



2018

# The Scholarship Search Toolkit



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## Keys to a Successful Scholarship Search

If you're serious about trying to pay for college by applying for scholarships, you need to understand that this will require researching hundreds of scholarships and actually submitting applications for dozens. In other words, it will be a lot of work.

You can't expect to apply for just a few scholarships and win enough money to make a significant dent in the cost of college. The cost to attend public flagship universities is over \$25,000 a year and there are 100 private colleges charging more than \$60,000 to attend. Most private scholarships are for a \$1,000 or less and are only for a year.

Like I said, this is going to be a lot of work. Kevin Ladd, founder of Scholarship.com, told [MoneyNation.com](http://MoneyNation.com)

"I say if you're really good you might win one out of every six scholarships you apply for. If you're average you might get one out of ten. If your circumstance is unusual you might get a higher ratio, but typically if you want to win ten scholarships to pay for 90% of your need, you're going to have to apply to five to ten times that many to win them.

That means if you're "good" you're going to have to apply to at least 60 \$1,000 scholarships just to win \$10,000. This is less than the [average institutional award](#) at most private colleges.

The fact is that few students will actually win full-ride scholarships because with the exception of scholarships from the colleges themselves, they are very rare. Therefore, you need to be prepared to apply to a lot of private scholarships to generate a meaningful amount of funding. Before you start your search, read [7 Things You Need to Know When Looking for College Scholarships](#), and make sure you understand the following.

1. **Use an EFC Calculator first.** (Don't know what EFC stands for? Start [here](#) before going on.) This is important for two reasons. The first is it will give an idea of the **minimum** of how much you'll be expected to pay for college. For some, this will be the incentive to get started on the scholarship search.

The second reason is because if your EFC is low, chances are that any scholarships your student wins will simply result in a reduction in your student's need award. Most colleges have a policy that will allow students to use a certain amount of

outside scholarships before they start reducing the need based award. This is usually in the few thousand dollars range.

Essentially, the colleges are treating these scholarships as student income as they are required to do by law. And yes, you do have to [report outside scholarships](#) to the financial aid office. Knowing your EFC will help you decide how much effort, if any, your family should devote to outside scholarships.

2. **Protect your personal information.** No longer do families have to pay for a scholarship search service in cash with all the free scholarship search websites. But chances are that they'll be paying for it in the form of student information. The reality is that the free websites have to make money somehow. Some will do it with ads. Others will sell your information.

This is why you need to be sure to pay attention to the Privacy Policy and Terms of Use. Consider using a separate email just for the scholarship search. If you decide to use a website that requires you to provide a lot of personal information that they will sell, make sure your getting good results for your cost.

3. **Consider the competition when applying.** It's a lot easier to win a scholarship when only 25 other people are applying than one with 1,000s of applicants. Of course, it would be nice to win a \$10,000 scholarship. But given the competition, you'll have better luck with smaller scholarships that don't necessarily get picked up by the college scholarship websites.

These are the ones that come through your counselor's office or show up at the local library. Besides less competition, they're likely to require less effort than more prominent one's. Put your effort into the ones where the odds are more in your favor.

4. **Use a combination of websites.** And a paid membership website should be your last choice. Here's why. There are basically only a half dozen or so scholarship databases. Most scholarship websites are just paying to use one of these so they can sell advertising or information. The major differences (besides how much information you have to give up) will be how easy they make it for you find scholarships.

I paid for a membership to a college search website. Of the first 10 scholarships that are listed with close deadlines, nine showed up in a Google Search as being listed on multiple other websites. Of the ten that were supposed to be the closest “match”, again, nine could be found on multiple websites. The tenth was also listed in a Google Search but not on the major websites.

Granted, the one scholarship in each case probably qualified as a lower competition type scholarship. So there may be some value in paying for the service if you’re serious about applying to as many viable scholarships as possible. But check out the results of the free websites first.

5. **Start Early.** For many scholarships, there’s no requirement that you start college in the next year. I know most students don’t seriously start looking for scholarships until they receive a disappointing financial aid award but you can start much sooner. If you start applying to the “no application” scholarships monthly as a freshman, you can improve your odds of winning.
6. **Make the search a partnership.** This is where parents can do a significant amount of the work without crossing ethical or “over-parenting” lines. Researching possible scholarships takes a lot of time and who knows your kid’s capabilities better than you?

However, this needs to be a true partnership.

The student needs to agree to the partnership and follow through on her responsibilities without constant nagging. After the parent has invested significant amount of time finding the most appropriate scholarships, the student should be prepared to write the essays and complete the applications. Otherwise, it’s not a partnership and isn’t likely to have the same results.

7. **Go for quantity over quality.** There’s a lot of scholarships out there and they have a wide range of requirements. It only makes sense to prioritize those that minimize effort on your part. Carefully consider those that require letters of recommendations. There are only so many times you can ask someone to take the time to write a meaningful letter of recommendation. Make sure the scholarship is worth it.

Remember, you need to apply to apply to as many scholarships as possible. So,

look for those that allow you to write short essays or where you could potentially just modify something you've already written.

Then there are those "no application scholarships." These are essentially just monthly or quarterly drawings where students submit personal information in exchange for a chance of winning. If you consider the exchange a fair one, then make sure you schedule time to regularly submit for a chance to win.

Just keep in mind as you go for quantity, you're also increasing the competition factor I talked about in number three. It's a balancing act you'll have to perform throughout the college scholarship search process.

## Scholarship Search Websites

The following table lists 19 FREE scholarship search websites. Students need to be especially aware of privacy policies when they register on these websites. Basically, once the website has the student's information, it can do with it what it wants.

Some websites will explicitly state that they will ignore "do not track" requests while others inform users that they will be contacted by marketing partners. Furthermore, some websites also **claim the right to future use of any material the student may upload as part of a portfolio**. Given that privacy policies can change at any time, take the time to review them before actually registering. And be sure to opt out whenever possible.

The table indicates which websites require registration and if they require a phone number or home address. Assume that if you enter the information, the website will use it to pay their bills. This may include providing it to student loan companies and other banks. Be prepared.

You can also see how easy it is for users to access the website and evaluate the search results. Given the number of scholarships students will need to target, the more information provided in the initial list of scholarships from the search results, the better. This is why I note which ones have sort options and which don't display due dates. *Having to click on each scholarship in the list to find out availability and deadlines will slow down your search.*

You need to be aware that college scholarship websites tend to come and go. Every year, I'm deleting one or two websites while adding a couple of new comers. This year I deleted GoodCall.com because its website wouldn't load. Maybe it was just a bad day. In any case, please don't be surprised if something is out of date. It's going to happen. Just let me know and I'll update as soon as possible.

The best strategy is to start with the websites that don't require registration. This allows you to get a feel for what's available and what is important to you. It should also help you to decide what information you need to track to organize your applications. I believe the websites highlighted in green are the best to start with. And remember, most likely the scholarships you have the best shot at won't be listed on the website.

Website	Registration Required	Requires phone number	Requires mailing address	Search on profile option	Search by categories	Search by keyword	Search by amount	Can sort results	Displays deadlines	Shows Amount	Displays number of scholarships available	Comments
<a href="#">Big Future</a>	●	●	●	●	●	●	●	●	●	●	●	Shows number of applicants/available scholarships on scholarship page
<a href="#">Cappex, College Greenlight</a>	●	●	●	●	●	●	●	●	●	●	●	Compare Student loans at top, list merit scholarships by college; ratings for difficulty of application and competition; search is based on profile only.
<a href="#">Career One Stop Scholarships</a>	●	●	●	●	●	●	●	●	●	●	●	Includes loans and grants; no search by profile.
<a href="#">Chegg</a>	●	●	●	●	●	●	●	●	●	●	●	Lists if essay required.
<a href="#">College Express</a>	●	●	●	●	●	●	●	●	●	●	●	No profile search even though registration is required; list odds of winning sweepstakes scholarship.
<a href="#">Fastweb</a>	●	●	●	●	●	●	●	●	●	●	●	Ads part of scholarship list.
<a href="#">JLV College Counseling</a>	●	●	●	●	●	●	●	●	●	●	●	This isn't a traditional search website but a collection maintained by a private college counselor. Be sure to check out scholarships by age.
<a href="#">Mach25/CollegeNet</a>	●	●	●	●	●	●	●	●	●	●	●	Displays number of applicants/available on scholarship info (if provided), includes college merit scholarships (not Scholarship Election System)
<a href="#">Niche</a>	●	●	●	●	●	●	●	●	●	●	●	Really nothing to recommend itself over others unless you find scholarships here and nowhere else.
<a href="#">Petersons</a>	●	●	●	●	●	●	●	●	●	●	●	Can search on number of awards; register to see contact info, will ignore do not track.
<a href="#">Sallie Mae Scholarships</a>	●	●	●	●	●	●	●	●	●	●	●	Search based on profile only (activities are categories); can adjust accuracy.
<a href="#">Scholarship Informer</a>	●	●	●	●	●	●	●	●	●	●	●	No registration required, no search by profile, can sort by amount.
<a href="#">Scholarship360</a>	●	●	●	●	●	●	●	●	●	●	●	Claims to select only quality scholarships. No search by profile.
<a href="#">ScholarshipOwl</a>	●	●	●	●	●	●	●	●	●	●	●	Information under Terms and Conditions; pay for automatic submission.
<a href="#">Scholarships.com</a>	●	●	●	●	●	●	●	●	●	●	●	Search by test scores; extensive categories; only sorts if registered; asks for income, need based, Scholarship Contests & Sweepstakes.
<a href="#">StudentScholarships.org</a>	●	●	●	●	●	●	●	●	●	●	●	Only most recent scholarships shown without registration, limited results from searches on profile.
<a href="#">StudentScholarshipSearch.com</a>	●	●	●	●	●	●	●	●	●	●	●	Separate scholarship contests (sweepstakes) category; Student curated scholarship lists
<a href="#">SuperCollege.com</a>	●	●	●	●	●	●	●	●	●	●	●	Search is based on profile only; no reason to use unless you have reason to believe you'll find scholarships here not available elsewhere.
<a href="#">Unigo</a>	●	●	●	●	●	●	●	●	●	●	●	Without registration, only lists available and no contact information.

## Other Website Resources

### Scholarship Websites

These are websites that link to other scholarships. These are not search websites- they're just lists of scholarships.

- [My Kid's College Choice Full Scholarship List](#) Listing of full-ride and full-tuition scholarships offered by colleges.
- [50 Top College Scholarships for 2017](#) Listing of the most valuable scholarships.
- [UCLA Scholarship Search Databases](#) Long list of resources. Claims list is always changing so might be a good place to find newer resources.
- [100 Unique and Weird Scholarships Worth Applying For](#) What it says, and you can download it as a PDF.
- [List of Military Scholarships for Service Members, Spouses and Dependents](#) Extensive listing of scholarship sources, doesn't always include links.
- [International Financial Aid and College Scholarship Search](#) For international students looking to study in the United States.

*Does college pay? They do if you are a good open-field runner.*

~ Will Rogers

### Scholarship Website Reviews

If you're looking to find out the accuracy of the websites, the following are various reviews of the major scholarship websites. There aren't many and some are very dated. Ultimately, you're going to have to find out for yourself.

- [Best Scholarship Websites for 2018](#)
- [The Best Scholarship Search Platforms of 2018](#)
- [Best Scholarship Websites Reviews 2017](#)
- [10 Sites to Kick Off Your Scholarship Search](#)
- [The Best Scholarship Websites to Fund Your Education](#)
- [12 best ways to find a college scholarship](#)
- [The 10 best sites to search for scholarships](#)
- [The 8 Best Scholarship Websites and Search Tools](#)
- [2014 Scholarship Search Reviews](#)

## **Get Organized**

The following are links to templates that you can use to organize and keep track of your scholarships applications. They don't require any registration or providing email addresses.

- [Scholarship Application Organizer](#)-Google Docs
- [LHS AVID Scholarship Tracker](#)-Google Docs
- [Go2Tutors Combined Application and Scholarship Tracker](#)-Google Docs, very detailed.
- [University of Phoenix](#)-Excel, very detailed
- [MyKidsCollegeChoice Scholarship Tracker](#)-Excel
- [Syracuse University](#)-PDF
- [Scholarship Worksheet Organizer](#)-PDF

## **Learn More**

[How to Apply for a Scholarship](#): From the College Board. Good list to keep handy as you go through the process.

[Finding and Applying for Scholarships](#): Another overview of how to apply for scholarships from the US Department of Education.

[Outside Scholarship Policies](#): Explains how scholarships may simply be used to substitute for financial aid awarded by the college instead of adding to it.

[The Truth About Scholarships](#): This explains why spending more time researching colleges than scholarships is likely to have a bigger payoff. Most students (NOT ALL) will get more money from the college they attend than from private scholarships.

[4 Easy Steps to Find 254 Colleges for Potential Merit Scholarships](#): Explains how to target colleges for merit scholarships.

[4 Do's and 1 Don't for Finding Scholarships](#): Concise overview of where to look for scholarships.

## **State Scholarship Resources**

Don't overlook possible state scholarship resources. The reality is that some states do a better job offering web resources than others. But it's possible that your state actually provides residents access to one of the scholarship databases. If so, you should definitely start your search there.

The following table lists the scholarship websites for each state. They aren't always state government websites but rather a non-profit that has stepped in to provide the service.

If it is a state sponsored website, be sure to explore any other resources it offers. One thing to look out for is [academic exchange programs](#). These programs allow students to attend colleges in other member states for reduced tuition. There are four major organizations and you need to check with each one for the specific requirements.

Many states will have separate financial aid programs that also have their own financial aid deadlines. You can look up your state's deadline on the [Federal Student Aid](#) website.

*A man who has never gone to school may steal from a freight car; but if he has a university education, he may steal the whole railroad*

~ Theodore Roosevelt

## State Scholarship Search Websites

State	Scholarship Website
Alabama	<a href="#">Alabama Commission on Higher Education.</a>
Alaska	<a href="#">Alaska Commission on Postsecondary Education website</a>
<b>Arizona</b>	<a href="#">Arizona Career Information System</a>
<b>Arkansas</b>	<a href="#">YOUiversal</a>
<b>California</b>	<a href="#">CaliforniaColleges.edu</a>
<b>Colorado</b>	<a href="#">CollegeInColorado.org</a>
Connecticut	<a href="#">Facts About Student Aid</a>
Delaware	<a href="#">Delaware Higher Education Office website</a>
<b>District of Columbia</b>	<a href="#">District of Columbia College Access Program</a>
<b>Florida</b>	<a href="#">The Florida Student Scholarship and Grant Programs</a>
<b>Georgia</b>	<a href="#">GAFutures</a>
Hawaii	<a href="#">Hawaii Community Foundation Scholarships</a>
<b>Idaho</b>	<a href="#">Idaho Career Information System</a>
Illinois	<a href="#">Illinois Student Assistance Commission</a>
Indiana	<a href="#">Learn More Indiana</a>
<b>Iowa</b>	<a href="#">Iowa College Student Aid Commission</a>
Kansas	<a href="#">Kansas Board of Regents</a>
Louisiana	<a href="#">Louisiana Office of Student Financial Assistance</a>
<b>Maine</b>	<a href="#">The Finance Authority of Maine</a>
Maryland	<a href="#">Maryland Higher Education Commission</a>
Massachusetts	<a href="#">Office of Student Financial Assistance</a>
Michigan	<a href="#">MI Student Aid</a>
Minnesota	<a href="#">Scholarships Offered By Minnesota Institutions</a>
Missouri	<a href="#">Missouri Department of Higher Education</a>
Montana	<a href="#">Reach Higher Montana</a>
<b>Nebraska</b>	<a href="#">ScholarshipQuest</a>
Nevada	<a href="#">GoToCollegeNevada.org</a>
New Hampshire	<a href="#">New Hampshire Higher Education Assistance Foundation</a>
New Jersey	<a href="#">Higher Education Student Assistance Authority (HESAA)</a>
New Mexico	<a href="#">New Mexico Higher Education Department</a>
North Carolina	<a href="#">College Foundation of North Carolina</a>
<b>North Dakota</b>	<a href="#">RUPrepareND.com</a>
Ohio	<a href="#">Ohio Higher Ed</a>
<b>Oklahoma</b>	<a href="#">OKCollegeStart.org</a>
<b>Oregon</b>	<a href="#">Oregon Student Access Commission</a>
<b>Rhode Island</b>	<a href="#">WaytoGoRI.org</a>
<b>South Carolina</b>	<a href="#">Center for Scholarship Administration</a>
South Dakota	<a href="#">Select Dakota</a>
<b>Tennessee</b>	<a href="#">CollegeForTn.org</a>
<b>Texas</b>	<a href="#">Educational Opportunities and Investments</a>
<b>Utah</b>	<a href="#">Utah Futures.org</a>
Vermont	<a href="#">VSAC Roadmap to College</a>
Virginia	<a href="#">Virginia Education Wizard</a>
<b>Washington</b>	<a href="#">The WashBoard.org</a>
<b>West Virginia</b>	<a href="#">College Foundation of West Virginia</a>
Wyoming	<a href="#">Wyoming Department of Education</a>

### Key to State Scholarship Websites

**Red**-has a unique listing open to users without registration

**Purple**-part of a licensed college planning application. Requires registration, usually limited to state residents. However, users can often search without registering by using keywords.

*"College is a business, and deserving students are not always the clients. "*

*~ Purvi Mody*