



FINDING SCHOLARSHIPS

Scholarships are essentially free money that goes straight to paying your college tuition or other bills you incur while pursuing higher education. Some go straight to a university to reduce what you owe. Others can be used for educational expenses like a more powerful laptop or a study abroad experience.

There are thousands of scholarships out there waiting for hopeful young applicants. The trick is knowing where to find them.

START WITH THE GOVERNMENT DATABASE. There are dozens of types of places that offer scholarships, including government entities, colleges, local businesses, nonprofit organizations and more. Start big and work your way down.

Hint: One of the biggest and most reliable places to start is CareerOneStop's scholarship search tool.

TAP OTHER ONLINE RESOURCES. There are several free scholarship search engines. Create a personal profile to tailor links to opportunities. Popular and effective sites include Fastweb.com and Scholarships.com but there are many others.

SEARCH AT NEARBY BUSINESSES AND COMMUNITY ORGANIZATIONS. Many online scholarships have thousands of applicants, so local opportunities may provide a better chance. Among the options: local banks, churches, civic and fraternal organizations.

Hint: Check with your high school guidance counselor for a list of local scholarships and how to apply.

MOVE TO SPECIFIC EDUCATIONAL INSTITUTIONS. Many universities offer particular merit-based scholarships or financial assistance for prospective students that fit certain criteria. The admission or financial aid office can be a great reference for these opportunities.

Hint: Some require a separate application, but many are awarded through the admission process using just your admission application.

SEARCH CAREFULLY, AND DON'T PAY. Keep in mind there are some unscrupulous companies waiting to scam you. They will make promises about results, take your money and tell you about scholarships that you can discover elsewhere for free. The Federal Trade Commission website offers tips on how to spot a scholarship scam. Also check out the Better Business Bureau to investigate possible scams. You shouldn't have to pay money to get money. Remember, if a scholarship offer sounds too good to be true, it probably is.