

WINNING SCHOLARSHIP MOVES

FAMILY MONEY >> from 188

#1—ADOPT A CAN-DO ATTITUDE

Optimism and a professional approach are key to reaping a large harvest of scholarship dollars. Just ask Shayla Price, a student at Southern University in Baton Rouge, Louisiana. As a high school student, she decided she would be the first in her family to earn a college degree, even though her parents couldn't afford tuition.

At the beginning of Shayla's junior year in high school, she made hunting down scholarships her part-time job. After school each day, she searched the Internet for funding. Little by little, she completed 60 applications over two years. In the end she earned 13 scholarships amounting to more than \$100,000.

One of her secrets was a strong support team. Throughout high school, she nurtured close relationships with teachers and guidance counselors. They wrote letters of recommendation, stored them on their computers, and individualized them for each of her scholarship applications.

Writing skills—and following directions—are crucial, she says. "Many times, they're just looking at the essay. Be original, be creative, and make sure it's clear and concise. If it says 500 words only, make sure it's 500 words only." Each scholarship is judged differently, but Shayla eventually developed five core essays that could be revised to fit any set of requirements.

Time management also is essential. Don't merely meet deadlines—beat them. "If it's due in November, I would send it out in October," Shayla says. If you wait until the last moment to submit your application, an unexpected emergency could derail your efforts and cost you hundreds or thousands of dollars in potential tuition.

financial aid, working through his Web site, www.vazquezmedia.com.

His No. 1 tool: persistence. "Exhaust all of your possibilities," says Vazquez. "You should have absolutely no fear because you have absolutely nothing to lose."

While most applicants were searching for scholarship money on the Internet, Vazquez discovered that there was a tuition gold mine off-line and in his own backyard. Check with all the clubs operating in your community, he advises—Elks, Lions, Junior League, and American Legion, for instance. The scholarships they offer are not highly publicized, so there's not as much competition for the money.

Local scholarships are often small, but don't worry so much about bagging the big one in your scholarship hunt. Those smaller scholarships—\$500 here, \$1,000 there—will add up. Vazquez won a \$300 yearly scholarship, for instance, to cover the cost of his books. That may sound tiny, but book costs are a financial drain that he was happy to eliminate.

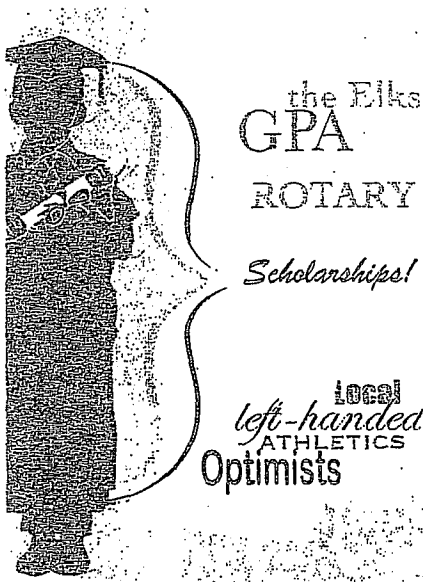
For more leads on scholarship money, consider all of the inside connections that your parents and other relatives have—club memberships, church, military service, and employment. Such affiliations may qualify you for scholarships that other students can't get. Also consider what your major will be in college. Whatever your field, there's bound to be a specialized scholarship to go with it. There are even scholarships for the study of wine, the study of aquatic insects, and the study of fungi.

Don't hold back, says Vazquez. Apply for every scholarship for which you're qualified. "You will be shocked by the ones that tell you yes, and you will be shocked by the ones that tell you no," he says.

#3—DO THE DETAIL WORK

Search carefully. The merest detail about you or your family could be a scholarship bonanza. One scholarship benefits left-handed students who attend Juniata College in Huntington, Pennsylvania. Another supports college students who are no taller than 4 feet, 10 inches. A scholarship in California goes to the children of strawberry pickers. Susan Scarpinato, of Hearne, Texas, was surprised to discover that anyone with her last name could get a full scholarship to nearby Texas A&M University. She had always wanted a degree from that school—it was a family tradition. However, when she enrolled in the late 1970s she didn't perform well and ultimately left school.

"I wasn't mature enough at the time to appreciate what a college education was worth," she says. Two decades later, she got a phone call from an >> on 192



#2—PERSISTENCE PAYS OFF

When his father died, Jose Vazquez dropped out of high school at age 17. Later, he passed his general educational development (GED) exam and then focused on paying for college. He was so successful, he amassed more than \$150,000 in scholarships. He graduated from Western Illinois University in 2004. Now he gives seminars on

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endowment manager. A relative had established a Scarpinato scholarship. Susan enrolled in a community college to pull up her grades, then transferred to Texas A&M, where her tuition and expenses are covered. Her son, Joseph, is now enrolled at the school as well.

#4—WIN WITH TEAMWORK

In many ways Nolan Colter was an average high school kid in Beaverton, Oregon. He was bright but didn't make straight A's. He loved computer games and soccer. His mother was single and worked, so he often helped out at home—which meant he had no time for volunteer activities. When it came time to plan for college, however, he did have a remarkable asset—a mother who believed that scholarship hunting requires parent-and-child teamwork. Connie Colter supplied both encouragement and nagging to get the applications done.

Mother and son divided the labor. Connie's job was to track application deadlines. Nolan's job was to write the essays and fill out applications. They emphasized Nolan's best qualities, such as integrity and teamwork.

"It was a good system. We treated the process as if we were engaged in an intense job search," Connie says.

A top priority: finding a college that was a superb fit for Nolan's interests and personality. Worcester Polytechnic Institute (WPI) in Massachusetts impressed them. It was small, friendly, highly rated, and computer-oriented. Eventually, WPI awarded Nolan a scholarship—full tuition for four years, a value of \$120,000.

#5—LEVERAGE YOUR PASSION

Stephanie Sylvester of Huntsville, Alabama, is the first to admit that she was a mediocre student in high school, scoring a 2.9 grade point average. However, don't worry about conventional wisdom, she says—scholarships are not only for the kids with 4.0 GPAs. Following your own passions will get you through.

Stephanie threw herself into honing her swimming skills and working with kids with fetal alcohol syndrome. This kind of credential building is a benefit on two levels: It can help you win tuition money, but even if it doesn't, it provides valuable life experiences.

In Stephanie's case, she earned a \$10,000 AXA Achievement Scholarship and an athletic scholarship at Kentucky's University of Louisville, where she intends to study sports medicine.

#6—KEEP YOUR EYES OPEN

Cheryl Winters-Tetreau of Emmaus, Pennsylvania, discovered that many consumer products companies offer scholarships. Pay attention to product packaging and be ready to take action. Often you'll be referred to a Web site for more details. When scouting out scholarships for her daughter, Marielle, a student at D'Youville College in Buffalo, New York, Cheryl spotted scholarships mentioned on the packaging of over-the-counter pain relievers and on cereal boxes.

#7—WATCH OUT FOR SCAMS

Unfortunately, con artists are attracted by parents and students eager to find scholarship money. Jacqueline

The merest detail about you or your family could be a scholarship bonanza.

King, Ph.D., an administrator at the American Council on Education in Washington, D.C., says you should never have to pay for information about scholarships.

If you're wondering whether a scholarship search company is scamming you, "Look for two words: 'promise' and 'guarantee,'" says James Boyle, president of College Parents of America in Arlington, Virginia. No one can guarantee results. Be skeptical if a company claims you can't get its information anywhere else. Also, be wary if someone asks for your credit card or bank account numbers.

Leah Gordin learned that lesson the hard way. A man phoned the Modesto, California, student, claiming to be from a "grant association." The caller said he would deposit \$5,000 in scholarship money straight into her bank account if she would give him the account number. Which she did. When Leah told her mother, they realized that a con artist was at work. They went to the bank early the next morning and closed the account.

If you think you've encountered a scammer, report it to your guidance counselor, the local district attorney's office, and the Better Business Bureau. Also visit the Federal Trade Commission's Web site at www.ftc.gov for more information on scams.

Jeff Bredenberg writes frequently on how-to subjects and edited the book *Beat the System: 1,200 Tips for Coming Out on Top in Every Deal and Transaction*. @

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