

It's never too early for college-bound students to seek out scholarships

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Finding - and winning - scholarships for college can seem like a daunting task, especially when the competition is fierce and options appear endless.

But with a good dose of organization and motivation, scholarship experts say, students can be well on their way toward paying less for school.

"The first thing you need to do is to start searching for scholarships as soon as possible," said Mark Kantrowitz, publisher of the scholarship search engine www.fastweb.com and www.finaid.org, which provides student financial aid information and advice.

Students often wait too long to start looking, especially high school upperclassmen, he said, noting that some college scholarships even are available for students who are in grades K through 8 for certain creative achievements, community service participation or unique academic skills.

"The sooner you start searching, the fewer deadlines you're going to miss, and that increases your chances of winning a scholarship," Kantrowitz said.

For students who already know where they're going to college but don't know where to begin their scholarship search, a good starting point is with the Free Application for Federal Student Aid (FAFSA), said Haley Chitty.

Chitty, a spokesman for the National Association of Student Financial Aid Administrators, said FAFSA applications make students eligible to receive federal, state and/or institutional aid. All students should fill out a FAFSA form, he said.

"I think a lot of people assume they make too much money or aren't going to qualify," Chitty said. "Some of that aid is available to everyone no matter their situation."

He said the next step is to visit the college's financial aid office for scholarship suggestions. "After checking with the financial aid office, check with an academic department-there could be specific scholarships you may want to apply for," he said.

Aside from federal aid and direct help from colleges, Kantrowitz recommends that students look for scholarships for which they're eligible through a reliable scholarship search engine. For online searches, he said, the more information students offer, the better.

"Students who answer optional questions match about twice as many scholarships as those who just answer the required ones," he said.

It's also smart to watch for renewable scholarships, sometimes called multiyear scholarships, said Lauren Segal, president and CEO of Scholarship America.

"We call them gifts that keep on giving," Segal said. "It's really good to look with an eye for the long term."

And organization is key, Kantrowitz said.

Students should keep track of whom they've asked to write letters of recommendation in case they need a "gentle reminder," as well as a checklist of basic information about each of the scholarships for which they've applied.

He also recommends making what he calls an "accomplishments resume" to help applicants get a better sense of themselves.

"Whether it's some awards you've won, being captain of the math team, hobbies, sports you've participated in—just a basic summary of who you are," Kantrowitz said. "It helps you decide where you're going in the future, and maybe shows some common threads in your different interests."

Accomplishments resumes are also great to give people who are writing letters of recommendation. And once students submit their first six applications, he said, the process becomes much less time-consuming.

"It becomes easier to write each successive essay because you can reuse existing essays, tailoring them to the application," Kantrowitz said.

He also warned against just applying for scholarships that offer the most cash, which he said are the hardest to win because they're so competitive. Instead, he suggested applying for smaller scholarships. The money, even in relatively small amounts, adds up, Kantrowitz said. And, it's not such a bad deal, either.

"I don't know of any high-schooler who can earn \$500 for an hour's worth of work," he said.

Winning small scholarships also boosts resumes

"When someone awards you a scholarship, that's a vote of confidence for you," Kantrowitz said. "It tells people that you passed someone else's quality standards."

And, with a little luck, once students do receive a scholarship, Segal said, it's important to send a thank-you note.

"You never know. Often these scholarship awardees, they're doing this with an eye for future employees," she said. "You want to put your best foot forward."

Unique scholarships

Students with a particular trait or hobby might be eligible for a unique scholarship.

"Don't assume there are only traditional scholarships in a traditional timeframe," said Lauren Segal, president and CEO of Scholarship America.

Here are a few scholarships that Dallas-area high-schoolers might have a chance at winning:

Chess scholarships at the University of Texas-Dallas: These scholarships can get chess masters up to a full ride and more. Learn more at <http://www.utdallas.edu/chess/scholarships/chess-program-scholarships.html>.

Miss P.E.A.R.L. of Dallas Inner Beauty Scholarship Pageant: Young women who are Poised, Elegant And Responsible Leaders are eligible for this pageant and have a shot at winning some money for college. High school junior and senior girl must have a 2.5 GPA and prove their academic, public speaking, civic engagement and leadership prowess. Learn more at <http://www.pearl-girls.org/pageant.html>.

Tall Texans of Dallas Scholarship: Here's a little payback for always getting asked if you play basketball. All students need is the right height - at least 5-foot-10 for girls and 6-foot-2' for boys - and the intention to attend college to apply for this one. Learn more at <http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-state/texas-scholarships/the-tall-texans-of-dallas-scholarship/>.