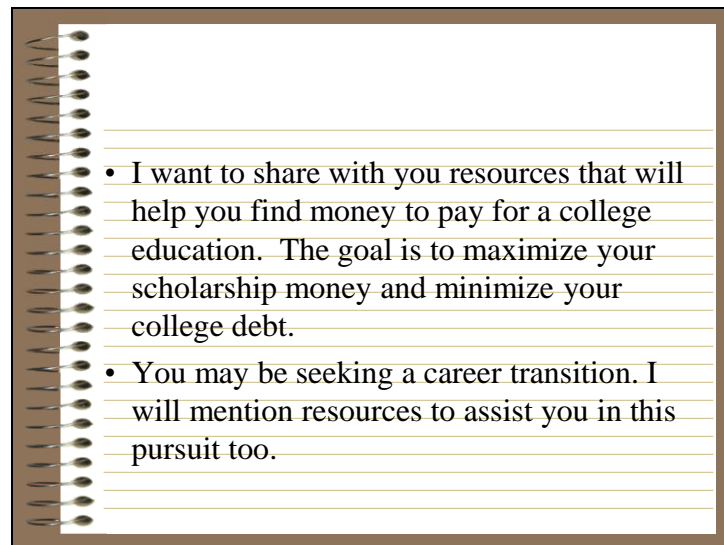
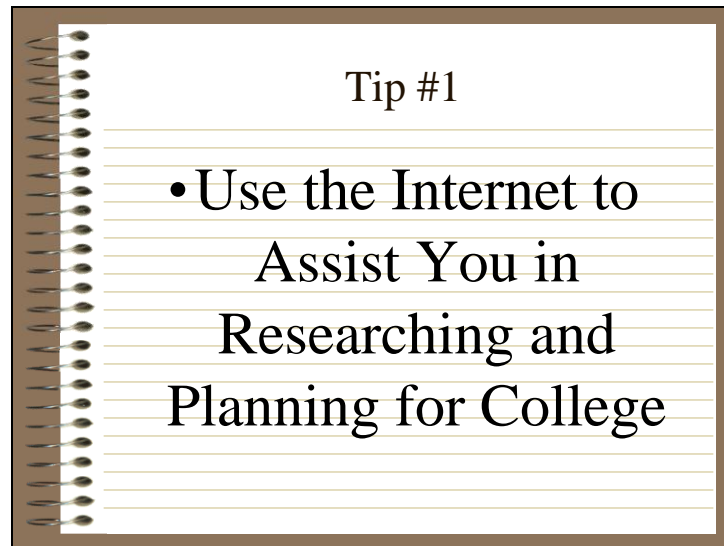


Slide 1



Slide 2





Planning Guides: High School and Beyond

<http://www.collegefortn.org/>

In Tennessee, a web site that is sponsored by Tennessee.gov walks high school students through the process of researching and planning to attend college, including the ability to fill out applications for Tennessee colleges online.

<http://www2.ed.gov/students/prep/college/edpicks.jhtml>

Ed.gov recommends three resources, including College.gov, Career Colleges and Technical Schools, and Accreditation and Avoiding Diploma Mills.

Other web sites that can assist you in planning for college:

<http://mappingyourfuture.org/>

<https://www.mycollegeoptions.org/>
<http://www.educationplanner.org/index.html>
<http://www.careersandcolleges.com/>
<http://www.petersons.com/>

Going Back to School and Career Transition

<http://www.aarpworksearch.org/Tutorials/Documents/Back-to-School%20Financing%20Guide.pdf>

American Association for Retired Persons (AARP) has posted an ebook online entitled, *Back-to-School Financing Guide: A Financial Aid Guide Book for Midlife and Older Women Seeking Education and Training*.

<http://www.aarpworksearch.org/Tutorials/Pages/TutorialsResources.aspx>

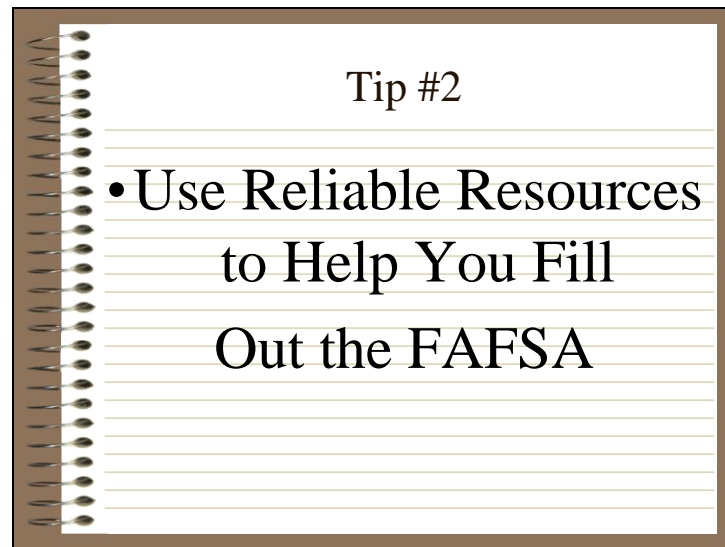
You might also want to check out the Online Tools and Tutorials for Online Job Seekers.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/returning.jsp>

Federal Student Aid offers suggestions about the process of returning to college. Notice the .gov in the address; in doing research, realize that .gov signifies a government website, which means the information is often unbiased.

<http://www.adultstudentcenter.com/index.htm>
<http://www.collegeinfo.org/adultweb.pdf>

These are two more websites and resources for adults returning to college.



Government Websites and Publications

1. <http://www.FAFSA.ed.gov>

Students can go to Free Application for Federal Student Aid (FAFSA) online and apply. If you apply online, the process is faster.

Also, students and parents can receive assistance in completing the FAFSA online by calling 1-800-801-0576. Since this is a government website, .gov will be in the web address. Any .com in the web address will charge you money and is a rip-off, and that .com is not associated with the federal government.

2. http://studentaid.ed.gov/students/publications/student_guide/index.html

Funding Your Education Beyond High School: The Guide to Federal Student Aid 2012-2013

3. <http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp>

Information about filling out the FAFSA on the web

4.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

Federal Student Aid Publications

Several good publications are available in PDF format, informing students and parents on how to file the FAFSA, how to choose a college or career, and how to avoid student loan scams.

Of particular interest to those who have students in middle and junior high schools is a publication called *My Future, My Way: How to Go, How to Pay—A Workbook for Students in Middle and Junior High Schools*.

Another publication, *Loan Forgiveness for Public Service Employees*, can show you how working for the public good can be good on your pocketbook.

What if My School Closes

<http://studentaid.ed.gov/PORTALSWebApp/students/english/closedschool.jsp>

Information about what happens if your school or college closes and what you can do.

Other Publications and Information

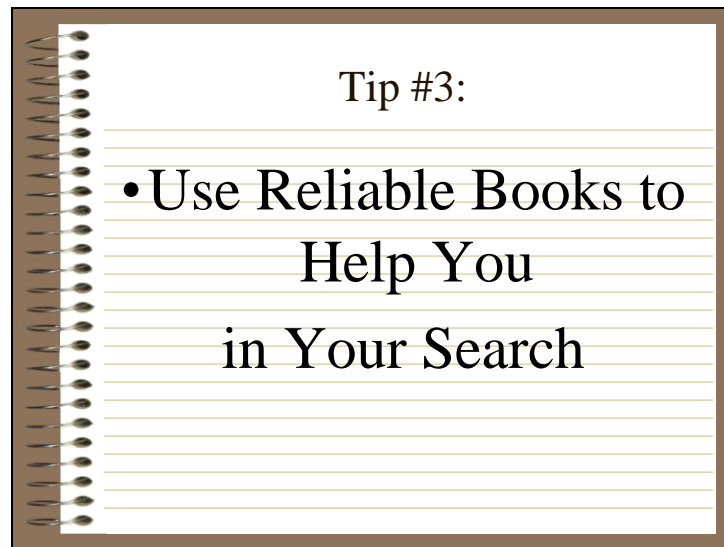
<http://www.kiplinger.com/reports/paying-for-college/>

Kiplingers Personal Finance Magazine is well respected, and you can find lots of good information about paying for college on this section of its website

<http://www.fafsaonline.com/fafsa-form/>

FAFSA Form Guide: 2012-2013 FAFSA Form Help—you can also download this guide as an ebook.

A quote about the guide: "This is a wonderful tool. It provides clear explanations of who is to fill out what and why." - Marcia Weston, Director of Operations, College Goal Sunday



Books by People who Created a System that got them \$70,000 or more in Financial Aid

Kaplan, Ben. *How to Go to College Almost For Free*", 2nd ed. Collins,

2001. ISBN #0-06-093765-3. You want the 2nd edition of this book. Kaplan received more than \$90,000 to go to Harvard.

Ragins, Marianne. *Winning Scholarships for College, 3rd Edition: An Insider's*

Guide, Holt, 2004. ISBN # 0805075216. Ragins received more than \$400,000 in aid.

Tanabe, Gen & Kelly. *501 Ways for Adult Students to Pay for College: Going*

Back to School Without Going Broke, 3rd ed. Supercollege, 2009. ISBN #978-1932662337.

Tanabe, Gen & Kelly. *The Ultimate Scholarship Book 2012: Billions of Dollars in*

Scholarships, Grants and Prizes. Supercollege, 2011. ISBN #1932662944.

Gen and Kelly Tanabe both received over \$100,000 in funds to go to

Harvard.

Internet Ebooks

<http://amzn.to/Fullridescholarshipbook>

Full Ride to College: How to Win Scholarships and Get Admitted to the College of Your Dreams, Andrew F. Knight, 2008. He received over 1.385 million in scholarships and fellowships. \$1.00 Kindle edition. If you don't have a Kindle (like me), you can download a reader for your PC and read Kindle books on your PC.

<http://freemoneyplease.wordpress.com/>

Free Money Please: The Ten Step Guide to College Financial Aid, Zachary Freeman, 2010. Zachary received \$70,000 in scholarships to finance his education at UT-Chattanooga. He hopes to make enough money selling his ebook to finance his graduate education.

Other Books You Might Find Informative

Bissonnette, Zac. *Debt-Free U: How I Paid for an Outstanding College Education*

Without Loans, Scholarships, or Mooching off My Parents. Portfolio Penguin, 2010. ISBN # 978-1-59184-298-9. I like this book. The introduction is titled, "The Four People You Meet when You Apply to College, and the Lies they Tell You."

Kantrowitz, Mark. *FastWeb College Gold: The Step-by-Step Guide to Paying for College*. Collins, 2006. ISBN#: 978-0061129582.

Khalfani, Lynnette. *Zero Debt for College Grads: From Student Loans to Financial Freedom*, Kaplan, ISBN #978-1-4277-5464-6.

Scheer, Marc. *No Sucker Left Behind: Avoiding the Great College Rip-Off*, Common

Courage Press, 2008. ISBN # 978-1567513783. Very good book that you can check out from the library.

Siebert, Al and Mary Karr. *The Adult Student's Guide to Survival & Success*, 6th ed. Practical Psychology Press, 2008. ISBN # 0944227384.

Either these editions or later editions of these books are available from the Nashville Public Library.

Other Books You Might Consider

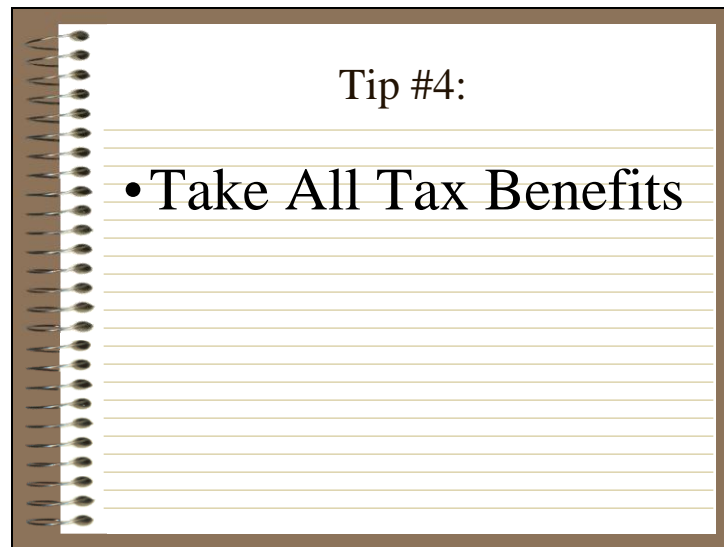
ACT. *The Real ACT Prep Guide*, 3rd ed. Thomson Peterson's, 2011. ISBN #0-7689-3432-X. The only book that contains 5 real ACT tests.

Farr, Michael and Laurence Shatkin. *300 Best Jobs Without a Four-Year Degree*, 3rd ed. JIST Publishing, 2009. ISBN #978-1-59357-658-5.

Lamacchia, Joe and Bridget Samburg. *Blue Collar & Proud Of It : The All-In-One Resource For Finding Freedom, Financial Success, And Security Outside The Cubicle*. Health Communications, 2009. ISBN # 978-0757307782.

Mooney, Jonathan and David Cole. *Learning Outside the Lines: Two Ivy League Students with Learning Disabilities and ADHD Give You the Tools for Academic Success and Educational Revolution*. Simon & Schuster, 2000. ISBN #0-684-86598-X.

O'Shaughnessy, Lynn. *The College Solution: A Guide for Everyone Looking for the Right School at the Right Price*. FT Press, 2008. ISBN # 978-0132365703.



<http://www.irs.gov/individuals/students/index.html>

Of course, the IRS government web site has a section strictly for students of all ages, from elementary to higher education students. Recent information about the American Opportunity Credit can also be found here.

For more information about tax benefits and deductions that might help you on your tax return, click on <http://www.irs.gov/recovery>

<http://www.irs.gov/newsroom/article/0,,id=213044,00.html>

Tax Benefits for Education: Information Center—many people are not taking education credits and deductions they are entitled to. 2011 is the last year for some of these credits.

You may also be able to amend your 2010 tax return if you didn't take education credits you were entitled to.

<http://www.irs.gov/newsroom/article/0,,id=211309,00.html>

Information about the American Opportunity Tax Credit

http://www.nasfaa.org/students/Tax_Breaks_for_Higher_Education.aspx

To find accurate information about federal tax benefits, check out the *Higher Education Federal Tax Benefits Guide - 2010 Tax Year* at the National Association of Student Financial Aid Administrators' (NASFAA) web site.

Free Income Tax Assistance

Many times people are reluctant to fill out the FAFSA because they have not finished filling out their income taxes.

However, the waiting game can be harsh to those who wait later.

You can get income tax assistance to help you with your income tax if you make low to moderate income (less than \$50,000).

<http://www.irs.gov/individuals/article/0,,id=107626,00.html>

The IRS provides an 800 number to find VITA (Volunteer Income Tax Sites) sites near you, as well as AARP tax volunteer sites.

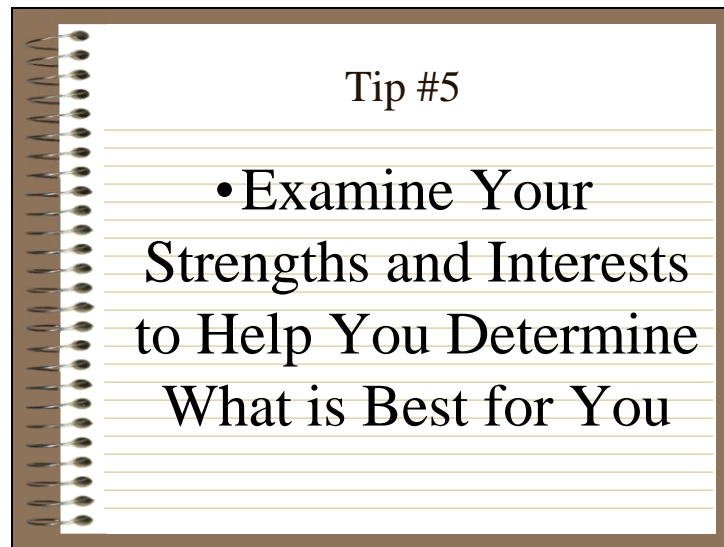
http://www.aarp.org/money/taxes/aarp_taxaide/

You don't have to be older to use the AARP tax volunteer sites. (I used one about two years ago to get assistance on my taxes).

What should I bring to the VITA tax site?

<http://www.irs.gov/newsroom/article/0,,id=167463,00.html>

For a list of what to bring to the VITA or tax counselor site, consult this article.



<http://www.mynextmove.org/>

Available since February 2011, MyNextMove.Org is a federal government website that allows you to look “over 900 different careers and see important information including skills, tasks, technologies, salaries, and employment outlook.

Discover related apprenticeships and training, and search actual job openings. Find careers through a keyword search [or] by browsing industries.”

<http://actpreptsu.wordpress.com/2011/06/15/what-is-my-next-move-career-activity/>

What is My Next Move? Career Activity is a career activity handout I created to be used in conjunction with the above federal website.

<http://www.onetcenter.org/IPSF.html>

O*Net Interest Profiler Short Form—here you can answer 60 short answer questions to assist you choosing a career

Other Career Resources

Check out Richard Bolles's book, *The Job-Hunter's Survival Guide: How to Find Hope and Rewarding Work even When "there are no jobs."*

It's only a 100 pages, and if you follow Chapters 8-9, you will have a pretty good outlook on how to find your dream job.

Bolles is also the author of *What Color Is Your Parachute: A Practical Manual for Job-Hunters and Career-Changers*. This book is updated every year (I own several copies).

Both books have extensive resources on how to determine your interests, and how those can apply to the field you choose to enter.

Bolles also has a comprehensive website about job searches and career planning at his website, <http://www.jobhuntersbible.com/>

If you want to take online tests to help you figure out what you like to do, Bolles has a section devoted to Online Career Tests:

http://www.jobhuntersbible.com/counseling/sec_page.php?sub_item=048

I would also read his "Six Rules about Taking Career Tests."

Informational Interviewing

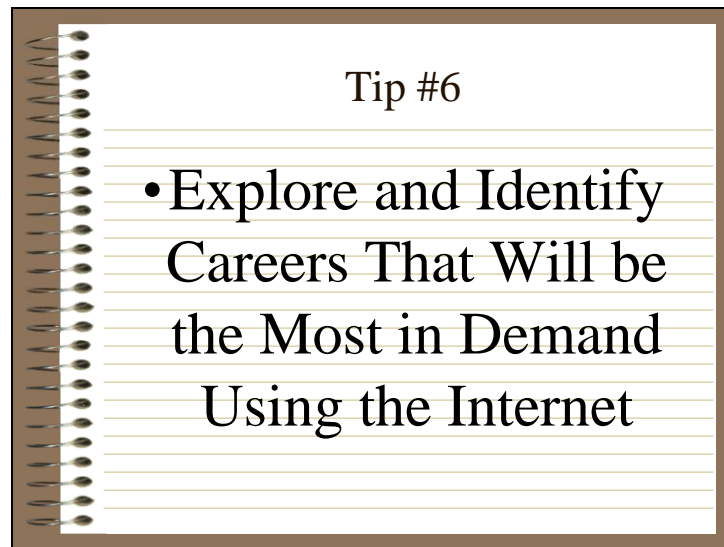
http://www.career.emory.edu/students/pdf/Informational_Interviewing_Guide.pdf

<http://career.ucla.edu/students/ExploreCareers/WhatIsAnInformationalInterview.aspx>

Informational interviewing—interview people doing what you are thinking about doing. The articles above give you an idea about what informational interviewing is about. Richard Bolles is a big proponent of this strategy, and I agree.

Once again, you can read about informational interviewing in *What Color is Your Parachute?*

Or you can google Richard Nelson Bolles and informational interviewing.



Explore and Identify Careers That Will be the Most in Demand Using the Internet

1. <http://online.onetcenter.org/>

<http://www.onetcenter.org/>

O*Net Online System

The O*Net System is the "nation's primary source of occupational information" and stands for Occupational Informational Network.

Basically, you can now go online and found out what will be the projected need and growth for a certain occupation in the next ten years, how much education will that occupation most likely require, and what are the wages for that occupation across the nation, including a breakdown of wages by state and major metropolitan areas.

The wage information is very informative, going beyond the average. Salaries are given in the bottom 10% and 25% (the range for starting salaries), the Median income (the average salary), and the top 75% and 95% range (the salary at the high end). This gives you a more accurate picture of salaries and what to ask for when you get to that stage in the interview process.

Average salaries are often not indicative of what starting salaries in any job will be. Looking at the bottom 10% to 25% range gives you more of an idea of what your starting salary will realistically be.

2. <http://6steps.monster.com/step1/careerconverter/>

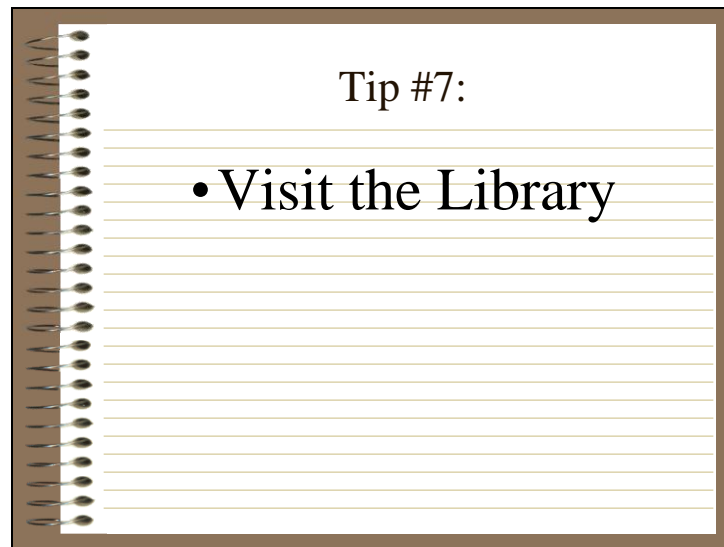
Major to Career Converter

Monster.com has a major to career converter. Marc Scheer, author of *No Sucker Left Behind: Avoiding the Great College Rip-Off*, mentions this as a "tool that students can use to easily match types of college majors with specific job titles and job listings."

Using this tool along with the above websites can help you match possible college majors with your particular interests. I believe you have to join the website now in order to use this convertor.

3. <http://www.rileyguide.com/careers.html#major>

Here are several websites where you can see if you major in a particular area, what are the jobs you can pursue.

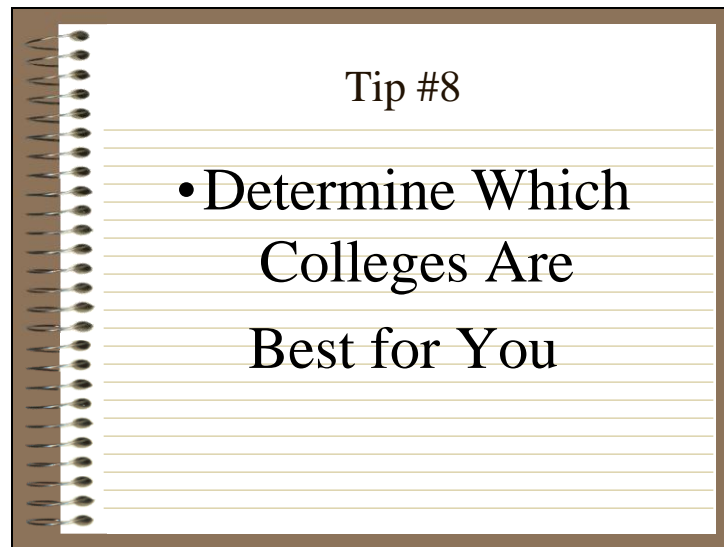


Nashville Public Library (Main), 615 Church Street, Nashville, TN 37219.

<http://www.gtionline.fdncenter.org/>

Foundation Grants to Individuals Online (access this at no cost by going to the downtown library and asking them to assist you in accessing this database—the Nashville Public Library in one of the Foundation Center’s libraries)

Tell a reference librarian that you are looking for scholarships and internships. Practice your elevator speech and let them lead you to the special section of the library that has research books pertaining to your particular situation.



College Rankings

College rankings are an interesting way to compare and become knowledgeable about schools you might want to visit or research.

I found this great article about college rankings, including their limitations. Also noted are several different rankings:

<http://www.library.illinois.edu/edx/rankings/index.html>

Other college rankings are noted below:

► <http://colleges.usnews.rankingsandreviews.com/college>

U.S. News & World Reports' popular college rankings

► <http://www.princetonreview.com/college-rankings.aspx>

Princeton Review's college rankings

► <http://www.kiplinger.com/money/collegevalues/>

100 Best College Values in Private Colleges & 100 Best College Values in Public Colleges

Choosing a Major May be More Important Than Your College

According to Marc Sheer, author of *No Sucker Left Behind*, what major you choose may have more of an impact on your starting salary than the college you attend: "An interesting quirk of college pricing is that every 'major' (area of academic concentration) within a school usually costs the same price (even after financial aid is considered)—but different majors lead to different salaries . . . in fact, students' choice of major has more of an impact on their salaries than where they go to college, and this has been supported in various research studies."

The best way to make sure that the major you pick matches up with the cost of the college you are thinking about attending is to explore your interests and activities, see what majors best match up with those interests and activities, and then see what the starting salaries are for those particular fields that you are interested in pursuing.

All of this can be done by using the tools located under Tip #3.

Check Out Graduation Rates, Accreditation Status, and Degrees Offered

Marc Scheer recommends checking out graduation rates at preferred schools to see if they have low graduation rates, because this might indicate problems. Other educational information can help you compare schools.

Three websites he recommends are

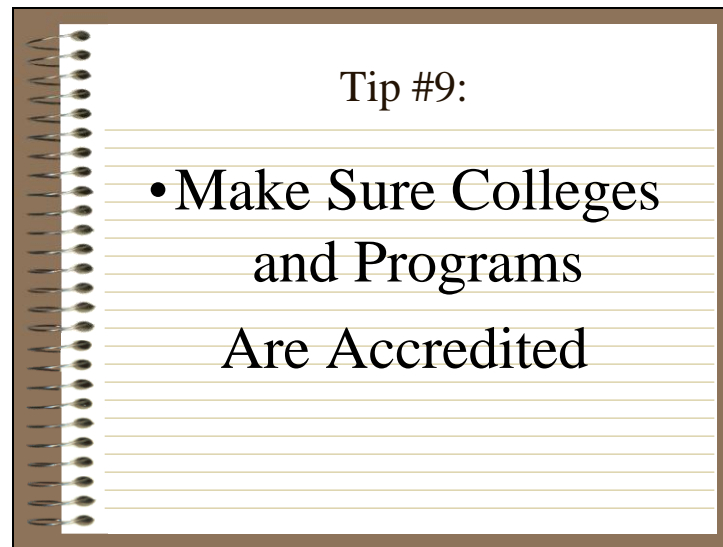
<http://nces.ed.gov/collegenavigator/>

<http://www.collegeresults.org/>

<http://nces.ed.gov/globallocator/>

Marc Scheer's *No Sucker Left Behind* is a valuable resource, which can be found at your favorite bookstore or at the library. His book includes many resources about how to navigate the college search process, including guidelines and suggestions on how to get the best value for your money.

He includes information about free resources on how to determine your EFC (Earned Family Contribution) and Twenty Five Questions Before You Enroll (located in the Appendix).



Proprietary schools are educational institutions that are for-profit businesses. Not all proprietary schools are bad, so you must investigate this issue yourself. Much depends on what you wish to accomplish with your degree.

Not all education is created equal. Be aware of accreditation; for a discussion of accreditation in the United States, click here:

<http://www.ed.gov/admins/finaid/accred/index.html>

Make sure your degree is worth something. You must explore and make sure that the college and/or program you are applying for is properly accredited.

Use the "Reality Test"—ask several people who are currently doing what you want to do what they think of the school or program. Also ask future employers what they think of the school or program. This way you can get a general understanding of how the school or program is perceived.

Late night television is filled with commercials about changing your life by going to this or that college. Research the college. Steve Kroft reported on *Sixty Minutes* that for-profit colleges may promise great jobs and salaries after graduation, but students may end up being burned:

<http://www.cbsnews.com/stories/2005/01/31/60minutes/main670479.shtml>

Accreditation refers both to colleges, universities, and their programs. You should be aware of whether the college is accredited or not, but also the program you wish to study.

The U.S. Department of Education maintains a database of Accredited Postsecondary Institutions and Programs. To see if the school you wish to attend or the program you want to major in is accredited, click on "Click here to begin your search": <http://www.ope.ed.gov/accreditation/>

The U.S. Department of Education wants everyone to know that this is not the only database you should consult in researching accreditation and I agree.

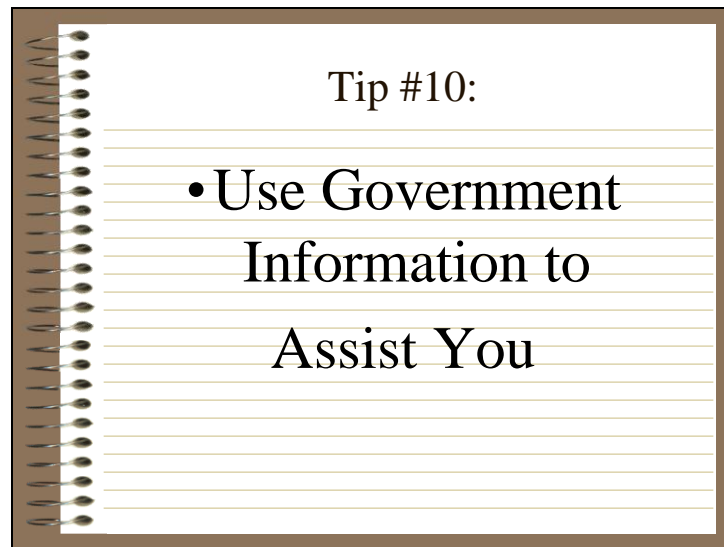
The Council for Higher Education Accreditation includes an International Directory: <http://www.chea.org/>

Included on this page is information on degree mills and accreditation mills. Especially helpful is state Information on higher education institutions licensed or authorized to operate in the states:
<http://www.chea.org/degremills/frmStates.htm>

Several states have lists of unaccredited colleges, including colleges they do not accept as legitimate when considering people for employment.

According to Marc Scheer, "The most-respected college accrediting organizations are the six 'regional' organizations, which include: the Middle States Association of Colleges and Schools; the New England Association of Schools and Colleges; the North Central Association of Colleges and Schools; the Northwest Commission on Colleges and Universities; the Southern Association of Colleges and Schools; and the Western Association of Schools and Colleges. Colleges that are not accredited by these agencies may be wasteful for students to attend, because employers and graduate schools may not value their classes or degrees. Students should also make sure that any school they are considering has a phone number and mailing address, and has a website address that ends in '.edu.'"

Marc Sheer also mentions in his book, *No Sucker Left Behind*, that you can go to <http://www.geteducated.com/>, click on Diploma Mill Police, and you can find out if the online degree program you are thinking of applying to is a "diploma mill." If the school is not listed, you can submit a custom query and see if that particular online school is a diploma mill.



1. <http://www.govbenefits.gov/>

The federal government has a web site where you can put in your information and see what government benefits you qualify for: The federal government gives over \$60 billion a year in federal aid.

2. <http://studentaid.ed.gov/>

Federal Student Aid (FSA) for Students

3. <http://www.students.gov/>

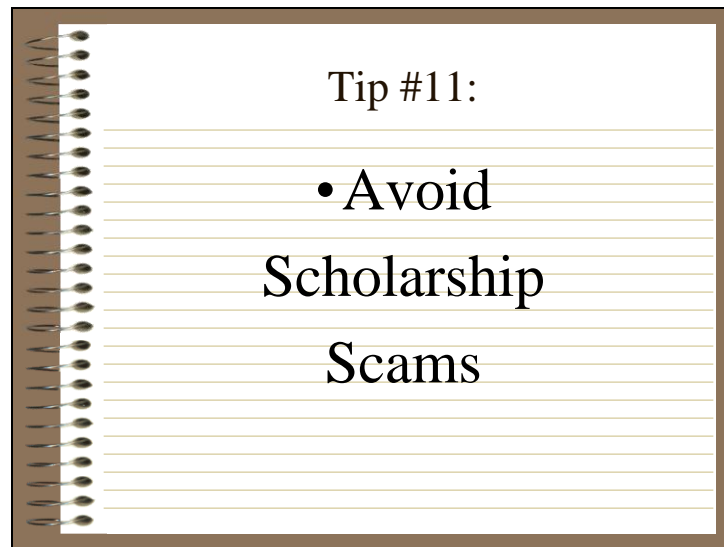
The student gateway to the federal government. Check out information under the headings of plan your education, pay for your education, and career development.

4. <http://www.usa.gov/>

The official website for exploring the federal government

5. <http://www.college.gov/>

A website about the journey to college, sponsored by our federal government



http://www.cbsnews.com/video/watch/?id=3183952n%3fsource=search_video

Even though the report is from 2007, the information is still relevant. You are given things to watch out for in order to a student loan scam. Also, how you can check to see if a student loan program is too good to be true.

There are several signs of a scam. The Federal Trade Commission states that any of the following statements used on a website or a letter or by a person are a sign of possible fraud:

- ✓ "The scholarship is guaranteed or your money back."
- ✓ "You cannot get this information anywhere else."
- ✓ "You are a finalist, and you have won a scholarship."
- ✓ "The scholarship will cost some money."
- ✓ "You have been selected by a 'national foundation' to receive a scholarship and there is some kind of handling fee involved."
- ✓ "This scholarship will cost some money."

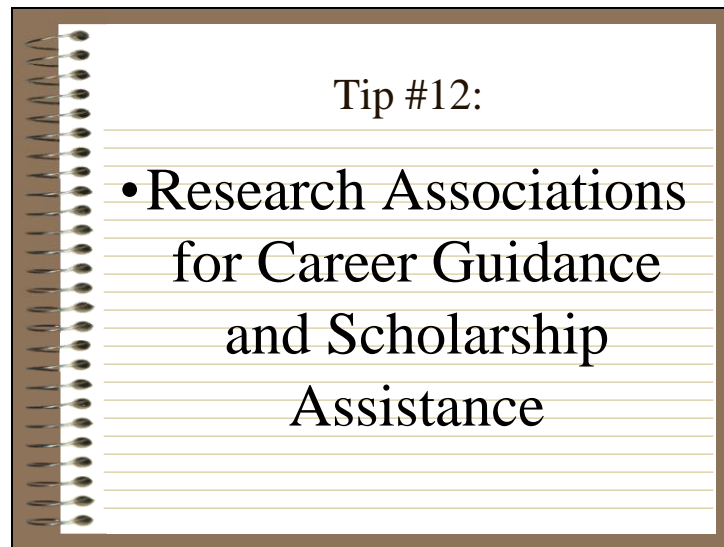
This list is taken directly from the FTC's website, which includes more information about what to look out for:

<http://www.ftc.gov/scholarshipscams>

Scholarships should not cost you any money. Asking for money is a sure sign of a scam.

<http://www.finaid.org/scholarships/scams.phtml>

For further information, you can read the FinAid's Student Guide to Scholarship Scams.



Most people belong to one or another professional association. There seems to be associations for everything. If you are looking for information about certain products or services, an association most likely will have that information. Realize that the information may be biased toward that trade or practice, but where else can you get so much specialized information. Many federal agencies get their statistics from such associations.

First, I am going to point you to a three-volume book that most main libraries have called *Gale's Encyclopedia of Associations & National Organizations of the U.S.* Here you can find valuable information.

For example, if you are a student wishing to explore career opportunities or possible scholarships for your field of engineering or teaching, you can find a professional association tied with that profession. Or you are a mother seeking help for a disabled child or relative, there might be an association where you can get information and assistance.

Several directories of associations & national organizations can also be found online:

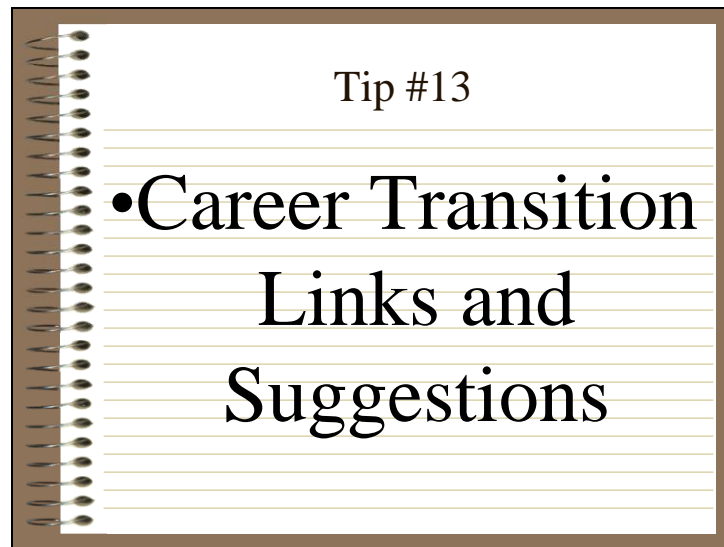
<http://www.ipl.org/IPLBrowse/GetSubject?vid=13&cid=7&tid=0&parent=0>

The Internet Public Library collection of over 2000 Association web sites

<http://www.asaecenter.org/Directories/AssociationSearch.cfm>

American Society of Association Executives Directory

<http://www.infoplease.com/ipa/A0004878.html> A partial list of associations
found in Gale's Encyclopedia of Associations



Since many people are going through career change and career transition, I compiled the following information for your benefit.

1. <http://www.bumc.net/templates/System/details.asp?id=55941&PID=901912>

Career Transition Support Group meets from 7-8:30 pm every Monday at Brentwood United Methodist Church. Networking begins at 6:30 pm. Here you can find information plus a list of meeting topics.

2. http://www.library.nashville.org/research/res_ws_career.asp

Career & Employment Links—Nashville Public Library

3. <http://www.nashville.gov/ncac/index.asp>

Nashville Career Advancement Center

4. http://www.library.nashville.org/services/ser_jobsearch_lab.asp

Job Search Computer Lab, located at Edmondson Pike Library, includes schedule

5. <http://www.library.nashville.org/startpages/jobsearch.asp>

Job Search start pages

Now, a quote from Richard Nelson Bolles, *What Color is Your Parachute?* 2010: "In a group with other job-hunters, a kind of "job-club," using the phone book's Yellow Pages to identify subjects or fields of interest to you in the town or city where you are, and then calling up or visiting the employers listed in that field, to ask if they are hiring for the type of position you can do, and do well. **This method has an 84 percent success rate.** That is, out of every 100 people who use only this method, 84 will get lucky and find a job thereby. That's a success rate that is over eleven times higher than if you just sent out resumes" (33). [**I added the emphasis**]

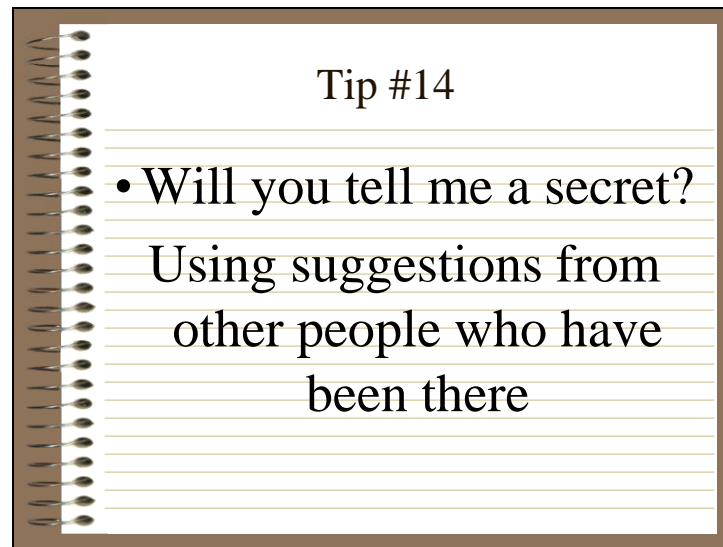
This comes from "The Five Best Ways to Hunt for a Job," which is found on pages 31-34. He has a list like this in every edition of his classic, *What Color Is Your Parachute?*

<http://www.48days.com>

<http://www.48days.net>

I also recommend the books of my good friend, Dan Miller, especially *48 Days to the Work You Love* and *No More Dreaded Mondays*. His websites

above contain more career transition information, including Dan's career podcasts. 48days.net is the web community of people helping people achieve their career goals and dreams.



This recently appeared on the message board of the Nashville Writers Meetup. The person in question is pursuing her doctorate at a prestigious private university.

"Something few people know and you might not have heard a lot-- if you are a non-traditional student, have an interesting life story, and little money, an expensive private school might end up being a more affordable option.

Public schools often have a limited amount of scholarships to give away, and the competition is fierce because they attract many bright and motivated students from the lower middle-class brackets.

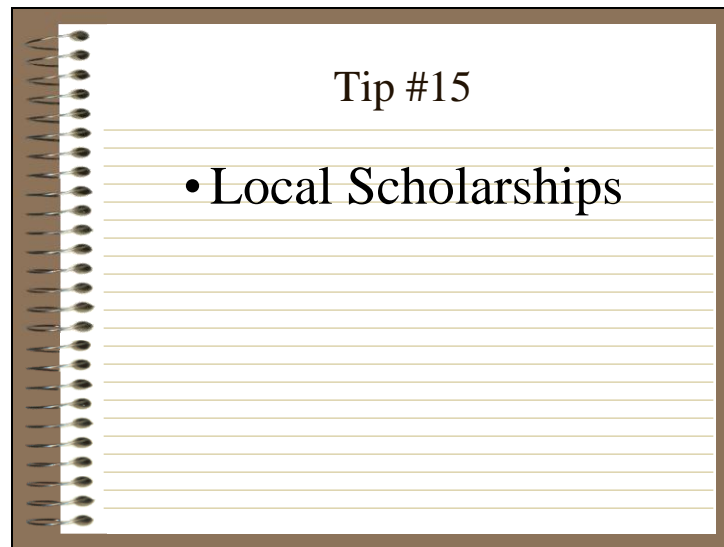
Smaller and more expensive private schools (*cough _____ cough*) want to diversify their student bodies, and so the really expensive tuition for those that can afford it subsidizes a larger number of full-ride scholarships from the Universities themselves. In theory this benefits the wealthy students because they will have more life experience interacting with people of different backgrounds and with different experiences, and the more liberal faculty and administrators like the idea of creating more opportunities and helping to narrow the gap between wealthy and disadvantaged as well.

And if you can't afford to apply, you can contact the admissions office and explain your financial situation, and most of them will waive your admission fees. Then on the application, just be sure to check the box that says you want to be considered for their scholarships, and be honest about how much money you have. If you are interesting enough (or can write well enough to

make yourself seem interesting), you have a good chance of a school wanting you badly enough to offer you a full scholarship.

BTW, I've only paid for 1/8 years of higher ed. Most bright people willing to take the time to learn the system, work their butt off, put themselves out there, and be rejected a lot can get a free ride."

Once again, you can find out much information by asking questions and seeking answers from people who are doing what you want to do.



<http://cfmt.org/request/scholarships/>

Comm Foundation of Middle Tennessee Scholarships, Deadline: March 15, 2012

<http://getfocusedonfinance.org/wp-content/uploads/2012/01/2012-13-Cornerstone-Financial-Credit-Union-Scholarship-Program-FAQ.pdf>

Cornerstone Financial Credit Union Scholarship Program 2012-13, Deadline: March 30, 2012, \$1,000

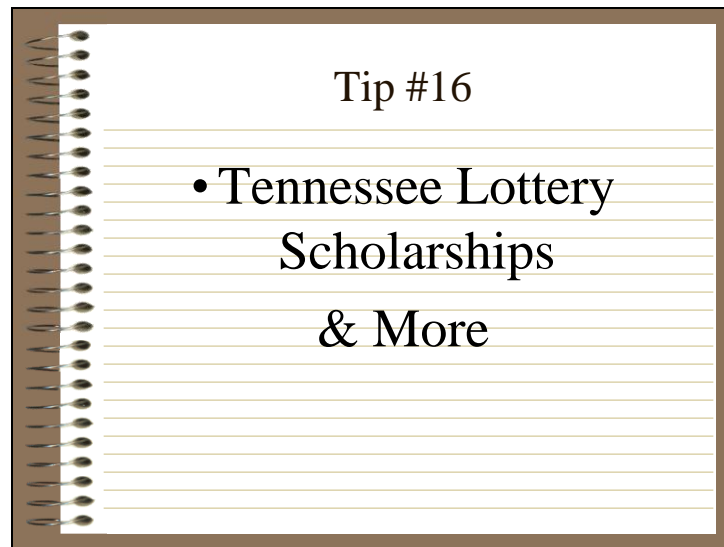
<http://shop.nordstrom.com/c/nordstrom-cares-scholarship>

Nordstrom Scholarship Program, \$10,000; Deadline: May 1, 2012

Open to high school juniors in communities where a Nordstrom store is located (yea, Nashville!). Click above for more details.

<http://www.nashvilleathenaawards.org/awards/awards.php>

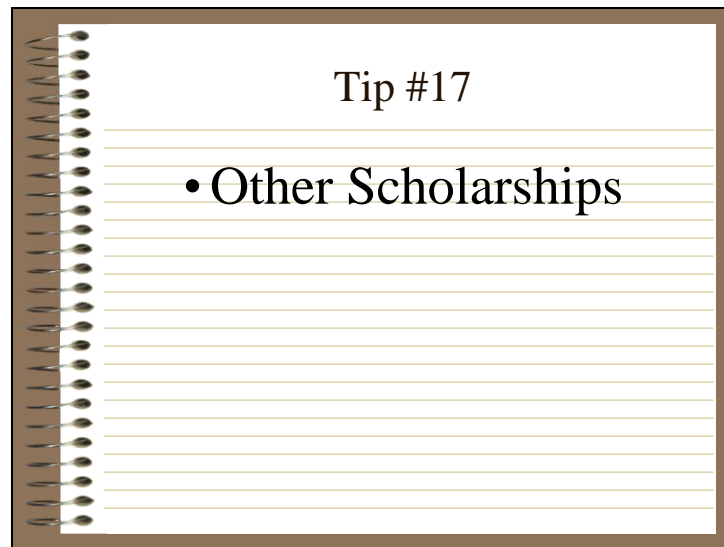
Nashville Athena Awards, Deadline: Jan 1, 2013; this website doesn't seem to be working currently, so I would try Nashville Athena Scholarship in a day or two



<http://www.tn.gov/collegepays/>

Tennessee Student Assistance Corporation manages lottery and other scholarships for the state of Tennessee

Check out the information for GED students and Nontraditional students. You might qualify for a lottery scholarship if you meet the criteria.



<http://www.cappex.com/page/scholarships/details.jsp?scholarshipID=3563>

Natl Doing Good Scholarship, Feb 15

Award Range: \$5,000 - \$25,000

Awards Granted: 3

Renewable: This scholarship is renewable

<http://www.reaganfoundation.org/scholarships.aspx>

GE-Reagan Foundation Scholarships, Deadline: Feb 17, 2012, up to \$10,000 a year

http://scholarshipamerica.org/open_scholarships.php

Open Scholarships, Scholarship America, very good.

<http://www.discusawards.com/list-of-scholarships>

Discus Awards Best List of College Scholarships; Discus Awards Scholarship, \$2,000, deadline: Feb 29, 2012

Other scholarships are also listed and worth checking out

<http://www.buickachievers.com/>

Buick Achievers Scholarship, Deadline: Feb 29, 2012

<http://www.rankinfoundation.org/>

The Jeannette Rankin Foundation Women's Scholarship Fund, An applicant for a JRF scholarship must be:

- A woman, age 35 or older.
- A U.S. citizen or Permanent Resident of the United States.
- Enrolled in, or accepted to, a regionally or ACICS accredited school.
- Pursuing a technical or vocational education, an associate's degree, or a first bachelor's degree.

- Low-income

Deadline: March 1, 2012

<http://collegeapps.about.com/od/grantsandscholarships/tp/college-scholarships-february.htm>

College scholarships with Feb 2012 deadlines

<http://www.facebook.com/notes/kipp-through-college-bay-area/scholarships-with-march-2012-deadlines/221903961234053>

College scholarships with March 2012 deadlines

<http://www.aarp.org/aarp-foundation/info-2010/scholarship-opportunities.html>

AARP Scholarship for women over 50, deadline March 30, 2012

<http://www.scholarshipexperts.com/apply.htx>

Scholarshipexpert.com's scholarships, deadline March 31, 2012; several more; highly recommended.

<http://collegeapps.about.com/od/grantsandscholarships/tp/college-scholarships-big-money.01.htm>

Big Money College Scholarships that pay \$5000 or more

<http://www.fitnessexercises.tv/scholarships.php>

This is the Healthy Lifestyles Scholarship, which requires an under 1,000 word essay on one question and an under 500 word essay on the other question, but both essays have to be submitted for a possible \$5,000 award. Deadline is May 30, 2012.

<http://www.gkscholarship.com/>

\$1,000 Gen and Kelly Tanabe Scholarship, Deadline: July 31, 2012

<http://thielfoundation.org/index.php>

2012 Thiel Fellows, Deadline: Dec 31, 2012; this fellowship is controversial because it gives 20 young people under 20 \$100,000 to develop a business idea without going to college.

<http://www.superscholar.org/scholarships/25-popular-college-scholarships/>

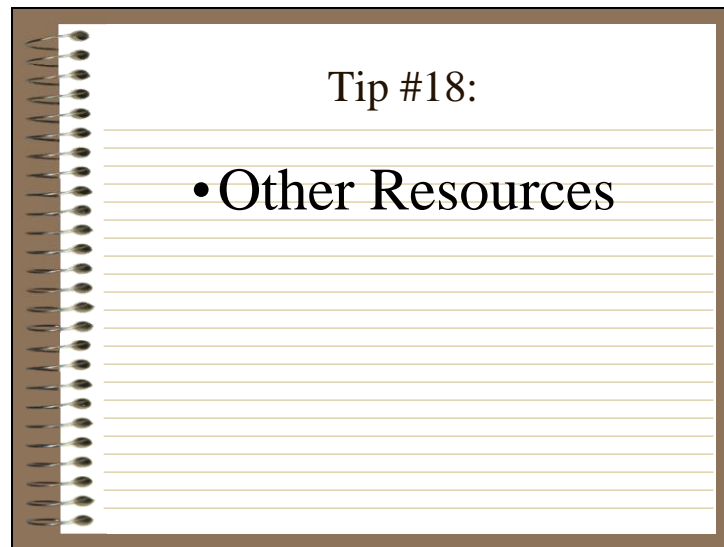
25 Great Scholarships for Students

<http://www.dellscholars.org/>

Dell Scholars Program, Deadline: Jan 15, 2013

<http://www.scholarshipworkshop.com/scholarships/scholarships-we-offer.html#leading>

Leading the Future II Scholarship—Marianne Ragins



http://www.nasfaa.org/students/State_Regional_College_Tuition_Discounts.aspx

State and Regional Tuition Discounts

<http://www.finaid.org/otheraid/employertuitionassistance.phtml>

<http://www.dreammentorprogram.org/docs/CompaniesThatOfferTuitionReimbursement.pdf>

http://www.ehow.com/list_6163678_companies-offer-tuition-reimbursement.html

http://www.salary.com/learning/layouthtmls/leal_display_nocat_Ser29_Par69.html

<http://www5.cbiam.com/cbiamnews/article/companies-use-tuition-reimbursement-to-get-a-competitive-edge/>

Articles about companies that offer tuition reimbursement

<http://www.finaid.org/fafsa/negotiation.phtml>

<http://www.bankrate.com/finance/college-finance/10-ways-to-land-more-college-financial-aid-1.aspx>

<http://askthemoneycoach.com/2011/04/tips-negotiating-college-financial-aid-package/>

<http://www.smartmoney.com/spend/rip-offs/10-things-college-financial-aid-offices-wont-tell-you-15281/>

Articles about negotiating financial aid packages

Scholarship Search Engines and Information

1. <http://scholarshipexperts.com/>
2. <http://www.scholarships.com/>
3. <http://www.fastweb.com/>
4. http://apps.collegeboard.com/cbsearch_ss/welcome.jsp
5. <https://www.brokescholar.com/>
6. <http://www.finaid.org/scholarships/>
7. <http://www.thesalliemafund.org/smfnew/sections/search.html>

Other Resources You Might Not Know About

1. <http://www.nasc.us/StudentContestsandActivities.aspx>

The National Advisory List of Student Contests and Activities for high school and lower age students list all the acceptable programs that meet strict standards for education and other criteria.

2. <http://www.studentscholarshipsearch.com/ebook/>

Ebook that explains how to use Google and the Internet to search for scholarships

3. <http://www.financialaidpodcast.com/>

Financial Aid Podcasts

4. <http://bit.ly/50MG0u>

Article by Kim Clark, "10 Steps to Raising \$15K for College or More Now"

Other Sites I Recommend

1. <http://www.scholarshipworkshop.com>

2. <http://www.supercollege.com>

3. <http://www.collegegold.com/index.phtml>

4. http://www.nasfaa.org/Redesign/CollegeAccess_center.asp

College Access Center—resources to improve college access

5. <http://www.tnstate.edu/scholarships/>

Information about scholarship opportunities at Tennessee State University—many colleges will list financial aid information and scholarship opportunities on their websites, which you can explore to go to that college or others

6. <http://thecollegesolutionblog.com/>

<http://www.pathwaystocollege.net/collegeplanningresources/CPCHome.aspx?id=129>

College Planning Resources

http://www.nasfaa.org/counselors/Resources_for_Counselors.aspx

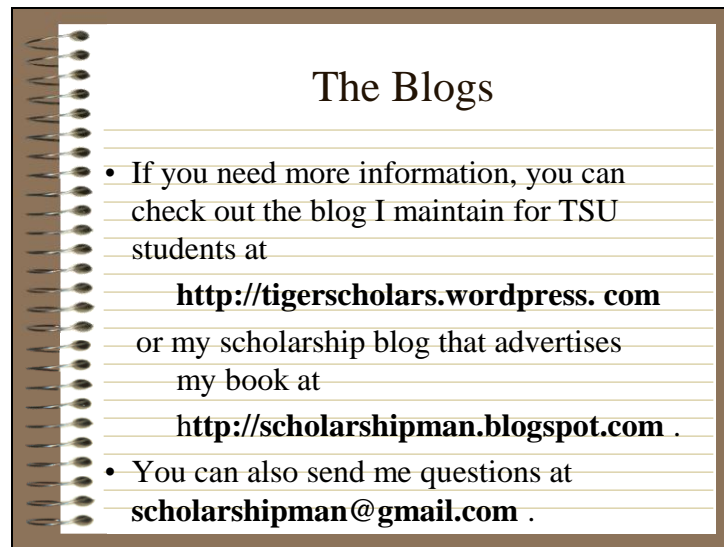
Resources for Counselors

Financial Aid Night Event kit

Providing Effective Financial Aid Assistance to Students from Foster Care and Unaccompanied Homeless Youth.

http://www.bankrate.com/finance/college-finance/7-lesser-known-financial-aid-programs-1.aspx?ec_id=cmct_002_HP_mainlink

7 lesser known financial aid programs



<http://tigerscholars.wordpress.com>

<http://scholarshipman.blogspot.com>

Send me questions at mjturner@tnstate.edu