Applying for College Scholarships
Julie Shields-Rutyna
Director of College Planning, Education, and Training

Julie joined MEFA in 2007 and has over 30 years of experience helping families plan for higher education.

As Director of College Planning, she manages MEFA’s widespread college planning guidance to help make college more affordable and accessible for Massachusetts students and parents.
How to Participate

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Not-for-profit state authority created in 1982, helping families plan, save, and pay for college
• What are Scholarships?
• Where to Look for Scholarships
• Online Search Engines
• Tips to Find Scholarships
• Financial Aid
What are Scholarships?

• Funds to help students pay for college that do not have to be repaid

• Often given in recognition of certain attributes of the student, such as good grades, community service, leadership, or athletics

• Provided by community organizations, foundations, non-profits, and corporations

• Can make a significant impact in helping cover college costs
• The typical high school senior will match with 50 to 100 scholarships in a search engine
• Over half of athletic scholarships are designated to one of four sports: football, basketball, soccer, and track & field
• Each year there is around $100 million in unclaimed scholarships in the U.S., often because there aren't enough qualified applicants

Source: savingforcollege.com
Here are some questions to get started to help shape the scholarship search:

• What areas of study after high school interest you?
• Where have you, your parents, or other relatives volunteered?
• What are the various cultural backgrounds in your family heritage?
• What are your special talents?
• Do you or anyone in your family live with a disability or health challenge?
• Have any of your parents or grandparents served in the military?
• Where do your parents work?
• School counselors often keep an updated list of local scholarships
• Local scholarships only attract a small pool of applicants, those eligible students within the region, and are therefore generally easier to win
• Many guidance offices post the scholarships on the school's online college planning portal, such as MEFA Pathway or Naviance
• Check with your parents’ place of work for private scholarships dedicated to children of employees
• If you have a summer or part-time job, see if they offer scholarships for staff members headed to college
• Research professional associations related to your aspirational career. Some groups offer scholarships to high school students interested in that particular career field.

• Many local organizations have their own websites where you can find information on the scholarships they offer. Start by checking the websites of your local Elks, Rotary Club, and PTA organizations.
• There are several reputable websites that provide scholarship search tools
• You can filter by specific criteria
• To get the most out of scholarship databases, create an account. Although it might be more work up front, it will be easier in the long run since you will not have to re-enter information for every application
Applying for College Scholarships:

ONLINE SEARCH ENGINES
MEFA Pathway’s Scholarship Search

• Select criteria specific to you:
  • State of residence, area of study, ethnicity, type of school, and religion

• Add scholarships to a personalized list
  • Use this list to keep up with deadlines and track the scholarship status and amount

• Search for both national and local scholarships
  • Over 5,000 national scholarships are available

• Log in to your existing MEFA Pathway account or easily register for an account at mefapathway.org
• First college scholarship search website, founded over 25 years ago

• Matches you to scholarships based on your location, colleges, majors of interest, academics, and extracurricular activities

• Database of 1.5 million college scholarships

• Each scholarship is vetted by a real person

• Must become a (free) member on Fastweb to access the scholarships you qualify for and application instructions
• A streamlined, secure scholarship service that matches you to scholarships based on your profile

• Create a profile that showcases your abilities

• Focuses on exclusive Bold.org scholarships that can only be found on Bold.org
• A free one-stop scholarship search that matches you to scholarships you are eligible for and allows you to apply directly on the website

• Any information you have already provided gets auto-filled into your scholarship applications

• Includes local and national scholarships
  • Works with school counselors to add local scholarships
• Owned by College Board

• Get matched to a personalized list of scholarships, based on your background, achievement, and future plans

• Save time on applications when you apply to scholarship providers by making use of an auto-fill available function
Raise.me

- Allows you to earn scholarships by completing tasks such as getting A's, taking AP courses, or babysitting a younger sibling

- Accounts are free

- You cash in your scholarship credits and receive money from a college once you apply to the college, receive an acceptance, and attend

- Only certain colleges (there are over 200) participate

- Scholarships are anywhere from $25 to $2,000
Avoid Scams

• Be cautious of applications that require detailed personal information that is not relevant to the scholarship itself

• Some companies that claim to offer scholarships are actually just using student information for marketing purposes
• There are private scholarships open to children as young as 5 years old, so don't wait until senior year of high school to start looking.
• As you find private scholarships to apply for, keep a running list of deadlines, scholarship amounts, and requirements.
• Create a spreadsheet that you can easily reference and update, including columns for the scholarship website URL, the deadline, the prize awarded, and what is required to apply.
• You're more likely to earn a scholarship if you submit an application for several, so set a goal to apply to a certain number of scholarships every week.
• Most students avoid scholarships that require an essay, opting instead for easier and shorter applications.
• Essay scholarships, in general, have a smaller pool of applicants, increasing the chances of winning.
• Scholarships are often catered to students with specific interests or talents. Make a list of your extracurricular activities—sports, music, art, clubs, etc.—and search for scholarships that award students with those interests.
• Agencies awarding scholarships may do a quick search to seek out any public information about you online. Make sure your internet presence is professional and mature, and remove any material from your public social media pages that doesn't represent your best self.
• Don't pay a fee for a scholarship search tool. Plenty of free online search tools exist, and they include the exact same scholarships as those that require payment.
The Importance of Financial Aid

- Most students receive the bulk of their college cost help from financial aid
- Submit the FAFSA and any other required financial aid applications on time!
- Check each college’s website for financial aid requirements
- Applying for financial aid will open your eligibility to federal, state, and college money
• Once you receive a private scholarship, you should alert the financial aid office at each college to which you’ve applied.
• If you're receiving need-based financial aid, your private scholarships will need to fit within the total amount of your financial aid eligibility, which is determined by the college cost and your family’s Expected Family Contribution (EFC).
• The financial aid staff will work with you to maximize the amount that you can receive in private scholarships without affecting your financial aid.
• For specific questions, contact each college's financial aid office.
Thank You

QUESTIONS?

Call (800) 449-MEFA (6332)
or email collegeplanning@mefa.org