

Scholarship How-To Guide

Where to start looking for scholarships

- \$ Contact college financial aid offices (the largest scholarships come from the colleges themselves)
- \$ Guidance office scholarship listings
- \$ Local scholarship booklet
- \$ Internet (scholarship search engines)

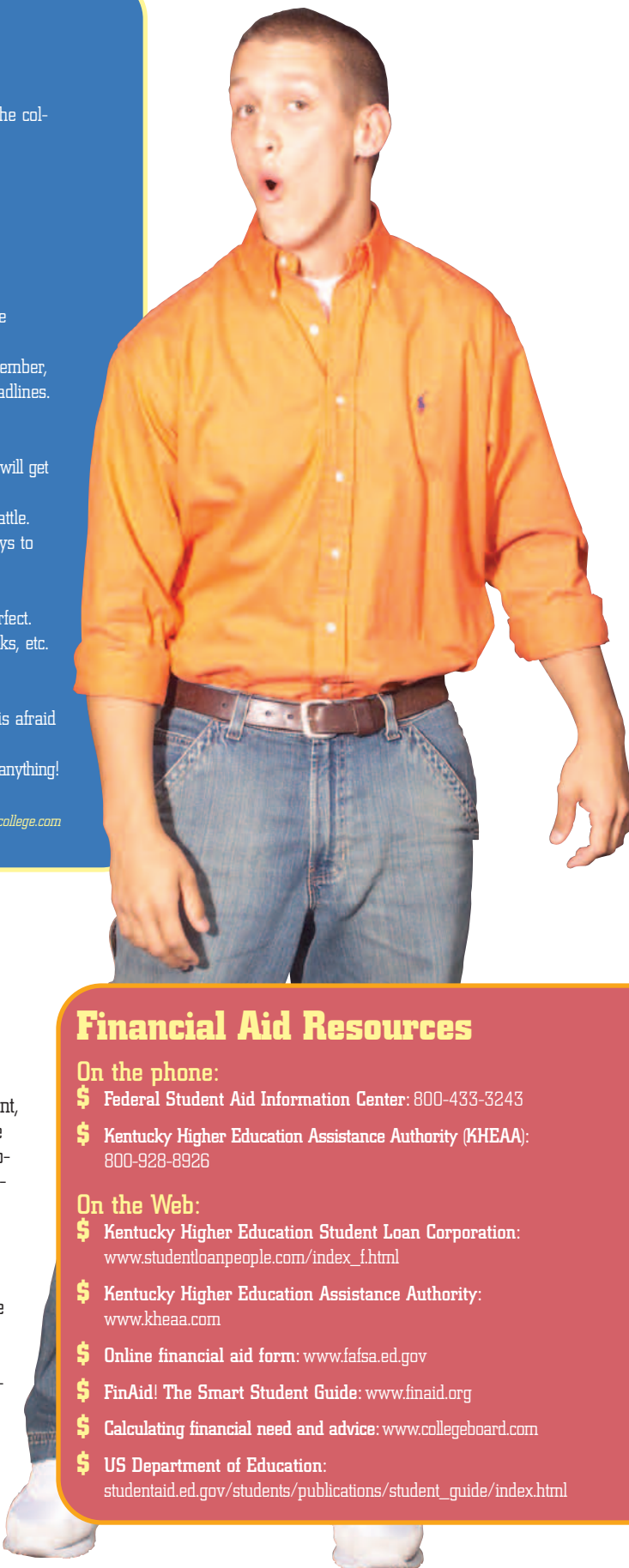
When to begin filling out scholarship applications

- \$ Looking for scholarships should be the first priority your senior year
- \$ Research your college options and have them narrowed into a list by late October
- \$ The best months for scholarships are December through March, but remember, don't wait to begin your applications or you'll miss many scholarship deadlines.

Go for the gold

- \$ Treat looking for scholarships as if it were your job. Put in the time and you will get paid!
- \$ Do as many scholarship searches as you can. Finding them is half the battle.
- \$ Being involved in school, church and community activities is the best ways to make an application stand out.
- \$ Study hard and get good grades. SAT/ACT scores do count.
- \$ Treat every scholarship application like a jewel. Make the application perfect.
- \$ Check all of the local chapters of national organizations. Rotary, Lions, Elks, etc. Ask if they offer any scholarships to local students; a lot do.
- \$ Select the right people to write your recommendations.
- \$ Don't shy away from scholarships based on difficult essays. If everyone is afraid of them, less people apply.
- \$ Above all, BE HONEST. Don't lie about finances, grades, work experience, or anything!

Sources: www.fastaid.com and www.supercollege.com



Financial Aid Q & A

Q: Who provides financial aid?

A: Financial aid is available through schools, state and federal governments, and private organizations.

Q: How do you qualify for financial aid?

A: Financial aid is awarded based on need or for academic achievement, athletic ability, or other skills and talents. Financial aid packages are typically handled by the school's financial aid office according to program guidelines and regulations. Aid packages are often a combination of grants, scholarships, loans and/or a work-study program.

Q: How can I apply for financial aid?

A: In order to be considered for financial aid, you must complete the Free Application for Federal Student Aid (FAFSA), which is available from either your high school guidance counselor or through the financial aid offices of colleges, universities, and technical schools. Also, check with the school in which you're interested to see if additional application forms for financial aid are required.

Q: When do I need to apply in order to get financial aid?

A: High school seniors need to send in their FAFSA after January 1, as soon as your family has received its tax preparation information. Students who file by March 15 have the best chance of receiving financial aid. However, application deadlines will vary from school to school. Your best bet is to check with the school's financial aid office.

Financial Aid Resources

On the phone:

- \$ Federal Student Aid Information Center: 800-433-3243
- \$ Kentucky Higher Education Assistance Authority (KHEAA): 800-928-8926

On the Web:

- \$ Kentucky Higher Education Student Loan Corporation: www.studentloanpeople.com/index_f.html
- \$ Kentucky Higher Education Assistance Authority: www.kheaa.com
- \$ Online financial aid form: www.fafsa.ed.gov
- \$ FinAid! The Smart Student Guide: www.finaid.org
- \$ Calculating financial need and advice: www.collegeboard.com
- \$ US Department of Education: studentaid.ed.gov/students/publications/student_guide/index.html