

So You Want a Scholarship



FUNDING COLLEGE EDUCATION
WITH FREE MONEY!

Randy Doyle Hazlett

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FOREWORD

A Note to Parents

So You Want a Scholarship was written from the parental perspective for several reasons:

- ❖ Your teen probably isn't taking ownership of college expenses, so he/she is not the one who feels a 'need' for scholarship funds.
- ❖ Teens, and especially seniors, have a very rigorous social calendar and are not usually disciplined enough to pursue scholarship opportunities independently with the vigor required.
- ❖ The prevailing parental misconception that scholarship money will flow solely based on academic achievement hits home way too late in the process for most opportunity deadlines.
- ❖ The common false impression that scholarship money will not be available for those not at the top of their graduating class.
- ❖ Usually only a parent or other authority figure can impose the time and effort demands required by the tenuous scholarship search.
- ❖ Parents often fail to realize and convey the importance of developing academic skills, social awareness, and leadership potential that qualify their child for the countless opportunities available.

I wrote this book from the perspective of a parent who has gone through the process. I've had to be the seeker, the organizer, the motivator, and the enforcer, yet I have also been the proud parent, also reaping the benefits of all that hard work. And it is hard work. It's hard for parents, and it's demanding of students. Hopefully, this will make the road a little clearer and easier for those who follow. I expect you to start the process earlier, to avoid the pitfalls, and to become aware of more possibilities in the

scholarship acquisition process. The money pie is on the table, but we must find the table and ask for a slice. If our host finds us qualified and worthy (not just malnourished), we'll be served an ample portion. There is no reason; however, to stop with just one serving, because you'll grow hungry later. Like a bear, we are looking for enough sustenance to survive the winter – in this case, at least four-years of college.

I realize that there are those students who are mature enough to take control over their college financial planning. My hat's off to you. For those, please bear with me for the enumerable references to parental suggestions in the material which follows. You are the exception. The book is no less valuable to you. In fact, students who fill the role of manager and executor have the advantage of seeing the 'big picture' in pursuing their dreams. Please, read on.

Students and parents should know that taking on enormous debt on behalf of either party to attend college is not the best option. Financial woes are the source of countless other problems: failed marriages, bad credit, and criminal activity, to name but a few. Also, there is no inherent value in 'working your way through college' unless the job is career preparatory (as in a summer internship) or teaches life lessons, such as the value of money, teamwork, or humility. Summer internships can be windows on life with significant financial payoff and little pressure. Who knows, perhaps that summer job at the workplace of their dreams may encourage them to dream a little deeper in another direction.

Regardless of academic direction, a much better option than incurring debt or flipping hamburgers is to rigorously pursue scholarship money to liberate the student for the college educational experience. That is what they're going to college for, isn't it? If you are unsure, perhaps it's time to have that first heart-to-heart talk between student and

college financier. But then, this book is all about liberation for parents from that role as well. Learn a lot, earn a lot – scholarship money, that is! If you do, the college years will be much more enjoyable for both parents and the developing scholar.

Do you need a scholarship?

Anyone with children still at home is aware of it – the out-of-control skyrocketing cost of college education. Tuition at my own alma mater has increased by an order of magnitude since I attended. The price tag for an undergraduate education has far outpaced inflation, so much so that many state institutions offering advanced payment plans have suspended that activity. What seemed like a good idea is now a money losing proposition. Conservative investment of sufficient funds to put a child through college today cannot cover future tuition costs. We can all argue why financing college is becoming increasingly difficult; however, the challenge is in securing the funds at whatever level is necessary.

Let's face the music. For our generation, a college education was the key to a high-paying job and a successful career. For this generation, a college education is not a foot in the door. It is a pre-requisite to step on the door mat. A college degree is the equivalent of a high school diploma in our day. There's no denying, they need the education, but will that family or college graduate be stuck paying off student loans amounting to the equivalent of a home mortgage for the next ten years? What a nightmare for a young person! Financial stress is a saddlebag of woe at any age. Frankly, I don't think young people fresh out of college are ready for the demands of debt repayment in the six-figure range. We are setting our kids up for failure.

Another option is to get only that level of education which fits into the family budget. Forget about that premiere educational institution on the opposite coast. For the family of the senior with no financial plan for college, there's only the American Express® college diploma motto, "Don't leave home without it." Parents, you've worked too hard not to

experience the empty nest syndrome. Get a plan. Find some free money. You need a scholarship!

So you need a scholarship, but how badly do you want one?

Kids are attending college in record numbers. College is no longer for the top quartile. In fact, the numbers have flipped from the Baby Boomer generation. According to U.S. Department of Education figures, the percentage of high school graduates attending some level of post-secondary education rose nearly 25% for middle income families between 1976 and 1991. Over 70% of graduates from high income families went off to college in 1991, as did nearly 40% of graduates from low income families. In the 1999 National Household Education Surveys Program, 94% of 6th through 12th graders thought they would further their education beyond high school. Parents were in alignment, as 96% of parents from the same survey pool indicated similarly. Why so much interest in higher education? They can do the math! In 1997, a college degree translated into an average \$18,000 additional annual earning power. With more college students than ever, there is greater competition for slots at the school of choice and a larger pool vying for scholarships, grants, and the F-word (financial aid). That's great news if you're in the college education business and not so good news for the rest of us with college-bound kids.

Parents, if you think that scholarship offers come only at the time of college acceptance, you've missed the boat. If you wait until your child is filling out forms during the fall of his graduation year, in the words of the Wolfe™ Brand Chili rep, "Well, that's too long." Sure, colleges tender scholarship and financial aid packages together with acceptance letters (or soon thereafter) so that a family can have a complete picture of what it will cost to attend, but this is only the tip of the iceberg in scholarship opportunities.

The key to financial freedom is to search out every opportunity for scholarship funds for which you qualify, then apply, apply, apply. In the words of our illustrious President George W. Bush during the 2004 campaign, "It's a lot of hard work." Actually, some avenues are quite simple, but most represent untold hours of reading, writing, researching, and documenting. In some cases, you are merely logging hours spent in community service. In others, you are constructing a patriotic essay. You must be prepared for much of your labor to bear no fruit. Rejection is inevitable, but you must realize you are playing a numbers game. Throughout life, you will always come across people who are smarter, faster, more talented, more determined. A good rule of thumb might be to set your expectations at a rate of return no greater than what you can earn in interest at the bank. If that's 5%, 95% rejection is about what you can expect. This kind of benchmarking will allow you to gage just how many scholarship opportunities one should pursue. For every 20, you might get one. You must, therefore, take a shotgun approach to scholarship hunting – most ammo will miss the target, but with proper aim, you'll likely hit something.

Now some should do better than 5%, and so you should if you and your child are prepared to invest the time to high-grade your opportunities. Big scholarships typically draw more attention, and are thus more competitive. You can invest your time shooting for that \$25,000 prize winning essay, or you can go for more \$1000-\$5000 awards. Just as in safe investing practice, the rule is to diversify. Hey, don't pooh-pooh those \$500 scholarships. Sometimes they have less strenuous applications, and sometimes they don't. You'll know after you enter the process what seems like too much effort for the payoff. Hey, you might find that that required essay is already sitting on your shelf. There's no shame in double dipping, if it fits the bill.

How much is enough?

In scholarship hunting, you also need to have an idea of how much funding is necessary. College tuition ranges are all over the map. If your child has set his eyes on an in-state public university, you may need \$50,000 or less. At an Ivy League institution, this may get you through one year. The result: there is no single answer. My advice is to discuss the various schools of choice, and determine a working range. College acceptance is no given. Backup choices are a must. Unfortunately, the college application process must run parallel with the scholarship hunt.

One cannot afford to wait for results from college acceptances plus the tendering of university-based scholarship and financial aid packages. You must approach the scholarship process as if the entire amount must be secured independently of school choice or school subsidy. Then you will be pleasantly overjoyed when the merit or need-based offers roll in. A reasonable goal is to accumulate at least half as much money as necessary, with the balance coming directly from a college's internal scholarship process.

Don't forget that tuition is not the only hurdle. There are fees and books, but the cost of living (dorm or otherwise plus meals) is a backbreaker. While many scholarships stipulate that money cannot be spent for room and board, others are untethered. You must, therefore, look for pots of money to cover both educational and living expenses. They exist, but you must be cognizant of strings on how money may be utilized. Pursue directed and undirected funds. Know the difference.

Obviously, your student has schoolwork and a social life. There's homecoming, cotillion, prom, senior trip, senior teas, senior skip days, senior pictures, senior play,

baccalaureate, graduation, and countless sporting events. With all this social activity and all their friends of driving age, senioritis can take its toll. They are seniors. Let them enjoy it up to a point.

The senior year is not a year for fluff classes and slacking off, as the senior year transcripts are taken very seriously by colleges. Final transcripts are often the last item on a checklist of prerequisites. There are cases where admission is denied based upon performance in the last semester.

It is likely that your teen will see scholarship applications and essays as an imposition on their time. They undeniably are. Having said that, it is not worth chasing every nickel and dime. Frankly, it would be too taxing. My advice, however, is to apply for everything your child can reasonably handle. You must weigh the application requirements against your time and other opportunities. Obviously, an essay contest every week would be a drain on academic performance and probably result in a score of mediocre attempts. One or two per month, however, is very reasonable. 20:1 odds might sound pretty bleak, but no one will complain if you rake in more scholarship money than you can reasonably spend, at least I think not.

But my child made the honor roll!

The honor roll might make good water cooler chatter, but it doesn't bring in the bucks. Most schools have standing awards for valedictorians and salutatorians, but if they are not in the top 10% of their class, they may not even get admitted to their school of choice, much less get a scholarship on a platter. The honor roll is great, but just add it to the resume, and diligently continue building an all-around portfolio of accomplishments.

A gifted wonder – they all are, aren't they? Parents are often the worst at evaluating their child, as bias abounds. The truth is that there is a fixed pie. Get some. If you did your homework, you will find little Susie might garner acceptances from 50% of her admissions applications. She will get an assortment of financial aid packages from those schools which include some funds earmarked as scholarship, but the final price tag for parental approval will be the equivalent of buying a new car every year. Choosing one college over another is merely selecting between a Ford Escort™ and a Corvette™. Oh yeah, you really need a scholarship – maybe half a dozen or so!

The fallacy lies in the thinking that scholarships come to you as an automatic reward for being good students. While some do, few will walk out the college door without leaving a large chunk of change on the university steps. Try to leave as little as possible.

I don't recommend crossing colleges off your list due to financing. I do, however, hold the view that college selection should be based upon the program of study, at least in narrowing the field of possibilities. I don't believe that family tradition should be invoked in college choice unless the selection of major warrants it. Few colleges are in the upper echelons in every division and every

department. Once a handful of college choices remain, then entertain cost as a secondary factor. If the most expensive college is the best choice, you must simply set the scholarship bar higher and work relentlessly toward the goal. Keep in mind that the most expensive schools also put together some of the most rewarding scholarship packages. Unfortunately, sometimes you have to have your foot in the door already to fully realize affordability.

When do I start?

Married couples, the optimum time to begin planning how to pay for college education is right before you plan on having sex. For those parents saying, "It's a little too late for that advice to bear fruit," because you have already, I say that it is never too late to start (or stop). For those of you who have a high school age child and are still engaging in sex, there's something for you to think about. The next time you catch a grimace on your mate's face at bedtime, perhaps it's not you. Maybe he/she has taken my advice to heart and is contemplating if he/she wants to follow through. But then, maybe it is you. I apologize to you right now if the romance, which once blossomed, now fades. There is always late night television.

The above advice is particularly true if you plan on financing college education yourself. College costs have risen much faster than inflation, making it quite difficult to stay ahead of the money game. Aggressive investing may be an answer, but these days, the stock market game is not a ride in which most of us want to trust our child's educational future. Certainly deferred tax savings and educational funds are better than stuffing the mattress. There are also a number of savings plans based upon spending patterns, such as UPromise, which are conduits of building an educational windfall. Unless you make this a community project involving the spending patterns of all known family and friends at partnering retail centers, you will find the nest egg will be good only for breakfast. It is, however, a good start on the right idea. You will find that the best savings plan is probably the steady little-bit-a-month plan, unless you are used to paying \$40,000 per year for private school. If that is your situation, you probably do not need to read any further. The rest of us need financial relief.

On the other hand, if your strategy is to allow someone else to fund your child's education, then read on, My Friend. Money is available from all kinds of organizations, foundations, and civic groups, in addition to anything the school of choice offers. The philosophy that made many rich teaching courses on how to get rich in real estate is correct. *Spend other people's money before your own.*

No, seriously, WHEN do I start?

If you have no intention of footing the entire college education bill yourself, the realistic time to start a philanthropic educational plan is when your child reaches the seventh grade. Much of the supporting documentation for scholarships will be limited to those high school years (9-12 grade), but a foundation is necessary upon which to build. In the seventh grade, most students begin the process of social awareness. Unfortunately, in about the sixth grade, they also begin the process of sexual awareness. Many times, these are competing mechanisms. In one case, it's all about "me." In the other, it's all about others.

It's also about this stage in development when students can begin to be gauged for academic excellence on a large scale. Most schools participate in some form of achievement testing at earlier grades, which is always advisable. Don't ignore them. Up to this juncture, though, the testing primarily measures whether the student has internalized what he/she has been taught. These instruments can score aptitudes which can guide many early educational decisions, e.g. "Is my child learning at an acceptable level *at this school?*" The body of acquired knowledge hits a milestone in the seventh grade, making it possible to use standardized testing as a forecast of potential, not just a record of past learning.

This viewpoint is supported by programs, such as the Duke Talent Search, which aggressively identifies promising students using the Scholastic Aptitude Test (SAT) as the standardized assessment tool. They use the actual SAT, not a watered down version. It's probably only at this age that students have been exposed to most of the mathematics appearing on the SAT. There will always be some exceptions, such as geometry and probability, but the

basics are there. As for vocabulary, the SAT might be a bit stressful. Who uses those words anyway? Other parts, such as reading comprehension should be tractable. As we will cover in a later section, the face of the SAT is changing, but this is beside the point. The principle put forward here is that the seventh grade is the age appropriate time for students (and parents) to begin the push academically.

Where do I start?

As parents, we hold the responsibility of training our children to be productive members of society, upholding a strong sense of value and purpose in life. While it is the author's view that this purpose is inseparable from a Biblical relationship-centered compass, all parents want their children to be successful. We simply have different measures of success. In this respect, our training begins with childhood and never ends. When our children have children, we simply begin again as grandparents without ever relinquishing our primary role to our kids. In a sense, the primary targets for scholarship money are those who have demonstrated at an early age that ability and drive to be productive contributors to society.

In order to more fully address the question at hand with respect to college financing, we must consider the reasons scholarships are awarded at all. After all, the college which operates in a deficit, will soon either hike tuition, take more of our tax money (in the case of state schools), launch a fund-raiser, hit up alumni, sell some assets, or close their doors. While some may think we have a moral obligation, or even a mandate, to keep institutions of higher learning open, they are no less businesses with cash inflow and outflow. Non-profit status changes only the business model. While money may flow for infrastructure, e.g. that new alumni center or athletic training facility, the lifeblood of the academic system, the faculty, are usually the last to reap the benefit of good economic times. It just goes to show that to understand university actions, one must understand the business undercurrents which drive university business decision-making. Offering scholarships is a conscious business decision on their part.

If we first limit ourselves to scholarships awarded by a university, what advantage is it to offer a free or discounted

ride? Colleges are primarily interested in four things when tendering scholarships:

- Recruiting students who will enhance the prestige of the school
- Enlisting students who will be the alumni power-brokers of tomorrow
- Balancing the diversity in student population
- Carrying out the requests of endowment providers

Let's address these in reverse order.

University loyalty is strong. Just ask any Texas A&M University alumnus, and he will proudly admit that Aggie spirit carries beyond football weekends into the workplace. While money understandably pours into university coffers for new campus facilities to cement social and political relationships between alumni and their alma mater, a more mysterious bond exists even between former Aggies and future Aggies. Actually, there is no such thing as a former Aggie. In a manner reminiscent of brotherhood, the elder is compelled to financially assist the younger. This philanthropic outpouring is repeated all across the land. The university then has an obligation to distribute those funds. They will, of course, do so in a targeted fashion to accomplish their other objectives. If the funds come from an endowment, the college must dispense the funds. They are meant to be self-preserving in principal and not income generating. Someone will get it. Why not you?

Student body diversity is undeniably important in the college experience. Without it, college is not life-preparing. The university will try to recruit students who will balance the portfolio racially, ethnically, geographically, and, to a lesser extent, socio-economically. Some are more aggressive than others. Hispanics may fair disproportionately when applying to schools in the Midwest

and North. Likewise, those of Asian heritage may fair worse when applying to West Coast schools. If you have a racial or ethnic background with recognized minority status, you are doing a disservice to your child by not at least testing the waters in a university market different from your own. If you can make no such claim, I recommend that you at least consider one school a considerable distance from home. When we go off to college, we are ambassadors of our home state. Schools in Vermont may want at least one student from Texas, and they may be willing to offer a scholarship to lure them away from the land close to God's heart (I live in Texas). Still, geography is no replacement for poor grades.

The motives of prestige and power are really linked, so I have saved them for joint discussion. Every school leverages their alumni population for recruiting and fund-raising purposes. Schools proudly boast of the number of National Merit Finalists they have. They want to boost the average SAT score that they distribute to prospective students. These figures provide immediate value to attract paying customers, but the numbers turn over each year. Therefore, the cycle of recruitment is never-ending.

However, it's what scholarship recipients do after college that is of primary interest to universities. The colleges want their alumni running Fortune 500 companies, representing constituency in our governments, and becoming the media moguls of the next generation. In doing so, the university will forever be linked to their success. Successful alumni are most likely to be the donors of tomorrow, ultimately insuring that their alma mater stays financially healthy and strong.

So who are these most likely to be tapped for success? It's not necessarily the bookish technogeniuses that have the glittering forecasts. Schools look for leadership and a social conscience. They want those with good

communication skills and a track record of accomplishments outside the classroom to come to their campuses. Good grades are important, but the well-rounded student is the one they're betting on (with their scholarship funds) to make it big in life. Schools expect a return on their investment. What better way to instill a deep sense of commitment and loyalty than to give a generous gift – a scholarship.

As I have indicated, a great deal of scholarship money is available independent of school choice. What about these other sources? What are their motives in giving? There is an assortment of reasoning behind the general scholarship offering:

- Advertising – Most material submitted for scholarship contests becomes the property of the funding entity. They retain the legal right to reuse that material, if desired, in any ad or promotional matter. In reality, they might have had to pay big bucks to an ad firm or their own people to come up with similar stuff. Yes, high school kids are amateurs, but look at the amount of free stuff that rolls in. With thousands of submissions, you'd find some of the kid's stuff is actually quite good – good enough to pay for. Why not give them a scholarship? As a scholarship recipient, you don't care. You got what you were after, and the sponsor got his product.
- Internal giving – Many organizations are self-serving. Some scholarships are sort of financial gifts that rotate through the membership. You can recognize these entities by the stringent application requirements. You must belong to this organization and live in this community and have these qualifications. Only those for whom the scholarship was intended can compete. Recognize these for what they are. If you qualify, then enter; otherwise, look elsewhere.
- Charter mandate – Many organizations were formed

with philanthropic giving or supporting youth as reasons for existence. These opportunities are especially attractive due to the candor in which they offer educational assistance. There may be no hidden agenda, just pure interest in helping kids. National organizations can offer multiple scholarships at high levels. These funding organizations will place a premium on leadership and community service. Many include essays as the primary hurdle. Watch for these scholarships.

- Employee perks – This comes close to the internal giving category, but it has been singled out because it is an important scholarship source that should not go overlooked. Now, no one in their right mind would go to work for a company because they know that one day their 10-year old Jimmy may be eligible to compete for a workplace scholarship ... or would they? Many colleges and universities offer (and in many cases are required to extend) full-ride scholarships to dependents. This perk will turn some heads and, yes, lure some talented faculty and staff. If your company or a foundation offers scholarships, 9 times out of 10 they will be limited to dependents of current employees.
- International Relations – This one sounds crazy, but there are organizations and international companies which offer scholarships to promote cozy feelings between countries. A certain company comes to mind which offers scholarships to dependents of U. S. military who served in their country's past conflict. They are just looking for good students to give money to and collect a few publicity shots.
- Patriotism – Some organizations equate scholarship giving to patriotism. Indeed, their requirements are going to call for an essay which can be used by their organization as they see fit. A qualifying progression from local, to regional, to state, to national almost always in place, but each tier holds increased stakes.

- Idea mill – There are a few scholarship offerings with VERY high rewards for the elite with idea generation as the motivation. Most of these are scientific in nature, whether they be science fairs or team-based competitive projects. Occasionally, some quite good solutions are generated with social and commercial value. These scholarships are not for everyone, but if science is your bag, go for it. Time requirements are generally high, so I'd bounce my idea around to get some feedback. Participation here may preclude you from other opportunities based simply on spreading yourself too thin. Why do these companies or organizations sponsor such scholarships? Look carefully at who owns any intellectual property generated. Most of the time, the developer retains the rights. Most of the time, the sponsor is looking for a public relations boost. You cannot believe the amount of free publicity generated for a sponsor by a really good idea that goes public.
- Idealism – Some scholarship money goes to students who help promote a cause – anything from AIDS awareness to environmental cleanup. Hey, sometimes organizations are recruiting membership by enlisting "free" help in getting the word out. Sometimes the membership drive is targeted toward the scholarship applicants themselves. If you agree with the cause, then these are viable opportunities. Don't change your religion in order to qualify for a scholarship! Don't compromise your values in order to be in a \$500 pool. Often the ideals promoted are easily embraced by all. By all means, apply.

Every opportunity will require some sort of evidence that you qualify. With this in mind, it's all the more important to develop a paper trail of life outside of school to match success reflected in a report card. Start a spreadsheet. Keep a backup copy on disk. Document names, phone numbers, dates, times, hours, email addresses, awards,

and honors. Record when your child volunteers. Keep recognition certificates. Request letters of appreciation. It's important to get documentation while the event and your child's role/performance are fresh on the minds of organizers. If you wait, memories may fail along with your chances for a glowing feedback report. Ask if you may use key personnel as a reference. Get a phone number and email address. In your spreadsheet, list even required activities with school which might also be interpreted as social services.

As for independent activities for your child, steer your student to read the classics, if at all possible. If not, find something that they like to read to stimulate their imagination and expose them to a broader vocabulary. Suggest that they keep a journal. It will help them organize thoughts and get used to writing. They will be less likely to complain when they have to write that essay. Get them familiar with standardized testing procedures, sample questions, and answering strategies before it counts. You'll find it's all on the web! We are not trying to turn out SAT masters, but the reality is that those who are prepared are rewarded most generously.

But my child isn't the brightest bulb on the tree!

As it may begin to become apparent, many scholarships are unlinked to academic performance. Organizations want to recognize and reward socially responsible young people. Extra-curricular activities are important. Academics aside, this distinguishes the well-rounded child from the bookworm. While the geniuses of science and math may invent the gadget of the day, the leaders of tomorrow are those who get involved beyond the classroom. Colleges also realize that the involved student will be the successful businessman and the greatest source of alumni support. Your child does not participate in sports? Get them involved. Find a team participation sport that suits them. Your child does not belong to student council? Encourage them to run. Sometimes there is no election; you simply volunteer to serve, and you're in. In addition, find a number of clubs to join: Spanish, French, Forensics, Chess, Art, Music, Speech, Book, etc. Just avoid the gangs. Find some and join. Don't, however, dilute your child's activities to the extent that he/she doesn't excel. It is at this point that something's gotta give. Make good choices. Help your children make good choices.

Perhaps even more significant on the scholarship application front is volunteerism. Wow, so many scholarship applications ask for a tally of hours spent in volunteer work. This varies from church mission trips to visiting a nursing center regularly. Find a social cause, and join the bandwagon. Don't do it to manipulate. Do it to generate sensitivity to the needs of others. It is best if the volunteer work were regular and part of a recognized group effort. Please don't forget to document the name of the volunteer supervisor or site manager who can vouch for your contribution. You will be asked to log hours which can be verified.

But my child hasn't chosen a college !

If you haven't chosen a college (and applied and been accepted), you mustn't make the mistake of waiting. The portable scholarship may not be the highest dollar amount, but portable scholarships are plentiful and bountiful. Most scholarships you can apply for only specify that the student must enroll in a four-year college or university.

Realistically, the time to send in college applications is towards the end of the first semester of your child's senior year. I recommend the Thanksgiving break be the time to make sure all paperwork is prepared and ready to send. Many colleges will have a December 1 or early January deadline for applications to be eligible for internal scholarship opportunities for incoming freshmen. Trust me. You do not want to miss this! It could mean thousands of dollars left on the table. We missed one of those deadlines, and it forced us to cross that school off the list entirely.

Your child is not to select a college. Do not encourage them to make an early selection. Rather, zero in on several colleges, each with their own pros and cons. Allow the process to run its course. When all information is in your hands, including internal scholarship offers, it is time to make a selection. Campus visits are fine, but little can be gleaned about the educational process at that school from a campus visit. Campus visits help rate the environmental and social setting – the feel of a campus. Perhaps a big-city feel is enough to cross off a candidate school for some. Just because it's not the environment they're used to does not make it a wrong choice. In fact, it might even be the best choice.

But my child hasn't selected a major !

If you've chosen a college, but not a major, back up! You've got things out of order. In my opinion, a college or university should be chosen based upon the desired program of study. I've used Texas A&M in previous examples, so why change horses. In my geographic area, lots of students want to attend Texas A&M. Many are following family tradition. Others are lured in by the school spirit and sports teams. If you wanted to study music, this would be a disastrous choice. Beyond their fight song, music has yet to be discovered in College Station. If you want to study music, you should go where the music program has national and even international acclaim.

Now, I know you can't expect every teen to know their desired career just because a diploma is eminent. There is no reason why they cannot identify subject matter of interest to them. Just pick up a college catalog. Turn to the pages for course requirements. Look for clusters of courses required by a particular major or groups of majors which interest you.

Entering a college with the UNDECIDED major may seem like a good idea, but it goes against everything I have tried to communicate. The only exception might be a mega-sized university with national recognition in most every discipline. In terms of maximizing scholarship dollars, you won't. As you will see covered later, scholarship funds are given out by the university front office, the individual academic colleges within that university, and the departments under those colleges. With an undecided major, you just cut off two out of three opportunities. Don't! Enroll as something. Change majors when appropriate. Collect your free money.

THE MONEY TREE(S)

Forget the SAT

Of course we are being flippanant here. Anyone saying that the SAT is irrelevant might as well be on another planet, but when it comes to scholarship opportunities, PSAT is king. National Merit Scholarship Finalists and, to some respect, Semi-Finalists can write their own ticket. Most schools have automatic scholarships for these students, no questions asked. On no, there is one catch. To trigger the scholarship offer you need to designate your school of choice as your school of choice. It's almost that simple. However, even these students may find it helpful to supplement this rather hearty stipend. If the last 6 generations of kinfolk went to the same school and there is really no choice, fine. Otherwise, the National Merit recognized student needs to compare standard scholarship offers in advance. At one school, the scholarship may essentially cover tuition and fees for the duration. At another, there may be a significant shortfall. Don't rush into the first school to deliver an offer in the mail. Believe me, your cup will runneth over. If you think that you get an overabundance of college solicitation mail now, just you wait. Still, this is the place every college-bound student and their parents want to be. We want to set financial consideration aside as a deciding factor. We do not want to settle for the "best" school we can afford.

It is not to say that the SAT is unimportant. Scholarships based upon SAT score are primarily those given by the university, college, or department. No matter how many times you hear otherwise, the SAT (or ACT) is the door to college admission. No matter how many times you hear otherwise, the SAT score is the single-most important factor in determining the size of your scholarship package coming from a university. It gets you in. It gets you money.

This book is not about maxing the SAT, but finding money for college from all possible sources.

As if you didn't know, the face of the SAT is changing. The analogy section covering vocabulary that no one really uses in real life is disappearing. The SAT has added more open ended math problems, i.e. less multiple choice. In these problems, students must show their work. The SAT is also adding essay portions. This is the major criticism of college admission departments of the old SAT. Students are showing up in droves on college campuses who cannot write or communicate effectively. That is why nearly every college application includes a writing sample -- an essay or two or three or four! In essence, the College Board folks are trying to reassert their stronghold as gateway for the college-bound student. If successful, the essay may begin to disappear from the individual college admission application.

While many students prep for years for the SAT, these activities should, in fact, be slid back a year. Prepping for the PSAT should follow the same path, so all the SAT sample tests, courses, and manuals are relevant.

The University Scholarship *University Level*

The larger the school, the more standardized internal scholarshiping becomes. Check individual university web sites for information. There are sites which have look-up tables. If you were in the top 10% of your class and you scored this much on the SAT, you qualify automatically for this much of a scholarship. That's pretty blatant! Make sure you take multiple stabs at the SAT. Doesn't anyone read those essays? The answer is yes -- for college admission. Unfortunately, most university level money not linked to SAT comes from a needs-based assessment.

This will be covered separately, because much of that money is actually federal dollars, Pell Grants and the like.

Universities will give scholarships for special role students: the football players, the baton twirlers, the fencing team, etc. It's great if you fit the bill, but chances are you won't unless you plan your extracurricular activities to coincide with these special needs and choose a university accordingly. As most university athletic departments operate completely differently than academic departments, the athletic scholarship will be deferred under separate heading.

College Level

By college, I mean the individual academic units or classifications within a university, e.g. College of Engineering. Engineering wasn't just a drop of the hat example. Engineering and business schools usually have the most money to dole out. Arts and Humanities usually have the least. I do not suggest your child make a choice of major based upon who gives the most scholarship money. That will make for a lot of unhappy adults. I believe we have a lot of unhappy doctors and lawyers already because of the lure of money. However, if your student likes math and science, I recommend the choice of engineering over undecided. Schools don't ask for their spent scholarship money back when you change majors, though you will certainly forfeit future amounts. In fact, a certain level of switching is anticipated. The availability of funds actually increases for those students in a program long enough to have a reasonable chance of completing the degree. For incoming freshmen, scholarship offers are pretty much out of your hands. There usually are no separate applications. The money is simply offered or not. Bummer! But there is no more paperwork. Yeah!

Department Level

At the department level, you actually start dealing with people, for perhaps the first time. Departments often have a large volume of small donations which they are left to dish out to deserving students. I strongly encourage campus visits to the department in which you are admitted. Schedule an appointment with an academic advisor. Allow them to connect a face to an SAT score. It can make a big difference.

My dad went with me on my first visit to the college engineering department where I was to attend. My dad, through one face-to-face meeting, was able to secure me another \$250 departmental scholarship, funded by several various industrial donors. That scholarship was renewed each semester, helping me tremendously. At that time, it basically covered a semester's tuition at my state school.

Be attentive of your surroundings. Walk through the various departmental buildings in your prospective school which are related to your major, paying particular attention to public bulletin board postings. You never know when there may be something relevant which gets advertised no other way.

Take seriously any time allotted on your behalf with the department chairman or academic advisor. They are resource people who interact extensively with outside firms and organizations. They are not only helpful for planning a course load. Ask them if there are any scholarship opportunities for which you may qualify. When you ask questions, you are really affirming their mentoring role. You can nurture a relationship which could reap real benefits down the road. While a college diploma and high grade point average (GPA) will qualify you for many jobs, this is still a 'who you know' world when it really counts. Make friends. Find a mentor.

The Academic Scholarship

I know of few scholarship opportunities based solely on academic performance. Grades are a prerequisite. Since there is no absolute scale for high school grades, good grades must be supplemented with other supporting evidence of academic excellence. Scholarship money is really secured based upon having that evidence show up somewhere on your resume or application. The exceptions are for valedictorian and salutatorian. Beyond that, get in line with the rest. There are a lot of A students out there. The basic problem is that an A student in Fairbanks may have no relationship to an A student in Los Alamos, New Mexico, the location with the highest per capita Ph.D. population in the nation. The student in Alaska may be smarter.

The Need-Based Scholarship

We've already established need for most of us, but like love, need is in the eye of the beholder. Nearly everyone entering Harvard immediately qualifies as being in need. For the more attainable tuition levels, need is being more and more established by the government. Most schools require that you file a government request for financial aid, the Free Application for Federal Student Aid (FAFSA). This sort of levels the playing field, in that the government must find you needy first. Schools are then able to supplement according to the standardized assessment of your (parents') ability to pay. If you have an annual family income after deductions, as supported by IRS 1040 figures, in excess of \$65,000, good luck in establishing need. You are best served by filtering all your scholarship opportunities to be 100% merit-based.

For those who will qualify for financial assistance, just be careful you have exercised all your other scholarship options before you file for money from any program,

government or otherwise, requiring repayment. Grants are what you want. Loans based upon a long-term repayment schedule or forgiveness rules can be a spider's web.

If you can establish financial need by government standards, a whole other world has opened up for you. Admittedly, my treatise is weak in this area, because I felt I was in need, but Uncle Sam would not acknowledge it. Especially if you belong to a historically under-represented or economically disadvantaged group, you need to really work hard at uncovering scholarship opportunities before accepting one dime of loan money. If you have financial need, your student's grades are decent, the SAT score is fair, and there is a verifiable history of community service, frankly, you should be searching for a free-ride. It may take a large number of small awards, but ALL the foundations want to be seen giving educational opportunity to those who otherwise would not be able to afford it. If the need is genuine, just don't cut the search short too soon. Remember room and board will eat your lunch. There are always consumables required. For the rest of us without IRS 1040 documentation of hardship, the job is literally ten times harder. That is about the ratio of opportunities where financial need is an award consideration to those where it is not a factor.

As an aside, there are funds made available, for example, for those studying to become teachers or nurses. Many communities use these incentives to attract young people to serve their community. Such funds may require the graduate to work in a particular geographic location for a set number of years. These can be great opportunities if life and career goals are not compromised in the process. I only throw this out for that mind-blowing realization that sometimes needs are established in places other than your pocketbook.

The Athletic Scholarship

In today's society, the professional athlete has become the role model. The pro sports star can become an icon immediately upon entering the play-for-pay arena. Most don't. Most professional athletes went to college on full scholarship. No one really cares that most never complete a degree of any sort. As such, the athletic scholarship is seldom fully utilized with education as the goal. There are, however, large scholarships given out for nearly every sport imaginable.

The athletic scholarship, however, is one over which there is little control except on the occasion where multiple offers are tendered. Here the decision is one school over another. Once the full scholarship is on the table, no other incentives are supposed to be available in accordance with NCAA rules. Most large universities have representatives who seek out talent, so the task of the student athlete in scholarship hunting is minimized.

With Title IX alive and well, women have significant opportunities at athletic scholarships. Female recipients are more likely, however, to turn their university scholarship into a degree plan. My advice for athletic young girls is to try several less popular sports for possible compatibility, especially swimming, tennis, and golf. Move away from team sports and more towards things you can enjoy well beyond your college years. Basketball is my all-time favorite sport, but careers as participants beyond college are limited. I'd like to promote the ideal that sports are not the college experience, but simply pay for the college experience. If you can get a free college education by playing a sport you enjoy anyway, sign up. Never forget why you're there.

The Essay

Wow! This is the real eye-opener. There is a ton of money for the taking for the student with a creative writing slant. And even for those who detest writing essays, after winning a few thousand dollars, you may begin to like essays more. That's the problem with English in high school. There were simply not cash incentives. Most hate it. They don't like it, because they are not good at it. If they got good at it, they might start to like it. Sounds a little Catch 22-ish.

Sure, many of the essay contests are small prize scholarships, but there are plenty of big ones too. These opportunities can often be completely independent of academics or need. Yes, you read correctly. You don't have to have good grades! You don't have to prove that your parents make minimum wage! You simply have to be able to adhere to guidelines, know the expectations of the awarding organization, and write a few paragraphs espousing and supporting your position in a fresh, creative fashion.

Essay writing can be learned. It can be learned with practice. Of course, practice involves a good critic or coach. This can be a parent, a teacher, or a paid professional. It can be learned by reading what are considered good essays. Nearly every contest underwriter posts samples from past winners.

My daughter had a problem writing essays in her English class. She'd turn in an assignment. It'd come back with a grade. Unfortunately, she was never asked to rewrite or even told exactly why her essay was a low B and others in the class fared better. Feedback is essential. Good writing entails rewriting. She got better only after we began writing essays for scholarship opportunities. To write well, you have to read what others consider examples of good writing, then practice yourself using some of the same

poetic devices. Soon, you'll adopt a style of your own. As a general rule, if you are bored writing it, others will be bored reading it. Get excited, and your writing will excite.

The forgotten R

You know the nursery rhyme – the one that mentions the three R's: **R**eading, **(W)R**iting, and **(A)R**ithmetic. Just how much writing is involved in multiple choice testing? Exactly, this is finally acknowledged and addressed in standardized testing. As a former college recruiter, I know that major technology companies have been very concerned for years that the students being released from college lacked the communication skills necessary to express themselves effectively. Colleges were also expressing the same concern with incoming students. College resources were consumed in teaching what kids should already have known. The addition of remedial courses in a college load was extending graduation dates. The cascading problem really needed to be addressed much, much earlier.

We know that once standardized testing embraces a core body of knowledge, teachers will begin teaching to the test. That's where we find ourselves today. Finally, writing samples are being tested. While there may be considerable subjectivity in grading, the gap between good writing and bad writing is enormous. It's probably the subjectivity factor and labor intensive nature of writing evaluation that has kept this off standardized testing in the past. You just can't grade writing en masse without bias with a scantron computer grading system. It goes to show that the epidemic of poor writing has reached the critical point. The long term effect I see is that certain scholarship competitions will become more competitive. You can get ahead in the game.

The seventh grade is the time to foster a much underappreciated skill – the art of essay writing. If a

student struggles to formulate a structured paragraph at this age, it will only lead to future frustration and a loss of a great many scholarship opportunities. Students who say they hate writing do so because they haven't found success, at least in terms of grades. Students who say they hate writing seldom reverse that opinion later in their educational years. Far too many students accept the grade received on writing assignments and never look back. They think it's one of those *you have it, or you don't* things.

Great writing style is an acquired art. Everyone can learn to write more logically, more concisely, and more creatively. I think every writing assignment below an 'A' grade should be rewritten. Writing is like math: You learn by doing. If you miss a math problem, you need to know the right route to the right answer. The same is true of writing. The neat point is, however, that there are many paths to success in writing. There often is no single correct answer. Don't misunderstand me. There are hard and fast spelling and grammatical rules. Within those rules, there is an openness in writing found only in the highest forms of self-expression. The forgotten R, writing, ranks right there aside music and art. While reading expands the mind, writing expresses great thoughts.

We focus on the essay as a literary style, not simply because it is a historically important communication form, but because a well-crafted essay is at the heart of many a college admission or scholarship decision. Foregoing scholarship opportunities because they require an essay leaves thousands of dollars in free money on the table. I might go as far to say that essay competitions are the most accessible forms of scholarship funding. Usually financial need is never questioned. Often grades are not requested. If you meet the qualifications to enter, all enter on an equal playing field – at least an equal opportunity field.

Essay writing, in a nutshell

In a nutshell, the essay is the expanded version of the paragraph. In a well-structure paragraph, you:

1. Tell the reader what you're going to tell him
2. Give the supporting facts/reasons
3. Remind the reader what you've told him

It's as simple as that, but children would rather take corporal punishment over writing a paragraph. The truth is that good writing comes with practice. Good essays come from more practice. The best essays are those which are not only good structurally, but they find a way to communicate ideas in a creative way. We will have more to say about essays and essay writing in a later section. The important point now is to get your seventh grader to put effort into writing logical paragraphs. It's not as hard as they make it. Many times you can talk them through the process. Ask them, "Okay, what is the main point you need or want to make? What is the answer to the question you are asked to address?" This forms the basis for the opening or topic sentence. Then ask, "Alright, why is this so, or why do you believe that's the answer." Ask for more than one supporting argument or fact. They have just given you the body of the paragraph.

If they ask you (and they will) to repeat what they said verbatim while they transcribe it, refuse. They must learn to listen to themselves. If this is too difficult, get a handheld tape recorder, talk them through it, record the session, hand them the evidence, and walk away. Make sure you examine the 'final' product, because it will be flawed. Good writing requires rewriting. Writing without the documented supporting reasoning or facts is rambling. If they can verbalize their thoughts, they can express those same thoughts in writing.

One of the hardest things for young writers to do is to summarize. You must ask them, okay, you've told me this for these reasons. Now tell me your answer again in different words." It's that 'in different words' that raises the barrier in children. They resist it. Far too often they repeat themselves word for word. Teach them how to take the same basic sentence and twist or turn it structurally to sound differently. A good exercise would be to take any basic sentence and make it into a contest to see how many different sentences can be reformed from the parent without changing the meaning. Changing a word here or there is acceptable and, in fact, necessary in many instances. For example:

Base sentence:

The cow jumped over the moon, and the dish ran away from the spoon.

Score -- classic

Secondary sentences:

The dish ran away from the spoon, and the cow jumped over the moon.

Score – predictable

Over the moon, the cow jumped; away from the spoon, the dish ran.

Score – artistic

Over the moon and away from the spoon, respectively, the cow jumped, and the dish ran.

Score – creative

The next learning stage would be to substitute alternate verbs. The student is on his/her way to mastery when he can effectively add or change adjectives and adverbs. How did the cow jump? In what frame of mind was the dish when he fled. All this to say, in writing, we are often required to reframe the same thought without making it sound repetitious. I might add that the students most creative in this exercise, with a little logic sprinkled in, will be the most likely to post winning scholarship essays.

Make sure you spend some time with the real-life essay examples from my daughter's scholarship search which I have placed in the Appendix. The first step to being a good writer is to surround yourself with examples of good writing. Since beauty is really in the eye of the beholder and the scholarship sponsors, a visit to the sponsor's website for online examples of past winning essays is a must. Pay attention to the image of the sponsor. Often winning essays are to be used in public relations campaigns, so if given a choice on direction, take the path most likely to conform to the corporate image. You truly get only one chance to make a good first impression.

The Speech

No form of communication causes more stress and fear than public speaking. Except for the nerdy debate team, no one does it voluntarily. A look around society, however, will show that our culture admires, respects, and is led by those who can stand before a crowd, whether it be a handful or a few million, and communicate and defend a viewpoint effectively. There are a few rather rewarding scholarship opportunities which call for drafting and delivering a speech.

A good speech is sort of an essay set to music. I say this because the elements of speech delivery are also common to music. If one sings a song and every word is delivered on the same pitch, it's monotone – it's boring. In music, we have variety in pitch, phrasing, volume, and speed. A good speech starts with an essay, then choreographs the delivery with gestures and elements of music dynamics. I say every speech must have at least one point where the speaker gets loud and another where they get soft. Every good speech must have tempo changes, crescendos, and decrescendos.

Fortunately, all the scholarships I know involving speeches request a recording. As such, multiple takes and editing is possible. Just be aware, winning speeches almost always involve live delivery at an awards ceremony. Every speaker feels more awkward than they look or sound. If the essay writer is passionate about his/her words in speech writing, delivery of that passion is a natural extension.

As in all public speaking, preparation is the key. Don't read the speech. Practice it enough that you know it backwards and forwards. Practice in front of a mirror. Practice in front of your parents. Practice in front of a video camera. When you play it back, you'll be your worst critic. Relax. By the time you have to deliver the speech, you will already have the scholarship check in hand. You will already have been declared the winner. Delivering the speech is not for you but for the sponsoring organization's members to feel good about awarding you the money.

The Scientific

This subject was touched upon in the idea generation section of why scholarships are awarded. Usually, a student award for the sciences is not based upon grades, or SAT, or a forecast of potential. These awards are generally for those students would have already successfully contributed to the scientific community in a significant fashion. We are talking science fair winners and the like. Believe me, national-level science fair winners set the bar high. The level of science and understanding must be good in order to stand out in this crowd. Now we may always question whether the ideas were generated by the 17-year old or a parent or teacher. It is the chore of the awarding sponsor to determine the level of understanding demonstrated by the applicant.

Breakthroughs in science don't come every day. As such,

it should not be a surprise that sponsors put up the big bucks to lure out the budding geniuses of our time. In addition to full-ride scholarship by individual universities, independent sponsors are furnishing \$100,000 prizes. You have to be good, but if you have a good idea, the payoff can be tremendous. Please keep in mind my earlier warning. Science projects can be extremely time consuming to the point of exclusion of other opportunities.

The Bizarre

Okay, I was really caught off-guard when I saw a scholarship offering with a height criterion on applicants. It was a tall-person's association. Most likely there is also a short person's counterpart. It serves as a reminder that there are lots of strange organizations and associations out there who want to promote their cause. If you think mainstream, you may be leaving money on the table, above the table, or under the table.

TRAINS OF THOUGHT

In scoping out sources for scholarships, you've got to cover all the bases. I've assembled a number of prompts to help you uncover missed opportunities.

Think Globally

It's no biggie these days to find companies with a presence all over the world. Most have foundations which furnish scholarships. Check the qualifications. Pick up a newspaper and find companies in the world news section. Find a listing of the Fortune 500 and start searching for company websites. Don't miss Microsoft, Coca-Cola, McDonalds, and Wal-Mart. Yes, I said Wal-Mart.

There are enumerable scholarships from organizations which deal with global issues, e.g. nuclear proliferation, global warming, AIDS awareness, breast cancer, rainforest preservation, alternative fuel sources, Alzheimer's disease, and world hunger. These are going to be almost exclusively essay competitions. Get your pen ready.

Think Regionally

Many companies and associations are regionally based. Think of the primary economy of your state and identify the major players. Think of airlines, department store chains, business supply houses, political parties, and civics clubs.

Think Locally

As you drive around town, note the businesses on every street corner and mall. Realistically, the individual storefront will not be a sponsor, but they may pool resources through associations, e.g. Restaurant Association or Dairy Cattlemen's Association, to still be viable links to college funds. Think of your city or county's

largest employers and major exports. Perhaps the target amounts are lower when sights are set locally, but the candidate pool is also considerably smaller. Last time I checked, money still didn't grow on trees, but low hanging fruit is more easily picked.

Think Ethnically

Think of your roots. There are scholarships restricted to nearly any ethnic group you can name. If you can claim a minority status, it is to your advantage to do so on every application with a checkbox. Look for clubs that cater to certain groups or extract their membership from only certain groups. Be prepared to show financial need on many of these, but you will be surprised at the number of scholarships which have free license to discriminate. Some social groups will allow grandparent heritage to count. Don't assume you won't qualify until you see it in print.

Think Socially

Okay, we just finished a discussion on social groups based upon ethnicity, but this is just the tip of the iceberg. There are social clubs for just about any activity known to man: golf, tennis, travel, dating, dancing, fishing, boating, bowling, skiing, weather chasing, and running. There are sororities and fraternities associated with honor societies, IQ, alma maters, and college majors. There are hobby clubs and occupational associations. As a teen, you may not belong to any. That's not necessarily a prerequisite. It's not expected. These social entities give nevertheless.

Think Religiously

Scholarships specific to those from certain religious groups or for students planning to enroll in a religious affiliated school are actually quite prevalent. Larger groups, such as

Catholics or Baptists, are more commonplace. There are also memorial scholarships restricted to those of like faith to the one honored. Inquire at your local church, but also check with national and regional offices. Be prepared to submit a letter of recommendation from a pastor. These scholarships are some of the least restrictive in terms of how the funds may be spent, e.g. room and board. It's a relief to come across such offerings as the majority are restricted to tuition, books, and fees. In those cases the checks are made out to the school to serve as policeman.

Think Relationally

While your teen may not have a large social net, you are generally free to use any and all connections by parents and grandparents. Make a list of every club and association to which you and your spouse belong. Ask both sets of grandparents to do likewise. Clubs which were big in your parent's time are still active and have lots of money, e.g. Veterans of Foreign Wars.

Financial Aid: The Scholarship in Disguise

Let me cue you in on this one. The Office of Financial Aid is headquarters for low interest loans, government grants, and campus work-study opportunities, i.e. jobs for students. These are not scholarships. As if there were any question, go for the free money first. The order of preference is scholarships, grants, no interest loans, low interest loans, then jobs. It may be admirable to "work your way through college," but the best course of higher education is to immerse yourself and your attention into your studies without distraction. There is a time for employment. I highly recommend summer internships. They are usually high-paying (equivalent to a college grad), low stress (expectations are low), and students can often earn enough spending money to see them through the school term or pay for holiday travel for that long-awaited home visit.

Get a Coach!

The responsibility for finding and securing scholarship money should rest with those with a vested interest, the parents and student. In fact, only a parent can demand enough from a student to make the process pay off. It is a numbers game. Securing a scholarship usually involves a significant amount of work and handling a large volume of rejection.

If a parent is not willing or able to plan ahead, enforce deadlines, and check work, the only reasonable alternative is to hire a scholarship coach. There may be individuals who, for a fee, will search out opportunities based upon student/parent profiles, critique student submissions, and aid the student in filings on a rigorous schedule.

It is also possible that such coaches would back their work with a scholarship matching guarantee. The fee might never exceed a percentage of the sum of scholarship funds garnered. This is a no-brainer for parents who will have to shell out college money from personal funds in the absence of any scholarship. Still, a parent is the best option.

But what about my high school counselor?

Many of us have the misconception that finding scholarship money is the job of the high school counselor. While this is sometimes true, the typical counselor is overwhelmed by the sheer number of students and the counselor portion of their job description. In a graduating class of 500+ students, just how many scholarships could one counselor reasonably expect to pull down for each student? But you may say all are not going to college. We've looked at the statistic. Over 50% of graduating high school seniors in the U.S. now go on to some form of higher education. Your high school counselor is a great resource who will be willing to work with you on things like transcripts and letters of recommendation as long as you accept the primary role in the search and rescue process.

My high school counselor did enter me into about three opportunities which awarded me sum total of one \$50 savings bond. I couldn't even spend it! I was the salutatorian in a graduating class of over 500, but I was naïve about the process. I was grateful for what my high school counselor did for me, though she was more successful in helping our valedictorian. He received a full scholarship at a notable university. A few years later, he had transferred, no doubt, giving up his scholarship. At our 20th high school reunion, I found out he had already died. My \$50 bond, which I never cashed, looks better each and every day.

Hey, mine is already in college!

Honestly, there are strategies and resources available for kids of every age. Some of you have already been hit with a heavy dose of financial blues. You have a child in college right now. There are things you and your student can do right now to lighten your load. Scholarships still exist for those in college already. The landscape changes considerably and options diminish, but free money is still out there for the resourceful.

At this juncture, academic scholarships offered through donors directly to the college or department pick up. Check with the departmental chairman or secretary frequently about such opportunities. Many require a nomination from a faculty member, so foster those mentoring relationships.

The search for nonacademic scholarship offerings is still worthwhile. Many place age restrictions or say specifically that the scholarship is open to high school seniors. Read the requirements. You will be pleasantly surprised that you can often still compete. In those situations, the maturity level should actually give you a leg up. Don't forget. It is still a numbers game. Keep submitting. Deal with the rejection. Celebrate the victories. Now that your student is beginning to understand the value of money, they are more appreciative of the benefit of letting someone else pay.

But my child is going to a trade school

Most scholarship money unlinked to the school of attendance can be applied equally to a major university, community college, or a trade school. Most any post-secondary education will do. Tuition at many trade schools is not a drop in the bucket either. For example, a good culinary school can be more expensive than a top tier university. Just check the qualifications, and everything equally applies.

Letters of Recommendation

Letters of recommendation are required everywhere. I suggest soliciting 2-3 letters which can be used several times. You will find that some letters may need to be customized for the opportunity. This is a burden on someone. I suggest making the imposition as little as possible. Still, you need some good letters. Don't make the mistake in going to your favorite high school teacher, thinking he/she will be able to write the best letter. Some teachers simply are not good writers.

There is an art to writing and interpreting a good recommendation letter. All recommendation letters will write from a positive perspective; that is expected. Your glowing report must rise like cream to the top of the evaluator's stack. Go to someone who writes employee evaluations – a principal or headmaster. While English might not be your forte, English teachers are usually your best bet without a priori knowledge about writing competencies of your favorites.

Still, my best advice is not to rely on anyone to write the letter, only to edit yours. Yes, you read correctly. You write the letter yourself! Heap on the praise. Provide the person with the best credentials to match the scholarship opportunity a copy of your letter to read, approve, and, of course, sign. Keep an unsigned electronic copy and a signed paper copy on file. If you need a tweak here or there for a different opportunity, simply edit and return for another signature – a piece of cake.

If you roll the dice and let someone else do the writing, there's no guarantee they'll do the wise thing and save the electronic file for later reuse. If you impose on someone's time to write from scratch, you may not get the desired result. The letter might not cover all the bases requested of

the sponsor. Once the letter is in your hands, you may be disappointed with content, style, or tone. Due to time constraints, you may not have time to repeat the process with another Guinea pig. You may be forced to submit a poor letter just to beat the deadline.

Always give the person approached to write a letter ample time to respond. I suggest three weeks. If two weeks pass, you can give a gentle reminder. In making your request, give yourself a buffer. Two weeks is good. That way, you can afford a few late days and still not be bumping against the real deadline. That means you approach someone well over a month before the due date. It goes without saying, if you furnish the draft letter, you may find yourself with the final product in hand the following day.

Should you write a thank you to your recommendation letter suppliers? Initially, a verbal thank you is sufficient. I strongly recommend, however, that you keep the person updated with any scholarship offers tendered where their letter played a role. It never hurts to say thanks. Just mean it!

Follow up

While organizational representatives may be inundated with paperwork and their normal responsibilities, when it comes down to it, you generally have one chance at a particular scholarship opportunity. Don't let it slip away due to complacency. While no one likes or wants to be associated with a pest, if a deadline passes, and your application has slipped through the cracks, c'est la vie. There is a nice and polite way to verify that you have been officially entered. While it may seem appropriate to enclose a postage-paid postcard or use a delivery confirmation service, these are no guarantee of anything but acceptance. Therefore, a polite phone call is the suggested method to verify a scholarship application has been not only received, but put into the pipeline.

I had a real life case where the student, my daughter, worked hard to write and record a speech for a national contest with a \$25,000 award. The material was hand delivered to the local organization's chairman. We assumed that was a done deal. As it turned out, weeks and months passed without any word. As this contest had several competition levels leading up to a trip to Washington for the announcement of winners, I finally decided to call for a status report. The woman I spoke with knew nothing of the scholarship entry. She indicated that all contestants were notified and local and district prizes awarded. We were literally weeks away from the national level competition. I needed to know if our schedule needed to accommodate a trip to our capitol. **THE ENTRY WAS LOST AND NEVER HAD A CHANCE AT ANYTHING!**

Whatever a fact-finding imposition it might appear to introduce, it cannot compare with the magnitude of disappointment produced by misplaced trust. Sometimes the system breaks down. Don't let it melt down on you. A

fair chance to compete is what you want. A fair chance to compete is what you expect. Get it.

Don't Forget the Magic Words

We all learned to say please and thank you as children. Too many of us forget the power of those words as adults. I am reminded of the commercial playing now where one adult makes a terrible snafu. At a loss on how to remedy the situation, she simply injects a, "Thank you," and all is forgiven and forgotten. While this scenario is fictitious, it is a reminder that people long for a word of gratitude. Give it.

Regardless of the outcome, I suggest writing a letter to the local organization or personal contact who gave you an opportunity. This is especially true if the local organization sponsored your entry in a district event or higher. Every award deserves a thank you letter no matter how small.

I used to let our kids get by for weeks without sending thank you cards for birthday and Christmas gifts. Don't let it snowball. Take them one at a time as each opportunity comes and goes. If you take care of business on a daily basis, it really doesn't take much time or effort. There may be no financial reward for doing so, but you are laying a foundation for a lifetime.

The magic words work wonders in the real world. They open doors. They pave avenues. While it may seem like just common courtesy, it is really not that common anymore. Want to stand out? Stand apart? A smile, a handshake, a "please", a "thank you", and you will make friends wherever you go. Your reputation will precede you.

Keep up the good work

Getting financial relief via scholarships is liberating. Now that you have a firm footing, it's time to roll up your sleeves and get to it. Deadline after deadline must be met with the same vigor and vitality as the first. Once that first scholarship boat sails in, there is a sigh of relief. College is expensive and a multiyear effort. A little help is good, but a four-year cakewalk is better.

Besides, kids are staying in college longer. They are stretching that four-year program into a less stressful 5 year term. They are changing majors and switching career paths mid-stream. Don't get caught empty-handed. While some scholarships may stipulate four years of payments, others simply escrow the funds for periods as long as ten years. Any thoughts of paying for graduate school?

Also, all the burden is not on the front end. Quite a few scholarships are contingent upon taking a full course load and maintaining a minimum GPA. What a shame to leave money on the table due to a loss of motivation in the classroom! It ain't over 'till it's over, but then the attainment of a college education is not the end; it is just the beginning.

A WORD TO THE BENEFACTORS

Enjoy your life. Begin your career debt-free and ready to take on the world, but don't forget what you've learned. It'll be your turn to repeat the process for your kids sooner than you think.

In His Love,

Randy

Review of Key Points

- ✓ *Post-secondary education is not optional.*
- ✓ *We all need relief from the high cost of college education.*
- ✓ *Parental involvement in the scholarship search process is paramount.*
- ✓ *Make sure your child has every opportunity to grow in social awareness through volunteerism.*
- ✓ *Scholarships can be merit or need-based.*
- ✓ *The government establishes need first, the college second.*
- ✓ *Scholarship preparation starts around the 7th grade.*
- ✓ *Scholarship competition generally starts in the 9th grade and continues throughout college.*
- ✓ *Register early for scholarship search engines.*
- ✓ *Prepare for the PSAT, then the SAT.*
- ✓ *Work with your child, or find someone who will, to manage the work load, especially with regard to college entrance essays and essay contests.*
- ✓ *Keep good records of awards, accomplishments, examples of leadership, and acts of community service.*
- ✓ *Good grades are not a necessary condition for scholarships.*

- ✓ *Select at least 3 highly ranked colleges in your student's plan of study without tuition level as a concern.*
- ✓ *Keep running tabs on all application deadlines.*
- ✓ *Select a major to qualify for departmental awards.*
- ✓ *Submit a FAFSA unless you know you will not qualify.*
- ✓ *Provide templates for letters of recommendation, and allow ample time for response.*
- ✓ *Exhaust all family connections to organizations, foundations, and associations with student award programs.*
- ✓ *Think globally, regionally, and locally when identifying college scholarship sponsors.*
- ✓ *Don't be in a rush to accept financial aid in the form of loans.*
- ✓ *Use your high school counselor as a resource only.*
- ✓ *Recall that scholarships and the competitive process go beyond the freshmen year, so stay active.*
- ✓ *Many scholarships apply to any post-secondary education, not just four-year colleges.*
- ✓ *Seek out restricted and unrestricted funds.*
- ✓ *Pace, but do not dilute, effort.*
- ✓ *Don't be discouraged. Remember it's a numbers game.*
- ✓ *Always remember to say, "Thank you!"*

Appendix: Sample Essays

The following essays are actual contributions from my daughter's scholarship hunt. The sponsor's website should always be visited for typical listings of previous winning essays.

A Life's Choice

Her refusal to get off a bus led to the liberation of a race. His theories changed the face of physics for the rest of eternity. His talents reinvented the art of self-expression and visual perspective. From Rosa Parks to Sir Isaac Newton to Pablo Picasso, the power of one shines through.

With the undeniable fact by example that one person can make a difference, why should we choose to live otherwise? In the world today, countless live in denial that one person can indeed change the world. Some believe their ideas cannot initiate change, but often it's that one lone voice that creates a ripple in the surface of the deep. That ripple can either die out or propagate across oceans. Just a single drop of red pigment in a sea of white paint and the whole thing is pink, if it ever gets stirred. Our role is to stir the tank and add more color.

Individuality is something that most people fear. The idea that people may find us odd, strange, or even (*gasp!*) different from the rest of society can be a little unnerving. In the world today, everyone is trying to assimilate into society. A select few branch out and embrace who they are. If all fell in line with the rest of society, where would we be today? Certainly there would be a shortfall on innovation. We still might think the world is flat or that the earth is the center of the universe. Sir Winston Churchill once said, "Kites rise highest against the wind, not with it" (qtd. in speakingaboutlife.com). Why, it is both a personal obligation and civic duty for each to seek their individuality, for according to Herman Melville, "It is better to fail in

originality than to succeed in imitation" (qtd. in eldritchpress.org).

Vincent Van Gogh stressed the importance of adding action to our convictions when he wrote, "There may be a great fire in our hearts, yet no one ever comes to warm himself at it, and the passers-by see only a wisp of smoke." Unless one lives out what he believes and externalizes his individuality, others may never know the greatness that lies dormant within us all. Everyone has something to contribute. Silence a voice, an idea, a thought, and the world may be lesser for it. The power of one is one chance, one opportunity, one life's choice to make a difference. In the words of Ralph Waldo Emerson, "Do not go where the path may lead; go instead where there is no path, and leave a trail" (qtd. in emerson.thefreelibrary.com).

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*Submitted to Optimist Clubs International
Topic: The Power of One*

Diversity and Me

Diversity is the foundation of these United States. Rightly called the “melting pot,” the United States of America is a mixture of all races, ethnicities, and cultures. To me, diversity should never be a hindrance, but rather people of all kinds working together as one for the overall good. Sometimes, in the world today, and definitely in our past, people have caused harm to one another just because of their differences. Everyone has something to contribute.

In my life, diversity has played a major role. Being a person of mixed race myself, I know the importance of embracing people for who they are and not backing off because they may be a little different. If everybody was exactly the same, everyday life would be boring. I have always enjoyed learning new things from people who are different, such as the way certain people live or even how to do certain things. In the past, I have been a volunteer in the American Field Service (AFS) foreign exchange student program. I met with arriving foreign exchange students in social settings to help them start making friends and get acclimated to their new environment. I love to hear new accents. As a rule, social gatherings are English only, as most of the students are in the program to improve their language skills. I also belong to a volunteer service group at my school which, among other things, helps incoming students adjust to their change in schools. I have found that everyone enjoys a smiling face and friendly advice. We have the power to be a help or a hindrance. I choose the former.

Diversity not only concerns inclusion of people of color, but also it also extends to different mindsets and strengths. Whenever I work on school group projects, I take this into account and offer each individual an opportunity to excel. Diversity is all about leveraging from one another’s strengths. In that respect, diversity has little to do with

ethnicity and everything to do with teamwork. People feed off of each other, and differences in people only make others stronger. I also understand my own weaknesses and know that without the help of others I may never be able to reach my full potential. Diversity makes me a better person.

College Entrance Essay

Topic: What Diversity Means to Me

A Day to Shine

All my life I have been a lover of music. It takes a lot of time and effort to master an instrument. In addition to the mountain of practice time, when piano competition season begins, I never have a free weekend. Sometimes I feel like quitting so I could have a normal life, but I love music.

Ever since my first recital, where my piano teacher's students showcase their talents, one song captured my heart and imagination, *Bumble Boogie* by Jack Fina. This piano solo resembles the ever famous *Flight of the Bumble Bee*, but with a touch of jazz. In my ninth grade school year, I became overjoyed when my piano teacher suggested that I play *Bumble Boogie* for the upcoming jazz competition.

I worked long and hard on that piece. I definitely believed that this was going to be my year to win. The Dallas Jazz contest is extremely competitive, with third place being my best finish ever. The day of the competition, I was ready. In the private qualifying round, I was extremely nervous and played the song at a furious tempo, which actually impressed the judge. I was among the 6 or 7 students admitted to the finals.

We all stood nervously outside waiting for our time to shine in a public playoff. The first finalist went in and began to play. It was my piece! The next one proceeded to play the same song; however, the previous players were making mistakes. One guy even stopped and restarted – a serious faux pas. I knew that if I played perfectly, I could win the competition. I sat down at the piano after my name was called. I whizzed through that piece without a flaw.

The time came for the announcement of the winners. As the contest manager started to call out names for honorable mention, I was not in that group. She called out third, then second, and my name had not yet been called. There were three contestants remaining without a prize: myself, another girl, and the guy who had stopped and

started again during the finals on my same song. The monitor announced the winner, and my jaw dropped. It was the guy who made the major mistake! How could this be? Everyone thought that I had won, including myself. I did not even get a prize. The judge had a funny look on her face when the boy came up to get the first place trophy. I do not think she meant his name to be called; however, she did not want to embarrass him in front of an audience. After all that hard work and practice, I left that day with nothing, but I did not complain. After all, the look on that boy's face believing that he won was priceless. I am sure it was one of his best days ever, and I would not want to take that away from him. Besides, there will always be other competitions.

Multiple submissions

Topic(s): My Olympic Moment, An Overlooked Achievement

It Makes Me Want to Sing

In the summer of 2002, I was privileged to travel to Australia with my church choir. The architectural design of the Sydney Opera House is forever imprinted on my mind. With its brilliant white “sails” resting along the ocean bay, its extreme beauty is breathtaking. The concentric rooftops that reach toward the sky in a triangular arrangement provide a sense of opportunity. Once inside, every room exuded with confidence. The wall along the bay is made entirely of glass, like one big window welcoming a panorama of peace and tranquility. The main auditorium, with its flowing red carpeting and enormous stage, makes any person who enters seem miniscule compared to the power the room holds. The spacious interior within the auditorium makes one wonder, first, how can man create such a magnificent structure. Secondly, it amazes how sound could possibly fill the entire space so perfectly. I only wish that our choir had the opportunity to sing at the Sydney Opera House to harmonize that sense of architectural awe with the joy of music.

College Application Essay

Topic: Describe an aesthetic experience brought about by an architectural space or setting

Empowerment in College Choice

When searching for a college to attend, there are many reasons why young people choose the one they do. Whether it be academics, sports, financial considerations, career directions, or family tradition, the sheer number of colleges is mind-boggling, and the choice is difficult. There are numerous excellent schools out there which all rank very closely. In narrowing the choice, secondary issues come into play. One is location, such as the distance from home, whether near or far, depending on the need that one has for independence. Others include housing or the social scene. Although these pieces of information may not be the primary reasons for attending a certain school, when the time comes to choose one college over another, they hold considerable sway.

All of these factors are great in reasoning one's decisions; however, nothing is better than getting to know the school on a one-to-one basis. Campus visits are great for showing how a university truly is going to be. Still, it's not possible to visit every prospective campus. Firsthand feedback from alumni is great to fill in the gaps, but it is very difficult to pull from simply family and friends. This is where College Prowler comes to the rescue for those tough college decisions. They provide information and personal experiences for the gambit of schools from real people -- real students.

As for me, my future career choice, recommendations from friends and relatives, and a campus visit were instrumental in my choice of schools. My dad always told me, “Pray about what career path you should take, then we'll match up a school to that area of preparation.” I am going to study music at the University of Texas at Austin. It was great to see that my choice of was reinforced with high ranks by College Prowler in those intangibles that shape the college educational experience. For me and numerous others, college is career preparatory. It is going to allow

me to hopefully obtain the future that I envision. I have great comfort in my decision as I strive to be what God wants me to be. College Prowler has granted not only me, but countless other students relief in their difficult search for a college to attend.

Submitted to College Prowler

Topic: What influenced you in college choice?

They're Playing Our Song

Stop! The Star Spangled Banner is playing. Where is the flag? I can feel my heart pound. My eyes glisten over.

Our National Anthem is inseparable from a love for our flag and all it represents. We are a nation that embraces diversity. The strips of red and white, knitted firmly together, resemble the way the United States of America has bonded throughout history. In crisis, all come together: black, white, and brown with little in common but a love for our country. With its field of blue laced with stars, the flag provides a sense of joy, comfort, and security in an imperfect world.

When I hear our National Anthem, I picture its inception on the edge of a battlefield, where the only hope for our soldiers was the flag illuminated by the occasional burst of artillery. It was as if that flag, according to Francis Scott Key, was keeping watch over our freedom. The song reminds me of the lives lost to preserve our ability to sing proudly and freely without fear or apprehension.

Military families sacrifice much to maintain that freedom. I know, for my mother served in Operation Desert Storm and again in Operation Iraqi Freedom. Thankfully, she returned home safely; however, some families were not so fortunate. Some received only a flag. Therefore, every time I sing of the Land of the Free and the Home of the Brave, I think about those sacrifices. The Star Spangled Banner -- I never tire of it.

Submitted to School Band and Orchestra Magazine

Topic: What the National Anthem Means to Me

The Best of Friends

Thomas Jefferson once said, "It behooves every man who values liberty of conscience for himself, to resist invasions of it in the case of others." In the case of the pocketed restaurant tip, the greatest ethical shortfall would be for Dennis to scuttle the opportunity for Scott to do the right thing. We must believe that our moral compass, though sometimes disoriented by circumstance, will ultimately indicate the direction that begs to be taken. Is Dennis positive that Scott has no intention of later putting the money in the pool?

After exhausting all hope, if Dennis is certain that Scott has missed the mark, as a friend, he should step in and empathically allow Scott a second chance to "do right." Notice that the ethical dilemma, as posed, belongs to Dennis. Dennis, however, should at most be a catalyst for ethical decision making on the part of Scott. Only in a win-win situation will friendship abound and a precedent be set for future decision making with integrity. Accountability partnerships add clarity to life choices.

Instead of accusations, people, and especially friends, should promote goodness in each other. Friends are the relationships we choose, and as Henry Ford once said, "My best friend is the one who brings out the best in me." Without direct reference to the tip, Dennis could acknowledge Scott's financial need and express the desire to help out. After talking to Scott, Dennis could possibly talk to the rest of the staff and tell them of Scott's situation. He could then ask them if they could chip in to help Scott out, perhaps setting aside a larger percentage from the pool for Scott.

If Dennis simply turns Scott in, Scott may lose his job, placing him in an even worse situation. Plus, it will ruin their friendship, and Dennis will end up feeling worse, ridden with guilt for placing Scott in an even worse financial position. On the other hand, if he just lets Scott take the

money without confronting him, stealing may become a habit for Scott, thinking he can get away with it.

Therefore, Dennis' best response would be to afford Scott the opportunity to make the right decision and reinforce good choices with an offer of aid. With a little help from his friends, Scott may find no need to steal. For as quoted by George Bernard Shaw, "The only service a friend can really render is to keep your courage by holding up to you a mirror in which you can see a noble image of yourself."

Junior League

Topic: Response to an ethical dilemma – The case of the pocketed restaurant tip.

American Dreams: A Generation Apart

Am I so different from my father? We share the same DNA. We laugh at the same silly jokes. We live under the same roof and share the same faith. Are we really that different – different when it comes to dreaming dreams? Henry David Thoreau said, “Dreams are the touchstones of our character.” If character is the amalgamation of our thoughts, values, and experiences, then perhaps, it is that set of experiences displaced by one generation that separates our dreams.

My father’s American Dream was shaped by the great social, political, and technological change witnessed by his generation. The Cold War shaped his desire for security and individuality. His generation ushered in the computer age. Education was the key to prosperity and success. His American Dream was to support his family securely and comfortably, while living a life of integrity and significance. His American Dream was to extend the generational umbrella of God’s grace and mercy one more notch – to cover me and my brother.

Everyone’s measure of success is relative to a benchmark, mine being the living standard and core values provided by my parents. Our culture offers another set of goals and aspirations tendered by rock stars, sports figures, and Hollywood personalities. Here, success is measured in fame, power, and money. Paul Erdman, a modern day Canadian international economist and financial novelist, said, “The entire essence of America is the hope to first make money--then make money with money- then make lots of money with lots of money.” Rather than my father’s generational viewpoint, “*Hard work reaps rewards,*” our society advocates, “*Be smarter, work less, play more.*” Which American Dream should I internalize?

I may not know what the future holds, but I realize it will become what I make it. While researching, I came across

a blog which crystallized my viewpoint. As reported by the Boston Globe, one man, upon his retirement as a barber, stated, “I lived the American Dream.” He owned his own business and put his kids through college. The author of the blog retorted, “This guy cut hair for 45 years in downtown Boston, and he thinks he lived the American dream! ... American Dream? Yeah ... for *losers!*” He went on to cite an absence of symbols of excess. I resolved that my dreams would never conform to those of a cold and indifferent world.

Should we be concerned about the portrayal of the American Dream by our culture? Bill Clinton charged the country, “We need a new spirit of community, a sense that we are all in this together, or the American Dream will continue to wither. Our destiny is bound up with the destiny of every other American.” As for my American Dream, I want to be able to work and realize the fruits of my labor. I want to make a difference. I want to impact my community by leaving a legacy of God’s love. I am not so different from my father after all.

Campbell’s Soup

Topic: How does your American Dream differ from that of your parents?

Celebrating Our Veterans' Service

End world hunger, Establish world peace: Q&A staples of every Miss America pageant. Starkly, I am reminded of the words of the great American patriot Thomas Paine, "*Gentlemen may cry, Peace, Peace-- but there is no peace.*" As I look into the mirror every morning to put on my makeup, I must remind myself that our nation is at war. I see the inherited facial features: the full lips, the poignant brow, the high cheekbones to remind me that I am the daughter of a veteran, but do I, too, have "The Right Stuff?" Could I, if called upon, defend my country's freedoms, as my mother has? The price of peace: The Great Communicator, Ronald Reagan once said, "There can be no real peace while one American is dying some place in the world for the rest of us." Dying ... for the rest of us.

The history of the United States of America is vitally important to every citizen. From the time we are in preschool we learn about the great figures in our nation's pursuit of liberty such as George Washington, Thomas Jefferson, and Thomas Paine. What a contribution to America! We learn of the brave battles and intense struggles to press on towards freedom and a better world. What would our world be like without these remarkable individuals? Forebodingly, the words of Paine in *Common Sense* echo true today, though quilled almost 230 years ago, "*The cause of America is, in a great measure, the cause of all mankind. Many circumstances have, and will arise, which are not local, but universal, and through which the principles of all lovers of mankind are affected, and in the event of which, their affections are interested.*" The truth behind these words has repeatedly thrown us into the center of world conflict. We find ourselves there today.

There are thousands upon thousands who have also risked their lives for freedom that are never mentioned in our history books, as if archiving the heroism of a few were enough. And these are not only men. Since the allowance

of women into the armed services, women have served in nearly every capacity. Even right now, there are thousands of soldiers making sure that we, here back in America, are safe. Every single soldier is someone's son or daughter. Many are fathers and mothers, sisters or brothers. In our busy daily lives, how many actually take the time out to thank the veteran? Probably a fewer percentage than hoped for.

Everyday I am reminded of our veterans and the price they pay for the nation. Everyday when I get ready to go to school, I thank God for those who have fought for our country and those who are doing it presently. Why am I different? My mother has served in Operation Desert Storm and has recently served in Operation Iraqi Freedom. I know the sacrifices that every military family endures. My mother left home for an entire year to serve overseas, providing medical services to the soldiers who protect our country. It is hard to have someone in your family leave. Still, every war veteran considers it a privilege to serve the country. The same goes for my mom.

Fortunately, my mother returned home safely this past March. However, some families are not so fortunate. This is why these veterans who do return home need to be honored. But we need not ever forget those who have died for this country. What more precious gift is there than to devote your time and life to protect the country? There is not one.

Therefore, this begs the question, "Is Veterans Day enough? Is Memorial Day enough?" If we only understood the sacrifices endured, we would remember. I know that, at any moment, my mother could be called back to active duty in a dangerous world. I realize that. That is why I pray daily for those soldiers at this moment protecting us, and those who have gone before them.

Valuing veterans' service is also our responsibility. In Abraham Lincoln's Second Inaugural Address, he voiced our nation's charge to care for the veteran, "*With malice toward none; with charity for all; with firmness in the right,*

as God gives us to see the right, let us strive on to finish the work we are in; to bind up the nation's wounds; to care for him who shall have borne the battle, and for his widow, and his orphan--to do all which may achieve and cherish a just and lasting peace among ourselves, and with all nations." To celebrate the veteran is to welcome the returning soldier, to care for the wounded, to honor the dead, and to minister to the grieving.

Veterans are our history. That is something that needs to be taught to children and, perhaps, future George Washington's of tomorrow. President Reagan knew this full well. In his Farewell Address to the nation in 1989, he declared, "*An informed patriotism is what we want. And are we doing a good enough job teaching our children what America is and what she represents in the long history of the world?*" He then continued, "*And let me offer lesson No. 1 about America: All great change in America begins at the dinner table.*" Therefore, let us honor the veteran in our history books. Let us pay tribute to the veteran with our memorials. Let's lift up veterans and their families in our churches. Let us remember the veteran in our homes and around our tables. Let us thank the veteran with our example to the next generation.

*Veterans of Foreign Wars (VFW) Voice of Democracy
Topic: Deliver a written and oral speech on "Valuing Our Veterans' Service"*

A Time of Preparation, A Time to Excel

College is a time of preparation – if you are prepared for it. Sir William Osler once said, "The best preparation for tomorrow is to do today's work superbly well." My academic training indicates that I am ready for the challenge. My involvement in extra-curricular activities has set the stage for leadership at the next level. My dedication of time and talent to others has prepared me to be an agent of social change even while saturated with the demands on a college student's time. While a life without unexpected events is impossible, in all respects, I am ready for the college experience. I am prepared to enter the next transition and transformation in my life, for as Alexander Graham Bell once said, "Before anything else, preparation is the key to success."

My academic life has prepared me for college in many ways, although next few years are going to be a totally new experience for me. I am going to be living away from home and facing unfamiliar opportunities not readily available in high school. Since the first grade, I have gone to the same small private school. This experience of having a close-knit group of friends has prepared me to search out and form similar lasting bonds with a new circle of friends, especially those with whom I'll be sharing common living space. My high school is a college preparatory school with the goal to ready all students enrolled for the upcoming college experience. It has a rotating block schedule similar to college class schedules meeting every other day. Many of the courses I've taken are Honors and Advanced Placement classes, providing a college-level education in the high school. My classroom experience indicates I am ready for college.

My extramural activities have also prepared me for college life. I am constantly involved in many activities. At

one point, I was balancing varsity soccer, piano, choir, band, National Honor Society, Ambassadors (a school service organization), and church choir. While managing this tight schedule, I was still able to maintain my grades. The fact that I also held leadership positions in many of these functions also attests to my readiness to assume a significant role outside the college classroom.

My faith has prepared me for college. I have been given the opportunity to be a blessing to others. All my life I have attended church. I have studied God's Word and memorized scriptures, which will help me deal with any situation that comes along. In my mission experience, I have seen and felt the misfortunes of others. I know I have been blessed with musical ability, in part, to be a blessing. Going off to college will not change my desire to make a difference in the lives of others.

In the awarding of this scholarship, I would like the Chevrolet Excellence in Education Award committee to consider the direction I'm traveling in life based upon where I've been, what I've accomplished, and what I believe. I have excelled academically. I have exhibited dedication and commitment. While others consider weekends free time, I have a full schedule of choir functions, church events, and piano competitions. This scholarship will help my family immensely with college financing. They have invested so much time and resources in order to help me be successful, I would like, in some way, to repay them. This scholarship would be a financial blessing that would enable me to focus on what is important and further empower me to think beyond myself in the use of my time and talent. As I face the challenge of tomorrow in a different place, surrounded by different people, miles away from the life I know, I will draw strength from the words of Ralph Waldo Emerson.

Don't waste life in doubts and fears; spend

yourself on the work before you, well assured that the right performance of this hour's duties will be the best preparation for the hours and ages that will follow it.

I have prepared for college and would like to face it as a Chevrolet Excellence in Education Award winner.

*Chevrolet Excellence in Education Hispanic Scholarship
Topic: How have you prepared for college and what would a scholarship award mean to you.*

Post-Secondary Education: Placing Vision in Motion

A post-high school program is paramount for all expecting to excel in today's fast-paced society. These programs can include any school that helps one become more proficient in a particular field. Hey, college is not for everyone. There are plenty of trade schools leading to rewarding careers. As for me, I am college-bound.

High school was great, but it involved a general education. High school builds the support system and offers a smorgasbord of introductory topics. While I doubt that Latin course I took will show up on a prerequisite list of job skills, we are a composite of our knowledge and experiences. High school is a time for learning basic skills, weighing options, and developing social awareness. We are not in this world alone, and we must find a place to fit in. Post-secondary educational programs focus on how to best play our piece of the socio-economic puzzle.

In just a few short weeks, I will be a music major, living on campus in another city far from home. While possible for some, I simply do not yet possess the maturity, exposure, or credentials to be a music teacher or professional performer. My post-secondary educational experience will give me time and opportunity to hone skills and expand my horizons. That's not to say that every university course will prove necessary. One preparing to be a musician might not find government completely relevant. Still, I welcome the college experience.

Completing a post-secondary program in itself has value in the workplace. Getting that degree takes dedicated effort. Often jobs include an expected measure of re-training. Companies don't really expect someone to come in off the street and have immediate bottom-line impact. Rather,

they look for individuals who exhibit qualities associated with success in the marketplace, such as innovation, initiative, thoroughness, concern for effectiveness, and dedication. This commitment to schooling will sharpen skills, provide evidence of a strong work ethic, and foreshadow potential through an accredited and competitively-graded program of study.

When I finish my college years, I expect to be conferred degrees in both music and interior design. My college motto is "foster a talent and learn a trade." As a realist, I know that I need a repertoire of marketable skills. I would like to perhaps have a primary job consulting on decorating matters and maintain a secondary piano performance interest. Throughout my college experience, I intend to develop business opportunities in music, such as playing piano at weddings. Only time will tell if my entrepreneurial experiences will lead to a viable career. Walt Disney once said, "If you can dream it, you can do it." Still, I am reminded of the old Japanese proverb suite, "Vision without action is a daydream. Action without vision is a nightmare." During my post-secondary education, I will dare to dream and follow through with action on my way to a more prosperous future.

Dale Fridall Scholarship

Subject: Why is it important to have post-secondary education?

The Scholarship Quiz

T/F

1. *I need a scholarship.* _____
2. *Parent loans, student loans, and work-study programs are good ways to pay for college.* _____
3. *GPA is the primary statistic for scholarship determination.* _____
4. *Scholarships are reserved for the top students academically.* _____
5. *Scholarship competition starts at the beginning of the senior year.* _____
6. *Scholarships are awarded to graduating seniors.* _____
7. *Scholarships offers are extended at college acceptance.* _____
8. *Your high school counselor will get you a scholarship.* _____
9. *Parents can do little to secure a scholarship for their child.* _____
10. *Scholarships will help cover costs for tuition, books, fees, room, and board.* _____
11. *Scholarships are awarded to the student.* _____
12. *Scholarships are for those with demonstrated financial need.* _____
13. *Some colleges are just too expensive to consider.* _____
14. *We can wait to see which school gives the best scholarship offer before deciding where to go.* _____
15. *If we collect too much scholarship money, we'll need to give some back.* _____

Scholarship Quiz Answers:

1. *True: College is almost a necessity and costs are so high that we all need financial relief. However, most financial need is in the eyes of the governmental beholder.*
2. *False: While such funds may be stop-gap measures, nothing beats free money! These are last resort sources, especially those involving distractions to learning.*
3. *False: SAT score, high school rank, community service, and demonstrated leadership all are used more frequently. Good grades are often simply a prerequisite.*
4. *False: While this may be true for university-conferred scholarships, money is handed out, in some cases, irrespective of grades. Essay contests, leadership, and community service can be the focus of giving.*
5. *False: If you wait this long, good luck! Most scholarships allow evidence from grades 9-12.*
6. *True: The bulk of scholarships are given to graduating seniors; however, there are significant opportunities reserved for underclassmen and for existing college students. Departmental scholarships actually increase through the college experience.*
7. *True: While this is a true statement, it only represents university-level awards. Timing of college acceptance has no bearing on independent awards and is only a prerequisite for departmental giving.*
8. *False: While high school counselors are a vital resource, obtaining scholarships is not in most of their job descriptions. There are just too many kids for the process to be fruitful for most. Someone else must step in to take the lead role in scholarship hunting, or it simply doesn't happen.*
9. *False: The parent is positioned to be the most important link in the process. The parent who takes*

a passive role is assuming fiscal responsibility for college.

10. *True: Any scholarship money will help by freeing up funds for other expenses; however, most scholarship money is earmarked for allowed expenses. Most, in fact, cannot be used for room and board. Make sure you know what can be spent where before reaching the conclusion that college fully funded.*
11. *True: While this is an accurate statement in principle, it seldom works this way. Most scholarship funds are awarded jointly to the student and college. Most students only see credits on their bill from financial services. Money flowing directly to the student is rare, but these funds are highly coveted, since no restrictions or oversight is usually enforced. Some awards do have GPA maintenance as a qualifier, and in those cases, money is parceled by semester or year, depending upon the sponsor and award level.*
12. *True: Okay, we have to split hairs here, because the doors of financial opportunity swing open widest for those with proof of financial need. Scholarships can be divided between merit and need-based. IRS records will be needed to document need with the FAFSA.*
13. *False: While tuition is all over the map, you cannot claim any college is too expensive until you have internal and external scholarship totals in hand. While external awards will generally be independent of college choice, university scholarships generally increase with the recognized cost of attendance.*
14. *False: Unfortunately, all universities are not on the same timetable when it comes to scholarships. While you may be given an initial university-level offer, college and departmental awards may lag. While most independent awards are made before the end of the school term, several significant*

opportunities have summer award dates. In general, May 1 is an expected date for initial payment to reserve your acceptance. This is also the time when tabled school awards are to be claimed so that schools can redirect unclaimed resources. This forces most to make a decision based upon knowledge by May 1, often with a still murky picture of fiscal shortfalls.

15. *False: Most scholarship money gets transferred to the school of choice for disbursement as expenses are incurred. Thus, in most cases, the money never reaches your hands. Most scholarship funds have lenient timeframes for use. Excess could be used in a fifth year or even to pay for graduate school. For money given directly to the student in the student's name, it is generally assumed that college expenses outweigh the amounts awarded, making the question of extra moot.*

Number Correct

- 1-4: *You're about average.*
5-8: *You must have paid for college in full at least once.*
9-12: *Did you read this book before?*
13-14: *Bravo. Go find some money!*
15: *Write your own book.*

7th Grade Checklist

- Duke Talent Search
- Start Spreadsheet: Honors, Awards, Organizations, Volunteerism
- Reading Program / Club
- Junior Honor Society
- Junior High School Scholarships:
 - Spelling Bee
 - Speech Meet
 - Poster Contests
 - Science Fair
 - Bible Drill
 - Veterans of Foreign Wars "Patriot's Pen" essay contest
- Subject Interests:
 - _____
 - _____
 - _____

9th Grade Checklist

- Register with fastweb.com
- SAT
- Draft resume
- Honors classes?
- School team sports participation
- High School Freshman Scholarships
- Ranked Subject Preferences:
 - 1. _____
 - 2. _____
 - 3. _____
- Supporting Summer Activities:
 - 1. _____
 - 2. _____
 - 3. _____

10th Grade Checklist

- Update fastweb.com profile
- SAT
- Update resume
- Honors classes?
- School team sports participation
- High School Sophomore Scholarships
- Candidate college majors (unranked):
 - _____
 - _____
 - _____
- Supporting Summer Activities:
 1. _____
 2. _____
 3. _____

11th Grade Checklist

- Update fastweb.com profile
- Update resume
- Start scholarship opportunities & deadlines spreadsheet
- Class Leadership office
- Student government
- PSAT
- National Honor Society
- Honors/ AP classes?
- Club memberships
- School individual sport participation
- High School Junior Scholarships
- Campus visit
- Boys/Girls State (Government camp)
- Candidate college majors (ranked):
 1. _____
 2. _____
 3. _____
- Supporting Summer Activities:
 1. _____
 2. _____
 3. _____

12th Grade Checklist

1st semester

- Update fastweb.com profile
- Update resume
- Update scholarship opportunities & deadlines spreadsheet
- Honors/ AP classes?
- FAFSA Application
- Class Leadership office
- October SAT
- College Applications (3 minimum)
- Campus visit
- Entering Freshman Scholarship Application
- December SAT

2nd semester

- Update resume
- Update scholarship opportunities & deadlines spreadsheet
- January SAT
- Campus visit

Summer

- Send final transcript to school of choice
- Campus visit
 - Visit University Financial Services Office
 - Tour Department – Solicit Departmental Awards
 - Meet with Academic Advisor
- College orientation
- Placement tests
- Register Scholarships given jointly to the school
- Seek out make-up fund opportunities for one-time awards

A Short List of MUST Scholarship Opportunities

Search Engines

www.fastweb.com

www.collegeboard.com

Need-Based

Gates Millennium Scholars

Wal-Mart

American Chemical Society Scholars Program

Ford Salute to Education

Hispanic College Fund

United Negro College Fund

Sallie Mae

Merit-Based

Coca-Cola Scholars

VFW Patriot's Pen

VFW Voice of Democracy

Optimist Clubs International

Target

Chevrolet Excellence in Education (Hispanic)

National Association for the Self Employed (NASE)

Discover Card Tribute Award (juniors)

Intel Science Talent Search

Siemens Westinghouse Competition

AAA National School Traffic Safety Poster Program

Guidepost Young Writers Contest

Society of Women Engineers

United States Senate Youth Program

Dupont Challenge Science Essay

Membership-Based

4-H Opportunity Scholars

AFL-CIO Scholarships

American Legion Auxiliary

Knights of Columbus

National Society Daughters of the American Revolution

U. S. Jaycees

About the Author

Randy Doyle Hazlett is a world renowned scientist and engineer. He pursued a career of excellence in corporate research until he felt God's pull leading him to pursue interests that would be more God-honoring. Dr. Hazlett received a doctorate in chemical engineering from the University of Texas in 1986. Since that time, he has resided in the Dallas area. His family attends First Baptist Church of Dallas, where Dr. Hazlett teaches in various children's department ministries. Dr. Hazlett has a wife, Rose, who is a lieutenant colonel in the U.S. Army Nurse Corps, and two children, Courtney and Creighton. While Dr. Hazlett grew up in a Christian home, he attributes his success to the teaching of strong Biblical principles, the support of a God-fearing wife, and persistence in prayer.

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