# The Ultimate Scholarship Guide

According to [U.S. News](https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic), average tuition costs students $9,687 per year at public in-state schools, $21,184 for public out-of-state schools, and $35,087 for private college education.

**Average Annual Tuition (2020-2021)**

In-State Public Schools: $9,687

Out-of-State Publish Schools: $21,184

Private Colleges: $35,087

*Source: U.S. News*

Whether you attend college for one year or six-plus years, costs can add up quickly. Without the right loan payment strategy, you could walk away from college with a heavy financial burden that could prevent you from living and working where you want. It might even force you to place dreams on hold – like buying your first home or starting a family.

To cut your college expenses and ease post-graduation debt, there are several approaches you can take. One of the most effective tactics is finding, applying for, and winning [scholarships](https://thecollegepod.com/category/pay-for-college/scholarships/).

Today, we’re going to walk you through how to do just that. By the end of this comprehensive scholarship guide, you’ll understand what types of scholarships are available, how to find ones you’re eligible to win, and how to prepare for and win them.

We’ll give you concrete scholarship tips to help you make your dream college experience – and post-college life – a reality. Ready to get started?

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## Types of Scholarships

Many high schoolers and parents aren’t even aware of the free money available. You may fit into one or several of the following buckets and be eligible for substantial scholarships.

### Local

Did you know you can potentially find scholarships without looking outside your hometown or local community? Community members love seeing their own succeed, and offering local scholarships is a great way to help students nearby.

To find opportunities near you, you can do a Google search for scholarships in your geographic location. An advantage of local scholarships is a smaller applicant pool (which means less competition!).

### State

Find state scholarships by looking at state schools, career initiatives, and community-based organizations. If you’ve lived in, say, Arizona your entire life, you likely qualify for state scholarships in Arizona. Some are merit-based, taking your high school GPA and standardized test scores into account. Other scholarships are needs-based, looking more at your financial situation and ability to pay for school.

You may also find state scholarships for pursuing a specific career, like education or nursing. Some organizations in your state or county may offer scholarships for students involved in the community as well. To search for scholarships by state, check out [Scholarships.com](https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-state/).

### National

National scholarships can undoubtedly be more competitive than local or state. If you’re a high-achieving honors student, leader, and engaged in your community, you could score a scholarship at the national level.

There are also scholarships like the Dell Scholars Program that target high schoolers from underserved populations, requiring a GPA of 2.4 or higher. So if you’re not a top student in school, don’t discount your chances. Check out our list of [top-dollar scholarships](https://thecollegepod.com/7-of-the-biggest-scholarships-you-can-win/) to begin your search.

### Hobbies

Did you know you can earn free money just for loving and participating in an extracurricular activity? If you’re into music, acting, fashion, the outdoors, model airplanes, or something entirely out of the blue – there could be a scholarship available.

### Underrepresented groups

Some scholarships are available to students who belong to a particular race or ethnicity. You may also find scholarships for different genders. For example, the Ron Brown Scholar Program is open to African American students.

### Majors and interests

Your future major could play a significant role in how much financial aid your school offers you. Some college programs, like healthcare, education, science, technology, engineering, and math, often offer grants and loan forgiveness programs.

What if you aren’t pursuing any of these careers? Don’t worry. You still have plenty of opportunities to acquire financial aid. For example, if you’re a superb writer, you could score an essay scholarship to pursue English or journalism.

If you’re interested in art or design, you could enter a competition that tests those types of skills. Creative scholarship opportunities for art and music are also available. You may have to submit a portfolio or audition for performance-based funds.

### Community service

You don’t need to be a top student to earn a substantial scholarship. If you’re highly involved in your community and participate in volunteer programs, you could be eligible for volunteer-based awards. The [Equitable Excellence Scholarship](https://equitable.com/foundation/equitable-excellence-scholarship?utm_source=usaxacom&utm_campaign=brandredirect&utm_medium=referral) is a great example, awarding up to $25,000 for students demonstrating “courage, strength, and wisdom as shown by community impact.”

### Athletic

Calling all athletes! Are you planning to play a college sport at an NCAA Division I or Division II school? You may qualify for an athletic scholarship if you’re willing to put in the work required, keep your character in check, and represent your school well.

### Needs-based

If you can demonstrate financial need, you live in a specific community, or you’re committed to a particular cause (like social justice), you could apply for needs-based scholarships.

### Employer

Some employers offer scholarship programs for employees and their children.

### Military

If you have a parent who is serving or has served in the U.S. military, you may be eligible for scholarships and loan repayment assistance from [various sources](https://studentaid.gov/understand-aid/types/military).

### Academic

We’ve covered this category already, as it falls into some of the others. But whether you’re an outstanding student with an exceptional GPA or an average performer academically, there are scholarships available to you.

## Where to Find Scholarships

Now that you know what types of scholarships are floating around out there, you’re probably wondering how to get your hands on them. These resources will lead you straight to them.

* **Scholarship** [**search sites**](https://thecollegepod.com/find-the-free-money-grants-and-scholarships/)**:** You can use online search databases, like Cappex and Peterson’s, to narrow searches based on your background, achievements, and interests. You can also use an app like Scholly, which matches students with scholarships based on traits, interests, and accomplishments.
* **High school counselors:** Talking with a counselor at your school is an easy way to find scholarships you’re eligible for. Your counselor can use college planning software or may know of opportunities past students have won to point you in the right direction.
* **Local organizations:** Starting your search at the local level is a great place to begin. The local Rotary, companies, and foundations in your community may offer scholarships exclusive to county, city, or state residents. Work your way up from there, looking at state and national level opportunities. Remember, the bigger the applicant pool, the more competitive it will be.
* **Colleges:** Many scholarships will come straight from colleges and universities you apply to. You may need to submit a FAFSA with your application to be eligible for merit-based and needs-based scholarships.
* **NASFAA:** You can find grants and scholarships available through your state by visiting [this website](https://www.nasfaa.org/).

## How to Develop a Winning Scholarship Strategy

You can (and should) apply for as many scholarships as you can. There are thousands available from various sources that can substantially reduce the cost of your education. Who wants to pay for school for decades after graduation? No one. Who does? *A whole lot of people.* The average time to pay off student loan debt is [21.1 years](https://www.credible.com/blog/statistics/average-time-to-repay-student-loans-statistics/#:~:text=According%20to%20a%20survey%20of,loan%20debt%20is%2021.1%20years.).

Quote 1: “The average time to pay off student loan debt is [21.1 years](https://www.credible.com/blog/statistics/average-time-to-repay-student-loans-statistics/#:~:text=According%20to%20a%20survey%20of,loan%20debt%20is%2021.1%20years.).”

Follow these expert tips for winning scholarships.

### 1. Start your search early.

Some scholarship applications can be intensive. You may need to write essays, ask for letters of recommendation, and locate various documents. Waiting too long to start could put you behind schedule or even make you miss a critical deadline.

Even if you don’t miss the deadline, you could put yourself in a very stressful situation. So give yourself plenty of time to prepare each piece of the application puzzle.

### 2. Target the right scholarships.

Target scholarships based on your “profile.” Consider factors like your:

* Potential majors or career areas
* Interests and hobbies
* Extracurricular activities
* Academic achievements
* Colleges you want to apply to
* State
* Parents’ income and careers
* Identity (gender, ethnicity, etc.)

Making a quick profile for yourself can help you set filters to find the best scholarship opportunities. Start your search using the resources we listed above, then compile a list of scholarships you’d like to apply to.

### 3. Stay organized.

You can drop your list of scholarships into a spreadsheet or word document with a link and brief description. Include the award amount, all application requirements, eligibility criteria, and the deadline to apply for each one. You can also rank your opportunities in order of importance and priority to ensure you stay on track.

After identifying which scholarships require what, you can start gathering your materials. You’ll likely need transcripts, FAFSA information, and letters of recommendation from some of your teachers or guidance counselors. Create an organized file on your computer to keep track of everything you need in one place.

### 4. Develop reusable material.

If you apply for a dozen different scholarships, chances are you can reuse a lot of the same material. Having a base of great content to use as the foundation of your applications can save you a lot of time and energy. Then you can focus on fine-tuning and customizing your materials rather than starting from scratch on every application.

Recycle elements like your career goals, background information, and standard essay responses. You may find other common themes across multiple applications that are worth keeping on hand as well. In general, however, don’t copy everything verbatim (word for word). Recycle and rework materials, improving them every time you enter a new submission.

### 5. Hit those deadlines!

It’s time for the fun part: applying. Consider creating a calendar with all your scholarship deadlines. Then you can work backward from there to figure out when you need everything completed, such as your paperwork and essays. You can also determine when to submit your applications so they arrive on time.

Again, one of our best pieces of advice is to apply *early.* Don’t wait until the last minute. It could be the difference between winning thousands of dollars in scholarships and having to pay your loans back for many years after graduation.

**A Winning Scholarship Strategy**

1. Start your search early.

2. Target the right scholarships.

3. Stay organized.

4. Develop reusable content.

5. Hit those deadlines!

## How to Write a Scholarship Essay

Follow these top [tips for writing](https://thecollegepod.com/7-reasons-your-scholarship-essay-sucks/) brilliant scholarship essays that hit readers in all the right ways.

* Start planning far in advance to have plenty of time to research, write, edit, and focus on quality.
* Brainstorm to come up with a creative idea, and then develop an outline to structure your article and guide your writing.
* Follow the instructions carefully, and answer the prompt directly. Read it several times if you need to.
* Understand your audience (who you’re writing to). This will help you choose the right tone and give readers what they want.
* Pick a topic you’re passionate about. Your writing should feel authentic and show your personality.
* Make sure you write a strong introduction that hooks the reader immediately and gets them excited about reading more.
* Use a conversational tone in your writing while telling a personal story that shows depth and some vulnerability. Don’t, however, use slang or “overshare” private details. Try to find a good balance.
* Avoid cliches.
* Edit your work to ensure it has a good flow and structure and is free of grammatical errors and typos. [Grammarly](https://app.grammarly.com/) can help!
* Aim to inspire and connect with your readers. Your essay should be engaging, relatable, and unique. Evoke emotion.
* Take your readers on a journey by telling a story that paints a picture in readers’ minds. Don’t just tell them. *Show them.*
* Be specific, concise, and honest.

## How to Write Your Scholarship Resume

If you’ve made it this far, give yourself a pat on the back. You should be very proud of your progress, but don’t lose steam just yet. You can finish strong with a killer scholarship resume.

Your resume should concisely state your career interests and goals along with your academic achievements and strengths. Include elements like volunteering experience, work experience, and activities you’re involved in.

While a resume may not be mandatory for every scholarship application, it’s like icing on the cake. It can show professionalism and help you stand out from other candidates.

Quote 2: “A resume can show professionalism and help you stand out from other candidates applying for the same scholarship.”

**What to Include**

* Basic contact information, including your email address, phone number, city, and state
* A paragraph summarizing your goals, achievements, and why you want to pursue college
* Relevant academic experience and GPA
* Honors and awards
* Volunteer experience
* Work experience
* Relevant extracurricular activities and skills (like languages, enrichment activities, athletics, visual and performing arts, etc.)

### Writing Your College Scholarship Resume

Follow these steps to nail your resume and score an interview or win a scholarship.

* Start by laying out your resume in sections, placing your contact information at the top.
* Include clear headings for each remaining section, including your objective statement (summary), academic experience, honors and awards, and work and volunteer experience.
* Add your objective statement first, and then fill in all remaining sections by listing your latest and most relevant experience first and working backward (in reverse chronological order). Use bullet points for sections following your objective statement.
* Limit your resume to a single page. If you have too much content, cut it down to the most relevant.
* Omit personal pronouns.
* Use consistent punctuation and verb tense.
* Save and edit your work. Ask others to review it for you and give you feedback.
* Once it’s ready to send, save the document as a PDF.

## How to Stand Out in Your Scholarship Application

Here’s how to step up, stand out, and win those scholarships!

### Don’t forget to cover the basics.

After applying for a scholarship, remember to send a thank-you note. Thank the scholarship provider for taking the time to consider you. Also send thank-you messages to anyone who helped you throughout this process, including those who wrote your letters of recommendation and led you toward quality scholarship opportunities.

Always proofread and, if possible, ask others to review your work before you submit it. Remain professional in your tone, avoiding sarcasm, abbreviations, slang, and emojis. *LOL.* To stand out, you need to be memorable. What makes you unique – unlike anyone else? Highlight that. Always be genuine and honest.

Quote 3: “To stand out, you need to be memorable. Highlight what makes you unique.”

### Go above and beyond.

In addition to following all the tips throughout this guide up until this point, we have a few extra ideas to help put you over the top in the eyes of your scholarship reviewers.

* Start a business and share the details.
* Share a story of how you overcame adversity at some point in your life.
* If you’re a leader academically, in your community, in athletics or music, or in another extracurricular activity, use it to stand out in your application.
* Choose people who are passionate about your success to write your letters of recommendation.

## How to Ace the Scholarship Interview

Interviews can be nerve-wracking for anyone, but preparation can help ease a lot of pre-interview stress and post-interview regret. Also, if you’re called in for an interview, that’s amazing! Proceed by following these tips to bring home the bacon.

Quote 4: “Interviews can be nerve-wracking for anyone, but preparation can help ease a lot of pre-interview stress and post-interview regret.”

First, do your research to know who you’re going to talk to, what the organization is, their mission and history, and why they offer scholarships for students. Don’t forget to dress up for your interview, even if it’s a video conference or phone call. Your outfit should be comfortable but professional.

Prepare answers for these common college interview questions:

* Can you tell us about yourself?
* Where do you see yourself in five years?
* What are your career goals?
* Why do you deserve this scholarship?
* How will you use the money?
* What’s an example of a time that you overcame adversity?
* What are your greatest strengths and weaknesses?
* Who has been your biggest role model?
* Why do you want to attend this school?
* What’s a mistake you made, and how did you learn from it?
* What’s an example of a personal achievement that makes you proud?
* Is there anything else you want to tell us?

After your interview, remember to ask what the next steps are and when you can expect to hear back (respectfully, of course). Thank them for their time and consideration – both in conversation and in a follow-up message.

## Scholarship Guide Wrap Up

Applying for scholarships involves many moving pieces. But following a thorough step-by-step, proven plan of attack can give you the confidence you need to shine in your application and during your interview. If you want more information about applying for scholarships, writing essays, or finding the right college, The College Pod is chockful of free content for aspiring college students.

[***Learn more***](https://thecollegepod.com/) ***college prep and scholarship tips.***