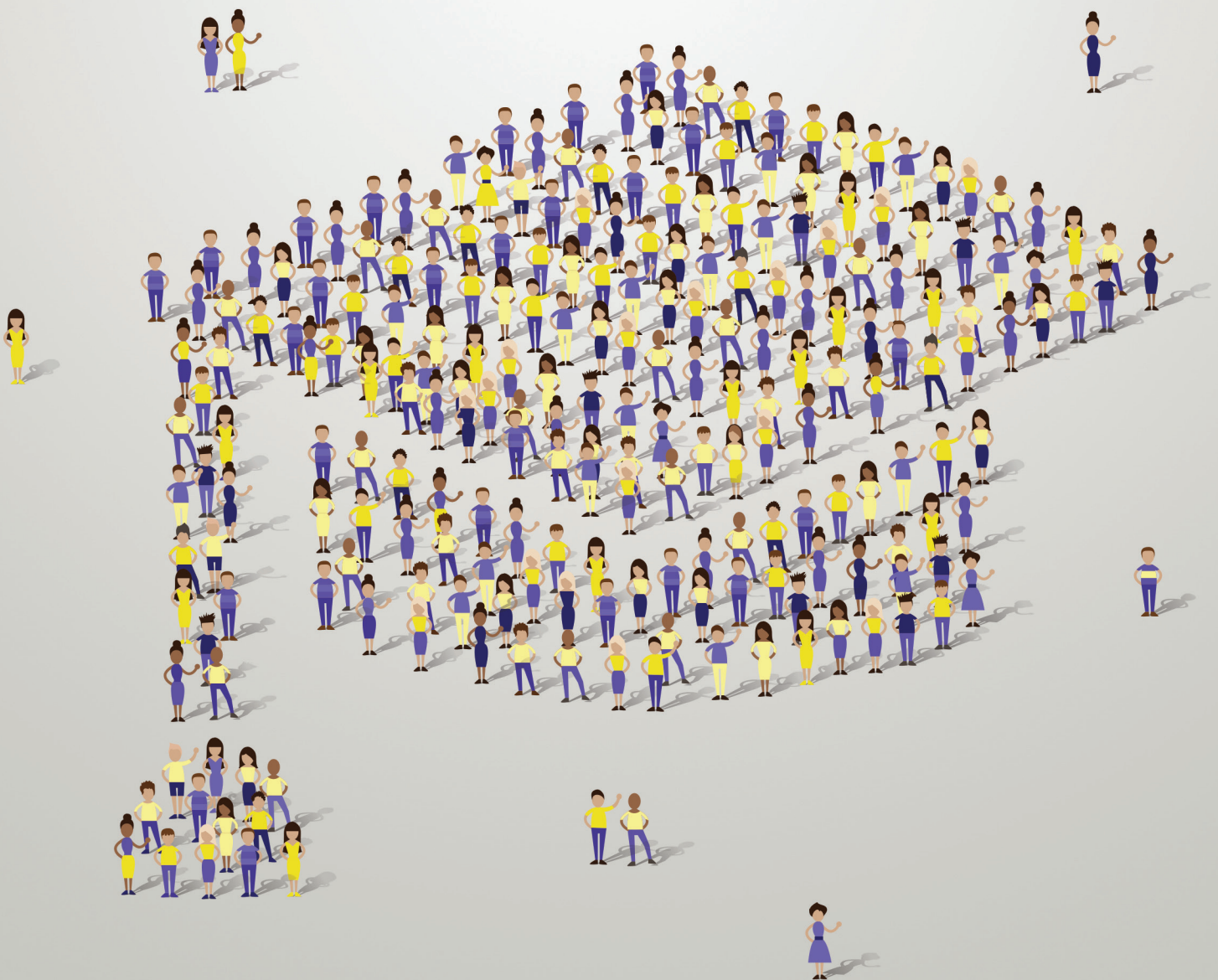




SCHOLARSHIP SUCCESS!

An iGrad Guide to Applying for Scholarships



by Anna Stoefer, iGrad Staff



INTRODUCTION

As you are by now well aware, higher education can be costly. According to the most recent studies available from the National Center for Education Statistics, the average cost of tuition, fees, room and board for undergraduate students attending 4-year degree-granting institutions ranges from \$17,474 per year for an in-state student attending a public institution to \$35,074 per year at a private institution.ⁱ Financial aid is available for students who need it, but most often this comes in the form of loans, which eventually need to be repaid. As a result, most students graduate with debt liability that take can take years or decades to repay and can have profound effects on their standard of living in the meantime.

Luckily, there are ways to mitigate this reality. You can reduce the initial amount of loans you take out, and the incurring debt, through scholarships and grants. To avoid borrowing money unnecessarily, it makes the most sense to apply for loans only to cover the cost of what you cannot pay for out of pocket and via grants and scholarships. Applying for scholarships is therefore step one to funding your education. Scholarships and grants can help fund your education, and they do not need to be repaid. Though it is unusual for scholarships and grants to cover the entire cost of higher education, these gift awards can significantly help to reduce the total bill.

Simply put, scholarships and grants offer free money, no strings attached, and this money is available for you! *Scholarship Success*, an iGrad e-book, offers a unique and accessible approach to the scholarship application process as well as strategies and tips to help you apply to scholarships efficiently and successfully!

I. WHAT is a scholarship?

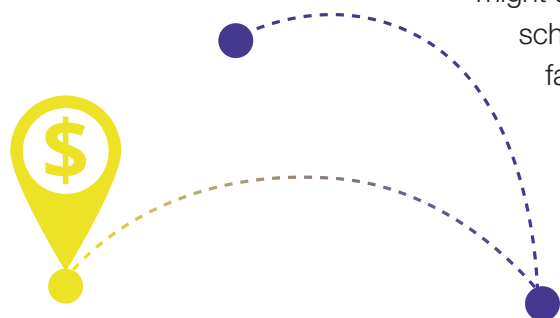
In its simplest form, a scholarship is a monetary gift that an organization gives to an individual based on a set of standards. The term *grant* is often used interchangeably with scholarship, but generally *grant* is used to denote a need-based monetary gift that takes into account yours or your family's financial situation, whereas a scholarship award is based on merit.ⁱⁱ



II. WHERE does the money go?

Scholarships vary in their distribution, though most are intended to apply directly to funding education. More stringent scholarships may come with a contingency that the award money be only used toward tuition, whereas more lenient scholarships may allow award money to be put toward books or living expenses while you are in school.

The scholarship “trap”: there is a common cautionary tale among students and parents that a scholarship award



might actually reduce the amount of money a student will receive from the school's own grant program. Indeed, federal rules require schools to factor in outside sources of financing—scholarships included—when determining a financial aid package. As a result, when a student wins a private scholarship from an outside source, the school could reduce the financial aid package by the amount of the award.ⁱⁱⁱ Schools call this situation an “overaward,” meaning they have offered more financial aid than is necessary. *Displacement* is the term preferred by scholarship providers.^{iv}

Though students and parents may find such policies unfair, you should not let overawards dissuade you from applying to scholarships. Depending on the school's policies, an overaward might be remedied by shrinking the loan portion of a student's financial aid package, as opposed to the grant portion. You should check with your school to know what to expect.

At first glance, determining where scholarship money goes seems like a simple inquiry: your award goes directly to your school. Actually, the answer is slightly more complicated, and fortunately more favorable to you! Consider the effect of a scholarship award over time: because a scholarship does not need to be repaid, it has the potential to cut a huge chunk out of the amount of money you'll need to borrow, thereby reducing your loan liability and, in the long run, significantly alleviating your potential future debt. Loans that would otherwise be gaining interest are now reduced in principle, resulting in a reduction of interest percentage as well.

And if the prospect of free money now, equating to future relief later, does not alone entice you to apply for scholarships, consider an often overlooked benefit: scholarships can actually serve as a door-opener for future opportunities to earn free money.

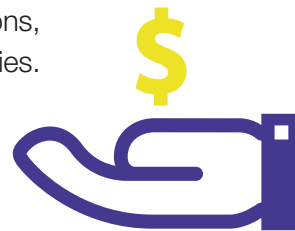
A NOTE ON TAXES: If you plan to use your scholarship to fund your education, the portion used toward tuition, fees, books, and supplies is not taxable. If you are not pursuing a degree, however, according to the IRS the entire scholarship will be taxed as income.^v

III. WHO receives scholarships?

The Good News

At this point you may be eager to begin the scholarship process. (If so, excellent! Read on for tips and tricks to make the process more efficient and enjoyable.) Perhaps, however, you're one of many students in slight despair at the prospect of competing against other students who may have better grades, higher test scores, or more impressive extracurricular activities. If so, there is good news for you: merit is a broad and subjective term. Merit-

based scholarships are indeed awarded to individuals who best meet given qualifications, but merit can be measured in countless ways, and applied to a wide range of activities. “Meritorious” really just means “deserving;” you are “meritorious” in many ways, and chances are there are scholarships out there that seek to reward you for your merits, whatever they may be. Your job in the application process is to identify your merit, and put it on display.



By way of comparison, the standard college application includes your grades in high school, standardized test scores, extracurricular activities, and an essay. Most colleges are looking for a student who has demonstrated that he can perform at a level meeting (or surpassing) their academic standards.

Disclaimer: the truth about grades

Grades do matter, but it is a common misconception that stellar grades are a requirement for getting a merit-based scholarship. High school students with a grade point average of 3.5 or greater traditionally receive more than half of all merit-based scholarships.^{vi} Slightly less than half of merit-based scholarships are awarded to students who did not necessarily excel academically, but this portion still represents a significant chunk of gift-aid. To dig a bit further, some scholarships set minimum requirements for grades and test scores, but these may not be weighed; therefore, if you meet the minimum eligibility requirements of a scholarships, your chance of getting an award is likely on par with that of every other applicant.



Remember, scholarships generally have narrow focus, seeking to reward certain accomplishments, fund particular projects, assist a group of people, or identify and promote specialty niches. Some common targets include:

- Foreign students wishing to study in the States
- Domestic students wishing to study internationally (this type of scholarship is typically offered by the student’s own school)
- Students of military families (offered by the Veteran’s Association or the Department of Defense)
- Athletic scholarships (offered by the National College Athletic Association, the National Association of Intercollegiate Athletics, and by individual schools, to name a few)
- Older and returning students, or adult-focused education
- Need-based or financial aid
- Minority groups (as in the United Negro College Fund, the American Indian College Fund, etc.)
- People with disabilities
- Religious groups
- Women
- Special skill or academic focus (art and music, for instance)
- Community-based
- Career-specific



The above list is by no means comprehensive. There are plenty of scholarships awarded for what might be considered unusual reasons as well. A few notable oddball examples include:

- Duck Brand offers \$10,000 for first place winners of their “Stuck at Prom” contest.^{vii}
- The American Association of Candy Technologists (AACT) John Kitt Memorial Scholarship offers \$5,000 to a high school student with a demonstrated interest in confectionery technology.^{viii}
- Jif offers a \$25,000 college fund for the winner of the “Most Creative Sandwich” Contest.^{ix}
- The Music Publishers Association awards \$5,000 to the winner of the Copyright Awareness Scholarship for the best video presentation on the importance of intellectual property and copyright law.^x
- The Make it with Wool scholarship awards \$4,000 annually to students who create garments “to promote the beauty and versatility of fabrics made with wool.”^{xi}
- The Vegetarian Resource Scholarship offers \$5,000 to a high school student who “promotes world peace through eating vegetables.”^{xii}

Bill Fay, contributing author to Debt.org, makes an interesting point: since behind every scholarship award is a committee, by its very nature every award decision is subjective. The committee could be a university board, a small non-profit or volunteer group, elected members of a professional organization or business, or it may be just a few family members with a particular interest in the scholarship areas and an endowment to distribute. The important takeaway is that the people who identify scholarship recipients are just individuals who like certain things more than others. Your accomplishments and activities might be precisely the type they wish to encourage.

In sum, if you are eligible for a scholarship, with the right approach and a little bit of effort, you have the potential to be an excellent candidate.

IV. WHEN should you apply?

Start the process early. This cannot be emphasized enough! You are probably not too late, as most scholarships are awarded yearly, but you do gain certain advantages by getting organized and submitting your application as early as possible.



First, as scholarship applications are not mandatory per se (that is, there is no one forcing you to apply, and there is no penalty for not applying), it's easy to push them to the back burner. But as all procrastinators are familiar, items on the back burner often remain neglected while more urgent matters stoke the flames. By making scholarship applications a priority, you will free up time for other pressing needs in the future. Also, you will likely find that the preparations you make, materials you gather, and essays you write in pursuit of scholarships tend to come in handy when you need similar information for school or job applications, which do have deadlines. How relieved will you be when you want to apply to a school program or

job opportunity, and the majority of the requirements are already on hand?

Second, by starting the application process early, you will have a definite advantage over other applicants who wait until the last minute. Award committees are often made up of volunteers—people with other jobs, who will be meeting solely to review applications. If yours arrives early in the decision-making process, before the committee members are accustomed to the common answers, and before they are perhaps tired and overworked, your fresh application will make a better impression and will stick in their minds positively.

V. WHY should you apply?

Each year, nearly \$50 billion in grants and scholarship money is given to students.^{xiii} Need-based grants make up the bulk of this figure, but according to the U.S. Department of Education, at the most recent count in 2014, \$22 billion is available in merit-based scholarships.^{xiv} This money comes from a large pool of donors including the nation's schools and universities (giving roughly \$11 billion), state governments (\$4 billion), and private donors like corporations, foundations, churches, nonprofit groups, civic organizations, professional associations, unions, chambers of commerce, and individuals (\$7 billion), meaning there are plenty of sources of money available to you.^{xv}

Most students accept financial aid in the form of loans, and grants, but students who take advantage of one or many sources of scholarship money are wise to do so.

To explain, consider the projected financial pictures of two students: one who does apply for scholarships and one who does not. Student A takes the time to apply for scholarships, and actually receives a total of \$4,500 in awards from a few different scholarships. It took some time and effort, but he's pleased. Student B skims through a few scholarship search websites and is discouraged by the relatively puny award packages—he figures, what's \$500 or \$1,000 in the face of the massive cost of higher education? For the sake of simplicity, let's say that both students attend the same school for four years, and the school offers each student the same financial aid package to cover tuition, room and board, consisting of some grant money and \$10,000. Student A accepts only \$5,500 in loans, knowing that he can make up the difference with the money he won, while student B accepts the full award and takes on \$10,000 of loan liability.





After graduation, both A and B make minimal monthly payments on their loans, but as the interest is compounded and the years go by, A is left with significantly less debt than B. The table below estimates an approximate outcome after ten years, given the most recent direct student loan interest rate of a fixed 8.25% (the current high end interest rate for undergraduate borrowers).^{xvi}

NOTE: Loans vary in interest rate and when interest begins to accrue; your financial aid package is likely a combination of federal subsidized, federal unsubsidized, and private loans, each of which has different set interest rates and various dates of interest accrual.

	Initial Amount Borrowed	Estimated Monthly Payment	Number of Payments	Total Repaid Over the Life of the Loan	Total Interest Paid	MONEY SAVED
Student A	\$5,500	\$68	120	\$8,113	\$2,613	>\$2,100*
Student B	\$10,000	\$123	120	\$14,750	\$4,750	-

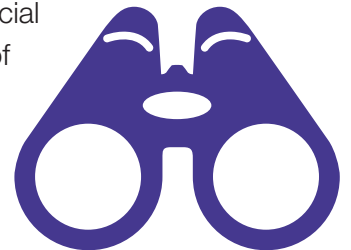
** Note: Actual savings, considering the original scholarship amount is over \$6,600.*

But A and B are lucky—theirs are small loans. Many students borrow hundreds of thousands of dollars. The total interest paid on these bigger loans, compounded over a much longer repayment term, can double and almost triple the amount of money a student pays over the life of the loan compared to the initial amount borrowed. Scholarships that cut away from this kind of liability have substantially increased value. The takeaway? A scholarship award that may not seem like much now may actually be disguising a much higher award down the line. Putting in the few hours now will have compounded monetary benefits for your future self.

VI. HOW do you apply?

A. The Search

1. Financial Aid Office: The financial aid office at your school is likely equipped with tools and resources to help you apply to scholarships. It may have libraries of books, catalogues or postings of scholarships, and computers you can use to search or prepare application materials. According to Christopher Penn, Chief Media Officer of Edvisors, Inc., the most valuable resources at the financial aid office are the people who work there.^{xvii} Penn writes in depth about the benefits of getting to know the people who work in the financial aid office, not only because they are specially trained to help you finance your education, but also because they are privy to the latest news and information regarding scholarships.^{xviii} Also, by taking the time to develop relationships with these folks personally, they may be able to identify scholarships in line with your unique interests and accomplishments.





2. Online Searches: This is a good place to start. As with any web search, take your results with a grain of salt—you may have to sift through irrelevant information to find listings that suit your scholarship search needs.

- **Scholarship databases:** There are many websites devoted solely to searching for and finding scholarships, with a vast range of features and databases. It is useful to conduct a few broad searches on large government-sponsored databases to get an idea for the types of grants available, but remember that the goal is to find grants that are looking for applicants like you. If a website or search engine offers advanced search functions, do limit your search terms, but be creative as well: think of synonyms for terms you search and try multiple combinations of words and phrases depending on your output results. (If, for example, you are looking for scholarships that give money to young equestrians, you might also try “horseback riding,” “rodeo,” and “jockey.”) It can’t hurt to consult a thesaurus for synonyms just to be thorough. You might even reveal niche scholarships you’re eligible for that you hadn’t thought of in the first place.
- **ONLINE TIP:** When scholarship search engines run from a personal profile with optional questions, answer them! These are designed to pull out special attributes to match you with scholarships that are looking for the same. If you write nothing in these fields, you might miss out on scholarships that are particularly tuned to you!
- **Non-scholarship websites:** If you are investigating whether a particular company, association, or special interest group offers a scholarship, you might have to be crafty in how you search their website. “Scholarship” for example, might not produce any search results, but this is no indication that the group has no money to offer; they might have a “grant,” “fellowship,” or “endowment.” Other “magic words” that might help you locate scholarships include “financial aid,” “foundation,” “honorarium,” “trust,” “application,” “deadline,” and even “pdf,” etc.^{xix} Also, including the name of your school in searches can sometimes produce more tailored results, if, for instance an alumni association, or fringe group of graduates has created a custom scholarship for students from their own alma mater.

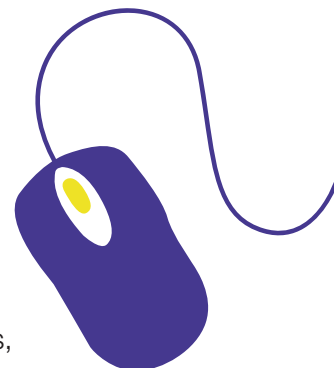
A NOTE OF CAUTION: Be wary of scams. As with any products or programs promoted via the Internet, scholarships are susceptible to scams. Scholarship scammers may resort to using sneaky methods to attempt to take advantage of a vulnerable or naïve searcher. Be wary of any site that offers a scholarship-search related service for a charge. Scholarship “kits” that require a “nominal fee” to mail you information and materials are unnecessary and often a guise to charge additional unforeseeable fees. Scholarships that require an entrance fee to apply are also bunk: any reputable organization looking to award free money will not charge their applicants to apply. Scholarship application preparation companies that offer to take care of certain duties (e.g., fill out your FAFSA), or that claim to “guarantee” you’ll receive a scholarship with their aid are also to be avoided. Lastly, scholarships that seem to cast no qualifiers for their applications (stating for example, “everyone is eligible”) may be hiding something. Remember to conduct online searches with caution, and keep in mind that a true scholarship-giving organization will not expect you to pay money to receive an award.

For further information on this topic see the following iGrad resources:

<http://www.igrad.com/t/common-scholarship-scams>

<http://www.igrad.com/t/should-i-have-to-pay-to-apply>

<http://www.igrad.com/t/scholarship-scam-red-flags>



3. Untraditional Sources: In an era when everything is google-able, it is natural to assume that the Internet is a valid shortcut to a comprehensive offering of scholarship opportunities. However, many scholarships are not publicized online and may be listed primarily in print sources such as newsletters, community newspapers, or company bulletins. It serves your interest to seek out some of these more obscure scholarships, since they are less likely to be found by other (less savvy) students, and therefore have a smaller pool of potential applicants, leading to a greater probability of winning for you!

4. Direct Correspondence: An often overlooked method of finding scholarships is to actually take the initiative and ask around. Adam Carrol, Founder of National Financial Educators, recommends asking the following people:

- **Your employer:** Your company may already have a tuition assistance program in place, or if your anticipated education program benefits your employer, your company or boss may wish to sponsor it. On a side note, if you happen to be looking for a job, you might consider focusing your job-hunt on companies that offer tuition-assistance programs.
- **Clubs and Associations:** It can't hurt to approach the Board of Directors or similar governing committee to ask about scholarships. If they don't have one in existence already, your enthusiasm and initiative may inspire them to create one. Most organizations are interested in spreading awareness of their group and promoting positive representations in the larger community.
- Advisors, counselors, resident life advisors, favorite teachers, counselors, family friends, and anyone and everyone who knows your personal strengths.

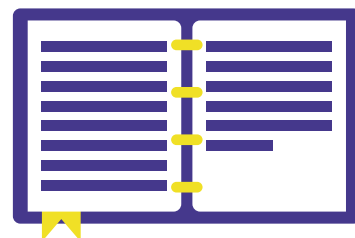
B. Preparation/Organization

Before you jump in and start filling out scholarship applications, it will be useful take measured steps to prepare for the process. This will save you time in the long run by focusing your efforts on those scholarships you have a chance at, eliminating scholarships you are not likely to receive, and fine-tuning your submission.

1. Create a Centralized Tracking Sheet: You'll be working with an immense amount of information and it is crucial to stay organized. There is no right or wrong way to organize the results of a scholarships search, but because you'll be drawing detailed information from a variety of sources, it is best to include as much information as possible in one centralized format. By writing down important dates, deadlines, and contact information as you go, you avoid having to go back and re-gather these often tricky-to-locate little tidbits. There is no wrong

or right format to use to stay organized, but whatever method you choose, it should be something that works for you. It is important to consider both your lifestyle and your personal preferences when creating a system of organization. A student who looks for scholarships on his tablet during his daily bus commute might wish to use an online format or an organizational app. A busy parent who works from a home office might prefer to use an excel spreadsheet, or if he is the tactile type, a good old fashioned white board. Your tracking sheet should include sections for:

- the name of the scholarship;
- application requirements;
- preferred method of submission;
- contact information;
- deadlines;
- columns for tracking progress; and
- a space for notes or any research that you have done on the scholarship or scholarship committee.



2. Create an email account: Considering your current email activity, you may wish to create a separate account strictly for use in the scholarship application process. A new email address is mandatory if your current email address would be considered inappropriate, immature, cumbersome to type, or bears little resemblance to your actual name. If your current email address passes these discretionary hurdles, you can simply create filters, or folders apart from your inbox to store registration information and correspondence from scholarship bodies.^{xx}

3. Fill out the FAFSA: The U.S. Department of Education requires that every student seeking financial aid fill out the Free Application for Federal Student Aid for each year they plan to attend school. Details and the form itself are provided on their website at <https://fafsa.ed.gov/>. The form is not difficult, but it can be time-consuming, so it is best to start filling it out early in case you have trouble locating any of the required documentation. You will be asked for:

- Your Social Security Number;
- Your driver's license or state ID;
- Your W-2 Forms and other records of money earned;
- Your Federal Income Tax Return (IRS form 1040, 1040A, or 1040EZ);
- Federal Income Tax Return supplementary documentation;
- Your parents' Federal Income Tax Return (if you are a dependent student);
- Your untaxed income records - Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records;
- Your current bank statements;
- Your current business and investment mortgage information, business and farm records, stock, bond, and other investment records, if applicable;
- Your alien registration or permanent residence card (if you are not a U.S. citizen);
- Your PIN, which can be generated online.^{xxi}



4. Create a Portfolio/Website/Writing samples: Scholarships vary in their submission guidelines, but many ask for supplementary materials. An award given for excellence in graphic design, for example, will obviously ask for samples of a student's work, whereas an award given to students who are first-generation college attendees might not require the same display. (On a side note, if you are given the option, but not the mandate to submit supplementary materials, you always should! This is an opportunity to display your strengths!) Once you start the applications, you will likely have to customize each submission to the precise requirements of each scholarship, as you will often find submission guidelines to be picky when it comes to word count, format (in text documents, images, videos, and other media), and quantity of supplementary materials. However, it still helps to have a portfolio of potential high-quality supplementary materials on hand. You can easily tweak minor specifications if you have good materials to start with.

5. Keep PDFs of school transcripts: Occasionally scholarships will ask for official transcripts, in which case you will have to conduct a formal request through your school's registrar, but if a scholarship needs only a copy, or an unofficial transcript, it is helpful to have these on hand. You'll also find that you might need to refer back to them from time to time to look up details of a particular class you took.

6. Identify resources for letters of recommendation: Some scholarships require multiple letters of recommendation. This process can take time, and you'll want to be sure to give your recommenders plenty of notice to write their letters.

C. A Collateral Consideration: Your Personal Brand

Recall that the person or committee reading your application could be reading hundreds of applications. The competition is tough, and many applicants have excellent grades, extra-curricular activities, and accomplishments on display. You must stand out from the crowd by offering what no other applicant can—a unique portrait of yourself. “Sell yourself” is a phrase that is tossed around frequently, but it is worth breaking down: if you were to market yourself as a product to a potential buyer, what would you highlight?



Marketing master Mitch Joel recommends taking time to consider your personality as a type of brand.^{xxii} He has created a three-step exercise for figuring out your personal brand:

1. Write down your life story. It doesn't have to be a full-fledged memoir, but take a page or two to list highlights and chronological changes. Then, after a short time away from the writing process, revisit what you've written and take notice of recurring themes. Do you see evidence of any personality traits worth emphasizing? Perhaps an anecdote emerged that would make a good essay? Joel further recommends thinking about this piece of writing as the story board of a movie: what parts would you emphasize as climactic? What were your greatest challenges? How did you overcome them? Who did you enlist as a supporting character?


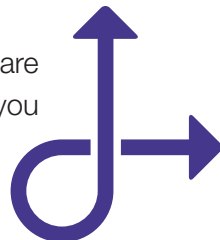

2. Select one or two personality traits you possess, and then flesh them out in greater detail, surrounding them with links to hobbies, interests, or accomplishments.

3. Take inventory of the resulting hobbies, interests, and activities and create a spreadsheet or text document where you can add people you've met, sports you've played, clubs you've joined, and so on.

The goal in these activities is to view yourself objectively and to consider what a scholarship committee might see in a concise format that will encapsulate your strengths.

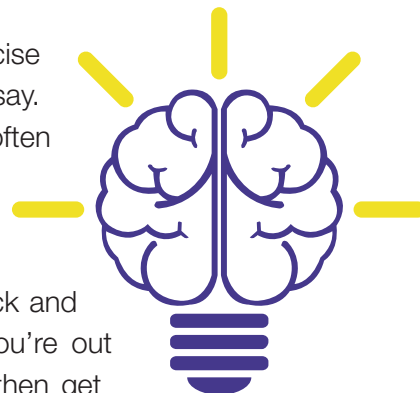
D. Applying

1. The Application Form: This is the easy part—if you've done your research, all you need to do is put in the time and follow directions.

- **The schedule:** Since the process of filing out applications can be time-consuming and possibly daunting in volume, be sure to use your centralized tracking sheet to prioritize. You should take into account the amount of effort required for each scholarship, your propensity to win, and of course, deadlines. Follow a schedule, and then concentrate on one application at a time. 
- **Follow directions:** This is important. As mentioned above, scholarship applications are very particular in their requirements. You must provide exactly what they ask for, or you may be disqualified and your hard work will be wasted. (Remember, committees are faced with the task of choosing one or a handful of winners from a large pool of applicants, and it makes their job easier if they can eliminate entries from the slush-pile for failure to conform.) It is well worth your time to read and reread directions carefully. 
- **Formalize your tone:** Whenever there is an opportunity to write a response to a question (as in a short answer section, apart from the main essay), mirror the tone and language of the scholarship. The reasoning for this is twofold: not only does it require you to read the application and directions thoroughly and critically, but it also conveys to the scholarship committee (if only subconsciously) that you are an applicant who fits in with the culture of the organization.
- **Answer all optional questions:** If a scholarship application gives you the opportunity to present additional information about yourself, take it! By even taking the time to answer questions that are optional you have doubled your chances at winning a scholarship compared to students who skip these questions.^{xxiii} A scholarship committee will obviously look more highly on the applicant who takes the application seriously and puts in the extra work. Also, you have the opportunity to present a tidbit or two about yourself that would be absent from a bare minimum application. 

2. Writing the Essay:

- **Brainstorm ideas:** If you conducted the “personal brand” exercise above, you might have already come up with a few ideas for your essay. Scholarships occasionally ask pointed essay questions, but more often the prompts are designed to allow for a broad array of acceptable responses. Students who have difficulty writing are welcome to be creative here—use whatever method you need to get your mind moving! If it helps to talk out loud and record your voice, listen back and transcribe your ideas. If your best mental work happens when you’re out walking your dog, review some scholarship essay guidelines and then get outside. Just be sure to jot everything down on paper when you return.
- **Research:** Before writing, you should research the scholarship advisory board or awarding body: go ahead and google members of the committee for personal details—it can’t hurt to know your audience. Research past winners—their essays are sometimes posted, and reading through them can give you a good idea of what the scholarship committee is looking for. You can even call funders and ask questions for additional clues.
- **A Note on Conformity:** It can be tempting to stand out from the crowd by crafting an untraditional essay. This is ill-advised. Your individuality should show forth in the content of your essay and not in the structure. Wacky formats come off as gimmicky and can underscore your professionalism. Whenever possible, stick to a standard essay format (introduction, well-organized body paragraphs, and a conclusion), and reuse the essay when possible, but not without but a bit of customized tailoring.



3. Editing: Once you have a solid draft of your application put together, get some critical feedback. If you can recruit a friend, fellow student, coworker, parent, or teacher to look at your application, they might catch something you didn’t. This can be as mundane as a grammatical error or as subtle as an undesirable message you might be sending unintentionally in an essay answer. Christopher Penn recommends putting together a “guild” or study group of people who can work together and exchange applications. Just remember to be discretionary with your requests: some individuals might have great skill at proofreading, and some might offer excellent thematic or structural suggestions for your essays, but not everyone is equally skilled—it is good to have multiple opinions and to consider them critically, but trust your judgment.



4. The Interview: Highly competitive scholarships may include an interview as part of their application process. If you make it to this step, congratulations! You are likely a top-tier candidate. In preparing for the interview, consider the following tips.

- Research the organization thoroughly, including its members, its mission statement, any publications it may have produced, and any recent press or media attention it may have garnered. You'll want to incorporate some of this knowledge into your responses in order to demonstrate that you are serious about the organization and in line with their values.
- If possible, try to figure out who your interviewer or members of the interviewing team will be, so you have an idea of what to expect on the day of.
- Practice answering interview questions. You can find commonly asked questions from various interview-prep materials, but don't be surprised if you hear a wild card or two. Interviewers will often throw a fun or random question into the mix to gauge your reaction under pressure.
- Prepare a few questions to ask the interviewer as well, not only to demonstrate your interest in the organization, but also to show that you're thinking critically.
- On the day of the interview, dress professionally, and act personably.



Hopefully, any hesitation you previously had about applying for scholarships has been addressed and alleviated, and you feel confident you can take the steps needed to apply to scholarships successfully. From the team at iGrad, good luck!

Are you ready to start? Try iGrad's customized scholarship search at:

<http://www.igrad.com/Scholarships>



ⁱ NCES, *Digest of Educational Statistics*, Table 330.20. “Average undergraduate tuition and fees and room and board rates charged for full-time students in degree-granting postsecondary institutions, by control and level of institution and state or jurisdiction: 2011-12 and 2012-13.” Available at http://nces.ed.gov/programs/digest/d13/tables/dt13_330.20.asp

ⁱⁱ Myra Smith, Executive Director, Financial Aid Services, *The College Board*. Available at <https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/the-basics-on-grants-and-scholarships>)

ⁱⁱⁱ See Lynn O’Shaughnessy from her blog: *The College Solution*. Available at <http://www.usnews.com/education/blogs/the-college-solution/2011/02/01/7-things-you-need-to-know-about-private-scholarships>

^{iv} Mark Kantrowitz: Publisher of Fastweb and Finaid; eBook: *Secrets to Winning a Scholarship*. Available at <http://www.dailyfinance.com/2011/03/01/got-college-scholarship-questions-mark-kantrowitz-has-answers/>

^v <https://www.scholarships.com/financial-aid/financial-aid-information/scholarships-grants-fellowships-internships-and-loans-explored/>

^{vi} According to Bill Fay in *Merit-Based Scholarships & Grants*, debt.org, 54.6 percent of all merit-based scholarships are awarded to students with a GPS of over 3.5 (on a 4.0 scale). Available at <http://www.debt.org/students/scholarships-and-grants/merit-based-scholarships-grants/>

^{vii} <https://www.duckbrand.com/promotions/stuck-at-prom/>

^{viii} <http://www.aactcandy.org/aactscholarship.asp>

^{ix} <http://www.jjf.com/Promotions/Most-Creative-Peanut-Butter/OfficialRules>

^x <https://www.cappex.com/scholarship/listings/Copyright-Awareness-Scholarship/-s-d-4329>

^{xi} <http://www.makeitwithwool.com/home.html>

^{xii} <http://list25.com/25-strange-crazy-scholarships/>

^{xiii} See Cecille Barr’s blog *Scholarships and Grants*, available at <http://www.debt.org/students/scholarships-and-grants> (“\$46 billion in grants and scholarship money is awarded by the U.S. Department of Education and the nation’s colleges and universities. In addition, about \$3.3 billion in gift aid is awarded by private sources...”)

^{xiv} Bill Fay, *Merit-Based Scholarships & Grants*

^{xv} Bill Fay, *Merit-Based Scholarships & Grants*

^{xvi} <http://www.bloomberg.com/news/articles/2014-05-07/student-loan-interest-rates-rise-for-2014-2015-school-year>

^{xvii} See Christopher Penn, *Scholarship Search Secrets*, Sixth edition, published by the Student Loan Network. Available at <http://www.studentscholarshipsearch.com/scholarship-search-ebook.pdf>

^{xviii} Id.

^{xix} Id.

^{xx} See generally Adam Carroll, Founder of National Financial Educators. Available at <http://www.adamspeaks.com/>

^{xxi} Above list from *Scholarship Search Secrets*, Sixth edition, published by the Student Loan Network. Available at <http://www.studentscholarshipsearch.com/scholarship-search-ebook.pdf>

^{xxii} <https://www.youtube.com/watch?v=tMaMbjpRtRU>

^{xxiii} <http://www.dailyfinance.com/2011/03/01/got-college-scholarship-questions-mark-kantrowitz-has-answers/>