College Success Workshop: Funding Your College Education with Scholarships

July 20, 2021 (Updated: Aug 6, 2021)

The scholarships with Aug 2021 deadlines are highlighted in green.

Adopt the Scholarship Mindset

Every scholarship has different rules and standards, different criteria; some scholarships require a high GPA while others require no GPA.

You have to explore each scholarship to see if you meet the criteria for that scholarship.

The scholarship mindset is similar to a growth mindset, where you allow yourself the possibility of finding scholarships that fit you and apply for as many as you can, letting go of the results. Since you don't know whether you will receive the scholarship, you do what is within your control: you apply!

To make your scholarship applications and essays have an extra edge, seek help from others to look over what you have written. If you are a TSU student, you can make an appointment in the Writing Center for a tutor to help you brainstorm or to review what you have written.

For more information about a growth (scholarship) mindset versus a fixed mindset, review these two handouts, "Fixed Mindset vs. Growth Mindset" and "Creating the Money Mindset to Win the Scholarship Game": https://scholarshiptigers.com/2018/10/03/winning-the-game-of-life-and-college-workshop-october-3-2018/

High GPA or No GPA: Does It Matter?

Some scholarships require a high GPA.

Some scholarships require no GPA or a low GPA.

You have to read the rules for each scholarship to find out.

Marianne Ragins, author of *Winning Scholarships for College*, 5th ed., received more than \$400,000 in scholarships in her senior year of high school to attend college. She had a high GPA.

Felecia Hatcher, author of *The "C" Students Guide to Scholarships*, had a GPA in high school between a 2.1 and a 2.7 and won over \$100,000 in scholarships, applying for many scholarships that only required an essay.

One TSU student who attended a writing workshop applied for scholarships when she could during the fall semester. When students did not have work to do in the writing workshop, they often worked on essays for scholarships. She received a \$5,000 scholarship that she could apply to the spring semester.

Students who have brought their short answers, essays, and applications to be reviewed and gone over by Writing Center tutors have had success in winning scholarships, internships, or getting into graduate school or law school.

There are no guarantees, but why not use the resources you have available to you to make your writing stand out!

Scholarship Writing Project

Write down two or three weaknesses you have as a student.

Now, identify a major weakness you have.

Next, brainstorm for 3 minutes on what actions you can take to improve this weakness.

The above was your brainstorming work.

Short Answer: In 3-5 sentences, please answer ONE of the following:

What do you consider one of your greatest weaknesses? -OR-Why is it important to try to improve a weakness?

Now, take the writing you just completed, and if you can, make a Writing Center appointment to review your answer and revise if you like for the possibility of a \$1,000 scholarship.

http://www.getupgetactive.org/active-life-weakness/

\$1,000 Scholarship to Tackle Your Weakness, D: Oct 31, 2021

Other \$1,000 scholarships you might want to consider:

\$1,000 Scholarship for Political Expression, D: Aug. 31, 2021

http://www.getupgetactive.org/scholarship/

\$1,000 Scholarship for Financial Literacy, D: Sept 30, 2021

Scholarships that Don't Require a GPA

1. https://www.couponchief.com/pages/scholarship

\$1,000 CouponChief.com Scholarship, D: July 31, 2022

From webpage: "The only requirement is to upload a 2–5-minute video to YouTube that details one of 2 things:

- 1. Introduce yourself, mentioning your grade and college you will be attending.
- 2. How you personally save money as a college student.

Your video must also include a short intro about your reasons for living a frugal lifestyle, and in the video description, link back to this scholarship page.

We may include your response in a blog post on our site, so please keep that in mind when making your response.

ELIGIBILITY

You must be a US resident enrolled in high school, college, or trade school to apply.

GUIDELINES

Creativity is encouraged, but we want to see top tips from someone that actually is genuinely passionate about saving money."

Click on the link above for more information.

2. Unigo Scholarships—Deadlines monthly

Find the full list here: https://www.unigo.com/scholarships/our-scholarships

Education Matters Scholarship - Deadline November 30, 2021 (\$5000.00)

Submit at https://www.unigo.com/scholarships/our-scholarships/education-matters-scholarship

Prompt: "What would you say to someone who thinks education doesn't matter, or that college is a waste of time and money?" (250 words or less)

Unigo \$10K Scholarship - Deadline December 31, 2021 (\$10,000.00)

Submit at https://www.unigo.com/scholarships/our-scholarships/unigo-10k-scholarship

Prompt: "2020 was a year to be remembered. What will you remember most about 2020 and why is it important to you?" (250 words or less)

3. https://marveloptics.com/blog/scholarship-program \$1,500 MarvelOptics Scholarship Contest, Deadline: August 15, 2021 for Fall semester and Jan. 5, 2022 for Spring semester

Using the following prompt, "Helen Keller said, 'The only thing worse than being blind is having sight but no vision.' What does that mean to you?" brainstorm ways you would answer this question.

Any current, full-time student at an accredited two-year or four-year American university or college is welcome to apply to the Scholarship Program. There is no age nor specified major requirement.

Then, craft a response (short essay of no more than 300 words or a video that must be one minute in length) for a social media post or a blog post that gives your take on the prompt.

More instructions at the link above.

4. http://www.moolahspot.com/scholarship/ \$1,000 MoolahSPOT Scholarship, D: Aug. 31, 2021

Selected criteria from webpage:

"Short Essay

In 400 words or less, please submit an essay on one of the following:

- 1. Why do you deserve to win this scholarship? -OR-
- 2. What is your academic or career goal? -OR-
- 3. Describe what is most important to you and why. -OR-
- 4. Any topic of your choice.

In fact, it's okay to re-use an essay that you wrote in class, for college admission or for another scholarship competition.

The \$1,000 MoolahSPOT Scholarship is sponsored by MoolahSPOT.com and helps students of any age pay for higher education. The scholarship is a competition based on a short essay. Family income, grades and test scores are not used in selecting a winner. The award must be used for any education-related expenses such as tuition, fees, books and room and board.

Who is Eligible: Any student at least 16 years or older who plans to attend, or is currently attending, college or graduate school. Students may be of any nationality and reside in any country. Students may study any major or plan to enter any career field at any accredited college or graduate school. Although applicants can be from any country, all applications must be completed in English."

5. https://www.dosomething.org/us/about/easy-scholarships

\$1,000-\$5,000 DoSomething.Org Scholarships—check back every month or so

From webpage: "Are you 25 years old or younger and live in the US or Canada (or are a citizen of either country, but living abroad), interested in volunteering, and looking for scholarship opportunities? Then you're in the right spot.

Enter to win by doing community service. No essays, no GPA requirements, no recommendations, no applications...and you can enter multiple scholarships."

6. https://studentloanhero.com/scholarships/

\$5,000 Student Loan Hero Scholarship, Opens Aug 9, 2021, and Deadline Oct 4, 2021; to pay for Spring 2022

Selected criteria from webpage:

"Student Loan Hero, an unbiased solution to organize, manage, and repay your student loans, is thrilled to award two (2) \$5,000 main prize and four (4) \$2,000 runner-up scholarships each semester to help alleviate educational costs.

Who Qualifies / Criteria

All applicants must be actively enrolled (at least part-time) in a college/university

How to Apply / Guidelines

To enter, please submit a short essay (500-700 words) answering the following:

What financial challenges have you overcome growing up? How have they shaped your goals and career aspirations?"

7. https://www.optimal.com/scholarships

\$2,000 Optimal Scholarships, D: September 30, 2021

There are three different scholarships here: undergraduate, community college, and online degree.

Scholarship checks are sent to school the month "following the close of the application period. Generally, those funds are applied to any current balance, and then to the next term." (In response to an email inquiry.)

For the undergraduate scholarship, you answer two prompts in 300-500 words:

- a. How will you apply your degree in the future? What do you anticipate for your first five years after college?
- b. State any special personal or family circumstances affecting your need for financial assistance.

From rules: "Judges will determine the winner based on the following criteria:

Criteria 1: Financial Need – 50 percent (50%)

Criteria 2: Academic Commitment – 25 percent (25%) Criteria 3: Personal Circumstances – 25 percent (25%)"

How the Writing Center Can Help You: After you have written your responses, you can bring your answers to the Writing Center and have a Writing Center tutor look over your answers, giving you suggestions on how you might expand upon or edit your response.

Take those suggestions, revise your answers, and make another appointment to polish off your responses.

8. https://certalaw.com/certa-law-personal-injury-wrongful-death-scholarship/
\$1,000 Certa Law Personal Injury & Wrongful Death Scholarship, D: Dec 15, 2021

Selected criteria:

"Minimum eligibility requirements: The Certa Law Personal Injury & Wrongful Death Scholarship is open to any high school or University student in the world.

The Certa Law Personal Injury & Wrongful Death Scholarship is an award for any current or soon-to-be undergrad who has had their life altered due to a bodily injury from an automotive or pedestrian accident, be it their own injury, that of a loved one, or an influential individual. The Certa Law Scholarship has a brief submission process, and applicants will be judged on their ability to convey the lasting effect an accident has had on their life.

Students applying must submit an essay where you explain, present, inspire, or otherwise convince us as to why you deserve to win this scholarship. There are no conditions or requirements for this essay. Please keep submissions to 5 paragraphs and 600 words at the absolute maximum. This is not a standardized test. While spelling, punctuation, and general cohesiveness will make your essay easier to read, and therefore judge, you are not being graded. The winning submission will be one that clearly conveys a non-fictional story of your life before and after an auto accident."

Scholarships that Require a GPA

1. https://www.tmcf.org/students-alumni/scholarships/open-scholarships/

Thurgood Marshall College Fund (TMCF) Scholarships

I tell students to check this website about every 1-2 weeks to learn about opportunities. Sometimes there are no scholarships available or only 1 or 2, but sometimes there are several.

The last presentation I did, there were only one; now, there are three currently open. I have seen up to 15 at one time.

We will look at the above link and discuss some of the current open scholarships and their requirements.

https://www.tmcf.org/

Extra Note about the TMCF: This fund gives out more than scholarships. Explore its front page to discover other opportunities about leadership seminars, internships, jobs, entrepreneurships, and more.

2. https://couragetogrowscholarship.com/ \$500 Courage to Grow Scholarship, D: Monthly, GPA 2.5 or higher

from webpage: "Eligibility:

You must be a junior or senior in high school or college student with a minimum GPA of 2.5 or better. U.S. citizens only please.

Please explain in 250 words or less why you believe that you should be awarded this scholarship:

(Note: Spelling, punctuation, and grammar are important.)"

3. https://www.exabeam.com/about/scholarship/

\$10,000 and paid internships and \$5,000 Exabeam Cybersecurity Scholarship Program, D: Aug. 31, 2021

From webpage: "The 2021 Exabeam Cybersecurity Scholarship Program is open to legal residents of the fifty (50) United States and the District of Columbia who are sixteen (16) years of age or older at the time of application and who are currently enrolled (or have been accepted to enroll) in an accredited post-secondary institution of higher learning (e.g., junior college, college or university) with a minimum 3.0 grade point average.

Video contest—5-minute video—see requirements at link above.

Scholarships To Watch For

The following opportunities are coming this year or early next year. Pay attention to them!

1. https://www.scarlettfoundation.org/students/

\$2,500 to \$15,000 Scarlett Family Foundation Scholarship, opens around Sept 2021, D: Dec. 15, 2021

General Criteria:

- ✓ Graduating high school senior, an individual who obtained a GED by June 1, or a college freshman, sophomore, or junior
- ✓ Demonstrate financial need via 1040 tax return
- ✓ GPA of 2.5 or higher
- ✓ Enroll full-time in Fall 2021
- ✓ Pursue a Business or STEM degree at a 4-year, non-profit college or university (visit the website for a list of majors)
- ✓ Graduate from any high school in Middle Tennessee's 40 counties—refer to the FAQ under Application to see a list of eligible counties—https://www.scarlettfoundation.org/students/scholarship-frequently-asked-questions/
- 2. https://scholarshipamerica.org/scholarship/dr-pepper-tuition-giveaway-promotion/ \$125,000 and \$75,000 Dr. Pepper Tuition Giveaway, open Sept 2021

Between the ages of 18 and 24.

The link above should be active in September 2021.

3. https://www.regions.com/about-regions/diversity-and-inclusion/supporting-our-communities/black-history-month/essay-contest-scholarship

\$3,500 for college students; \$5,000 for high school students, Regions Riding Forward Essay Contest, opens in Feb 2022 (to celebrate and honor Black History Month)

Selected criteria from past competitions (2022 may be slightly different):

"Whose inspiring story will you share?

Write about a Black American individual who has inspired and motivated you for the opportunity to earn a \$3,500 or \$5,000 college scholarship. Essays should be 500 words or less and should:

- 1. Address how a Black American individual has been an inspiration in your life.
- 2. Discuss the contributions of the Black American individual who has served to inspire and motivate you.

College Students

Regions will award \$3,500 scholarships to 15 freshmen, sophomores or juniors who permanently reside in, or currently attend an accredited college in, states with Regions branches and will attend an accredited college in the United States during the 2021-2022 academic school year.

Students who attend an accredited college in Tennessee and have a GPA of 2.0 or higher can enter this scholarship essay contest.

Read the rules for complete information and suggestions on how to write your essay.

How the TSU Writing Center Can Help You: Come and visit tutors in the TSU Writing Center to brainstorm ideas and later to review your essays before you submit them.

4. https://tnstate.academicworks.com/opportunities

TSU Foundation scholarship catalog

Front Matter: http://www.tnstate.edu/financial_aid/scholarships.aspx

Most likely, in February 2022, the TSU Foundation will release scholarships that only TSU students can apply for. The deadline for these scholarships is March 31, 2022.

How to Make Your TSU University Foundation Application Stand Out

- ✓ Scholarship funding is limited, so you want your scholarship application to stand out and highlight what makes you unique and different.
- ✓ Often students just list brief information in what they do. This will severely put you at a disadvantage to those students who go into more detail.

- ✓ Think of what you are doing now and what you did in high school and make a list. You will remember things as you go along, and you can add these to your application.
- ✓ Identify positions (volunteer, president, co-founder, vice-president, founder, etc.)
- ✓ Identify organizations, including briefly what the organization does or is
- ✓ Identify responsibilities or activities you did for that organization and go into brief but "telling" detail
- ✓ If you held responsibilities that called upon leadership skills, highlight them.
- ✓ You want to make sure your grammar and punctuation is consistent and correct.
- ✓ You can save and go back to your application as necessary.
- ✓ Once you submit your application, you can then start applying to separate scholarships for which you are qualified. Some of these require answering questions to make sure you are qualified for that particular scholarship or writing a brief essay.

How the TSU Writing Center Can Help You: Make several appointments in the TSU Writing Center to go over your general application to make it as strong as you can, and make appointments to go over essays you are writing for individual scholarships.

Most often, the same questions being asked for the TSU University Foundation Scholarships are similar to other applications, so strong, consistent work can pay off in that you can reframe what you write here and use that toward other scholarships.

5. https://www.tacobellfoundation.org/live-mas-scholarship/

\$25,000, \$10,000, and \$5,000 Taco Bell Live Mas Scholarship, opens in Fall 2021

You can sign up to be notified when this scholarship opens.

Ages 16 to 24

6. https://www.cfmt.org/grants-scholarships/scholarships/

Community Foundation of Middle Tennessee administers more than 100 scholarships for the local Middle Tennessee community, including some just for students attending TSU.

Scholarship application period opened in January 2022 and deadline for applications is March 15, 2022.

Look at some of the following scholarships offered, especially the Jerry Newson Scholarship, Drue Smith/Society of Professional Journalists Scholarship, Emmett H. Turner Scholarship,

Teddy Wilburn Scholarship, The Woman's Club of Nashville Scholarship, and John W. Work III Memorial Foundation Scholarship.

Some of these are very specific, pertaining to what high school you went to, what county you resided in, and what university you are attending.

I know of several TSU students who have received these scholarships, especially the Teddy Wilburn Scholarship. Explore them all to see which pertains to you.

https://www.cof.org/community-foundation-locator

Other Community Foundation Scholarships All Over America

Not from the Middle Tennessee area. Then, use this Community Foundation Locator at the link above to find a community foundation close to your permanent residence and see what scholarships may be available.

How to Find More Scholarships

https://jlvcollegecounseling.com/scholarships/

Search for scholarships here first

https://jlvcollegecounseling.com/scholarships/all-scholarships-2/

Scholarships by Monthly deadlines

https://scholarshipamerica.org/students/browse-scholarships/

Scholarships for America database of scholarships

https://www.nitrocollege.com/scholarships

Good database of scholarships

https://www.unigo.com/scholarships

Unigo Database of Scholarships

https://www.goodcall.com/scholarships/

Goodcall Scholarship Database

https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx

Scholarship Finder at CareerOneStop

https://www.ucango2.org/Scholarships.html

You can search for scholarships by deadline date or by category (found on the right side).

https://www.chegg.com/scholarships#

List of over 25,000 scholarships at Chegg.com, including scholarships for college (including graduate school) and high school students

https://www.tun.com/scholarships/

Scholarships database by the University Network

https://www.usnews.com/education/scholarships/search

U.S. News Scholarship Finder—on how to use this scholarship finder and for other resources to find scholarships, check out this article: https://www.usnews.com/education/scholarships/faq-guide

https://www.salliemae.com/student-loans/graduate-school-information/graduate-school-scholarships/

Graduate School Scholarship Search Engine brought to you by SallieMae—you can also register for a chance to win \$1,000.

SKIP THE ADS! (Some of the ads are legitimate, but sadly I can't vouch for them all. Avoid the single mom or single dad scholarships—I and a few other students have received calls, and some of the operators are not scrupulous, trying to pressure students in pursuing degrees at forprofit colleges and to take on heavy student loans.

They often ask very extensive, very invasive questions if you sign up for them, in order to give that information to marketers.)

Looking for Scholarships, Internships, and other Government Programs using Benefits.gov

https://www.benefits.gov/

Started in 2002, **Benefits.gov** has become the portal for information about government benefits, which includes state information.

Students, and parents, can choose to answer questions in the Benefit Finder Tool and find benefits, including scholarships, internships, and government programs, they can apply for.

Grants to Individuals Online database

There is a little-known resource called **Grants to Individual Online database**, accessible to students and others through Funding Information Network Locations.

If you happen to be in Nashville, TN, then the Nashville Public Library at 615 Church St, Nashville, TN 37219, Phone: (615) 862-5800 is one of those locations. Since libraries may not be physically open due to Co-Vid, please call the phone number to ask for more information.

http://grantspace.org/find-us

By putting in your zip code at the website at the above link, you can find libraries or places you can go to access this database. Since libraries may not be physically open due to Co-Vid, please call the libraries to ask for what you should do.

Have the librarians teach you everything that the Grants to Individual Online database has available.

<u>http://gtionline.foundationcenter.org/</u>--This is the official page to look once you get to one of those libraries. I believe if one of these libraries isn't close to you, it costs about \$20 to access for one month.

Professional Association Finder

https://www.careeronestop.org/toolkit/training/find-professional-associations.aspx

Professional Association Finder—find a professional organization associated with your major or future career. Then, google the name of the professional organization. These organizations often offer scholarships and/or career advice and help.

Seeking help from a librarian can also help you find more organizations and associations connected to your major or future jobs.

Academic Common Market (ACM)

https://www.sreb.org/academic-common-market

Tennessee, Mississippi, and Arkansas are three 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.

Tennessee State University is one of the participating institutions.

http://home.sreb.org/acm/participating/institutionstates.aspx

Click on your state to find the contact and webpage for the Academic Common Market for your state.

https://www.sreb.org/doctoral-scholars-program

Southern Regional Education Board (SREB)-State Doctoral Scholars Program

From webpage: "Increasing Faculty Diversity

The goal: more minority Ph.D. students who seek careers as faculty on college campuses.

The Doctoral Scholars Program provides multiple layers of support — not only financial assistance and research funding, but also career counseling, job postings and a scholar directory for networking and recruiting. Mentoring and advocacy for scholars is crucial, and support continues into early careers as graduates become faculty members."

https://studentloanhero.com/featured/in-state-tuition-for-out-of-state-students-qualifying/ Other Learning Exchanges like the ACM are featured in this article. Skip the ads, especially of loan providers!

Let's say you are a TSU student, but your home state is Illinois. You can see what programs are offered at the Master's level or Ph.D. level as part the Midwest Student Exchange Program (MSEP).

If it falls in line with your plans, you can seek out a graduate degree for lowered tuition and make plans to pay for school with scholarships, assistantships, or research fellowships.

Recommended Resources

Several people have gone to school for little to no debt. Throughout the years, I have recommended several of these people.

I want to recommend one person if you are in a crunch, needing to look for money now. I recommend Marianne Ragins, who received more than \$400,000 in her senior year of high school to attend college.

Also, this book is available as a book or a Kindle format.

You do not need to have a Kindle reader to read Kindle books. You can download a Kindle app to read books on your PC or on your phone.

https://amzn.to/3nn8kJn

Marianne Ragins, *Winning Scholarships for College: An Insider's Guide to Paying for College*, 5th ed. Kindle Edition. Sept 8, 2018.

Writing Help at the TSU Writing Center for Scholarships or Any Writing Concern

As a Tennessee State University student or faculty/staff member, if you need help with scholarship applications, essays, or any other writing concern, know that the Writing Center at Tennessee State University is here for you!

Fall 2021 hours are Monday-Friday, 8:00 am-6:00 pm, 615.963.5102.

For online scheduling: http://mywco.com/tnstate

If you already have an account, log in and make an appointment.

If you don't have an account, register for an account by clicking on "Register an Account" next to FIRST VISIT? and schedule your appointment!

For help with any writing concern including resumes, applications, or essays for scholarships or internships, you can sign up for any available writing tutor.

For more scholarships, visit Scholarship Tigers at https://scholarshiptigers.com/

You can also contact Rhonda Kavan, Writing Center Coordinator at Tennessee State University, at rkavan@tnstate.edu or Lori Danley, Writing Center Tutor/Instructor, at ldanley@tnstate.edu.

Presentation compiled by Michael Turner, the Scholarship Coach. You can reach Mr. Turner at MrTurnerTSUBlue@gmail.com; he checks this about once a week.