

# Finding Scholarship Opportunities

The vast majority of the nation's institutions of higher learning offer various types of scholarship, granting money to college students based on a host of criteria such as academic merit, financial need, and in some cases, racial or ethnic background.

Although the application process can be complicated and redundant between scholarships, a great deal of money is available for those who are willing to jump through the right hoops and prove their merit and/or need.

## Finding Out About Available Scholarships

Your child's high school guidance counselor should have a great deal of information on local scholarships. From there, you can consult the college's financial aid office. Many corporations offer college tuition aid or reimbursement to their employees and some offer scholarships to their employees' children. In addition, many religious organizations offer scholarships.

Review college financial aid books at your library. Some of them have extensive listings of sources that you can't find elsewhere. Contact both the U.S. Department of Education and your state department of education.

Many books have been written on the application and qualification process, which can help guide you through the process, which you can also access at your local library or bookstore. Finally, search the Internet for the numerous websites offering college savings calculators and information on financial aid. Start with the website of the college or university you want to attend, as well as local and national banks offering loan programs. The College Board ([www.collegeboard.com](http://www.collegeboard.com)) is another valuable source of comprehensive information.

## Helpful Tips

You can significantly reduce the cost of your college experience using some of these helpful tips:

Plan to spend your first two years at a community college.

Live at home and commute, if possible.

Work part-time, particularly in your desired field of future employment.

Join AmeriCorps and earn education awards in return for national service.

Join the Reserve Officers Training Forces (ROTC); it will pay for tuition, fees, and books and also provides a monthly allowance. You'll have to serve four years as an officer in the military after graduation.

Work full-time at a company that offers tuition reimbursement.

Take advanced placement courses in high school; convert them into college course credits by scoring sufficiently well on advanced placement exams.

Funding college isn't easy, but the rewards are clear. Let us help you design a plan to fund the rising costs of higher education.

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