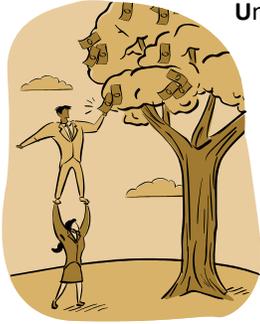


Scholarships & Financial Aid



Unfortunately, money does not grow on trees, and families that have not saved for college must find other routes to financing the ever increasing cost of a college education.

There are various ways to pay for college: scholarships, grants, and other aid.

Scholarships are free money, meaning that you do not have to pay it back, but there may be a few strings attached (e.g. good academic standing). In the end, the benefits of scholarships far outweigh any negatives you might attribute to the process in obtaining and maintaining the award. The application process depends on the benefactor.

Grants are free money from the federal or state government or university that is awarded according to criteria set by the awarding entity (e.g. need based grants are awarded to those that have demonstrated financial need). Complete the FAFSA (Free Application for Student Aid) to apply.

Other aids, such as loans, are obtained through the Federal Stafford Loan program or private entities that must be repaid after graduation. Complete FAFSA to apply for Federal aid, private entities have their own application process.

Searching and applying for scholarships and financial aid can feel like a daunting process, if you let it overwhelm you, but anyone can do it! Read on to learn more!

1. GET A PIC

Some scholarships require a photo. Get them now for scholarships that will be listed throughout the year.

2. FIND SCHOLARSHIPS

A variety of scholarship listings, databases, websites exist. See below to get started with your search:

- The **College and Career Center (CCC)** advertises national, statewide, and local scholarship throughout the year, visit the <http://pfidscholarshiplist.weebly.com/> for the listing.

- **College or University scholarships** are merit based and departmental. Merit is awarded based on your rank, GPA, and/or test scores and are offered by simply submitting your admission application prior to any scholarship deadlines set.

Institutional, departmental, and/or need based awards can usually be found on the Financial Aid website. Visit the college Financial Aid page or use the search engine to query 'scholarships'. There may be a general scholarship application or for many colleges/universities with an Apply Texas application they have a scholarship application in addition to

the admission application that needs to be completed for consideration.

- **Internet databases** such as: www.scholarships.com, www.fastweb.com, www.zinch.com offer a variety of awards and narrow down your search when you create a profile.

- **The Minnie Stevens Piper Compendium** is another great resource for statewide awards. Visit www.everychanceeverytexan.org.

3. MARK YOUR CALENDAR

Scholarship deadlines vary by award; it is important to note the deadline to avoid missing out on free money!

FAFSA is available **October 1st**, and should be completed by March 15th for many colleges. Visit www.fafsa.ed.gov to apply.

Some schools may require the **CSS Profile** in addition to FAFSA to determine your need and award. Visit <https://profileonline.collegeboard.com> to apply. Deadlines vary by college.

4. APPLY

A scholarship application is your first and for most only interview. Be sure that it is neat, accurate, and appropriate.

- **DO NOT WRITE IN PENCIL.** The submitted application should be typed or written in black or dark blue ink.
- If you plan to write out the responses... be sure that your handwriting is legible.
- Keep the audience in mind when responding to questions. Think... how would you respond if your grandmother or some other respected adult asked you these questions? Try to avoid offending the reader.

5. ACCEPT or DECLINE

Generally, only selected recipients will receive a response from a scholarship, and all admitted students will receive a Financial Award letter after their FAFSA and verifying documentation is received.

With scholarships and financial aid award letter in hand you can determine which awards you would like to accept. Generally, students accept all scholarships and grants (free money). Federal loans must be repaid, but sometimes students have no choice but to accept those if no other financial resources are available.

If possible, avoid private loans, they are offered by outside (not state/federal) lenders at a higher interest rate and do not have safeguards that federal loans possess (e.g. forbearance of deferment due to hardship).

For other options to cover College Cost visit www.hhloans.com (CAL Loan) for Texas Colleges and Universities.

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