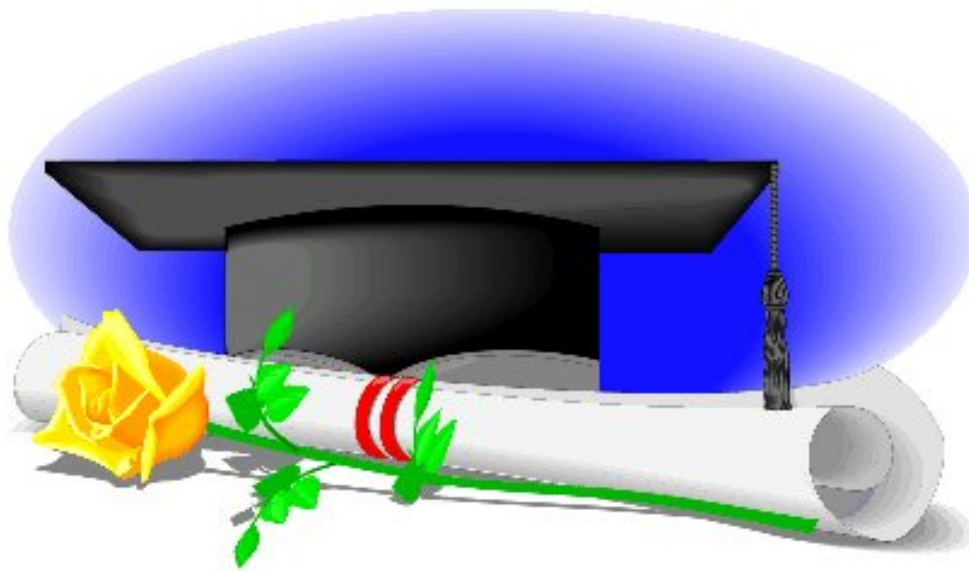


Finding Money for College Scholarships and Grants



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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

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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!

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

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!

Athletic Scholarships: Getting and Keeping Them

Athletic scholarships are much sought after amongst the students of today. They appear to be some sort of status symbol that marks them as more talented than their peers and can indeed pave the

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way for the individual to move onto bigger and better things in the future. A good number of individuals receiving an athletic scholarship will probably go on to

become professional sports stars one day, whether playing basketball, American football, soccer or another sport such as wrestling or golf. The options are endless but to get and keep an athletic scholarship an individual student must work extremely hard. After all, there can be no bigger heartache than getting there and then losing everything you have technically earned.

Athletic scholarships are like gold dust, especially those that take the individual it was awarded to way on to the next level. It is extremely important that a good athlete maintains a certain academic and personal level in order to maintain the gift that he or she has been given. After all, it can be hard to earn an athletic scholarship in the first place. Not only does the individual have to be good at the sport of his or her choice, he or she also be getting a decent grade point average throughout his or her high school career in order to be considered. It is not that they will not be offered an athletic scholarship if their GPA is not up to scratch, they just will not be able to go to the better colleges unless it is elevated. This also applies when they are there!

Although college sports stars are just that, stars in their own right, they are not exempt from the rules of the university and have a strict code of conduct to adhere to. They need to be able to maintain good grades and keep up with midterms and papers, as well as other assignments because they can actually be suspended from their sports duties if they are not maintaining a high standard. There have been rumors in the past that the GPA of an athletics scholarship is somewhat lower than the GPAs set for other

awards, but that is largely not the case at the more prestigious universities.

An athletics scholarship covers just about every expense that the

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individual athlete would have. It includes housing, tuition, course materials and everything else that you could think of. In truth, it gives them the easiest financial ride out of every single student on

every campus across the United States, because they bring glory for their college. It was also a practice some time ago to give them gifts such as cars to lure the star athletes away from other universities. This has since been outlawed because it is considered a bribe.

Although they will miss having a car as a present, this demonstrates how much time has altered the way that athletes on scholarships are supposed to behave. Any scandal and they are out, low grades and they are out, and any hint of drugs in their systems and they are out. It may be tough to get to the top and earn athletics scholarship, but it could be even tougher to stay there if individuals do not stick to the rules!

College Financial Advice and Where to Seek It Out

Getting through college is one of the most financially straining experiences that you will ever have during the course of your life. The expense is phenomenal and still rising, despite the fact that more and more families are falling below the poverty line. Without money though, there is no way that you could even consider going to college or staying on if you have already started, stay on there. This is unfortunately not very fair and the system does not tend to help students in need out, but there are individuals that you can go

to for financial advice if you ever think you may be in need of a boost to keep you in college.

Getting a job is obviously the first step to help you get through

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college somewhat intact. Campuses often have job websites or notice boards that you can tap into if you need money and need it quickly. There are usually various resources of this nature available because it keeps any

of the jobs going in student hands rather than giving the jobs to individuals outside of the college when the need is greater elsewhere. Depending on the size of the campus, the variety of jobs may actually be extensive. Failing that, there are probably experiments going on in the psychology department that will usually pay for the pleasure of exploring your mind. For a quick fix, this will do, but what about the more long term problems of staying at college when dubitation fees and housing fees come around again?

Every good college or university will have a financial office as well as a student guidance centre. They may not be called that because they go under a variety of different guises. However, I guarantee that they will be there somewhere. If in doubt, just head to the administrative centre of your university and you will most likely find it there. If not, you will no doubt be redirected to the right place.

Guidance counselors at your college and university can be found in the student help departments and are employed for the sole reason of finding a viable solution for student problems, and money and funding often dominate their time. So many students find themselves in need of a cash injection because they live on the poverty line that the individuals employed there will most definitely know their stuff and be able to advise you far better than any individual elsewhere in the school or outside of it ever could.

The guidance counselors at your school will be able to point you in the right direction for grants, scholarships, hardship loans and quick fixes that will enable you to get your head back above water again. They will also be able to provide you with information to help avoid another similar circumstance occurring as well as providing you

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with ongoing advice and support. You will probably find shelves stacked with manual and books that could also be used to help you because they will be able to enlighten you on the wonderful world of scholarships and grants that are there to keep

you on course for completing your education as well as enhance your future prospects.

The majority of individuals working in such an office will be highly trained and you will probably be referred to a particular guidance counselor so you can return to him or her whenever you need help in the future. This will give you peace of mind straight away and will remove most of the strain and stress that you would most definitely be under!

Financing Your Education: Coping With Financial Strain

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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!

Help Is At Hand with Scholarship Searching Services

There are so many scholarships available for individual students to apply for out there that it can take months of research to locate them, and even then it will not be a complete list because some are so small and obscure that very few institutions will be aware of them. Although the majority of them can be found on listings websites and by looking more closely at search engine results, some will still elude you and is often those that may provide you with a source of financial help during your time at university or college. There is only one way to find them, and that is by using a

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searching service.

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searching services
out there actually
list every single
scholarship out
there available for
students to apply

for so you do not have to trawl through all of the information at your fingertips yourself. It is like a one stop shop for university funding and can really help you find every single award that you may be eligible for. One particular website has 2.7 million scholarships and grants available for students that total more than \$19 billion and students can search it without limit.

Scholarship searching services, or scholarship matching services as they are sometimes called, will ask you for a few details before you begin to search and you have to be honest with them if you want to apply for the correct scholarships and grants. They will ask for your specific course information and intentions. They may even ask for the location of the university that you plan to attend so that you can search the database for appropriate funding. In more simple terms, they will match you with the best funding opportunities for the subject area and university location.

Some searching services will also ask you personal questions such as income bracket, ethnicity, mobility status (meaning whether you are disabled or not) and gender because these factors will also help to determine whether you are eligible for other funding. For example, some scholarships are only available for certain ethnicities or disabled students. There are very few of these but they still apply to some individuals that may otherwise remain oblivious to their existence.

There are a few scholarship searching services that do not ask for any money in return for their services, but others will. The best one out there is free though, and really easy to find.

www.scholarships.com was established in 1998 and gives you unlimited access to the database they hold there. They also offer a variety of other services that other search engines will not. For example, the database is updated every time another scholarship or grant becomes available for any number of students to apply for. These constant updates make it the most comprehensive search facility for students on the Internet. They also list deadlines in real time so you are able to keep abreast of developments as and when they happen. Each one will be matched with the value, requirements and information regarding how to apply. Finally there is a custom service that they do charge for, and that allows you to compose your own letters to the companies or bodies offering the scholarship or grant adhering to their tried and tested template. This can be a godsend to those that have no idea where to even begin to apply.

The whole idea of a scholarship and grant search facility is flawless in terms of its ability to help the minds of tomorrow shine through because scholarships can actually help to put individuals through university that otherwise would not have been able to go. The

system is not easy to decipher without the help of search engines like the one mentioned above. Although that is only one of those available, it is one of the best facilities available students could do far worse than check it out. It is, after all, completely free!

Looking Closer To Home: Institutional Scholarships

When individuals think of scholarships, they automatically think of those offered by large companies and the larger academic bodies. In other words, they automatically think of those named after major academic figures that the majority of students consider applying for, meaning they get close to a million applications every year. However, there is an easier way to get a scholarship and that is to look far closer to home. Indeed, regardless of what university or college you plan to attend, you will find that the institution awards at least one scholarship every year, with the majority of the larger colleges offering scholarships in almost every department as well as for academic excellence, outstanding ability and specialist scholarships that are, again, named after famous alumni. It is therefore feasible that you could apply for several scholarships within the institution that you wish to attend!

Institutional scholarships are nothing new, but a low percentage of students apply for them when they are compared

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with more nationally renowned scholarship programs. They also tend to offer more scholarships

overall. Of course, only a few of them would be full scholarships, but even a minor scholarship to cover housing or course materials would be better than nothing and would save you stress and heartache in the short term.

If you need an example of the level of scholarships offered at the larger universities and college, the university of North Carolina at

Chapel Hill actually has a department dedicated to scholarships and financial aid! They have advisers ready to assist you in your search for help, and they are trained to assess your need for need based, non-need based and outside sources of scholarships and aid. They also offer guidance on merit based scholarships too. In fact, if you do get chance to visit their website, you will be shocked at the sheer options every student is given! It is the same at any other large institution. There have to be a vast number of aid packages available because students may otherwise be unable to get through their degree course.

The application process for individuals looking to apply for help with college fees via scholarships is basically the same as if they were to apply for an outside scholarship. However, all scholarships have slight differences between them in terms of the application procedure so make sure that you read all guidelines very carefully before filling anything in. You may also need to assess your eligibility first, and there are a number of online calculators that can be used, but you will often find one alongside the application instructions of every scholarship online.

There are distinct benefits of applying for institution offered scholarships. The first is that you are not left hanging for as long as you would be if you applied for a nationally recognized scholarship that you could take almost anywhere with you. As there are less applicants to sort through and the university recognizes the value of giving you chance to look else where for funding if necessary, they generally tend to let you know within a few weeks instead of keeping you hanging on for months. After all, you are attending their university!

Another advantage is that, even if you get turned down, it gives you knowledge of the scholarship and grant system within your institution, which will ultimately prepare you for applying again the following year if you so wish! An innate knowledge of the way the funding system works is essential if you are to attempt it again, so the first attempt should be looked upon as a trial and part of the learning process if you do happen to be turned down.

As far as institutional scholarships are concerned, you have absolutely nothing to lose by applying. You do not have to compete with the rest of the country, just the university applicants who are

going for it at the same time as you. Applying can be a chore, but if you do not ask then you do not get!

Low Income Families and Educational Financial Help

Many potential college students look upon scholarships out of their reach if they do not think that they are talented or gifted enough to win one on personal merit. It is a common perception that only the most gifted students are eligible for grants and scholarships to get them through the final phases of their education, and this then gives rise to the popular thought that those residing in low income homes cannot afford to further their education to that level, that

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high school is their limit. This could not be further from the truth. Anybody that is capable of managing the college workload and completing a degree of some sort should go to college

or university, even if it is the local community college. There are provisions out there to help the people who cannot afford it because their parents cannot afford it.

Parents have the instinct to do what is best for their children built into their makeup right from the time the first offspring is born. Everything they do tends to be aimed at providing a good home and life for their children to ensure that they do not experience the same struggle and strife. Although there are bound to be a few parents out there who denounce college as a waste of time, even in this day and age, the majority would be unbelievably hurt if they thought for one minute that they could not give their children the promise of a better life. They will no doubt do all they can to help out, but some will still not be able to help their children through college. If this is the case, then there is financial aid out there just waiting for you to apply

Certain scholarships focus on those students that cannot afford to go to college because their parents are classed as low income. They are few and far between but they do exist. You just have to take the time to find them! A scholarship search may be able to identify them for you. A list of the possible scholarships will be provided after a quick search and would be composed of full scholarships, those intended to help with housing, those designed to cover tuition and a whole host of other smaller scholarships. You would also be eligible to apply for funding not aimed at low income families. Obviously the full scholarships would be far better for your personal circumstances than a half scholarship, but anything less than a full one could be supplemented with several of the grants available to you.

Grants can be a great way of topping a scholarship up or indeed providing funding on their own. A grant is a type of loan that does not need to be paid back and there is both government and independent funding available for grants. Many local governments will offer a grant to help with the cost of sending a child to university or college. However, federal grants for hardship are usually far more comprehensive and can actually be higher in terms of the help that they are willing to give. If you fall into a family 200% below the poverty line then the help is more comprehensive than if you were only slightly below it. This grant is perfect for offspring from a single parent family.

There will also be school awards to consider too. The college or university that you have been accepted to may offer something in terms of a hardship grant or loan. They are designed to enable individuals from low income families to continue with their studies, and there is usually no closing date on these grants because students may need to apply all year round.

If you do need a little guidance as to where you can actually apply for scholarships, grants and financial aid then guidance counselor is the best person to make an appointment with. He or she should be able to tell you exactly where to apply, who to go to and when you would have to apply by. You can visit the one at your high school or communicate with the one located at your college. Both would be glad to help an individual displaying such determination to get ahead in life!

Making Your Own Destiny With Company Scholarships

Company scholarships are big business in the United States today because they represent the competition between the companies in the race to sign the most promising students up. In business and law especially, the competition is fierce and not between the

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students. The trick that most companies play is to offer the brightest and most talented individuals scholarships and bind them to the company so that they are guaranteed their

services after graduation. Although this may sound like a dream come true to the majority of students, it is usually only masters and PhD students that receive such honors. It is very rare that bachelor degree students are offered them, and then it is only if he or she has worked for the company or shows extraordinary potential at a young age.

There are three ways to earn yourself a company scholarship. The first is completely out of your hands. Some companies headhunt for promising students as they would if they wanted a particular member of a competitor's workforce. They may lure you with a comprehensive package that would fund your education from start to finish, with the provision that, if you accept, you will be obliged to work for them for so many years. Very few of these scholarships have a get out clause in them and they usually stipulate five to ten years because of the nature of the scholarship package. It usually covers tuition, housing, course material, living expenses and what is tantamount to a small wage. It is important though, before you sign this type of agreement that you are OK to sign your life away. It is a fantastic opportunity, but is it what you want?

The second way to get a company scholarship under your belt is to apply for it yourself. There are many advertised every academic year that anybody can apply for. Depending on the nature of the

company, there may well be minimum requirements, such as the subject of the degree or a minimum GPA, or both¹ You would have to have passed these before your application will see the light of day, and even then it is often impossible to make yourself noticed amongst the thousand of other applicants. You do have to really shine to be chosen for this type of scholarship.

If you are an older student with a bachelor degree under your belt then it is possible to attract the attention of the larger companies and bring about your own scholarship. This is the third and final type of scholarship. You literally petition a company and ask them for a hand with your degree tuition. You highlight your skills and portray yourself in a shining light so that they will sit up and take note. Not many people actually do this in comparison to the last and some companies not offering scholarships have even created them for promising individuals who have had the audacity to petition them. Do not get your hopes up though because this is extremely rare. The example is just meant to highlight the fact that it can be done if you're determined enough and you seem to have a gift that they can use.

As with the first example, the latter two do usually have some sort of contracted time tied to them. You may, for example, have to work for a company for several years to pay back the debt, as such. You will almost certainly have some sort of GPA requirement attached as well so do not do the final option unless you are absolutely 100% positive that you can meet them. If you cannot then you will have made a fool of yourself. That may not be your fault but it will feel that way nevertheless!

It is worth remembering that nothing ventured is nothing gained and you should sit about and wait for something to come to you. If it does then all the better, but if it does not, it is better to have plans rather than feel bitterly disappointed!

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

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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 or 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!

Online Degrees and Scholarships: Supplementing Your Education

Online degrees are an excellent solution to the age-old problems of not having enough time or money to go to college. The time issue is often what put individuals off because they may have a full time job, a family or other commitments that need attending to before an individual can even think about doing something for his or herself. However, it is easier to fit an education around a family with an

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online degree.

The next question, of affordability, may actually provide the stumbling block here.

Although an individual may still be working, a

drop in income would probably not sustain an education as well. That is where scholarships for online degrees come in useful! There is funding for online degrees available out there. You just have to take the time to find it!

Scholarships and grants for individuals looking to complete an online degree or course, just the same as they would be available for individuals who are attending a campus based degree. The guidelines for searching for scholarships and grants are as follows:

Federal grants - Federal grants are available to any individual wanting to pursue an education in the face of hardship, and those individuals whose income falls 200% below the poverty line can actually get a federal hardship grant without exception. In this way, the government is committed to making sure that anyone wanting an education can have access to one regardless of his or her social status or class. In this way, they are as committed to their goal as the online institutions that provide the classes. There are also other government approved grants for those unable to work, looking after a disabled dependent and in various other problematic situation that may otherwise prevent them from getting an education.

College scholarships and grants - Various online schools also offer their own scholarships for individuals that deserve it. You can request information from the schools that you are thinking of applying to and actually apply for the scholarships when you send your application form in. Online schools are no different to regular schools in that they aim to take as many gifted individuals in as possible and designate so many scholarships for every intake as possible. However, if you think that you have a gift or will struggle to support yourself financially whilst completing your online degree then you should compare the various scholarships that your choice of colleges has to offer. If one will help you and another will not then it is a no-brainer when it comes to choosing the right one for you!

In order to locate various scholarships, you have to really do your research. You can look in student magazines, on websites, call the careers advisor at every school that you are thinking of applying to... There are many people that you can contact if you so wish. However, you have to put the effort in to locate them. When you have enough information then you can apply for various grants and scholarships. As you would be applying for online courses and degrees then you would have to substantiate your arguments as to why you would be the best person to award a scholarship to if going for private funding or federal funding. However, you can do nothing but try, and if you do not ask then you do not get!

Passing the Test: Scholarships and the PSAT

In your sophomore or junior year of high school, if you live in the United States, you will take a series of test called the PSAT. It will measure your critical reading skills, math ability and your writing skills. It is noted as the PSAT because it is the preliminary test associated with giving a teenager a taste of what it would be like to take the actual SAT test in their senior high school year. The SAT is a college admissions tests that often determines the college you get accepted into. The higher the score the better because you are more likely to get into the school of your choice.

However, there is a tendency to disregard the PSAT as a practice

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run when it can in fact have a massive impact on your future in terms of scholarships and other financial awards that are made to individuals as they head off to

college for the first time. In truth then, the SAT determines which college you go to, in accordance with all round school performance of course, but it is the PSAT that may give you the head start that you need via National Merit Scholarships.

The Preliminary Scholastic Aptitude Test is marked out of 80 in all three sections, meaning a total of 240 points are available. However, if an individual were to score over 200 then he or she would be placed in the 99th percentile and would then go onward and one step closer to being chosen for a National Merit Scholarship. Individuals progressing to the semi-finals, or those that come in that percentile to put it plainly, are recognized for outstanding academic achievement, but it is the offer of a scholarship that makes it all worthwhile. Doing well on the PSAT could ultimately save a lot of hassle later on when it actually comes to applying for various scholarships!

If you are lucky enough to get to the semi-final stage then you can actually apply for a National Merit Scholarship. In truth, this is simply filling out an application form for the funding, and a panel of judges chooses the winners of the scholarships. The application consists of a regular scholarships form, an essay about yourself and a list of every single achievement, as well as a list of the activities that you have taken part in, both inside and out of school. This is then reviewed along with your academic record before the winners are chosen and awarded a scholarship to take with them wherever they choose.

The money for the Nation Merit Scholarships comes from various large American corporations. Many of them offer their own

scholarships, but smaller. In effect, a National Merit Scholarship is one of the most prestigious to be awarded because you would be competing with the entire country of children your age to try and win it. It can be extremely competitive but the goal must not be lost. A scholarship like that could most definitely help you when it came to affording college, and the prestige that came along with it could actually help you to get into the college of your choice! In truth, the PSAT is there to gauge what level you are at in terms of your peers and should be used as a practice run for the actual SATs, but with a little bit of an edge!

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

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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!

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

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. 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 for the Older Generation

More and more older individuals are choosing to go to college. It is an extremely modern trend that sees a higher number of mature students wanting to attend lectures and obtain a degree than ever before. It is no surprise considering the educational opportunities

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that are available now were probably not available to them when they left high school ten, twenty or even thirty years ago. Going to university is not a novel concept but it may seem that way

to individuals that never had the opportunity. Now that they do have the opportunity, they want to make the most of it!

A mature student may apply to go to college for any number of reasons. It may be that they feel a career change is in order, or that they want to do something for themselves now that their children are old enough to fend for themselves. These are the two most popular reasons why individuals apply to college in their twenties, thirties, forties and even fifties, but what about the financial wrench that their families will experience as a direct result of one less income to deal with when they do attend a campus based university or college? Education would then be their full time pastime, but what of the lost income?

There is financial aid available for mature students, and only for mature students. This means that you do not have to compete with

the general public for grants and scholarships, only people over the age of twenty-five. Some may actually stipulate that the minimum age is thirty, but they are in the minority. There is national, state and college funding available for mature students because the government is dedicated to getting a high number of individuals over a certain age into education as part of their initiative to bring education to the masses. Most colleges and local governments have followed the federal government initiative and recognized that a massive section of the workforce would be neglected if older individuals were not encouraged to apply.

Applications from older individuals usually depend on whether or not the potential student's family can survive without his or her wage coming in. In the vast majority of cases, the answer would be no, unless of course that individual was not working in the first place or they had some sort of funding behind them. As we all get older, it becomes harder and harder to afford to live without a wage coming in. As soon as this was brought to the attention of governmental officials, more funding became available.

Grants are offered by local governments and individual schools to encourage mature students to apply. This can actually be as much as needed to cover tuition fees or just a small supplemental income, because it is largely based on the family annual income following the deduction of the applicant's salary. However, you can apply to more than one source for funding and low-income family grants may also be available to you too.

In terms of scholarships, there are those dedicated to financing the mature student, most of which can be found via a quick search at www.scholarships.com by inputting your date of birth. However, you would also be eligible to apply for all funding and scholarships open to younger students too.

The funding offered to individual mature students does not just stop with a bachelor or associate degree though mature students can also apply for Masters and PhD funding if they are simply looking to extend their education instead of starting it. There are many grants and scholarships that can be found via a simple search that are tailored to this purpose. Therefore, regardless of your individual intentions, it is wholly possible to find funding to enable you to achieve whatever dream it is you have as a mature

student. You can make your own destiny without seeing your family fall below the poverty line!

Scholarships, Grants and the Internet

The Internet is a wonderful resource that unites all of the information in the world that you could ever want or need. Most individuals use the Internet to scout universities and colleges that they may want to go to and do so in depth to ensure that they know everything they possibly can about it before applying. They may also research how to write a great application to enhance their chances of getting accepted onto the course of their dreams. However, the majority of students rely on the information that they are sent through from the various universities and high school guides when looking for funding to get them through college, but they should be

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tapping into the wonderful resource if they want to world of scholarships and grants to really open up!

The first thing an individual looking for a grant or scholarship should do is take a look at

the finance pages of the university or college website that happened to be their first choice destination. Although there may not be many grant and scholarship names and details of how to apply on there, it would give an individual an idea of where to start. Many of the websites actually give a brief outline of the funding out there and will also touch on any department or college funding available too. You do not have to wait to apply for those either. Regardless of whether or not you have had an acceptance letter back or not, you can apply. The worst that could happen is that your application never makes the light of day if you do not get accepted. However, if you wait for an acceptance letter then the scholarships may have

already been designated to others by that point. There is absolutely no harm in trying.

The next place to look is specialist websites. There are websites dedicated to pursuing grants and scholarships alone so they would be a good place to start looking for more in depth information. Many will describe just how to write a grant letter and apply for a scholarship. Obviously the requirements are slightly different for the various scholarships on offer and you have to read the requirements carefully to avoid your application being binned before it has even been read for consideration. It is important to read guidelines and advice articles because they will actually give you excellent guidance. They make points that you would not actually think of yourself and these points and tips could seriously enhance your application.

You can also find hints and tips on Internet sites that may not actually specialize in academic information. They can often be found on general websites that provide advice for teenagers in general and also those that offer careers advice. Finance is obviously a big part of career advancement because without adequate financial backing, it would be impossible for an individual to go to college or university at all.

Those websites will list the sources of scholarships and grants so you can investigate them further for yourself. You should write asking for information, visit the websites detailing the requirements and shortlist the grants and scholarships that you want to apply for before actually putting pen to paper, or starting to type as the case may be. Make sure that you have the full picture before you actually apply and you will get far better results!

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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.

Showcasing Your Talents: Attracting Sponsorship

Whoever said that if you wanted something in life then you have to go and get it was not far wrong. Nothing comes easily and we all have to work for everything we get, especially in this day and age when it is absolutely impossible to fight your way through the competition without putting yourself at the forefront of everything! Every aspect of life is like this today, and education is no different. Those who want to get ahead have to fight for it. There are most definitely subtle ways of doing this though, especially when it comes to attracting scholarships and sponsorships for college.

Every individual has a talent, whether they know it or not. It may be a personal talent, and arts talent, or a practical talent. Some people know of those talents and can use them in the degree of their choice when they get to college. However, it is usually a question of whether or not they can afford to go rather than if they want to. Funding is a problem because education is so expensive, and so the majority of people are seeking an answer to their prayer through scholarships or sponsorship from a large company. Logically thinking, though, if you apply for one of the above amongst thousands of other, what are the chances of your voice being heard? If you do not want to take the risk of it being silenced, you can make things happen on your own!

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noticed. Here are just a few of the things that you can do to get sponsors flocking to you:

Build up a list of activities that you were involved in and events you have organized.

The majority of scholarship and finding committees always look for social events and activities that you have been involved in. This is only a major issue in the United States because the rest of the world does not look as hard at accolades, instead concentrating on the academic achievement. Obviously it is the academics that make scholars, but the accolades will chow the complete person. Colleges like to develop you into as complete a person as you can be and they like you to get involved, but if you were awarded a scholarship or a sponsorship then you would be representing them for that college. By showing yourself to be an individual who can work off his or her initiative and be socially adept then your application will be better for it! If you can also organize something yourself then that is better still

Draw attention to your name through your work

If you were a poet, you would not want to advertise that fact to others without actually being published because it would not make you look credible. If you draw attention to your work by letting

There is absolutely nothing wrong with a little self-promotion. You do not have to be arrogant and conceited, nor outgoing and confident either for that matter. You just need a little ingenuity and careful thought to help get yourself

committees deciding scholarships and sponsorships know where it can be found as well as letting them know that you have done the work then that will add more credibility to you application too!

Make a shortlist of the recommendations you could get hold of

Representatives will almost certainly want to get hold of all of your glowing recommendations so give them a choice! Do not list too many or else the representatives will get suspicious, but by offering up to five, you will get their attention. They could call on any one of them for a glowing report, and again that would make you look far better and stand out from the crowd.

Keep it simple

This is the final but most important point. If you do not keep it simple then the representatives will put it down virtually straight away. Make sure that you keep it simple and attract their attention, and the lure them in will all of your fantastic achievements, which, by the way, it is never too late to begin accumulating!

The Outsider: Funding For Out Of State Students

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An individual living anywhere else in the world probably would not realize the significance of calling a town or city outside of the state that they go to school in home.

Anyone crossing a state border in America to go to college has to pay extra in terms of fees, and the difference between the fees of home students and out of state students is quite significant. In fact, it is almost double at some colleges. For example, if you chose to go to The University of North Carolina at Chapel Hill but were from Mississippi then you would pay double the fee that a student

from Raleigh would pay per credit. Non-Americans do have a problem getting their heads around it because it is within the same country that they are traveling to school, but it is state that counts here.

No other country in the world actually has this particular rule because it does not matter where the individual lives as long as they go to college or university in the same country. For example, if you lived in Liverpool in the UK but went to school in London then you would pay no extra, despite the university and home being in different counties. It is only if an individual were to go to Europe that there would be a price hike.

This rule may actually help individuals staying in their home state because it would keep the costs low, but what if you wanted to go to California to study a one of a kind degree and lived in Florida? Not only do you have the expense of traveling, but you also have the added expense of paying double fees. This would render some potential students poverty stricken before they even set off, but not with a little help!

If you were starting college for the first time then you would have to find specific scholarships that catered for out of town applicants. There are actually very few of those around. As a result, there is a great deal of competition for them. The application process is extensive and can take months to complete. As with any other scholarship application, you have to fill in the application form as well as writing an essay and a list of interest and activities. However, you also have to justify your decision to move out of state. Any argument that you put forward would have to be logical and well reasoned for it to be considered. However, if any hint of emotion comes through then they may doubt your motives. If you were going to school elsewhere because of a specialist course though, that would undoubtedly go in your favor.

If you happen to have completed your first year and then be transferring to an out of state college, then finding funding is much easier. There are a number of scholarships offered for those looking to transfer, and those include some set up by the individual schools to attract talent. The talent would have already been proved at the college that you are transferring from so they are not taking a chance on an unknown quantity and less justification is required.

Whether you happen to be looking for funding for your first trip to college or want to move on from the one that you are currently at, you can use a scholarship search engine to locate potential sources of funding as well as visiting the website of your intended school to see what help they will offer. You should apply for as many scholarships as you can because the competition is fierce. This is a result of many individuals wanting to brighten their horizons and try something new away from home. It can be a daunting experience and moving over state boundaries will make any financial troubles you face more poignant. However, when you look back on the experience, you will realise that the preparation made it easier. It is not an experience that you will look back and regret in any way!

The Questions to Ask About Grants and Scholarships

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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!

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

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!

The Scholarship Application and Making It Yours!

Every scholarship application is perfectly unique, which is great for the people who have to read through thousands of them every year in order to decide to award it to! However, although they are unique and no doubt very personal, it must be mundane to read personal statement after personal statement if nothing catches your attention. Some will be well written, others will not, but that makes no difference if it cannot attract another individual's attention!

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statement. It is the one thing that will speak about you so you have to make the most of it and more effort should going into composing a good one than anything else you will do relating to scholarships.

There are various ways to catch an assessor's attention, but making the page really talk to them is the main way. Anything too fancy, like a different font will have them reaching for the scrap pile, but a great statement will prevent them from discarding your application. The first thing you should remember then is ensuring that your words are perfectly clear and flow well together. In other words, your personal statement must make perfect sense. If it does not make sense and instead is just a bunch of random words thrown together in the hope that it will work, I guarantee that it will not! It needs to flow in order to say something. It is the flow that makes it work, that makes it speak and that can give the assessor a good idea of who you actually are. If your statement is clear and flows well then it will say so much about you.

Flowing language denotes a conscientious individual who is capable of logical thought and reasoning. That person would not be

A personal statement is actually your selling tool. It is all you have because the representatives or assessor who can discard an application at the drop of a hat will never meet you. You will not get a second chance to make a first impression so you have to make the most of what you have and the personal statement is it! Before you even start looking into the scholarships you will apply for, you should begin to plan out your personal

impulsive but instead put his or her instincts to better use. He or she would also be capable of making sense of even the most complex of problems by simplifying them. Therefore, if you also make your language direct and straight to the point without adding floral extras that could most definitely be left out then you would also be honest and direct without being cutting. It would indicate that you do not procrastinate and are usually 100% focused on a task! You can see from the description of a specific style that you can say so much about yourself by simply implying it, thus leaving you more room to sell yourself in terms of your achievements!

It is well worth spending extra time on your personal statement, as you can see. If that is the most important part of your application, it could also feasibly win the assessors over, and that alone could ultimately win you a scholarship. You should put a little of yourself in there, but by tailoring your style, you can get yourself noticed in a positive way.

The Search Engine and the Scholarship: An Unhealthy Relationship

The Internet search engine has revolutionized the way we search for information these

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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.

The Travel Bug and How It Will Affect Scholarships

Modern students tend to want so much more than previous generations ever did, and they have every right to now that technology has enabled us all to live more advanced lives with the means to conquer the world at our fingertips. However, although

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the technology is awe-inspiring, it is the travel bug that grips students more than anything else today. They dream of studying abroad, with Europe being the choice of destination for the majority, but this leaves them ineligible to apply for a scholarship or grant does it not?

This is the common train of thought for those looking to go abroad for at least a year, but this is most definitely not the case.

Students looking to spend part of their degree in a foreign country and yet be based at a specific university or college in the United States are usually eligible for special grants to help with the cost of obtaining knowledge from another country that can actually help to enhance that specific individual's education. These grants may take the form of a scholarship if that individual student has something special to offer, or a grant to help fund travel expenses. Of course, with traveling abroad, awards that are unique to study years are one time only offers and will not continue with that specific student until he or she finishes college and successfully graduates.

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subject to you maintaining any terms and conditions that were laid upon it in the first place, such as maintaining a certain grade point average or theme of study. This all depends on the type of scholarship that you were awarded of course and you should always notify the body that awarded it to you before you begin studying abroad.

However, studying abroad also opens up new opportunities to you as well. Some universities abroad offer help to exchange students. They seem to recognize the fact that you may struggle to make ends

If you were lucky enough to have been awarded a scholarship to help fund your way through college before you began your freshman year then the likelihood is that the awarding body would allow you to receive that scholarship if you spent a year abroad. It would still be a vital part of your education, although it would no doubt be

meet in a foreign country, especially when geographical constraints are considered in terms of visa laws too. Some visas will actually regulate whether you are able to find work abroad, or determine where you can work as well. A foreign student heading to a US college can only actually work on campus, and it would usually work both ways.

However, if you plan to study abroad for the entire duration of your degree then the financial help that you will get is totally different. The majority of scholarships and grants on offer stipulate that you actually have to attend a university on home soil to benefit. This would make you ineligible for the majority of them, although it would still be possible to apply for some independent ones and those local to your area and the individual rather than the institution. However, some British universities, for example, offer international student scholarships for the individuals that actually look to study in their institution. The majority of the large universities do have this facility available for those wishing to take advantage so it would definitely be worth applying if you are absolutely certain that you will see the degree through to an end within that country.

As a result of the going abroad to study trend that has presented itself within the last decade, there is plenty of help available for students out there now. This certainly allows individuals to broaden their life experience as well as their college one. In terms of a future career, the experience itself will enhance an individual's ability to his or her job, and this can only be a good thing for the future of this country as well as the world! If the money is taken care of, then the student can simply relax and enjoy!

A Guide to Scholarship Applications

Scholarship applications can be extremely complex and confusing. Not only does every different scholarship body want something different, but none of them seem to set the deadline dates for the same week, which no doubt would confuse you even more! When you are applying for college, it can seem like you are going round in an endless circle, trying to finish tasks that you have already started but seemingly getting nowhere. It can be a chore just to

finish one application to a college, let alone fill in several for scholarships as well. However, help is at hand and you can make life easier for yourself with these basic tips:

Read every application carefully.

Every scholarship requires something different because no two are the same, so you cannot just fill out one for them all and hope that you will get a measure of success. It does not work like that. There will always be something different expected of you, whether there is a word limit on your personal statement or fewer letters of recommendation. If you do not read it and comply with the guidelines then your application will be discarded straight away.

Prepare in advance.

Before you even begin to research scholarships in depth, you should practice your personal statement. Style is extremely important so you should write it out the summer before you plan to

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which to build your actually personal statements when it comes to applying for real.

Work with the space you have.

Try not to use continuation sheets on scholarship applications because the likelihood is then that representatives or assessors will get bored half way through. Try to keep all of the information to a

apply to ensure that get it completely right. If a personal statement reflects you then it is perfect for your applications. Keep the copy of the draft you wrote and then use that as a foundation on

minimum but include as many activities as you can in your list. You could even add a few into your personal statement if you run out of space. However, if you do not have enough space then leave out the ones that are not important, and plan this out in advance because there is nothing worse than Tipp-ex marks on an application.

Look at what they want.

You should always look at what the provider of the scholarship is asking for and give them what they want. Never ever lie on an application form but tailor your own personality traits to your advantage. If they are looking for someone with character then communicate that in your writing style. If they are looking for integrity then mention an example of it. Always back up what you have to say by just tailor what you know about yourself to what they are looking for in you!

Always give your reasons why you want to study a certain subject.

Many individuals fall down at this step because they do not justify their reasons for wanting to take a certain subject. There must be a reason behind your choice but failing to communicate it or failing to put your reasons across in a logical and well-reasoned way can ultimately ensure that you fall at the last hurdle!

Read it through.

Never send an application form for a scholarship without reading it through first. Make sure that you have said everything that you want to say and in a clear and concise but logical way so it is easy to read. If it passes your critical eye then I should pass theirs!

Welcome to the Wonderful World of Federal Grants

If you are planning to go to college or university but know that you would never be able to afford it on your own, or with the help of your family for that matter, one of the first places you need to look in order to find financial aid is the United States Department Of Education. Acting to try and lift the educational level of the masses and to provide a brighter future for its citizens, the government's federal aid packages can really help to fulfil your hopes and dreams and make education affordable. There is so much help available out there via federal grants that there is no reason at all why an individual with talent should not go to university.

Financial circumstances can indeed prevent some of America's brightest sparks from fulfilling their potential and going to university or college. Families with a low income may not be able to afford to lose a wage, a single parent may have children to look after and cannot give up his or her source of income or a family may not be able to afford to send their child to college for fear of draining the finances they need to look after the second and third children. Whatever the reason, federal grants are designed to ensure that these factors do not play a part in major decisions and that the university spot can be filled if an individual does want to go.

It might not come as a surprise to find out that the majority of the funding given to students all over America is provided by the

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federal government. It now has the power as the largest student aid source on the continent to ensure that individuals from lower class families can afford to send their children to school. In truth, it adds up to over \$80 billion a year in aid at the moment and

that looks set to rise into the future because there are actually more grants added to the list every single year. However, it is not just the grants they offer that can help out poorer families, it is also the work-study assistance payments that are made to single parent families and those that cannot afford to drop a wage but live just above the poverty line. Whatever the situation, there is a way to help individuals in need that do want to fulfill their potential.

The beauty of federal aid is that it does not charge an individual to apply for funding. If you wanted to apply for a scholarship, for example, then you would have to pay an administration fee that does not even guarantee that your application gets read. However, if you do apply for federal aid funding then you do not have to pay a single penny and your application will always be reviewed before you are informed of the decision. You will always get a reason why too, which makes a nice refreshing change!

By going to the website at <http://studentaid.ed.gov>, you can check whether you are eligible for federal aid yourself. There is a calculator on there with complete instructions that pertain to how to use it. By inputting your personal or family income figures, you can see just how much you may be entitled to. Of course, it has to be properly assessed first, but at least you will know before sending off an application and hoping for the best!

The federal aid website is an excellent resource for any student looking to go to university or college. Not only is there a wealth of information on the federal grants available, such as the low income grants, there is also an entire section of the website dedicated to other sources of funding so that an individual can browse through at his or her leisure. It comes complete with instructions on how to apply for all of them so that you can really take a good look at what is out there for you to grasp! All in all, it is the complete website as far as financial aid is concerned and every student should take the time to look at it for inspiration and a little guidance!

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 he 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!

Lending A Helping Hand: The Difference Between A Hardship Loan And A Hardship Grant

The majority of students can get to grips with the terminology behind degrees and the associated scholarships and grants extremely quickly. However, there are still small elements of financial aid that cause much confusion and can really cause problems when it comes to applying for money. The main culprit of this happens to be the hardship grant. Many students do not know

the difference between a hardship grant and a hardship loan. This is understandable considering there are many variations of both around and, although the hardship grant is also known as federal hardship funding, it can certainly cause problems in the aftermath of the award.

Coming from a low income family or experiencing financial hardship through the stresses and strains of modern university life is never fun. It is easy to get into extreme financial difficulty whilst taking an educational course these days as a result of the expensive rents, books, other course materials and then also being able to live. It often comes as no surprise when individuals say that they cannot afford to eat because they have to spend so much of their hard earned cash on books that they are expected to have. The education system does put too much financial pressure on an individual and it is not fair. However, there is help at hand if individuals do want to turn to the right people for it.

Funding and scholarship offices for every school and college will offer hardship loans to help see students through the rough time. These students will be assessed via the need based system but are not necessarily from low income family backgrounds. As a result, they will only get a loan. This is a specific amount of money that is lent to the individual student with a time frame for paying it back placed on it. It is then up to the student to make a payment plan to return the funds. Most colleges have this facility and it has caught on elsewhere too. It is important that students try to stick to the payment plan because what started out as an interest free loan can soon equate to a massive headache!

The hardship grant is completely different though, mainly because students are not expected to pay it back at any time. Those from low income families will struggle to make ends meet more than most because they cannot call on family members to help them out in their hour of need. In fact, they may not be able to make it to university at all if there was no funding available to help them. The federal and local governments as well as some individual schools offer hardship grants. An individual from a low income background is welcome to apply for all three if he so wishes and does not have to pay a penny back.

The hardship grant and loan are thus very different, as you can see. In truth, they probably appeal to different types of student; the former appealing to those with very little in their own name and the latter for those who may struggle towards the end of an academic year or semester. However, they are both there for an individual to call upon to get them through their education if need be.

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