display	
 Can sort results	<p>Some websites will let you sort your results by scholarship amounts, due dates, names, etc.</p>
 Sort options unavailable	
 Displays deadlines	<p>Not all the websites include the scholarship deadlines in the results. You have to click on the individual scholarship to find out the due date.</p>
 Deadline not shown	
 Displays number of scholarships available	<p>Knowing the number of scholarships available as part of the results listing can help you decide if you want to click on the scholarship for more information.</p>
 Number of scholarships available not shown	

Our focus in rating the websites was to look at how easy it is for users to access the website and evaluate the search results. Given the number of scholarships students will need to target, the more information provided in the initial list of scholarships from the search results, the better. This is why we note which ones have sort options and which don't display due dates. Having to click on each scholarship in the list to find out availability and deadlines will slow down your search.

As mentioned before, some websites will do a better job than others at matching scholarships to specific profiles. We include links to some evaluations of the reliability of the websites in the next section. However, it may be a better strategy to start with the websites that don't require registration. This allows you to get a feel for what's available and what is important to you. It should also help you to decide what information you need to track to organize your applications. And remember, most likely the scholarships you have the best shot at won't be listed on the website.

New Websites Not Yet Reviewed: [MoolahSPOT](#), [myCollegeOptions](#)

Other Website Resources

Scholarship Websites

These are websites that link to other scholarships. These are not search websites—they're just lists of scholarships.

- [My Kid's College Choice Full Scholarship List](#) Listing of full-ride and full-tuition scholarships offered by colleges.
- [50 Top College Scholarships for 2015-2016](#) Listing of the most valuable scholarships.
- [Free Scholarship Searches](#) States that it lists more than 50 free scholarship search websites. Includes short comments for each website.
- [25 Excellent College Scholarship Search Engines](#) From 2010, limited description of each website.
- [UCLA Scholarship Search Databases](#) Long list of resources. Claims list is always changing so might be a good place to find newer resources.
- [100 Unique and Weird Scholarships Worth Applying For](#) What it says, and you can download it as a PDF.

Scholarship Website Reviews

If you're looking to find out the accuracy of the websites, the following are various reviews of the major scholarship websites. There aren't many and some are very dated. Ultimately, you're going to have to find out for yourself.

- [Best Scholarship Websites Reviews 2016](#)
- [11 best ways to find a college scholarship](#)
- [The 10 best sites to search for scholarships](#)
- [The 8 Best Scholarship Websites and Search Tools](#)
- [2014 Scholarship Search Reviews](#)
- [Compare 5 Top Scholarship Search Engines](#) from 2011
- [A Comprehensive Review of the Leading Scholarship Search Services](#), unknown date, includes websites that no longer exist.

Does college pay? They do if you are a good open-field runner.

~ Will Rogers

Get Organized

The following are links to templates that you can use to organize and keep track of your scholarship applications.

- [Scholarship Application Organizer](#)-Google Docs
- [LHS AVID Scholarship Tracker](#)-Google Docs
- [University of Phoenix](#)-Excel, most detailed
- [Syracuse University](#)-PDF
- [Finding Money For College](#)-PDF

Learn More

[How to Apply for a Scholarship](#): From the College Board. Good list to keep handy as you go through the process.

[Finding and Applying for Scholarships](#): Another overview of how to apply for scholarships from the US Department of Education.

[Outside Scholarship Policies](#): Explains how scholarships may simply be used to substitute for financial aid awarded by the college instead of adding to it.

[The Truth About Scholarships](#): This is our argument for spending more time researching colleges than research scholarships. Most students (NOT ALL) will get more money from the college they attend than from private scholarships.

[How to Find Merit Scholarships: Follow the Money](#): Our approach to targeting colleges for merit scholarships.

A man who has never gone to school may steal from a freight car; but if he has a university education, he may steal the whole railroad

~ Theodore Roosevelt

State Scholarship Search Websites

State	Scholarship Website
Alabama	Alabama Commission on Higher Education.
Alaska	Alaska Commission on Postsecondary Education website
Arizona	Arizona Career Information System
Arkansas	YOUiversal
California	CaliforniaColleges.edu
Colorado	CollegeInColorado.org
Connecticut	Facts About Student Aid
Delaware	Delaware Higher Education Office website
District of Columbia	District of Columbia College Access Program
Florida	The Florida Student Scholarship and Grant Programs
Georgia	GACollege411
Hawaii	Hawaii Community Foundation Scholarships
Idaho	Idaho Career Information System
Illinois	Illinois Student Assistance Commission
Indiana	Learn More Indiana
Iowa	Iowa College Student Aid Commission
Kansas	Kansas Board of Regents
Louisiana	Louisiana Office of Student Financial Assistance
Maine	The Finance Authority of Maine
Maryland	Maryland Higher Education Commission
Massachusetts	Office of Student Financial Assistance
Michigan	MI Student Aid
Minnesota	Scholarships Offered By Minnesota Institutions
Missouri	Missouri Department of Higher Education
Montana	Reach Higher Montana
Nebraska	ScholarshipQuest
Nevada	None Found (GoToCollegeNevada.org)
New Hampshire	New Hampshire Higher Education Assistance Foundation
New Jersey	Higher Education Student Assistance Authority (HESAA)
New Mexico	New Mexico Higher Education Department
North Carolina	College Foundation of North Carolina
North Dakota	RUReadyND.com
Ohio	Ohio Higher Ed
Oklahoma	OKCollegeStart.org
Oregon	Oregon Student Access Commission
Rhode Island	WaytoGoRI.org
South Carolina	Center for Scholarship Administration
South Dakota	Select Dakota
Tennessee	CollegeForTn.org
Texas	Every Chance Every Texan
Utah	Utah Futures.org
Vermont	VSAC Roadmap to College
Virginia	Virginia Education Wizard
Washington	The WashBoard.org
West Virginia	College Foundation of West Virginia
Wyoming	Wyoming Department of Education

Key to State Scholarship Websites

Red-has a unique listing open to users without registration

Purple-part of a licensed college planning application. Requires registration, usually limited to state residents. However, users can often search without registering by using keywords.

"College is a business, and deserving students are not always the clients. "

~ Purvi Mody