## 2022 Writing Hub Bootcamp Funding Graduate School Through Scholarships Monday, May 26, 2022, 2:15-3:15 pm Michael Turner, scholarship coach

For more information about the services Mr. Turner offers, reach out to Mr. Turner at scholarshipman@gmail.com; let him know if you are a student at TSU.

In this workshop, we will alert you to several scholarships you may not be aware of to help pay for college.

We will also discuss how if you are a Tennessee State University student, you can receive help in the TSU Writing Center, and we will share several success stories of students who received assistance in the Writing Center.

Then, we will point out ways you can find more scholarships to finance your education with more money, less debt.

If there is any time left over, we will also look for scholarships for majors of those attending the workshop.

This handout will contain scholarships and opportunities we did not get to discuss in the workshop.

## **Sobering College Debt Statistics**

- ✓ Americans own more than \$1.7 trillion in student debt.
- ✓ About 25% of student loan borrowers went to graduate school but owe a half of all outstanding student debt.
- ✓ Average amount of student debt per person: \$28,950 for a bachelor's; \$71,000 for a master's; \$66,300 for an MBA; \$145,500 for a law degree; and \$201,490 for a medical degree.

Source: Hess, Abigail Johnson. "Only 25% of those with student loans went to graduate school—but they owe around 50% of all student debt." *CNBC*, 16 July 2021, <a href="https://www.cnbc.com/2021/07/16/graduate-students-owe-around-50percent-of-all-student-debt.html">https://www.cnbc.com/2021/07/16/graduate-students-owe-around-50percent-of-all-student-debt.html</a>.

## **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: May 31, 2022

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

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

\$1,000 Scholarship for Financial Literacy, D: June 30, 2022

http://www.getupgetactive.org/active-life-political-awarenes/

\$1,000 Scholarship for Political Expression, D: Aug. 31, 2022

## **TSU Foundation Scholarships**

https://tnstate.academicworks.com/opportunities

TSU Foundation scholarship catalog (check this website every two weeks; you may find nothing listed, but I just checked today, 5-16-2022, and I found several scholarships open)

Front Matter: http://www.tnstate.edu/financial\_aid/scholarships.aspx

Most likely, in February 2023, the TSU Foundation will release scholarships that only TSU students can apply for. The deadline for these scholarships is March 31, 2023.

## 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 and use those toward other scholarships.

## **Scholarships and Opportunities to Explore**

#### 1. https://www.mmtfscholarships.com/apply

\$1,000 Moving Mountains Through Faith Scholarship, D: July 29, 2022, GPA 3.0 or higher, Tennessee State University student or Alabama A&M University student, part or full-time

#### 2. https://www.aspirehigherscholarships.com/

Up to \$10,000 Aspire Higher Scholarships, D: May 31, 2022

Selected criteria from website:

"9 College Scholarships up to \$10,000 each for 2022-2023 tuition costs

#### **Categories**

- **3 Undergraduate Scholar Awards**—for students pursuing undergraduate or vocational/technical degrees
- **3 Graduate Scholar Awards**—for students pursuing graduate degrees
- **3 Today's Woman Scholar Awards**—for students who are mothers pursuing undergraduate, graduate, or vocational/technical degrees

Determine the scholarship category that fits your academic status. You may only apply within one category. Students pursuing technical/vocational degrees or certificates may be eligible.

See Rules & Regulations.

#### You may be eligible if you:

- Are a United States citizen living in the United States
- At the time of application, have applied to, have been accepted to, or are currently attending an accredited, nonprofit, two- or four-year college, university, or advanced (post-high school) vocational or technical school for academic year 2022-2023
- Have been diagnosed with and treated for a dermatologic condition
- Have been treated by a dermatologist, physician assistant, or nurse practitioner working in a dermatology practice
- Used a prescription medicine to treat your dermatologic condition"

#### 3. <a href="https://www.tmcf.org/students-alumni/scholarships/open-scholarships/">https://www.tmcf.org/students-alumni/scholarships/open-scholarships/</a>

#### 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 none; now, there are three currently open.

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.

#### 4. 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.

#### 5. <a href="https://www.gilmanscholarship.org/">https://www.gilmanscholarship.org/</a>

**Benjamin A. Gilman International Scholarship Program**—several different programs to help finance study abroad.

From webpage: "The U.S. Department of State's Benjamin A. Gilman International Scholarship Program enables students of limited financial means to study or intern abroad, providing them with skills critical to our national security and economic prosperity. The Institute of International Education has administered the program since its inception in 2001."

#### 6. 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."

#### 7. http://www.lucasaykroyd.com/scholarships

\$1,000 Irene Adler Prize, D: May 30, 2022

"Description: Scholarship prize is open to women commencing or continuing a bachelor's, master's, or Ph.D. degree in journalism, creative writing, or literature at a recognized post-secondary institution in the United States or Canada in 2022-2023." taken from JLV College Counseling description: https://jlvcollegecounseling.com/scholarships/age/graduate-students/

8. <a href="https://www.tun.com/scholarships/the-hyundai-women-in-stem-scholarship/">https://www.tun.com/scholarships/the-hyundai-women-in-stem-scholarship/</a>

\$10,000 Hyundai Women in STEM Scholarship (five scholarships), D: June 30, 2022, "open to high school seniors and college undergraduates who identify as female, reside in the United States, and wish to pursue a STEM-related field of education."

9. https://www.parkerdewey.com/career-launchers

**Micro-internships** are "**short-term**, **paid**, **professional** projects are open to all college students and recent graduates of U.S.-based institutions."

## **Scholarships that Involve Some Writing**

Fifth Month Scholarship -Deadline May 31, 2022 (\$1500.00)

Submit at <a href="https://www.unigo.com/scholarships/our-scholarships/fifth-month-scholarship">https://www.unigo.com/scholarships/our-scholarships/fifth-month-scholarships/our-scholarships/fifth-month-scholarships/fifth-

**Prompt:** "May is the fifth month of the year. Write a letter to the number five explaining why five is important. Be serious or be funny. Either way, here's a high five to you for being original." (250 words or less)

Education Matters Scholarship -Deadline November 30, 2022 (\$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, 2022 (\$10,000.00)

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

**Prompt:** "Would you rather be smart, funny or rich? Why?" (250 words or less)

How the TSU Writing Center Can Help You: Make appointments with a writing center tutor to go over your answers and write several drafts before submitting your best one.

All the above scholarships require you to create a one-time profile at unigo.com, which matches you up with more scholarships that apply to you.

## **How to Find More Scholarships**

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.

https://jlvcollegecounseling.com/scholarships/

Search for scholarships here first

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

Scholarships by Monthly deadlines

https://jlvcollegecounseling.com/scholarships/age/graduate-students/

Scholarships for Graduate students

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

**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.

## **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://www.nasfaa.org/State\_Regional\_Tuition\_Exchanges

Other Learning Exchanges like the ACM can be found here.

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, 5<sup>th</sup> ed. Kindle Edition. Sept 8, 2018.

## **Articles about Paying for Graduate School Without Going into Debt**

(I found these articles by googling the following words how graduate students need not go into financial debt; you can use the same words and find other articles).

 $\underline{https://www.investopedia.com/financial-edge/0611/7-ways-to-get-through-grad-school-debt-free.aspx}$ 

Puri, Ritika. "7 Ways to Get Through Grad School Debt Free." Investopedia, 4 July 2021.

https://www.bestcolleges.com/blog/should-you-go-into-debt-graduate-school/

Carlton, Genevieve. "Ask a Professor: Should You Go Into Debt for Graduate School?" *Bestcolleges.com*, 3 Feb. 2022.

https://www.savingforcollege.com/article/how-to-avoid-student-loan-debt-for-graduate-school

O'Connell, Brian. "How to Reduce Student Loan Debt for Graduate School."

SavingforCollege.com, 6 Feb. 2020. This article has several good ideas; one idea I don't agree with in this article is to choose private student loans for graduate school.

https://www.edvisors.com/blog/minimize-debt/

Rubin, Elaine. "How to Minimize Student Loan Debt." Edvisors.com, 3 May 2021.

https://www.thecollegefundingcoach.org/conquering-the-beast-of-graduate-student-debt/ McFillin, Tim. "Conquering the Beast of Graduate Student Debt." TheCollegeFundingCoach.org, 26 Mar. 2020.

## **Articles about Opportunities for Graduate School**

https://www.goingmerry.com/blog/scholarships-for-graduate-students/

Article containing a **list of Graduate School Scholarships**—if a deadline has passed, pay attention to know when the new deadline in 2022 will most likely come up

https://studentloanhero.com/featured/how-to-pay-for-grad-school-without-loans/ Article "5 Ways to Pay for Grad School Without Loans" by Cat Alford, Dec. 10, 2020

https://scholarshipworkshop.com/scholarship-help/financial-aid-for-graduate-students/
Scholarships and Financial Aid for Graduate Students by Marianne Ragins, you will need to google the programs to learn more about them

# 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!

Spring 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 <a href="https://scholarshiptigers.com/">https://scholarshiptigers.com/</a>

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

## **Other Scholarship Opportunities**

# (Deadlines have passed, but you can watch for them in the future: if the scholarship allows it, sign up to be notified when the scholarship opens)

1. https://www.aiga.org/worldstudio-scholarship/

#### \$2,500-\$3,000 AIGA Worldstudio Scholarships

Selected criteria from website:

"Educational Requirements

Students must have at least a 2.0 GPA.

Applicants must be pursuing undergraduate or graduate degrees in one of the following disciplines:

Graphic design

Illustration

Photography

\*Note: Apply in the category that best matches your major."

More information available at the link above.

2. <a href="https://www.salliemae.com/landing/bridging-the-dream-for-graduates/">https://www.salliemae.com/landing/bridging-the-dream-for-graduates/</a>

#### \$10,000 Bridging the Dream Scholarship for Graduate Students opens Jan 2023

3. 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 may open in December 2022 or January 2023 and deadline for applications is February 1, 2023.

Look at some of the following scholarships offered, especially at 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.

#### 4. <a href="https://www.cof.org/community-foundation-locator">https://www.cof.org/community-foundation-locator</a>

#### 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.

5. <a href="https://www.regions.com/about-regions/diversity-and-inclusion/supporting-our-communities/black-history-month/essay-contest-scholarship">https://www.regions.com/about-regions/diversity-and-inclusion/supporting-our-communities/black-history-month/essay-contest-scholarship</a>

\$3,500 for college (undergraduate) students; \$5,000 for high school students, Regions Riding Forward Essay Contest, usually opens in February 2023, written essay or video essay

6. <a href="http://www.beyondtheboroughs.org/the-scholarship/scholarship-requirements/">http://www.beyondtheboroughs.org/the-scholarship/scholarship-requirements/</a>

#### Beyond the Boroughs Scholarship, D: March 15, 2023

### Up to \$20,000; \$5,000 each year

Selected criteria from website:

"Scholarships up to \$20,000 over four years will be awarded to full-time students who have been accepted to an accredited four-year college, university, or equivalent (culinary school, for example). Applicants can be current high school seniors entering college in the fall or students currently attending a college or university.

The scholarship will be paid directly to the institution of higher learning. Everyone who meets the requirements below is invited to apply.

Scholarship recipients will receive notice of their award by June 15 of the school year prior to when the scholarship will commence.

#### **Scholarship Application Requirements:**

- Acceptance to an accredited four-year college, university, or equivalent
- Low income household
- G.P.A. of 2.5 or higher
- Involvement in an extra-curricular activity or work
- Completion of full application including a completed **Student Aid Report** from the FAFSA or the CSS Profile
- Submit application by the March 15th deadline."

7. <a href="https://studentloanhero.com/featured/in-state-tuition-for-out-of-state-students-qualifying/">https://studentloanhero.com/featured/in-state-tuition-for-out-of-state-students-qualifying/</a>
Pentis, Andrew. "How to Decide If Establishing Residency for In-State Tuition Is Worth the Hassle." *StudentLoanHero.com*, 23 Dec. 2020. An article detailing how you may establish residency for college with its pros and cons.

For more information about the services Mr. Turner offers, reach out to Mr. Turner at scholarshipman@gmail.com; let him know if you are a student at TSU.