

**Friendship Baptist Church Educational Forum**  
Scholarships and Resources for High School students:  
Paying for College with More Scholarship Money  
Instead of Debt

This handout is created to assist high school students. Some of these scholarships may be open to college students too. I did so at the request of Claudia Adair and Mary Davis.

1. <https://edu.google.com/scholarships/>

**Google Scholarships**

2. <https://www.regions.com/promo/black-history-scholarship>

**\$5,000 and \$3,500 Regions Riding Forward, D: Feb 28, 2017**

“The Regions Riding Forward Essay Contest is a special scholarship to us. It provides college scholarships to 30 students, while also shining a spotlight on the African-Americans who inspire them”—from news release

3. <http://www.cfgreateratlanta.org/community-impact/scholarships-2/>

**Scholarships from the Community Foundation for Greater Atlanta**—scholarships geared toward the greater Atlanta area

**Other Community Foundation Scholarships all Over America**

<http://www.cof.org/community-foundation-locator>

Not from the greater Atlanta area. Then, use this Community Foundation Locator at the link above to find a community foundation close to your permanent residence and see what opportunities you might find.

4. <https://www.livemassscholarship.com/#home>

**Taco Bell Live Mas Scholarship**

**Ages 16-24, \$2,500 to \$25,000 to pursue your passion**

Legal resident of the 50 US and the District of Columbia

Create and submit a 2 minute or less video that tells a story of your life's passion

**Deadline: May 12, 2017**

5. <https://tmcf.org/our-scholarships/current-scholarships>

### **Thurgood Marshall College Fund Scholarships**

**About 500 different scholarships for students aspiring to be attending or attending 47 Historically Black Colleges and Universities (HBCUs)**—Tennessee State University is one of those schools

**Check back every 2 weeks or so for opening scholarships**

From webpage: “The awards process is highly competitive and is given to outstanding and qualified students who plan to earn a baccalaureate, graduate or law degree from an accredited college or university. The average award is \$3,100 per student per semester. Most scholarships are one year, non-renewable unless otherwise indicated and awards are given without regard to race, color, creed, religion, sex, disability or national origin.

TMCF Scholarships:

- Are merit based and applicants must have a financial need to qualify
- Are restricted for payment of tuition, on campus room and board, books and fees
- Are paid directly to the college or university on behalf of the award recipient to be credited to his or her school account”

6. <https://scholarshipamerica.org/what-we-do/students-parents/open-scholarships/>

**Scholarship America**—Check for open scholarships and soon to be open

Scholarship America administers large, national scholarships such as \$1,000,000 **Dr. Pepper Tuition Giveaway** (opening later this year--**\$5,000 to \$100,000 in scholarships**).

<https://scholarshipamerica.org/what-we-do/students-parents/>

Learn what Scholarship America does for Students, including **local Dollars for Scholars** and the **Scholarship America Dream Award** (once you are in college—for sophomore year and beyond)

7. <https://uncf.org/>

<https://uncf.org/scholarships>

### **United Negro College Fund**

From webpage: “UNCF is the nation’s largest private scholarship provider to minority group members. Each year, we award more than \$100 million in scholarships to more than 10,000 students at more than 1,100 schools across the country, including our prestigious network of 37 HBCUs.

“We also manage a variety of scholarship programs, such as the **Gates Millennium Scholars Program**, the **Walton-UNCF K-12 Education Fellowship** and the **UNCF/Koch Scholars Program**.”

To find links to the three scholarships in bold, click on the second link above.

8. <https://www.jackierobinson.org/apply/>

### **Jackie Robinson Foundation Scholarship**

**Application opens November 1, 2017 and deadline is February 15, 2018**

From webpage: “Through its Mentoring and Leadership Development Program, the Jackie Robinson Foundation provides scholarships of up to \$28,000/four years to minority high school students showing leadership potential and demonstrating financial need to attend an accredited 4-year college or university of their choice.

To be eligible for a Jackie Robinson Foundation Scholarship, an applicant must:

- Be a graduating high school senior;
- Plan to attend an accredited and approved four-year institution within the United States;
- Show leadership potential;
- Demonstrate a dedication to community service;
- Present evidence of financial need;
- Be a United States citizen;
- Have a minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 21;
- Not possess a degree from a 2 or 4-year College when applying for the scholarship.”

9. <https://www.nassp.org/news-and-resources/nassp-approved-student-programs>

**National Association of Secondary Principals** creates a list of approved contests and activities for high school students.

This list is a great place for high school students to find out about scholarships and competitions they can apply for. This is a treasure trove for students who wish to go to college with little or no debt.

Some scholarships you will find in this list.

A. <http://www.vfw.org/community/youth-and-education/youth-scholarships>

From webpage: **Veterans of Foreign Wars (VFW)** sponsors a “**Voice of Democracy** audio-essay program provides high school students with the unique opportunity to express themselves in regards to a democratic and patriotic-themed recorded essay . . . The national first-place winner receives a **\$30,000 scholarship** paid directly to the recipient’s American university, college or vocational/technical school.”

You can check back for the 2017-2018 competition, and read the rules and eligibility requirements for this competition.

B. <http://www.artandwriting.org/>

### **Scholastic Art and Writing Awards**

From webpage: “Since 1923, the Scholastic Art & Writing Awards have recognized the vision, ingenuity, and talent of our nation’s youth, and provided opportunities for creative teens to be celebrated. Each year, increasing numbers of teens participate in the program, and become a part of our community—young artists and writers, filmmakers and photographers, poets and sculptors, video game artists and science fiction writers, along with countless educators who support and encourage the creative process.”

“Through the Scholastic Awards, teens in grades 7–12 from public, private, or home schools can apply in 29 categories of art and writing for their chance to earn scholarships and have their works exhibited and published.”

10. <http://www.sreb.org/academic-common-market>

**Tennessee and Georgia** are two of the 15 states that are a part of the **Academic Common Market**. They are “Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia; Florida and Texas participate only at the graduate level.”

North Carolina no longer participates in the Academic Common Market.

From webpage: “The Academic Common Market is a tuition-savings program for college students in 15 SREB states, who want to pursue degrees that are not offered by their in-state institutions. Students can enroll in out-of-state institutions that offer their degree program and pay the institution’s in-state tuition rates. More than 1,900 undergraduate and graduate programs are available.”

You might pay in-state tuition rates for out of state programs.

[http://www.usg.edu/divisions/academic\\_common\\_market/](http://www.usg.edu/divisions/academic_common_market/)

### **Georgia Academic Common Market website**

[http://www.nasfaa.org/students/State\\_Regional\\_College\\_Tuition\\_Discounts.aspx](http://www.nasfaa.org/students/State_Regional_College_Tuition_Discounts.aspx)

For those who have stumbled upon this presentation and you’re from another state, explore other State and Regional College Tuition Discount programs above.

11. <https://www.dosomething.org/us>

From webpage: “Are you between the **ages of 13 and 25**? Want to do good AND enter to win a college scholarship? Then you’re in the right spot.

Apply for a DoSomething.org college scholarship in 3 easy steps:

1. Sign up for a campaign below.
2. Complete the campaign (some take 5 minutes or less!).
3. Upload a photo to show you completed the campaign.

That’s right: **no essays, no GPA requirements, no recommendations, no applications.**”

When I show students this website, some will say, “I don’t have a car,” if any of these campaigns require travel. I ask, “Do you have friends who have a car? Then ask them to join you, and you both do good and apply for a scholarship.”

12.

[https://tigerscholars.files.wordpress.com/2013/08/career\\_smorgasboard\\_tiger\\_scholars\\_handout\\_24\\_aug\\_2013.pdf](https://tigerscholars.files.wordpress.com/2013/08/career_smorgasboard_tiger_scholars_handout_24_aug_2013.pdf)

Though this handout is from 2013, much of the information is relevant, including “**Make Sure Colleges and Programs are Accredited**” and **how you can do so. This is on page 20.**

13. <http://hbcuconnect.com/scholarships/>

**HBCUConnect.com Scholarship/Grant Directory**—you need to sign up for this directory to have access

14. <https://www.hsf.net/>

**Hispanic Scholarship Fund**

15. <https://www.scholarships.com/financial-aid/college-scholarships/scholarship-directory/age>

**Scholarships by age**; skip ad, especially \$10,000 Mom scholarship ads!

**On the left hand side, you will find other scholarships by academic major, ACT Score, Gender, SAT Score, School Attendance State, and others.**

16. <https://www.dhs.gov/homeland-security-careers/students>

**Dept of Homeland Security** has several internships and scholarship opportunities

17. <https://jlvcollegecounseling.com/scholarships/>

## **VALUABLE**

<https://jlvcollegecounseling.com/scholarships/march-scholarships/>

### **Scholarships with March 2017 deadlines**

18. <http://staff.lib.msu.edu/harris23/grants/3subject.htm>

**Grants for Individuals** page, updated and maintained by Jon Harrison, contains a breakdown of “funding opportunities for individuals, such as financial aid or scholarships for students.”

**Funding is broken down by subject, by population group, and by academic level (precollege, undergraduate, graduate, and postdoctorate).**

Also, consider multiple categories you can explore. For example, if you are sociology major but also play an instrument or sing, you might check under Music.

If you are pre-law, besides Law, you might check under Writing for writing competitions you can enter. Be creative. Do not limit yourself.

The links on this page are checked regularly and updated.

19. <https://scholarships.fatomei.com/index.html>

### **Nationally Coveted College Scholarships, Graduate Fellowships, and Postdoctoral Awards**

“National and international study abroad, highly competitive and prestigious undergraduate college scholarships, graduate fellowships, education grants, summer jobs & research internships, awards for high school seniors & students, women, minorities, Hispanics, African Americans, nurses, engineers, teachers studying math, science & engineering and health professions from national & international foundations. Free financial aid, student loans, prizes, stipends.”

Avoid the ads!

*Various search terms are highlighted in blue on this page, such as nurses, teachers, African Americans, women, minorities—all terms when you click on them will bring up scholarship opportunities for that term*

20. <https://scholars.horatioalger.org/scholarships/>

High school students

“As one of the nation's largest need-based college scholarship programs in the country, the **Horatio Alger Scholarship Programs** specifically assist high school students who have faced and overcome great obstacles in their young lives. While many programs are directed primarily to recognizing academic achievement or leadership potential, the Horatio Alger Association seeks students who have exhibited determination, integrity, and perseverance in overcoming adversity, as well as have critical financial need.”

Administers over 70 programs: <https://scholars.horatioalger.org/scholarships/about-our-scholarship-programs/>

21. <https://www.unigo.com/scholarships>

List of Scholarships; **Our Scholarships** feature monthly scholarships, such as **\$2,500 March Superpower Scholarship; \$2,000 October Zombie Apocalypse Scholarship; \$5,000 November Education Matters Scholarship; and Unigo \$10,000 Scholarship.**

Once again, avoid ads.

22. <http://www.computersciencezone.org/best-computer-science-scholarships/>

**50 Amazing College Scholarships for Computer Science Majors and other STEM fields**

23. <http://genkellyscholarship.com/>

**\$1,000 Gen and Kelly Tanabe Scholarship, D: July 31, 2017**

24. <https://www.sfs.opm.gov/>

**CyberCorps**

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

<https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>

**Avoiding Scholarship and Financial Aid Scams**

26. [https://www.valeantaspirehigher.com/?utm\\_source=bing&utm\\_medium=cpc](https://www.valeantaspirehigher.com/?utm_source=bing&utm_medium=cpc)

**\$10,000 Valeant Dermatology Scholarships, D: April 30, 2017**

From website: “If you have been treated for a dermatologic condition, you can aspire to receive a scholarship.”

From Rules and Regulations: “The Valeant Dermatology ASPIRE HIGHER Scholarship Program (the "Program") recognizes persons in the United States who have been diagnosed with

and treated for a dermatologic condition (such as acne, rosacea, eczema, atopic dermatitis, or actinic keratosis) who are pursuing higher education”

Read to see if you qualify.

<http://www.teacher.org/scholarship-entry-rules/>

**\$2,500 Teacher.org’s Inspire Our Future Scholarship, D: April 1, 2017; 18 years old; currently enrolled; GPA min 3.5, 500-700 words**

From webpage: “Whether you are an experienced teacher who is continuing their education, or a teacher candidate who has just begun the process - we want to support you. With that said, Teacher.org is offering a \$2,500 scholarship to help you pay for your education and other associated expenses. Simply fill out the form and answer the question in order to apply.”

Scholarship Form [http://www.teacher.org/scholarships-grants/#scholarship\\_form\\_8376](http://www.teacher.org/scholarships-grants/#scholarship_form_8376)

**WHERE I FOUND THEM:** <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/undergraduate-scholarships/>

27. <http://www.collegescholarships.org/other-minority-scholarships.htm>

**College Scholarships for Minorities**

28. <http://www.fastweb.com/directory/scholarships-for-african-american-students>

**Scholarships for African-American students**

29. <http://www.nacme.org/scholarships>

**Minority Scholarships and Engineering Scholarships for Minorities**

30. <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/largest-dollar-amount-scholarships/>

**Largest Dollar Amount Scholarships (once again, avoid the ads)**

I found numbers 27-30 by googling, **largest dollar amount scholarships for african american students**. There were more links

# **Do Not Go Into Too Much College Debt Tool**

## **More than One Trillion in Student Debt**

From the documentary *Ivory Tower*, here are some statistics to consider.

Since 1980, state funding for higher education has been reduced by 40% while the cost of tuition has risen 230%.

In-state tuition covered by a Pell grant in 1977 was 116%, while in 2012 was 42%.

On March 24, 2014, total student loan debt in the U.S. has reached over 1 trillion dollars, larger than credit card debt in this country.

The average American student graduates a little over \$25,000 in debt.

Nearly half of college graduates under 25 were unemployed or underemployed in 2013.

Over half of student loans today are in deferment or default.

## **If No Debt, Aim for Lesser Debt**

While some have attained a college education without any debt (I recommend you try this approach), you can also aim for a limit to your debt.

In the documentary *Ivory Tower*, one student had over \$140,000 in debt after earning her Master's degree. Now, she is finding a hard time finding a job, and the creditors are calling. Many people are not aware that student loan debt is not excused in a bankruptcy.

Jean Chatzky, a financial advisor for over 20 years and author of *Money Rules: The Simple Path to Lifelong Security*, suggests a limit to student debt: "Don't borrow more for college than you expect to earn the first year out of school" (31).

What does this mean? Let's explore how this can help you.

First, understand that first year salary does not mean average salary.

Average salaries (or median incomes) are often not indicative of what starting salaries in any job will be.

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

Instead, use the above federal government website to look at the low range of salaries (the bottom 10%) of any career you are interested in, so that you have more of an idea of what your starting salary will realistically be.

For example, once you find a career, find the box that states “**Job Outlook**,” and then click on “**Local Salary Info**.”

Then, choose the state or city you wish to work in. Whatever is in the Low category is more of what you would make in your first year.

For example, in the career Speech-Language Pathologist, you would need at least a Master’s degree or certification after a Master’s degree.

In Job Outlook, the average salary listed is \$73, 410.

This is not the beginning salary.

Clicking on **Local Salary Info**, you can choose Georgia.

Here, you find the low salaries in Georgia are \$46,210, and \$46,000 for the rest of the country.

You then do not want to borrow more than \$46,000-\$46,210 to attain this degree.

I would not feel comfortable with this amount of debt, so that is why this handout was created for you: so you can find ways to avoid debt through work, scholarships, internships, and other possibilities.

## ***Scholarship Coaching is Available***

List compiled by Michael Turner, Writing Tutor and Scholarship Coach, Tennessee State University Writing Center, room 117, Student Success Center, [mjturner@tnstate.edu](mailto:mjturner@tnstate.edu)

If you decide to become a Tennessee State University student, you can email Mr. Turner at [mjturner@tnstate.edu](mailto:mjturner@tnstate.edu) and ask him for a scholarship coaching appointment.

During this time, we would look for scholarships that you can apply for: more scholarship and internship money, less debt.

This handout is housed at <https://scholarshiptigers.com>

### **Scholarships that Might Apply to You But May Not (I found the following articles by going to Google and typing in scholarships, but clicking on the tab News, to bring up recent news stories)**

1. <http://www.militarytimes.com/articles/deadlines-looming-for-military-family-scholarships>

**Deadlines Looming for military family scholarships, Feb 14, 2017**

2. <https://www.accountingtoday.com/news/aicpa-announces-2017-18-legacy-scholarships>

**AICPA announces 2017-18 Legacy Scholarships, Accounting, accounting education, Feb 13, 2017**

3. <http://www.knoxnews.com/story/news/local/tennessee/2017/02/14/east-tennessee-foundation-offers-scholarships-all-ages/97820458/>

**East Tennessee Foundation offers scholarships for all ages, East Tennessee (includes Knoxville, TN), Feb 14, 2017**

4. <http://www.usnews.com/education/scholarship-search-insider/articles/2017-02-09/scholarships-help-undocumented-students-pursue-college-dreams>

**Scholarships Help Undocumented Students Pursue College, Feb 9, 2017**

5. <http://www.carrollcountytimes.com/ph-cc-fyi-bge-scholar-20170214-story.html>

**Applications available for BGE (Baltimore Gas and Electric) scholarships, Feb 14**

## Get Help Finding Financial Aid at College Goal Sunday

<http://formyourfuture.org/>

In every state, there are events to help you fill out the FAFSA and tell you ways to maximize your tax deduction.

College Goal Sunday is a day where you can bring your information and people help you fill out the FAFSA.

**Each state has different dates: you can go down on this webpage, looking for FIND MORE RESOURCES AND EVENTS FOR \_\_\_\_ and put in your state. There you will find resources.**

***This page also contains a FAFSA Guide, under GET EDUCATED.***

This page also contains these facts:

“Each year, more than \$2 billion of financial aid goes unclaimed. To get this money for college, all students need to do is fill out one form: the FAFSA.”

92% OF STUDENTS FROM LOW-INCOME HOUSEHOLDS WILL RECEIVE GRANTS

85% OF STUDENTS HAVE A CHANCE TO RECEIVE STUDENT FINANCIAL AID”