

College Connection

Start **HERE!** for Tips to Get Ready for College

A Newsletter for High School Juniors

starthere4loans.nd.gov

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Three Scholarship Myths

Your junior year is a great time to start searching for scholarships. Myths have, unfortunately, prevented many deserving students from winning money for college. By learning the truth behind these myths, you'll gain a better understanding of the essential "rules" of the college scholarships game.

MYTH #1: "Only students with high academic achievement win merit scholarships."

The Real Story: Scholarships are awarded to students with all sorts of talents and interests. In fact, many scholarship programs are designed for students who devote time and energy to such diverse fields as music and the arts, foreign languages, community service, science, leadership, writing and oratory, to name just a few. Typically, these programs are entirely "grade blind" - meaning that grades are not used as a judging criteria.

MYTH #2: "Scholarship applicants should seek to compile the longest list of extracurricular activities."

The Real Story: As is the case in many other aspects of life, winning scholarships is about quality, not

quantity. Some people think that to win these awards you must devote your entire high school career to participating in extracurricular activities. On the contrary, most scholarship winners distinguish themselves by the devotion they have demonstrated to a particular activity or activities, rather than by the sheer quantity of their involvement.

MYTH #3: "Applying for scholarships is just like applying to college."

The Real Story: Actually, scholarship contests demand a modified approach from the college admissions process because scholarship contests are characterized by substantially more head-to-head competition. While college admissions officers compare students primarily to a standard, scholarship contests directly compare students to one another. Because of this more competitive environment, students who devise creative techniques to stand out from the crowd have a distinct advantage. In this way, a good scholarship application (which distinguishes you from everyone else) will likely be a good college application - but the reverse is not necessarily true.

Scholarship Assistance

Scholarships are a good way to help pay for school expenses because unlike loans, they do not have to be paid back. Remember that it takes time, effort and often creativity to find and apply for scholarships. They seldom fall into your lap. Don't pay anyone to find a scholarship for you. Most scholarship opportunities are free!

With some initiative you can find out about scholarship programs by yourself. In general, private scholarships are often based on things such as grades, age or gender, race, major, your interests and clubs. There are also unusual scholarships for almost anything you can imagine.

Colleges often have grants and scholarships which are unique to their institution.

By going to the North Dakota College Access network at nd-can.com/college_planning/scholarships/, you will find useful scholarship information and the following topics:

- Where to Search for Scholarships
- Tips for Applying for Scholarships
- Beware of Scams
- Call College Information Service at **800-472-2166** for additional help.

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FAFSA Preparation Advice

The Free Application for Federal Student Aid (FAFSA) is a form that begins the financial aid process. In order to ensure that financial aid is ready and available when you begin your fall semester in college, there are some things that seniors should consider now. Being well prepared for your FAFSA application will help save you time, ease your frustration and help you succeed with a smooth application process. Here is some important advice to help you prepare for your FAFSA application.

1) Go to the FAFSA link found on SLND's Web site starthere4loans.nd.gov

The Department of Education provides useful information online to assist you when completing your FAFSA. The

Web site is a useful resource with information on student aid, application deadlines and much more.

2) Check your Eligibility for Aid

You can estimate your financial aid eligibility by using the FAFSA4caster link on the homepage.

3) Get Your Document's in Order

This is very important. Having all your required documents handy before you begin the application will definitely ease the application process. See the information needed in the box below!

4) Print out the FAFSA Worksheet.

Get your FAFSA on the Web

worksheet. It's easier to input your financial aid information online when everything is at your fingertips!

5) Get your FAFSA PIN (Personal Identification Number)

The most effective way to sign your FAFSA is to get your FAFSA PIN (Personal Identification Number) and sign electronically with this PIN. Alternatively, you can mail in the signature page.

6) Sign Electronically

You will speed up the process by signing your FAFSA electronically with your PIN and your parents can sign electronically too.

7) Do not be Late!

Apply for your FAFSA early!

Information needed for completing the FAFSA

1. Students U.S. income tax return
2. Parents U.S. income tax return (for dependent students)
3. (IRS 1040, 1040A, 1040EZ)
4. W-2 forms and other records of earnings
5. Records of stocks, bonds and other investments
6. Records of untaxed income
7. Current bank statements
8. Business and farm records if applicable
9. Students driver's license
10. Social security number

Remember to keep these records. You may need them again for future reference!