

# Getting Into **Scholarships**

*Secrets To Getting Scholarships To Fund  
Your Dream Education!*



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## **An Introduction To Scholarships**

Money does seem to make the world go round these days and that is not always a good thing for anyone looking to advance himself or herself. If you cannot afford an education then you are missing out on the chance to fulfill your own potential. This can actually have a knock on effect on the rest of the surrounding area. You may have skills that could be of great service to another and yet never have the opportunity to develop them, and that is why it is extremely important to seek out any way possible of fulfilling your potential and developing yourself to the fullest extent. That is in fact where scholarships come in!

Scholarships and grants can provide a fantastic source of financial aid for individuals who either deserve it in terms of their talent or are struggling as a result of financial hardship. In some cases, the individual actually falls under both category headings. Regardless of where they fit into the scheme of things, talented individuals that need help can get it from a scholarship or grant.

A scholarship is a financial merit-based award that a student would have to apply for. The scholarship may be a package of financial aid to help the student. It could include housing and course materials as well as tuition, or just the tuition. It may only be a percentage of the tuition. This is dependent on the terms and conditions of the scholarship itself and what it offers. It may last for an academic year or for the duration of your degree course. However, it will always have conditions attached, and this will most likely relate to your grade point average. It would have to remain above a certain level for you to qualify for the scholarship.

A grant is totally different. Again, you would have to apply for it, but it would be a one off payment that would be awarded to you for a specific purpose. It may be a specific topic you are working on would be eligible for funding and you were given a grant of a set amount to help. You may be eligible for a housing grant if your family's income level is

below a certain level. Whatever the reason for the award, it is a one off payment of a set amount.

Scholarships can be applied for by anyone attending an academic institution for a period of time. The application forms are usually quite extensive and can take hours to fill in properly. One slight mistake on the form could get it discarded, so the most important thing for you to do is actually read through the instructions and comply with what it is asking from you to the letter! There will literally be thousands of candidates for any scholarship so you have to be able to make your application stand out from the crowd in order to obtain the funding. It does help if you have a gift for certain ones, but the majority just want to help someone who needs the funding and stand out from the crowd.

The one rule is do not lie. If you do they will find out during the course of their investigations and considerations, and your application will immediately be rejected! Always be honest and show your awards and merits up in the best light possible if you want results. It may also be worth applying for several scholarships and grants at any given time so that you are not putting your eggs in the one basket. It never hurts to have a back up, especially where college and money is concerned!

Scholarships and grants can be difficult to get to grips with if you have never had experience of them before so it is essential that you fully understand the process and concept before beginning to apply. Financing is important for college students these days so you owe it to yourself to do the best you can in terms of your application. It is your future after all!

## **Online Search To Access To A Fast And Free College Recruiting Scholarship**

The myriad applications on online transactions extend to the colleges' and universities' expansion of services. Both connections are working for the benefit of the student population. Since the use of the web has been a rudimentary tool for learning - as used by students for research or for online education - it is a smart evolution to link college recruiting scholarship agencies to the net.

After a long period of internet marketing, online recruitment has alleviated the processes of searching for college scholarships, dropping the conventional falling in a long line and standing the heat, sweat and slow processes. Thus, switching from one recruitment company to another is just some clicks away. Not to mention that this is all for free - free from transportation expenses and quotation fees.

This makes it possible that at one time, you are studying the system in a particular scholarship grant of a university and all at once move to another. Then, you can easily compare the benefits, tuition and miscellaneous fees and the governing regulations of the different institutions.

The internet had provided free recruiting companies with credible information. All you had to do is find the directory of those with intellectual property rights and trademarks among the queue of names. Although certain procedures had been taken into account to filter the yellow pages of scams, the student must also be meticulous in choosing where to submit the scholarship grant application. Surely, no one would want his efforts to be wasted.

The online college scholarship recruiting companies offers many advantages. University visits are facilitated while they have the convenience of their privacy. In addition, instant answers are posted even before a query could be made because of FAQ links provided.

Navigating the web also introduces other students to other places who are benefited of the scholarship, faculties and sponsoring individuals or companies.

When you have done enough surfing, you are ready to fill up an application form. This is of course after meeting the requirements of the scholarship grant that you intend to apply. The requirements are usually posted together with the ads of the scholarship recruitment company. Certain eligibility factors are considered in online college recruitment just like in the typical process. If you know that you are qualified in the standards set by the board, then there's no reason to delay the application.

When submitting an application, make sure that you have attached with it the necessary documents. Incompletion of the requirements can lead to disqualification or voidance. In any way, you will receive a notice of acceptance or of denial of your application. If your application had been approved, well, congratulations then. It's an achievement credited to you. But if your application has been denied, better try the next one. It's all about persevering to achieve your goals, after all that is one principal quality of a scholar.

Because the college scholarship recruiting company aims to establish a connection between the student and the university, it also has the responsibility to present the admission process. Necessary information such as dates of enrolment, start of classes and orientation should be laid at the bulletin boards.

All these advantages are laid bare in the net. All you have to do is extend a little effort and scrutinize the validity of the recruiting company. All these sum up to the campaign of education for all.

## **The Search Engine And The Scholarship: An Unhealthy Relationship**

The Internet search engine has revolutionized the way we search for information these days. No longer do we trawl through book after book, taking half an hour to find a simple fact and painstaking writing down everything else we discover along the way. Today, you can search with just one or two words and copy and paste the results onto a word document to refer back to later. The nature of the world is changing as a result of the technology that we have at our fingertips today, but that may not be a good thing in certain ways. So Internet search engines are fantastic for looking information up when you need it then and there, but not so much if you are looking for a specific piece of information that you need virtually immediately!

If you are looking for scholarship information online to help you to find awards that you apply for, or information concerning general scholarships so that you can learn more before applying, then you will soon come to regard the search engine as your worst enemy. In terms of quality material, it will barely turn up any with various keywords inputted into the search field, and refining your search will bring back more obscure results that you had previously. Search engines like Google and Yahoo respond to keywords, but yet very few educational websites have keywords laced in the text and this makes them difficult to find. Instead, every article that even mentions a scholarship is keyword optimized and consequently turns up at the top of the results list. Those articles are actually of little or no help to you!

Keyword optimized articles may not yield any helpful data and information because they are simply designed to draw more individuals to the website in question, and usually for money making purposes. There are some little gems out there, though it becomes increasingly hard to find them as the days go on! In truth, they could actually direct you to a more comprehensive site that could act as a guide but very few do.

The keyword articles that can be found on the Internet that regard scholarships and grants should not be taken as gospel if they do offer you information because it may not be accurate. There are some well researched and thoughtful articles out there, but it is always better to back them up with a reliable source before acting upon their advice. In fact, as far as academic funding and applications for it are concerned, it would be advisable to find helpful hints and tips in a couple of articles before actually acting upon them. This is your future and one mistake could render the heart and soul that you poured into the application useless.

Unfortunately, you may actually need a printed guide or a website address given to you from a careers or guidance counselor to find the information you need. When you do get to the correct website then there will be more than enough information for you to be able to use there. Some printed information is available on certain websites too and can be downloaded. Most downloadable material will actually be the official guides of certain educational bodies and can thus be trusted. There may be a guide on the website of the school that you want to go to, and that would be a very trustworthy source indeed, but if not they will be able to refer you on so you can get the help that you need.

Although this sounds like very surprising information and is easy to disregard, it is perhaps the best advice anyone could give on scholarships, grants and other opportunities because it puts the ball firmly back in your court. Applying for a scholarship or grant should be all about you, and only about you. There is enough pressure to make a successful application, without having several sources of information telling you completely different things.

## **Getting The Best Financial Assistance Through College Scholarship Search Engine**

College education is not as simple as it was before. In fact, the cost of studying in college nowadays is becoming quite expensive, considering that there are now additional fees to be taken care of. Aside from the tuition fees, you have the laboratory fees, college-bound books that should be purchased within the school premises, and other miscellaneous fees (for dental health, for instance). Add to it the cost of board and lodging as well as the food expenses if you decide to study in a college or university situated on other states.

If your family is financially-strapped that even your basic needs are not fully met, it will be a hard time for you to convince your parents to allow you to study in college. Getting a college degree will just remain to be one of your wildest dreams forever—not unless you do something to realize such dream.

You may seek some part-time work so that you will have sufficient funds to finance your college education. However, this type of action will certainly have an adverse effect in your studies, especially if you cannot guarantee that you can handle your part-time work and your college studies at the same time. Thus, it is not an ideal option for a student who opts to study without any important interference, such as a part-time work.

Fortunately, there is still an available and at the same time an ideal option for you. That is, to get yourself a college scholarship.

Your college scholarship will help you finance your college studies and obtain the degree that you want. There are different types of college scholarships that are intended for a specific college degree, whether you decide to pursue a commerce or an engineering career someday. Furthermore, these college scholarships have sufficient funding—either from the federal and state government, colleges and universities, or

private institutions—to assure that every scholar will finish their respective degrees without any delay with regards to the financial aspect.

The great thing about a college scholarship is that you are not required to reimburse the expenses that you have incurred during your college years. The funds are allocated for you as if these are your own funds. It is advantageous for students who wants to earn a college degree yet does not have the necessary financial capabilities to do so, compared to other forms of financial assistance such as college loans or federal loans.

At this point, you are probably worrying about where to find these college scholarships that are available. You need not worry; for the Internet is now flooded with college scholarship search engines. This special type of online-based search engine is an online directory of different types of college scholarships, together with the name of the sponsor and their contact phone numbers. If you are lucky in your search in a single college scholarship search engine, you will be provided with the qualifications to be eligible for that scholarship. Thus, through this search engine, you will be able to come up with the college scholarship that will suit your specific college needs.

With these college scholarship search engines, you will have the golden opportunity of getting the degree that you want despite the financial difficulties that you are experiencing. Use this one-of-a-kind advantage and see the results—you may just find yourself with other aspiring college freshman falling in line to pay for tuition fees.

## College Scholarship: Guide To Parents On Getting Financial Aid For Their Children

Many believe that being a parent is the happiest moment in the life of a human being. Probably you still remember the excitement that you felt when your wife gave birth to your first child. There are times that you will not sleep because you want to take care of your child even in the midst of the evening. You want to ensure that he/she will sleep soundly through the night.

It is true that happiness comes with children in the family. However, such happiness could be achieved if you are responsible enough with your children. You need to provide all of their needs, starting from their infancy until the time that they are studying. Although it will really cost you a lot, you have the responsibility to your children, especially in giving them the education that they need.

If you have children who are now going to college, you have to think of their financial needs. Probably you still remember your own collegiate years and you are aware of the financial needs of an ordinary college student. However, the difference is that you are now the parent—you will now be the one to think of the different payments that you need to settle for your children's college education, such as college application, scholastic assessment test expenditures, transcript of records, and others. Add to it the lodging and food allowance of your children if the college or university is far away from your own residence.

Thinking all of these college-related expenses could be overwhelming and bothering as well, especially if your salary is not enough to support such expenses and your family's financial needs at the same time. But if you know how to get a college financial aid for your children, you will find out that everything will work out smoothly.

How you will start your search for the college financial aid for your children? **Here are some tips that you can start with:**

- When your children are still on their high school years, you should start searching for potential universities that offer college scholarships for deserving freshman students as well as financial aid programs funded by different organizations. You may start your search on the Internet to look for possible college financial aid options for your children.
- Once you find a prospective university, visit their main office and inquire for any college scholarship or financial aid offers.
- Always ask for the cut-off dates of filing and submission of college financial aid application forms.
- Tell your children about the importance of a scholarship to their college education. Make them aware that they have plenty of options to consider as long as they have good high school scholastic records. In this way, you will be able to motivate them to study harder and make good grades, thus increasing your chances of a good financial aid.
- You may also consider filing an application for financial aid programs funded by the Federal government. State-owned colleges and universities offer this kind of financial assistance to qualified and deserving students who want to pursue their college studies despite of financial difficulties. You may submit the FAFSA (Free Application Form Student Aid) personally.
- Make certain that you have completed all the FAFSA requirements (such as present statement of bank accounts, monthly income records, present mortgage information, and others) and understand the rights or special advantages before accepting the financial aid for your children. You may also check if the financial aid is renewable.

With different financial aid programs such as college scholarships and federal grants, you are assured of a bright future for your children despite of the financial difficulties that you are currently experiencing.

## [Paying For Your Child's College Finances— Guide For Parents On Student Loan, Scholarship, And Grant](#)

Let's suppose that you have a child who will be graduating soon from high school. Of course, you will feel happy, just like any proud parent who have their children graduating from high school. It is one of the challenges of life that you have successfully surpassed, despite of the financial instabilities that you have probably experienced. It is time to celebrate, for you have fulfilled your responsibility of giving your child a bright future.

But as many would say, a high school graduation is not the end. In fact, it is just the beginning of tougher challenges that awaits you and your child in the succeeding years—college education.

At this point, you should start thinking about how you will finance the studies of your college-bound child. With the increasing cost of tuition fees, you need to plan ahead of time to avoid any misfortune, especially if you have experienced how to be financially-needing. You know how hard it is to have both of your hands tied-up against the increasing cost of your child's high school education before. The sooner you start planning for the college education of your child, the less you will encounter financially-related problems later on.

If you think you will be faced again with financial problems, it is important that you know the different financial aid programs available for your college-bound child. **Continue reading and learn the financial aids to lean on to:**

- **Grants-** it is the first type of college financial aid that you can apply for. It simply requires you to complete a FAFSA (Free Application for Federal Student Aid) form. Once the application has been sent, it will be evaluated and if your child will qualify, he/she will be entitled to the full amount of what he/she qualifies for. At this point, you

need not do anything much further except to provide the name of the college or university your child wants to enroll to.

- **Scholarships-** although scholarship is commonly intended for students who have the “brains” but do not have the “fortune”, not all college scholarships are bounded to academics. Students who do not have the best academic record can still qualify to other multitudes of college scholarships. There you have the college sports scholarships, community service work scholarships, social involvement scholarships, and others. There are just the different types of scholarships for your child if he is not that talented when it comes to academics.
- **Student Loans-** these type of loans have lower interest rates compared to other types of loans. There are instances where the loans are subsidized, which means that the interest does not accumulate until a student finishes college. Furthermore, these loans does not require a collateral, thus you do not have to worry about putting your own home as a collateral against the student loan for your child. Most of these loans are available on a variety of repayment plans at low interest rates and low monthly installment payments.

If you have not started searching for the various financial aid programs available, it is recommended that you start now. These financial aids will help you in the long run and will provide the funds needed for your child’s college education. Get yourself free from financial worries through these aids.

## **Free College Money From Scholarship And Grants**

High school days are usually the time when you can fully enjoy your student life, and after you graduate, it's time for you to go to college. But the truth is, many students are unable to go to college because of certain financial issues. This however, should not hinder you from pursuing higher education. You have options, and all you have to do is to discover what options are available for would-be college students like you.

Having a brilliant career is probably what most students are dreaming about and you can only achieve this if you are able to graduate from college. With all the financial constraints surrounding you, don't give up easily and **check these six options** for you to choose from,

1. **scholarships**
2. **grants**
3. **loans**
4. **get a part-time job**
5. **join community programs and avail of their services**
6. **joining the army**

Among these six options, the first two are usually the likely choice of almost any student. You can find scholarships and grants in almost any part of the globe. Perhaps the reason why many students prefer these options is because they don't have to repay the money that they'll be using through college.

This is truly an advantage compared to acquiring a loan. A loan needs to be repaid at a specific date and time while scholarships/grants are given to students free.

Talk to your high school guidance counselor, because he/she might know of particular institutions or universities which offer college scholarships and grants. Applicants with artistic, athletic, and scientific talents are also given special scholarships especially

those who are in need of serious financial resources. Also, check for online databases that cater to college scholarships which the public can browse freely.

Many students may think that a grant is similar to a college scholarship. It is different in the sense that with a grant, you are required to submit a proposal for a possible future project. And if your proposal is quite good, you can find a sponsor which can fund your way through college.

Scholarships on the other hand, are given to students based on their achievements. So, college scholarships are much easier to obtain than grants.

Any way you choose, you still have to meet their standards. And if the institution or university decides that you are a qualified applicant, then that is only the time that you can enjoy the benefits of being a scholar.

When you are finally awarded with a scholarship or grant, be responsible and do everything you can to maintain your good standing in class. Oftentimes, scholarships and grants require you to maintain certain ratings while you're in college. You must also be aware that they can also terminate your scholarship/grant if they see it fit.

The money that you'll get from the scholarship should be used to fund your way to college; like payment of tuition fees and other school fees. Take advantage of your situation and make the most out of your free education. Don't waste the chance that has been given to you.

The career that you've wanted all these years is just waiting for you. So take chances, life is full of many obstacles; but if you are hardworking, diligent, and patient, you can go through your college life with ease.

## **The Questions To Ask About Grants And Scholarships**

Much is known about grants and scholarships in general. Their existence has been much documented over the years and everybody who has ever known anyone who has been to university or college in the recent past will know the rudimentary basics, but there is a lot more to scholarships and grants than meets the eye. There are fundamental questions that should be asked of every single scholarship before anyone wanting to go to college even applies for them because those questions often determine which ones are the best ones for you. If you ask the questions below then you will not go far wrong!

### **How long will my scholarship last for?**

This is a question that needs to be asked of every scholarship purely and simply because every scholarship is different. Some may only last for a year, others last for two and a few will last for the duration of your degree course. If you are counting on funding for the duration of your degree then you will need to ensure that the scholarships you apply for actually fulfill that want or need, whichever category that falls into. It may be that you need to contact the provider of the scholarship to check this detail because it may not be publicized in the literature that you receive.

### **What does my scholarship encompass?**

Again, this answer all depends on the individual scholarship. Most scholarships tend to be full scholarships so they encompass tuition and housing. The grants you can apply for usually only cover one aspect or another. In fact, that is not always the case. Some only designate a set amount of money for books or similar materials. You need to make sure that you know exactly what you will be applying for and what your scholarship or grant will be paying for because it does drastically vary. Certain scholarships actually designate a certain amount for you rather than covering a certain aspect of your study. For example, one school-based scholarship offers between \$10,000 and \$3000, depending on the nature of the award.

### **Where will my financial aid check go?**

The majority of financial aid check will not go to you, but instead head straight to your school. The checks need to be payable to the college you will be attending because they are then used against costs, such as tuition and housing. If so much of a scholarship is towards living costs and has covered the rent then you may have that back, but the rest will go into your account at the college. There are very few exceptions to this rule. However, you may need to contact your college before applying to see what their procedure is.

### **What are the requirements I must meet in order to maintain my scholarship?**

If you have been awarded a scholarship then you will almost certainly be awarded it on a conditional basis. You would usually have to maintain a certain GPA in order to qualify, although that sometimes translates into certain subjects or classes rather than overall. Different bodies and colleges set different targets for the students that they have awarded money to, but this should be in the literature for you to read before you accept the offer. Every scholarship is conditional, but it is up to ascertain what those conditions are.

### **Can I hold more than one scholarship at the same time?**

That all depend on the terms and conditions of the scholarships as set by the body that administers the individual ones. The general rule is that you cannot hold more than one scholarship, but this is slightly different with grants. If you are awarded help from several bodies then you can take it, as long as you inform all sources that you hold more than one because this may affect their assessment. For example, you can hold a college and a federal hardship grant and you cannot have one without the other, but you do have to inform both parties of the help you are getting!

## **College Scholarship For Students With Interests In Music**

Education is the key for a successful career, which is why it is the primary responsibility of all parents to send their children to school. Although education is a necessity, not all parents are able to fund their children's schooling. Others usually stop after they graduate from high school.

This is truly happening in almost any part of the world, and according to statistics, the number is increasing year after year. And this is probably why the government and other private organizations are looking for ways to give scholarships to capable students with limited financial resources.

Students are not alike; in fact, each individual has his/her own distinct characteristic and talent. Some students have talents in the arts, dancing, singing, and music. Now, there are scholarships for particular fields of interest. And if you do love music very much, there are a lot of scholarships for college music.

Music is very popular, and many students are becoming interested in this certain area. Although some parents may not like their children to pursue a career in music (because what they want is a more stable career), students have a choice.

### **Here is a list of some of the music scholarships available for students:**

1. vocal scholarship from Bel Canto; this foundation awards over \$15,000 to opera singers with ages ranging from 20-37 who want to pursue an opera career in America
2. John Lennon program for BMI scholarship; this is a scholarship awarded to songwriters who are able to write original compositions. But you can only take advantage of this scholarship if you are invited
3. Scholarship award by String Magazine; this is open for students who are currently in undergraduate program; the award is usually based on academic merit, community service and financial need.

4. FAME also awards college scholarships for students who are nominated for professional achievement for senior college students.

The internet can provide you with a wide range of music scholarship resources. There are different websites which you can visit, and once you're in their site, see what requirements are needed in order to qualify for the scholarship.

Almost any big university offers a form of scholarship, check with their registrar for scholarship information. There are universities in your local area, take time to visit them. It would be best if you make a list of the different college scholarships awarded to students with interest in music.

Music is a field of interest which only very few individuals take interest. So if you're one of the few people struggling to get a college degree in music, begin your search for the scholarship. If you think, you can pass the required qualifications, go and take the chance.

Like any other student dreaming of a life in college, you should not be discouraged by the difficulty that you're now facing. People have problems, and that can't be avoided.

Financial constraints are not enough to stop you from getting that college education. Choose the best option available for you. This is your way to a dazzling career in the near future.

You are a gifted individual. Share your talent with other people, and show them your love for music. And who knows, you might just be the one that the music industry is waiting for all these years.

## The 4 W's In Looking For The Right College Cheerleading Scholarship

Education is a very important gift that parents can give to their children. But because of the difficult times that many families experience, sending their children to school can be quite a burden. Many families are experiencing financial problems which unable them to allow their child to pursue a degree in college.

If your problem is all about money matters, there is no reason to lose hope. You can still find a light at the tunnel's end if only you know what options are available for you. You must be aware that colleges and universities offer scholarships to qualified students, so why not apply for one.

Some students are gifted with special talents that can be very useful when you go to college. College education is expensive, no matter course or degree you wish to take. And year after year, tuition fees are still getting higher.

During your high school days, you probably enjoyed cheerleading, gymnastics, and dancing. Did you know that now there are universities and colleges that offer cheerleading scholarships? Yes, you've heard it right. Cheerleading scholarships can help you a lot in reducing the cost in going to college.

Would-be college students have a lot of options available for them. They can apply for college scholarships and grants such as athletic scholarships, academic scholarships, and most of all, cheerleading scholarships. The best thing about these scholarships is that you'll get free money which you will use in paying for your college fees. And take note, you don't have to repay the money that was given to you. Usually, scholarships and grants are funded by the state, federal agencies, and private entities/institutions.

**The four factors that you should consider** in looking for a cheerleading scholarship are the four W's.

## **1. Who**

The first thing that you should do is to find the advisor or coach of the cheerleading team. Ask for the name that's in charge in the department of financial aid. Then you should contact these persons, and tell them that you want to apply for a scholarship. There are websites which can provide you with the needed information in applying for a cheerleading scholarship. When making a correspondence, make sure that you do it in a professional way. Tell your parents what your plans are for college.

## **2. What**

Ask the proper authority for the available financial aid for cheerleading scholarships. Take note of all the requirements, and should there be try outs, prepare yourself well. You have to prepare all your paper work and other financial records.

## **3. Where**

The place where you are going to get your college degree is of utmost consideration. You can choose a college at a local place or you can attend abroad (if your finances allow it). The internet is a very useful tool for searching through different colleges and universities in your locality or state.

## **4. When**

Ask and take note of the deadline of the application and requirements. Make sure that you meet all of them on time. And after submitting your papers, do some follow-ups.

Some students might be overwhelmed of the things that will come their way in college. The best way to experience all of this is through a scholarship. Aside from being able to

attend college classes, you're also enjoying what you love best, cheerleading. Your hobby now has helped you go through college.

## **Financing Your Education: Coping With Financial Strain**

Every individual on the face of the Earth has a right to an education, regardless of what certain individuals think. In first world countries, we are lucky enough to be able to choose whether we progress in school, and indeed how far we can progress. The options after high school are endless, with individuals being able to choose whether they go to university or college, or even go to a trade school as part of a work based training program.

This, of course, is personal choice because everyone has different strengths and weaknesses, but there are certain factors that may dictate the direction we choose to head in as we embark on our journeys in the big wide world. Financial limitations and worries may be the main factor for the majority of individuals. Problems with funding may actually prevent someone who is extraordinarily talented from going to university and making the most of their potential.

However, there are solutions to this problem, which in itself has existed for centuries. Individuals have their own way of solving the problem if they do choose to make the most of their potential and head to university. Some individuals may choose to drop in and out of school when they have the cash. They may attend for three semesters and then spend a year working to build up enough funds to attend for another semester and so on. They may also choose to continue working through college to supplement any help they may get from their parents or to preserve their savings. However, this can put individuals through severe stress as the financial burden begins to tell on them and it ultimately may affect their health. There is now an easier option though.

Scholarships and grants, collectively known as financial aid, can really boost the financing that you have behind you and can make all the difference between eating and starving. A scholarship or grant can give you the funding you need to make sure that you get through college in one piece and go on to forge a successful career on the back of obtaining your degree.

There are various packages available to individual students out there and some providers actually offer several scholarships rather than just the one for students to literally fight over. There is a variety of ways or an individual to benefit from a scholarship. They come in a variety of guises, including athletic, federal and school scholarships, so you could feasibly apply for several, and that may give you a better award ratio! The award of even the smallest scholarship would enable you to avoid at least a little stress on your finances. You may still have to work through college but would have that little bit to fall back on if need be.

The main function of a scholarship is to enable an individual to make it through college unscathed. Some come out with huge debts so this is not always possible. However, at least you would have a base to work from, you could figure out a budget to stick to and work from there if you did happen to come into some money along the way. Unlikely as this scenario may ultimately turn out to be, dreaming for a little while can at least make you forget the financial burden that you may well be carrying after a while!

## **How To Write The Ultimate Grant Proposal**

Anybody who has looked into the possibility of getting a grant before will know that there are two distinct types of grant application. The first is a grant application concerning funding for undergraduate degrees. For example, an individual coming from a family 200% below the poverty line will most likely attempt to obtain a grant to make life a little easier whilst attending college. In this instance, the student will most likely be sent a form to fill in asking for the annual income, personal details, dependent details, a quick summary of what the student intends to study and other similar information. This is pretty straightforward and requires very little effort because the federal government education department will do the calculations for you. You are not asking for a specific amount of money, just a little help.

The other kind of grant proposal and application is at the opposite end of the spectrum to a hardship grant. These grants are usually requested by individual students, or those intending to be students to fund research or invention. Certain schools and colleges accept certain grant proposals for different things, for example, one college may accept an application for an archaeological dig, whereas another may only look at scientific research and inventions. This is of course down to the discretion of the school and the size of the budget. If you do happen to be a Masters or PhD student and want to make a difference, then you can apply for a grant, but you would have to make it unique so that it catches the eye of the individual in charge of grants and stands a better chance of approval.

To help your grant proposal stand out from the crowd then always remember to do the following:

**\* Include a comprehensive research proposal** - This must be in plain English with a little jargon for effective, but easy to understand and laid out really well so that the professor will not scan the first page and throw it away. If it is cluttered or messy, or even too long, then he will. 6 pages, no more and no less, double spaced and in 12

point font is the standards layout, but do not use a fancy font because it will look as though you are trying to make up for something.

\* **Put forward a well-reasoned and logical argument** - never back track or try to argue against yourself because you will seem uncertain of what it is that you are trying to discover. Make sure the aims are clearly defined, preferably in bullet points, and demonstrate that you have already started basic research.

\* **Plan out your time** - Break your work down into manageable sections that show you have thought out what it is you are to do and have set reasonable goals. When you get to the analysis and fieldwork, make sure that it is clear how you will reach your conclusion and highlight any unique issues that you expect to come up during your investigation and analysis.

\* **Include the extra material that gives you credibility as a researcher** - This should include a recommendation from a respected member of the faculty who will supervise your throughout. He or she should clearly state how they will become involved, what his or her function is and exactly how much of the workload her or she will be taking on. You should also include a resume for yourself, which should be no more than two pages long.

\* **Finally, the all-important budget** - lay out your sums effectively so they show that some thought has gone into them. You will have covered all angles and probable costs, even those that it may take to get your research back on track if something goes wrong. This is the one page that most grant applicants for get to include. It need only be a side of A4, but enough to show the college just how committed you are!

\* **Finally, never ever try to jazz the proposal** up too much because it will look as if a monkey completed it! Make sure that it is all your own work and is delivered in the traditional, plenty of white paper layout! This will impress them more because it shows professionalism, and thus it will appeal to them!

## **Managing Scholarship Requirements And Your Health**

If you are considering applying for a scholarship then it can be an absolute nightmare if you do not know where to begin. You would have to trawl through books, articles and website in order to get the information that you need to be able to complete an application form without making one of the many mistakes that could get it discarded. And then there is the fact that you have to hype yourself up to get noticed amongst the thousands of other applicants... All in all, it can be an extremely stressful experience if you do not know what to expect before you begin to fill out the required forms. In truth, this makes research extremely necessary before you put pen to paper. This can ease the burden on you and save you from a few sleepless nights.

However, it is only after you have filled in the application form that the problems really start for you on a very personal level. Waiting for a letter that could make the difference between you going to college and not can take its toll on your health in the short term. It can be extremely stressful waiting for a letter that would mean so much more than simply having money in your bank account. Be prepared for sleepless nights and days in which you are unable to eat. Of course, this would only actually apply if you would face financial burden whilst at college without it, or maybe would not even be able to go at all. If you are financially secure and able to go to college as a result of your parents' income then you have nothing to worry about.

If this strain is taking its toll on you during the weeks waiting then could use your nervous energy for another purpose. Many individuals apply for the scholarship they want and need before even looking at others, but if you have not already looked at other opportunities that you may be eligible for then this is the time to do that. Why not use your nervous energy to scour scholarship and grant databases? There are hardship grants available to those who sit below the poverty line, and other similar grants designed for individuals that cannot afford an education without it. You could also get a job to save some money to put towards your college fund. The stress at this stage is actually manageable in comparison to the stress that would come if you were awarded the scholarship!

Stress can take a massive toll on your health so it is extremely important that you manage and channel the stress so that you actually work it off as you are going along. Focusing on working on a task that you have always meant to get around to but never had the chance, like volunteering somewhere or decorating your room, can actually be beneficial to your health as a result. This advice is all the more important when you are accepted for a scholarship and have to maintain the levels they expect in order to keep the scholarship.

The majority of scholarships are awarded for the term of your university course, depending on you maintaining a certain grade point average (GPA), which will almost certainly be a high one. Very few scholarships are awarded that allow you to fall below a 3.2. This does put you under immense pressure and can actually cause depression, anxiety and a variety of physical illnesses because you will be working so hard that your body will no doubt become run down. If you couple your academic work with the fact that you will probably have to get yourself a job to see you through and allow you to eat then you may have very little time on your hands for anything else, but you should always make time to relax. Relaxing allows your body to unwind and will keep you in far better health than any amount of lotions and potions ever would.

You must always look after yourself whilst at university. The amount of pressure put on students these days is immense, and a scholarship usually serves to apply even more pressure than is absolutely healthy. To succeed in college, you must look after your health and finding a way to manage your stress is the only way that is possible!

## **Scholarships And Nationality: Your Guide**

Studying abroad, whether on a temporary or permanent placement can be extremely exciting and is a fantastic opportunity to really experience the world whilst living a different culture for a set period of time. You get the chance to meet people of different backgrounds, values and ideals and immerse yourself in their way of life. It will change your perspective and make you a more complete person. When the opportunity to study abroad comes up, all of the above means that only a fool would turn it down. The last thing you think about is exactly how you will afford it. You would be surprised at how much more expensive studying abroad can be, even if you are only going to be elsewhere for a semester. As a result, it would be wise to look into scholarships and grants. The one question you should ask yourself, though, is does nationality make any difference to your chance of getting funding. The answer is a resounding yes!

However, it is not an answer in the affirmative to the end that you think it would apply to! Studying abroad does not hinder your chances of getting a scholarship or grant. In fact, it helps it because there are so many more bodies you can apply to and petition to get funding so you can truly experience the world by living somewhere else. There are literally thousands of scholarships around the world that are aimed at study abroad students, although some are only offered to individuals that plan to spend an extended period of time elsewhere in the world. Nationality does not seem to matter because most stipulate geographical bounds in terms of study or are aimed at a specific type of person. Gender, age and ethnicity are popular categories.

If you do want further information about studying abroad, nationality and the scholarships that you could apply for, take a look at [www.studyabroad.org](http://www.studyabroad.org). This is a comprehensive website that allows individuals to take a look at what exactly is on offer for anyone to apply for. The list is fantastic and it gives you all the information you need to get started.

So what about nationality and scholarships in this country? Nationality may actually make it easier for an American citizen to get funding than it would a non-American student. There is no hard and fast rule that states no foreign national can apply for a scholarship offered by an American company or body if studying in this country, although it is imperative that they do study in this country. However, a high percentage of the scholarships on offer to students do have clauses in the terms and conditions stating that applicants do have to be an American citizen in order to continue onto the next phase of selection.

It is completely up to the company or body as to whether they consider nationality as a reason for exemption, but this does mean that the money is kept within the USA, which is why many companies do attach that clause to their scholarship terms. Many see it as unfair if an individual with another nationality applies because they stand a chance of beating an American out. Although this is effectively discrimination and a foreign student may actually look the best on paper, it still stands and will probably never be removed from some of the scholarships that carry it now.

Funding, especially scholarships and grants, are designed to help students. Some will help all comers whereas others do discriminate on nationality. This has become even more pronounced since the terror attack on September 11, 2001. This is understandable because by reducing the applicants to only United States citizens, they are cutting the risk that their scholarships could admit terrorists to the country. Although it is the university or college that issues the visa, scholarship committees want no part of it. Considering all of the terror suspects were admitted on student visas, you could see why they want no part of it! However, this does not help legitimate students one little bit and these rules will not be broken any time soon!

## **Scholarships, Grants and Your Family**

The best feeling in the world for a mother is to see her son or daughter off to university and feel inordinately proud of him or her, upset and yet knowing that they will be fine as they embark on their new lives! However, can you imagine the opposite feeling? A mother seeing her children off to university, proud as anyone could be, and yet worried to death that they are going to face the hardship and struggle that all college students should be spared from, not knowing when the next meal is coming and taking on two jobs as well as their studies just to make ends meet. This is not the case for the vast majority of students, at least not to that extent. However, the poor mother must feel so helpless consider she does her best to make sure that this scenario never happens. With scholarships and grants, the latter need not be an issue!

Scholarships and grants have been put in place to try and help individuals to make ends meet whilst at university, regardless of the financial situation of the family in question. Believe it or not, scholarships and grants can involve the whole family too. Obviously they would not pay for anything other than the college education of one member of the family, but in terms of confidence. Most parents feel that it is their responsibility to send their children to college and nobody else's. However, this is not always possible. I have read stories of parents resenting their children because they happen to be funding themselves instead of being provided for by the parents. This is extremely rare, but it does happen and can cast a cloud on the whole experience. They may feel as if you no longer need them and they are being cast aside, and so involving them would make it seem like they were actually contributing to a college education.

In fact, when it comes to finding and applying for a college scholarship, it is never a bad idea to have all hands on deck! The amount of scholarships there are out there really can send the whole process of researching them into chaos if you only have a limited time to research them and compile the details before the closing date. By involving your family, they are part of your big adventure and it can really be of benefit to you as well.

There is absolutely nothing wrong with involving them in your plans, even though some may think otherwise. Although it is your experience, they are lending a helping hand.

Your family may not be able to afford the best in college education for you, but if they are on the poverty line or below it then they can help you by providing the details you need in order to claim a grant. If you plan to claim as a low-income household then you will be able to get a certain amount of help from the government to get you through college. You will need to include salary before and after tax, other expenses and dependents and a variety of other information on the application form. The only way you will get all of the necessary information is if your parents are willing to help you. In effect, their struggle to make ends meet can actually improve your chances of finding funding! Although this is of no comfort to them, they do not have to struggle to put you through college, and that should give them peace of mind.

=====THE END=====