

**Citizens' Scholarship Foundation of America<sup>SM</sup>**  
**presents**

# "SCHOLARSHIPS - LIGHTING THE FUTURE"

Focusing on Postsecondary Scholarships for Students from  
Low- to Moderate-Income Families

## **NATIONAL SCHOLARSHIP MONTH - MAY 2002** **KICKOFF PROGRAM**



**NATIONAL**  
**SCHOLARSHIP**  
**MONTH**  
**MAY 2002**



CITIZENS' SCHOLARSHIP  
FOUNDATION of AMERICA

**FRIDAY, MAY 3, 2002**

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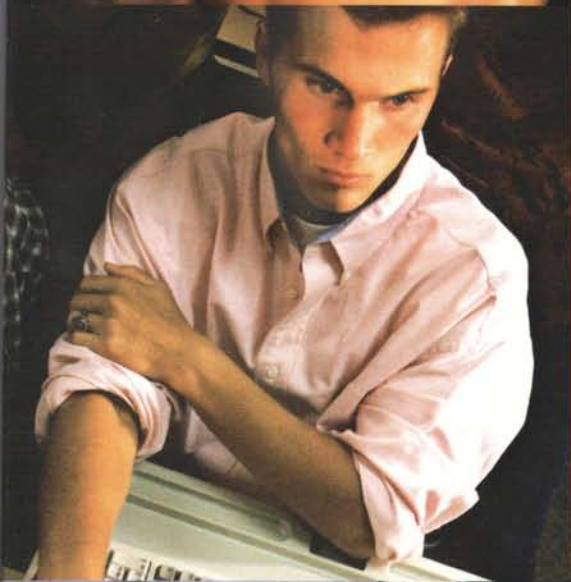
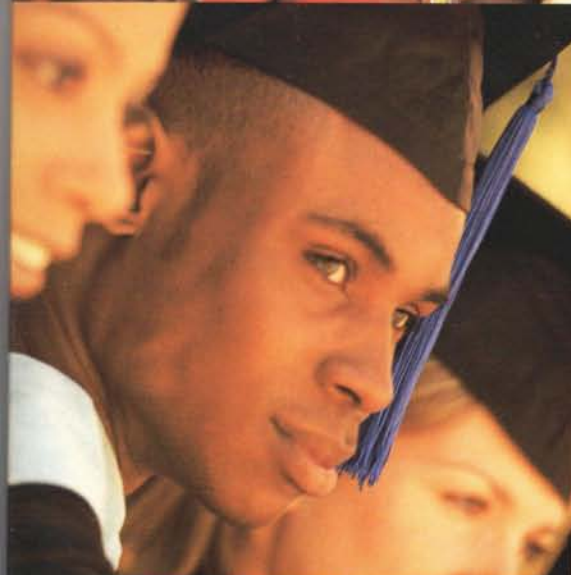


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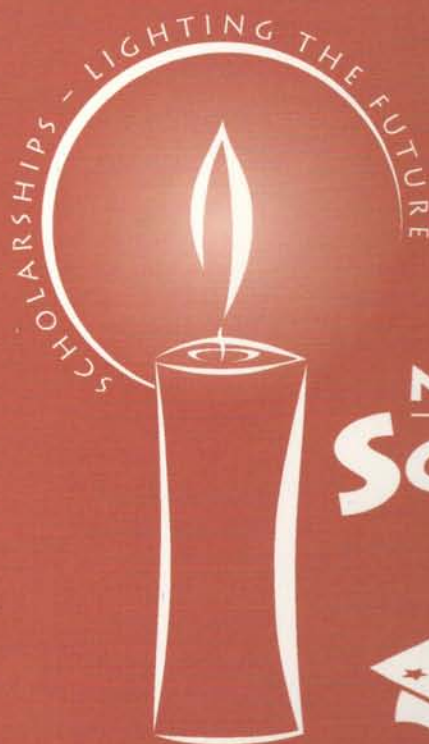
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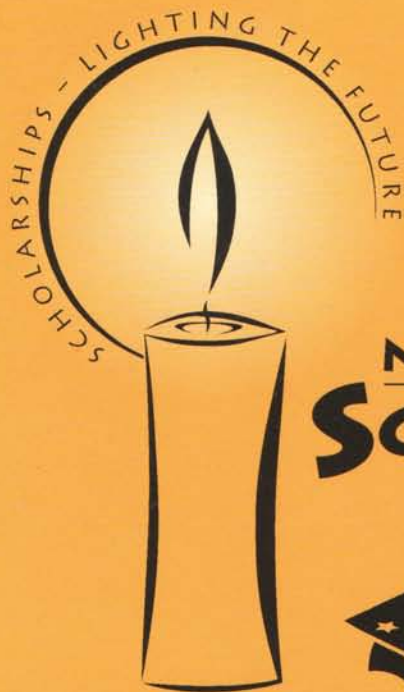
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# The Scholarship Hunt

*Financial aid can be found, but competition is tough*

BY ANNE FIELD

**S**o your high school junior is getting ready for college. Much free time in the year ahead will be taken up researching schools as well as doing all the other preparations for the application process. Should your child also take on the time-consuming burden of looking for scholarships?

These days, the effort is more worthwhile than ever. Changes in the financial-aid policies of a growing number of the more prestigious schools have removed the hidden cost of snagging a private scholarship. In the past, colleges providing financial aid often would cut their grants by the amount of outside scholarship money the students had won. But thanks to competition for outstanding students and pressure from scholarship foundations, institutions such as Brown University, Georgetown University, Northwestern University, and the University of Chicago now will reduce the loan or work-study component of financial aid before touching grants.

More liberal financial-aid policies don't mean it's any easier to win a scholarship. While upwards of 700,000 scholarships are available each year from more than 25,000 providers in the U.S., "you have to work pretty hard to get some," says Connie Williams, director of student financial aid at the University of Cincinnati. Especially for larger awards, the competition is stiff. Coca-Cola each year gives away about 250 awards. The applicant pool? 117,000. Still, if you go about it right, you can get real money, says Melody Gibeson, 21, a senior at Missouri Baptist College in St. Louis. She started researching scholarships in her sophomore year at Hickman Mills High School in Kansas City and ultimately won three, totaling \$11,000. "I couldn't have afforded the \$15,000-a-year in college costs without this money," says Gibeson.

Scholarship seekers should first determine which awards to pursue. Most scholarships are handed out based on merit or a mix of merit and

financial need. Many have stringent eligibility requirements, such as specific grade-point averages. Start the search on the Web, at such free sites as fast-aid.com, fastweb.com, and wiredscholar.com (table). They'll ask your child to answer questions about his or her background and interests, a process that can take up to 20 min-



**PERSISTENCE:** Gibeson won \$11,000

utes. Based on the responses, the site will comb its database to come up with a list of appropriate scholarships. Savvy searchers advise that your child check at least three sites to assemble a comprehensive list.

Many sites don't include regional or local awards, which your child may have a greater chance of snaring because of the smaller applicant pools. Check the high school guidance counselor's office. In some areas, organizations such as **Dollars for Scholars** can simplify the process of applying for local awards. Its 1,000 U.S. chapters act as the central coordinator for community groups providing scholarships. Students submit one application to their chapter, which then generally matches available awards with the winners.

Other sources to check include your employer and organizations that you or your child belong to. Take the National FFA Organization, an Indianapolis group for high school students interested in agricultural studies. Like Dollars for Scholars, it handles members' applications for scholarships from 187 sponsors and divvies up the money according to each provider's criteria. About \$2 million in scholarship money is awarded each year to 1,500 winners, out of an applicant pool of 11,500. By applying to groups like National FFA, "you narrow the pool of competitors but have access to a bigger total pool of money," says Becky Manning, project coordinator.

The search should leave your child with 20 to 30 scholarships to pursue. Sound overwhelming? "It's a numbers game," says Ben Kaplan, author of *How to Go to College Almost for Free* (HarperCollins, 2001, \$22). "You greatly enhance your odds if you increase the number of places you apply to." Kaplan, who graduated from Harvard University in 1999, won 24 awards totaling \$90,000, after applying to 36 places. Another reason for applying to a huge pool: Most awards range from



## Where to Look for Help

**COLLEGEBOARD.COM** Listings are based on the College Board's yearly survey of financial-aid programs

**FASTWEB.COM** Foundation administrators continually update information at the site; one of the first scholarship search databases

**WIREDSCHOLAR.COM** Sallie Mae's financial-aid site and a scholarship database



## How to Write Those Applications

**ALLOT PLENTY OF TIME** Don't be surprised if the first takes you 20 hours or more to complete.

**FIND A MODEL** Ask to see examples of winning applications. You can't copy the essay, but it can serve as a guide.

**THINK OUT YOUR THEMES** Settle on one or two to make yourself memorable. Make sure they jibe with the mission of the scholarship foundation.

**PAINT A PORTRAIT** Use stories to lend a personal touch. But don't go overboard—two or so will do.

\$500 to \$3,000, says William Nelsen, president of the **Citizens' Scholarship Foundation of America**. So you need a critical mass of scholarships to get real money. Melcher Fabi, now in his fourth year at the University of California at Santa Barbara, can attest to that. Starting in his junior year at San Leandro High School in San Leandro, Calif., he spent some seven months researching scholarships, preparing applications, and getting recom-

mendations. He won 17 local awards, ranging from \$200 to \$1,000, for a total of \$8,000.

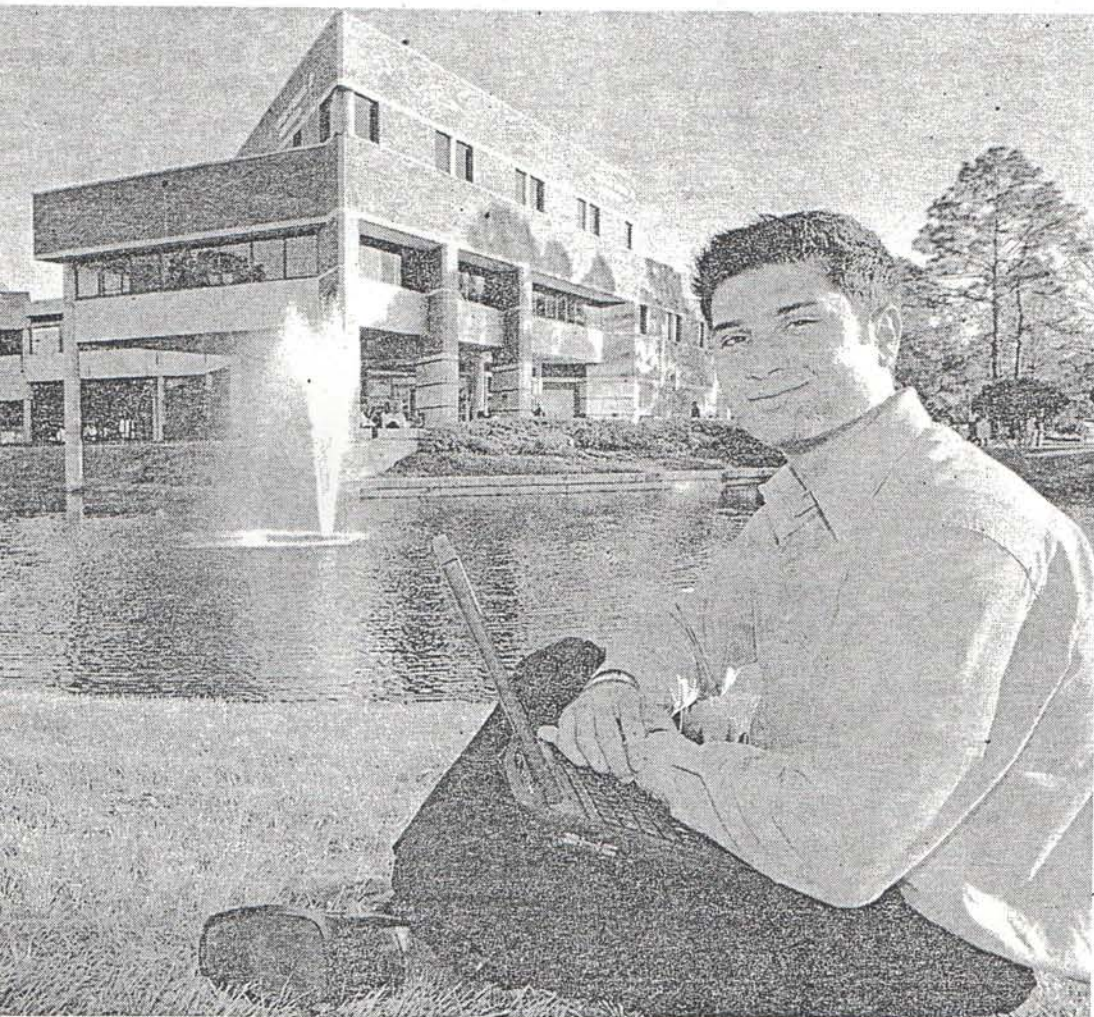
Filling out all those applications isn't as bad as it sounds. After the first few, they go quickly. And some essays can be reused. Another tack: Ask for samples of winning essays. You can't copy them, but "you can use [them] as your road map," says Kaplan.

Scholarship deadlines generally occur between the junior year of high school and the spring before the start of the college term, although some can be as early as the high school freshman year. The good news is that your child may even gain an edge when applying to colleges. "By the time I got to writing my college applications, I had honed my essay-writing skills to a fine art," says Kaplan. That's a nice benefit even if you don't get a scholarship. ■

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## ents, the Internet Is a Key to Scholarships



Oscar Sosa for The New York Times

A Florida graduate who paid for his education with scholarships, founded ScholarshipExperts.com.

The service was founded in January 2001 by Ali Azhar, 24, of Jacksonville, Fla., who paid for his own college education with scholarships based on a relentless two-year search in public libraries. Mr. Azhar says he has no way to determine what percentage of his clients receive the scholarships for which they apply.

Mark Kantrowitz, the publisher of FinAid.com, an informational Web site owned by FastWeb, says 6 percent of FastWeb users get scholarships through the site, based on a 2000 study.

As they search the Internet, students and their families should be wary. Each year, many people fall prey to scholarship fraud, most of it online. The Federal Trade Commission warns consumers to be alert for companies that make guarantees; ask for money or credit card account numbers in order to "hold a scholarship" or promise to do all the work. The F.T.C. says that since 1996 it has sued nine companies accusing them of bilking consumers of more than \$20 million by making false claims. (The agen-

cy posts a list of defendants and settlements on its Web site, [www.ftc.gov](http://www.ftc.gov).)

The legitimate online services maintain that they provide users with a list of only those programs for which they potentially qualify. This filter is a time saver, because many private-sector funds are designated for members of particular groups or for students who meet any other criteria based on financial need or merit.

**T**HE Bill and Melinda Gates Foundation, for example, set up a \$1 billion program in 1999 to send 20,000 low-income students to college over 20 years. The fund, though, is restricted to students who are African-American, Native American, Alaskan native, Asian Pacific islander or Hispanic. Another example of a restricted scholarship is one from the King Faisal Foundation, sponsored by the Saudi Arabian monarchy, which offers generous grants that cover the full cost of a college education, a travel budget and a \$400 monthly stipend. Only "good Muslims of good char-

acter" need apply.

Many scholarship funds have sprung up to help victims of the Sept. 11 attacks, and they also have restrictions. The W. M. Keck Foundation Scholarship, administered by the United Negro College Fund, was set up for students who were indirectly affected. The students must attend private, historically black colleges and universities.

A recent recipient was Kimberly Usher, a freshman at Dillard University in New Orleans, who was awarded \$12,500 in scholarship money last month.

Ms. Usher, though, did not learn about the fund from a Web site, publication, or financial aid office. "I think it was God," she said.

While Ms. Usher, 20, was driving through the campus parking lot last month, her car bumped into and scratched the car of John P. Donohue, the university's vice president for development. She told him she couldn't pay for the damage until the end of the semester, explaining that money was tight because her mother had lost her job at

### Web sites help to match applicants with aid for college.

United Airlines after Sept. 11. Moved by her story, Mr. Donohue encouraged Ms. Usher to apply for the Keck scholarship; she was accepted two weeks after writing the required essay and completing the paperwork.

About 7 percent of undergraduate students receive private-sector money, according to the National Center for Educational Statistics. Most awards, though, are not as large as Ms. Usher's; the average is \$2,000.

With tuition at many colleges in the tens of thousands of dollars, and rising faster than the rate of inflation, that \$2,000 average may seem like a drop in the bucket.

Not so, says Dr. William C. Nelson, president of the Citizens' Scholarship Foundation of America, the administrator of the Dollars for Scholars Fund, which gave \$114 million in scholarships in 2001, up from \$57 million in 1996. The scholarships are financed by local chapters, which solicit money from businesses and individuals; the average Dollars for Scholars award last year was \$1,250.

"Scholarships, even small ones, can often fill the gap between what the parents and the college can provide," Dr. Nelson said. "Sometimes \$500 or \$2,000 makes the difference between a student being able to go to college, or go to a particular college, or not."

And, of course, the more ambitious student can go after more than just one scholarship. □