Special Section: 2022/2023

There are thousands of scholarships out there, many of which your child may be eligible for. Here's how to get started.

COLLEGE SCHOLARSHIPS AREN'T JUST FOR STAR ATHLETES, WORLDclass violin players, and game-changing geniuses. Lots of everyday students get them too: from all locations, from all backgrounds, from all walks of life. And there's absolutely no reason not to throw your teen's hat into that golden ring. For most parents, the toughest part is knowing where to even start — but don't worry, we can help you get a leg up.

U.S. News & World Report, which issues the definitive report on college rankings each year, also compiles a searchable database of more than 15,000 scholarships. Your child can plug in their GPA, SAT or ACT score, state of residence, and other details to narrow this enormous list down to just those specific scholarships they're eligible for or interested in, and easy links will take you directly to the application forms (usnews.com/education/scholarships/search).

This database offers available scholarships in seven different categories (other sites have similar breakdowns): Academics scholarships, community service scholarships, athletics scholarships, scholarships for hobbies and extracurriculars, scholarships based on applicants' identities, need-based scholarships, and employer scholarships (including military scholarships). Here are a few samples from each so you can get a sense of what you'll be looking at.

ACADEMIC SCHOLARSHIPS

Colleges are constantly on the lookout for the best and brightest high school students, and offering academic scholarships like the examples below, based on grades and test scores, is a great way to keep the smart kids coming. Another good reason to remind your children to finish their homework before playing video games.

EXAMPLE: Wells Scholarship at Indiana University-Bloomington

WHAT'S AVAILABLE?

Many schools offer their own incentives to high achievers. Honoring Herman B. Wells, IU's 11th president, this scholarship pays the full four-year cost of attendance at Indiana University. That includes tuition, all fees related to a courseload of 12-18 credits, even a living stipend to cover room and board and meals (regardless of whether or not the recipient lives on campus).

WHO'S ELIGIBLE?

About 18 incoming freshmen receive the merit-based scholarship each year. Recipients must be enrolled at Indiana University and must complete at least 12 credit hours of coursework each semester while maintaining a cumulative and semester GPA of at least 3.4.

HOW DO I SIGN UP?

U.S. and Canadian (and other international) high school students follow a similar path: A guidance counselor or other high-school administrator can nominate up to two students per school. The nomination process begins in early August and the deadline for applications is in November. Find out more at wellsscholars.indiana.edu.

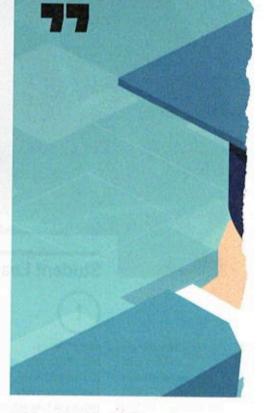
EXAMPLE: National Merit Scholarship Awards

WHAT'S AVAILABLE?

Regardless of what school your child attends, the National Merit Scholarship Corporation (NMSC) offers

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Lots of everyday students, from all walks of life, get scholarships.



7,500 scholarships in three categories: 2,500 single-payment National Merit \$2,500 Scholarships; 1,000 corporate-sponsored Merit Scholarship awards (one-time or renewable, depending on sponsor), and 4,000 college-sponsored Merit Scholarship awards for qualifying students who have identified a sponsoring college as their first choice after being offered admission (renewable for up to four years).

SCHOLARSHIPS



WHO'S ELIGIBLE?

About 16,000 students with the highest PSAT/NMSQT® Selection Index scores will qualify as semifinalists for a National Merit Scholarship and will be invited to compete for the awards. Winners are chosen based on academics, school and community leadership, and honors and awards, in concert with students' fulfillment of other requirements (see following) and a submitted essay.

HOW DO I SIGN UP?

If your student's PSAT/NMSQT scores are high enough to qualify them as a semifinalist, NMSC will provide scholarship application materials to their high school. (The deadline changes from year to year; in 2021, the semifinalist application was due in early October and scores were due by the end of December.) Students must also meet other specific requirements including, but not limited to: proof of U.S. high-school senior year enrollment, endorsement by their school's principal or designated school official, and any other documentation requested by NMSC. National Merit Scholarships can only be used for attendance at an accredited U.S. college or university. Find out more at nationalmerit.org.

OTHER ACADEMIC SCHOLARSHIPS INCLUDE:

- THE COURAGE TO GROW SCHOLARSHIP: For students with a GPA of 2.5 or better who show courage and passion (couragetogrowscholarship.com).
- BMW/SAE ENGINEERING SCHOLARSHIP: Provided by BMW in support of the SAE Foundation, to ensure an adequate supply of well-trained engineers for the future (sae.org/ participate/scholarships/
- bmw-sae-engineering-scholarship).
- NORTHERN AMERICAN MEAT INSTITUTE (NAMI) MERIT SCHOLARSHIP: For exceptional students who plan in college to pursue an approved program in animal science, meat science, food science, or a related discipline (meatscholars.org/).
- STARS SCHOLARSHIP FUND: Awards scholarships to academically talented and highly motivated students who intend to pursue full-time undergraduate, graduate or doctoral degrees (starsscholarship.org/).
- DELL SCHOLARSHIP: Helps provide students with the necessary tools to navigate the academic, financial, and social aspects of college life (dellscholars.org).

COMMUNITY SERVICE SCHOLARSHIPS

Colleges aren't just looking for straight-A students...They're looking for leaders, too. Community service scholarships like the examples here provide funding to reward those who take time to give back to their communities through volunteer and service work.

EXAMPLE: Equitable Excellence Scholarship (Equitable Advisors)

WHAT'S AVAILABLE?

One hundred award recipients will receive a \$5,000 annual scholarship, renewable each academic year up to a total of \$20,000 per recipient. Equitable will also award 100 one-time \$2,500 scholarships to cover associated costs like tuition, books, or room and board.

WHO'S ELIGIBLE?

The award recognizes students who demonstrate qualities of leadership, determination, and resilience. Applicants must be U.S. citizens or legal residents currently enrolled as high school seniors who plan to enroll fulltime in an accredited two- or four-year college or university in the U.S. for the full upcoming academic year. Scholarship recipients must also be willing to participate in promotional materials about the award.

HOW DO I SIGN UP?

Qualifying high school students should submit their current and complete high school transcript, as well as a copy of their official SAT or ACT test scores. A maximum of 10,000 applications are accepted from October through December. Learn more at equitable.com/foundation/ equitable-excellence-scholarship.

EXAMPLE: GE-Reagan Foundation Scholarship Program

WHAT'S AVAILABLE?

The GE-Reagan Foundation awards numerous incoming college freshmen with \$10,000 for education-related expenses and offers ongoing leadership-development support. The scholarship is renewable each academic year (4 years total) for up to \$40,000.

WHO'S ELIGIBLE?

Applicants must demonstrate citizenship, leadership, drive, and integrity as well as strong academic performance (minimum 3.0 GPA). They must be a U.S. citizen currently enrolled in high school as a senior and plan on pursuing a bachelor's degree at an accredited 4-year college or university within the U.S. for the upcoming academic year.

HOW DO I SIGN UP?

The application opening dates and

deadlines are rolling. The 2023 application will open in the fall of 2022. To learn more visit reaganfoundation.org/ scholarships.

OTHER COMMUNITY SERVICE SCHOLARSHIPS INCLUDE:

- THE PRUDENTIAL SPIRIT OF COMMUNITY AWARDS: For students ages 14-18 who have taken great strides within the past year to resolve some of society's issues through the form of community service (prudential.com/ links/about/emergingvisionaries).
- THE COCA-COLA SCHOLARSHIP: Recognizes students who have made a positive impact on their communities and who demonstrate strong

leadership qualities (coca-cola scholarsfoundation.org).

- BROWER YOUTH AWARDS: Presented to 16 students each year who have taken meaningful action in the environmental movement (broweryouth awards.org).
- THE HARRY S. TRUMAN SCHOLARSHIP: Awarded to students who have shown strong efforts to become public service leaders (truman.gov).
- PRINCETON PRIZE IN RACE RELATIONS: Granted by Princeton University to high school students who have made progress toward bringing about racial justice and equality in their schools and /or communities (pprize.princeton.edu/apply).

ATHLETICS SCHOLARSHIPS

Playing sports in high school is good for your teen's health and well-being, and can teach important lessons about teamwork and perseverance. It can also sometimes—but only sometimes—help the bottom line. Many, but not all, colleges offer athletics scholarships, with terms and conditions that vary quite a bit between schools.

With more than 1,100 colleges and universities and 19,500 different teams under their umbrella, the National College Athletics Association (NCAA) is the arbiter of all intercollegiate sports regulations, charged with keeping college sports fun, safe, and competitive. Across Division I and II schools, the NCAA boasts they provide more than \$3.6 billion in athletics scholarships annually to more than 180,000 student-athletes. But among high school athletes, only 2% will get a piece of those athletics scholarships to compete in college. (Division III schools do not offer athletics scholarships, but can offer other forms of financial aid.) Before you can even consider these scholarships, though, your student will need to register with the NCAA Eligibility Center and follow very specific guidelines. (For more information about NCAA Divisions, the requirements for playing college sports, and a four-year checklist, check out "How To Play the Sports Game" on page 42.)

College and university scholarships are typically determined by head coaches. One big difference between Divisions I and II is that Division I may provide multi-year scholarships (some of which have to be renewed each year and can also be canceled for poor performance), while Division II will only provide one-year assistance. But both may offer additional assistance for you to finish your degree even after you've stopped playing your sport.

If your hard work and athletic prowess are noticed and you're fortunate enough to snag a full scholarship, not only are you incredibly lucky, you're all set! Tuition, room and board, books, and other expenses will all be covered. You may even get a stipend since you won't have time for a job—you're earning your keep on the field or court.

These full free rides are few and far between, of course, but there are plenty of other helpful aid options if you take the time to research: Scholarships exist for most sports, and you can still apply for NCAA financial aid and other needbased federal programs as long as you report any money you receive to your school's financial aid office. "When people think of athletic scholarships, they tend to focus on the career-track athletes at Division I or Division II schools," James W. Lewis, president of the National Society of High School Scholars (NSHSS), said to U.S. News



and World Report. "It is important to know that there are college scholarships out there for accomplished high school athletes, even if they don't plan to pursue athletics in college or career."

RESOURCES YOU MAY FIND HELPFUL:

- ncaa.org/sports/2014/10/6/ scholarships.aspx
- usnews.com/education/best-colleges/ paying-for-college/articles/
- myths-about-athletic-scholarships scholarships.com/financial-aid/ college-scholarships/ sports-scholarships/
- ncsasports.org/ college-athletic-scholarships

EXTRACURRICULAR SCHOLARSHIPS

You might never have imagined that your child's side passion could earn tuition money, but if they have the talent, there are sponsors willing to fan those flames. From design to debate, from poetry to robotics, and everything in between, creative students can win scholarships simply by showcasing their creativity and drive. Here are a few examples.

EXAMPLE: Scholastic Art and Writing Awards (Alliance for Young Artists & Writers)

WHAT'S AVAILABLE?

The Scholastic Art and Writing Awards recognize the nation's most creative college-bound teens. Each year they provide scholarships, cash, or tuition assistance to qualifying applicants who participate in their awards across multiple categories. The Alliance for Young Artists & Writers also partners with sponsoring schools to earmark scholarships for college-bound Scholastic Awards winners.

WHO'S ELIGIBLE?

Creative-minded undergraduates can apply to have their work reviewed; judges will look for "originality, technical skill, and the emergence of a personal voice or vision." For schoolsponsored awards, each university has the final decision-making authority on awarding scholarships.

HOW DO I SIGN UP?

Create an account on the scholarship's website and click the box titled "Opt In to a Scholarship." Once a student uploads their best work to the appropriate category—there's a helpful video on the site—they can send an entry form along with the fee of \$7 (individual entry) or \$25 (portfolio). Fee Waiver forms are available for those who need financial assistance. The Scholastic Awards open in September and deadlines for entry vary depending on your region. Find out more at artandwriting.org.

EXAMPLE: The International Public Policy Forum Contest

WHAT'S AVAILABLE?

This extracurricular contest allows high school students from around the world the opportunity to argue public policy issues in written essays and spoken debate. The winning team gets \$10,000 (half of which is for individual scholarships and the other half for the sponsoring school's debate program) and the "Brewer Cup." Runners-up can also win \$750 at the quarter-final level and \$3,500 for second place overall.

WHO'S ELIGIBLE?

The program is jointly administered by the Brewer Foundation and New York University (NYU). Interested applicants who form a team with at least three other students must submit one essay of up to 2,800 words arguing for or against the provided topic.

HOW DO I SIGN UP?

Visit ippfdebate.com/register for full requirements. Qualifying papers are due in October; the top 64 teams are announced in November and compete through April, when the "Elite 8" get all-expenses-paid trips to New York to compete in the oral debate finals.

OTHER EXTRACURRICULAR SCHOLARSHIPS INCLUDE:

- BOREN SCHOLARSHIPS: Boren Scholarships support students studying less common languages, to prepare them for work in the national security field after graduating (borenawards.org).
- AIGA WORLDSTUDIO ART SCHOLARSHIPS: This program helps underprivileged students who plan to study illustration, design, or photography (aiga. org/professional-development/ aiga-worldstudio-scholarships).
- LIBERTY GRAPHICS ART SCHOLARSHIP: Awarded to creative students in Maine to encourage them to pursue art (Igtees.com/scholarship).
- ARCHIBALD RUTLEDGE SCHOLARSHIP PRO-GRAM: For South Carolina students with interest in writing or visual and performing arts (ed.sc.gov).
- PRINCESS GRACE FOUNDATION SCHOLAR-SHIP: For students pursuing careers in film, theater, and dance (pgfusa.org/2021-awards-program/).
- GIRL SCOUTS GOLD AWARD SCHOLARSHIP: Girl Scouts who have achieved their Gold Award are eligible to win \$1,000 in scholarship money, presented by the Girl Scouts Nation's Capital district (gscnc.org).
- NATIONAL EAGLE SCOUT ASSOCIATION SCHOLARSHIP: BSA Scouts who have earned Scouting's highest honor are eligible for a range of scholarships including the \$48,000 Lawrence S. and Mabel Cooke Scholarship, 16 \$7,500 NESA scholarships, and more (nesa.org/scholarships/).

IDENTITY-BASED SCHOLARSHIPS

Some organizations award scholarships to students not for what they've done, but for who they are. Giving a leg up to an underserved demographic group can help build a more diverse student body and change the world in the process. Here are a few examples of identity-based scholarships.

EXAMPLE: The Hispanic Scholarship Fund

WHAT'S AVAILABLE?

Every year the Hispanic Scholarship Fund selects 10,000 high school, college, and graduate students of Hispanic heritage for scholarships. Awards range from \$500 to \$5,000 based on relative need, and are awarded with a particular emphasis on science, technology, engineering, and math. HSF Scholars are also given access to numerous Scholar Support Services, including career services (with access to internship and job opportunities with the fund's corporate partners), mentorship, leadership development, knowledge building, and wellness training.

WHO'S ELIGIBLE?

HSF Scholars must be of Hispanic heritage and either a U.S. citizen, a permanent legal resident, or a DACA **>>>**

Step 03 / PAYING FOR IT ALL

recipient. Qualifying high school students must have a minimum of a 3.0 GPA or the equivalent, and they must plan to enroll as a full-time student in an accredited four-year university in the U.S. for the upcoming academic year. Applicants must also submit any FAFSA or state-based financial aid forms that apply.

HOW DO I SIGN UP?

Set up a profile on hsf.net/scholarship and sign in to apply. The deadline is typically at the beginning of March.

EXAMPLE: Ron Brown Scholarship Program

WHAT'S AVAILABLE?

The Ron Brown Scholar Program (RBSP) awards up to 50 four-year, \$40,000 scholarships (\$10,000 for each academic year) to Black and African American economicallychallenged high school seniors who are interested in public service, community engagement, business entrepreneurship, and global citizenship—values that the scholarship's sponsor calls "the four pillars of the late Ronald H. Brown's mission to uplift people of all races, cultures and ethnicities—especially our disadvantaged youth."

WHO'S ELIGIBLE?

To be eligible, applicants must be Black or African American high school seniors who are U.S. citizens or permanent residents. Applicants able to prove financial need should demonstrate academic achievement, exhibit leadership ability, and participate in community service activities.

HOW DO I SIGN UP?

Students who qualify must submit an application by the January deadline either via mail or email (info@ronbrown. org). Find out more at ronbrown.org.

OTHER IDENTITY-BASED SCHOLARSHIPS INCLUDE:

- GOOGLE'S WOMEN TECHMAKERS SCHOL-ARS PROGRAM: This program, sponsored by Google, supports women interested in pursuing a career in technology (womentechmakers.com).
- THE COBELL SCHOLARSHIP: For members of a federally recognized

Native American tribe enrolling in college full-time (cobellscholar.org).

- THE GATES MILLENNIUM SCHOLARS PROGRAM: Available to high-achieving students of color who are pursuing higher education (gsmp.org).
- JACKSON-STRICKS SCHOLARSHIP: The National Council of Jewish Women in New York presents this award to students with physical challenges and disabilities, to help them pursue higher education (ncjwny.org/ programs/#STRICKS).
- HORATIO ALGER SCHOLARSHIP: Awarded to low-income students who demonstrate their own perseverance in overcoming adversity (scholars.horatioalger.org).



NEED-BASED SCHOLARSHIPS

Many students have the capacity and drive to be successful, but simply lack the ability to pay for tuition. Each year, millions of dollars are given to students through scholarships like these examples to help them afford the schools of their dreams.

EXAMPLE: Tzu Chi Scholarships

WHAT'S AVAILABLE?

The Tzu Chi Foundation provides financial aid for low-income high school seniors who have demonstrated great academic success and are heavily involved in community service. The maximum amount of each scholarship is \$1,500/year and students can reapply each year.

EMPLOYER AND MILITARY SCHOLARSHIPS

Many companies and organizations—including the United States military—provide scholarships and incentives to students in exchange for work commitments later, or to provide financial relief to children of their current employees. Some examples include:

EXAMPLE: Chick-fil-A Leadership Scholarship

WHAT'S AVAILABLE?

Chick-fil-A awards two types of Remarkable Futures Scholarships to qualifying employees. The True Inspiration Scholarships (\$25,000) and Leadership Scholarships (\$1,000 or \$2,500) can be used at any accredited two- or four-year college, university, or technical/vocational school.

WHO'S ELIGIBLE?

Employees looking to apply must be current team members of franchised, company-owned and/or affiliated Dwarf House Group, LLC restaurants, and must remain so at least until the time the award is presented. Applicants who show care and dedication to service must have a minimum cumulative grade point average of 3.0 (2.5 for the Leadership Scholarship), show proof of intent to enroll at an accredited two- or four-year college, university or vocational-technical school for the forthcoming academic year, and demonstrate financial need.

HOW DO I SIGN UP?

Qualifying students must be recommended by a designated supervisor (titles differ depending on the employee's restaurant) who can attest to the Team Member's professional achievement. These company representatives can also answer applicants' questions about the program. Visit <u>chick-fil-a</u>, <u>com/stories/inside-chick-fil-a/types-ofscholarships</u> to learn more.

EXAMPLE:

Army Reserve Officers' Training Corps (ROTC) Military Scholarships

WHAT'S AVAILABLE?

In exchange for a commitment to serve in the Army after graduation, high-school students enrolling in college can apply for

WHO'S ELIGIBLE?

Student applicants must be U.S. citizens who show a need for financial aid, have a minimum of a 3.0 GPA, and plan to enroll as a full-time student in an accredited U.S. university or college for the upcoming academic year.

HOW DO I SIGN UP?

Apply online at <u>tzuchi.us/scholarships</u>. Deadlines typically fall in March and are dependent upon applicants' region of the country.

EXAMPLE: The College Board's "Complete the FAFSA" Scholarship

WHAT'S AVAILABLE?

Each year The College Board grants \$500 to 500 randomly-selected students who complete and file their FAFSA and any necessary financial aid forms.

serious financial aid, along with a guarantee of graduating as a commissioned officer. ROTC scholarships—applicable to more than 1,000 schools—cover 100% of tuition and fees for four years or room and board. Either option is supplemented with additional stipends, such as \$420 per month for expenses like housing and \$1200 per year for books.

WHO'S ELIGIBLE?

U.S. citizens at least 17 years of age with an unweighted high-school GPA of at least 2.5 and who have taken the SAT or ACT are eligible. Applicants must pass the current Army physical fitness test, meet height and weight requirements, and agree to four years of active duty service in the Army, plus an additional four in the Army Reserve or Army National Guard after college graduation. (The other service branches offer similar programs.)

HOW DO I SIGN UP?

Interested applicants should visit <u>my.goarmy.com</u> to create an account and log in to the scholarship application. Once there, you'll also be able to identify the Recruiting Operations Officer at the school you plan to attend. Applications must be completed before March 1 to be eligible for review for the next year.

WHO'S ELIGIBLE?

This is one of the easiest scholarships to secure, as you only need to submit proof on the application that you have filed the FAFSA and/or other necessary financial aid forms.

HOW DO I SIGN UP?

The FAFSA opens in October, and the application is typically due in February. Find out more at opportunity. collegeboard.org.

OTHER NEED-BASED SCHOLARSHIPS INCLUDE:

- EXCELSIOR SCHOLARSHIP: Covers tuition costs for eligible low-income students to attend a SUNY or CUNY school (hesc.ny.gov).
- THE GATES SCHOLARSHIP: A highly competitive award given to students who come from lowincome households (thegates scholarship.org).

OTHER EMPLOYER AND MILITARY SCHOLARSHIPS INCLUDE:

- WEST POINT PREPARATORY SCHOLARSHIP: Awards students of preparatory schools and military junior colleges who can demonstrate leadership skills and academic success and seek admission to the United States Military Academy (westpointaog.org/ prepschoolscholarship).
- CVS HEALTH FOUNDATION SCHOLARSHIPS (CHILDREN OF COLLEAGUES): CVS awards scholarships to the children of full-time employees who plan to pursue higher education at a two- or four-year university (cvshealth.com/ social-responsibility/cvs-healthfoundation/scholarships).
- MILITARY COMMANDERS' SCHOLARSHIP FUND: Presented to children of active duty and/or retired members of the U.S. military who plan to continue their education full-time at an accredited college or university (learnmore.scholarsapply.org/ militarycommanders/).
- STARBUCKS COLLEGE ACHIEVEMENT PLAN: Starbucks will cover the cost of tuition for an undergraduate degree through Arizona State University's online program to any employee who works over 20 hours a week (starbucks.com/careers/ working-at-starbucks/education/).

- VERTO OPPORTUNITY GRANT FOR COLLEGE ABROAD: Awarded to low-income high school seniors accepted to one of Verto Education's many US partner schools who want to spend their first year of college studying overseas (vertoeducation.org).
- GREENHOUSE SCHOLARS: Presented to well-rounded high school seniors from low income households who plan on attending a fouryear college or university full time (greenhousescholars.org/our-scholars/become-a-scholar/).
- THE JACK KENT COOKE SCHOLARSHIP: For distinguished high school students with demonstrated financial need. The program also connects them to a network of past winners to help them build their future beyond college (jkcf.org/ our-scholarships/).
- PUBLIX TUITION REIMBURSEMENT:

Publix grocery stores will cover a portion of tuition for eligible employees who are pursuing an undergraduate degree and who have worked for the company for at least six months for 10 hours per week (corporate.publix.com/careers/ why-publix/tuition-reimbursement).

 STATE FARM COMPANIES FOUNDATION SCHOLARSHIP PROGRAM: State Farm awards scholarships to eligible legal dependents of their employees in the spring of their senior year of high school (statefarm.com/retirees/).

More Scholarship Sources

Many other helpful online resources provide... scholarship information. Bankrate.com lists these as some of the best resources at the start of 2022—good luck out there!

- SCHOLARSHIPS (scholarships.com)
- FASTWEB (fastweb.com)
- CAPPEX (cappex.com)
- NICHE (niche.com/colleges/scholarships)
 - CHEGG (chegg.com/scholarships)
 - PETERSON'S (petersons.com/scholarshipsearch.aspx)
 - UNIGO (unigo.com/scholarships/ our-scholarships)
 - SCHOLLY (myscholly.com)
 - SCHOLARSHIP OWL (scholarshipowl.com)