SCHOLARSHIP INFORMATION

Top Ten Tips for a Winning Scholarship Application

1. Apply only if you are eligible.
2. Complete the application.
3. Read and follow all instructions.
4. Submit a clean and neat application.
5. Submit a well-composed essay that makes a definite impression.
6. Be aware of and meet all deadlines.
7. Mail application to the proper address with the proper postage affixed.
8. Give your application materials a final review.
9. Seek assistance if you feel you need it.
10. Make sure you’re proud of and satisfied with, your application submission.

Top Ten Reasons an Application Will Not Win a Scholarship

1. Applicant mailed the envelope without the application enclosed.
2. Applicant submitted an incomplete application.
3. Applicant forgot to include their name and/or address.
4. Applicant submitted an illegible or unintelligible application.
5. Applicant sent the application with insufficient postage - returned “postage due.”
6. Applicant submitted irrelevant or inappropriate supporting documentation.
7. Applicant submitted a dirty or stained application.
8. Applicant applied for an award when falling short of the minimum requirements.
9. Applicant made a number of spelling errors.
10. Applicant was rude or abusive to the judges.

Top Ten Financial Aid Tips

1. Prioritize your efforts, beginning with the federal government. Explore the private sector for additional financial aid programs. Visit websites to locate the private sector financial aid for which you can apply.
2. Contact each school to explore the financial aid possibilities. Write to the school’s financial aid office as soon as you apply for admission. Applying for financial aid should not affect your chances of being accepted.
3. Be prepared. Students and parents should file their income tax returns early. You’ll need information from income tax forms to complete your financial aid applications.
4. Get to know your financial aid administrator (FAA). The help of the FAA will be valuable if questions arise later on in the year.
5. Submit a FAFSA even if you think you will not qualify for federal aid. Being rejected for federal aid is sometimes a prerequisite for private awards. Some schools require you to fill out their own application as well as a profile.
6. Apply for aid as early as possible. Deadlines vary, but your application for Federal Student Aid can be sent any time after Jan 1. An early application will help get the best financial aid package possible.
7. Take advantage of tuition prepayment discounts. Many colleges offer up to a 10% discount for early payment.
8. Money from grandparents may avoid gift tax liability if paid in your name directly to the school.
9. Investigate company-sponsored tuition plans. Many employers will invest in the education of their employees or children of employees.
10. Apply for financial aid each year you are in school. Even if you receive aid during one year, you must reapply to get it for the next year. Use the Renewal FAFSA form to reapply for aid and save time. See your FAA for assistance.
Top Ten Questions for your Financial Aid Administrator (FAA)

1. Will my request for financial aid have any impact on my ability to be admitted to this college?
2. Will the college meet my full financial aid need, and will it meet my full financial aid need for all four years of my enrollment?
3. Describe your financial aid program, including requirements for need-based aid, merit-based aid and scholarships.
4. What application materials are needed to apply for financial aid, and does the college require its own form in addition to the FAFSA?
5. Where can I find additional sources of financial aid?
6. What are the deadlines for submitting financial aid forms?
7. Are there state financial aid programs that I should know about?
8. When will I be notified of my financial eligibility?
9. Once my financial aid package is awarded, will additional scholarships reduce the amount of financial aid I can receive?
10. Does this college participate in a tuition payment plan that allows installment payments for each semester’s bill?

Scholarships
The following is a listing of scholarship opportunities for graduating seniors and adults looking to return to education. Although the list is extensive, there are plenty more opportunities to get money for college. Any search engine (Yahoo, Google etc.) can provide other resources.

Scholarships for Military Dependents
Use the following link to view scholarships for military dependents:

Scholarships for Military Children  http://www.militaryscholar.org/
College Scholarships  http://www.collegescholarships.org/scholarships/children.htm
Our Families First  http://www.ourfamilyforfamiliesfirst.org/
AO CGWA  http://www.free4u.com/army_officers_wives_club_of_grater_washington_area_scholarship.htm
Ahern Family Charitable Foundation  http://www.ahernfoundation.org/
A Million Thanks  http://www.amillionthanks.org/
Air Force Aid Society  http://www.afas.org/education-grants
Air Warrior Courage Foundation  http://www.airwarriorcourage.org/
American Legion Auxiliary  https://www.alaforveterans.org/scholarships/
Armed Forces Foundation  http://www.armedforcesfoundation.org/
Belvoir ESC Scholarship  http://www.belvoiresc.org/
Belvoir OWC Scholarship  http://www.belvoirosc.org/scholarships.html
Belvoir Thrift Shop Scholarship  http://www.fortbelvoirthriftshop.org/scholarships_17
Children of Fallen Soldiers Relief Fund  http://www.childrenoffallensoldiersrelieffund.org/
DECA  https://www.commissaries.com/documents/contact_deca/faqs/scholarship_program.cfm
Dolphin Scholarship Foundation  http://www.dolphinscholarship.org/
ElderQuest Ministries  http://www.grandcamps.org/
First Command Educational Foundation  https://www.fcef.com/scholarships/
Fisher House  http://www.fisherhouse.org/programs/
Folds of Honor Foundation  http://www.foldsofhonor.org/scholarships
Freedom Alliance  http://www.freedomalliance.org/index.php?option=com_content&task=blogsection&id=22&Itemid=93
Homefront America  http://www.homefrontamerica.org/
Hope for the Warriors scholarships/  http://www.hopeforthewarriors.org/transition/military-spouse-scholarships/
Ladies Auxiliary to the VFW  https://vfwauxiliary.org/scholarships/
Little Patriots Embraced  http://littlepatriotsembraced.org/resources-and-programs/
Massachusetts Soldiers Legacy Fund  http://www.mslfund.org/
Military Child Education Coalition  http://www.militarychild.org/
Military Commander’s Scholarship Fund  http://sms.scholarshipamerica.org/militarycommanders/
Military Officers Association of America Scholarship Fund  http://www.moaa.org/benefits_education/default.htm
Naval Special Warfare Foundation  http://www.nswfoundation.org/
Operation Homefront  http://www.operationhomefront.net/default.aspx
Our Military Kids  
http://www.ourmilitarykids.org/

Scholarships for Military Children  
http://www.militaryscholar.org/

Sentinels of Freedom Scholarship Foundation  
http://www.sentinelsoffreedom.org/programs/

Seabee Memorial Scholarship Association  
http://www.seabee.org/

Soldiers Memorial Fund  
http://soldiersmemorialfund.org/

Special Operations Warrior Foundation  
http://www.specialops.org/?page=ScholarshipProgram

Tee it Up for the Troops  
http://www.teeitupforthetroops.com/

ThanksUSA  
http://www.thanksusa.org/scholarships.html

That Others May Live  
http://www.thatothersmaylive.org/

Other Aid Societies

Army Emergency Relief  
https://www.aerhq.org/

Air Force Aid Society  
www.afas.org

Navy Marine Corps Relief Society  
www.nmcrs.org

Coast Guard Mutual Aid  
www.cgmahq.org

Military Academy Links

U.S. Military Academy at West Point  
www.usma.edu

U.S. Naval Academy  
www.usna.edu

U.S. Air Force Academy  
www.usafa.af.mil

U.S. Coast Guard Academy  
www.cga.edu

U.S. Merchant Marine Academy  
www.usmma.edu

ROTC Information

Army  
www.goarmy.com/rotc/index.jsp

Air Force  
www.afrotc.com

Navy/Marine Corps  
www.nrotc.navy.mil

Scholarship and Financial Aid Search Sites

http://www.mycollegescholarship.org/

www.brokescholar.com

www.ja.org

www.collegiatefunding.com

www.ed.gov/DirectLoan

www.fafsa.ed.gov www.mobc-online.org www.afcea.org

www.fisherhouse.org www.mapping-your-future.org www.military.com

www.militaryscholar.org

www.srnexpress.com www.moaa.org

www.salliemae.com

www.collegeboard.com
State Educational Benefits for Military Dependents
Also visit your home state's government webpage to look for even more opportunities
Scholarships Around the US: http://www.scholarships-ar-us.org/ (then search for your state)
Arkansas www.arkansashighered.com
California www.csac.ca.gov
Delaware www.doe.k12.de.us/domain/226
Florida www.floridastudentfinancialaid.org
Indiana www.in.gov/veteran/
Iowa https://www.iowacollegeaid.gov/content/higher-education-data-center
Kentucky www.kheaa.com
New York https://www.hesc.ny.gov/
Oklahoma www.okhighered.org
Oregon www.oregon.gov
Texas www.collegefortexans.com
Virginia https://www.dvs.virginia.gov/education-employment/
Wisconsin http://dva.state.wi.us

Scholarship Scams
http://www.ftc.gov/scholarshipscams

More Scholarship Opportunities:
Ron Brown Scholarships---Go to: www.ronbrown.org The award: Leadership, community service, all fields. The deadline is usually in January. This is one of most prestigious scholarships and it's very, very competitive. Details at site.

Jackie Robinson Foundation Scholarship---Go to: www.JackieRobinson.org The award: $6,000 per year. Number of winners about 100. It's renewable. Academic merit, leadership, community service, all fields. Deadline is usually in April. Details see site.

United Negro College Fund Scholarships---Go to: http://www.uncf.org/ The UNCF is one of our major scholarship gateways. The awards are of varying amounts, and there are a great many under different names and requirements (Grandmet, Duracell, for example). The deadline is usually December. Details at site.


Intel Science Talent Search---Go to: https://student.societyforscience.org/regeneron-sts The award is from $5,000 to $100,000. There are approx. 40 awards in this prestigious competition. You must present a scientific research project. Deadline: December. Details at site.

Gates Millennium Scholarships---Go to: www.gmmsp.org The Gates Millennium Scholarship is to promote academic excellence and to provide an opportunity for thousands of outstanding
students with significant financial need. The scholarship will cover room, board and tuition for at least 1,000 high school students a year. Nomination material for 2002-2003 will be available November 2001. Go to website for details. Deadline: March 15.

**NSBE Scholarships**---(National Society of Black Engineers). Go to: [www.nsbe.org](http://www.nsbe.org). Award amount: Generally range from $1,500 to $3,000 for members of NSBE. Number of awards varies. This is primarily for engineering students, and others majoring in related disciplines. Deadlines vary. Details at website.

**American Institute Of Certified Public Accountants Scholarships (AICPA).** Go to: [www.aicpa.org/members/div/career/mini/smas.htm](http://www.aicpa.org/members/div/career/mini/smas.htm) For undergraduates studying accounting at a U.S. college with at least 30 credits completed. Awards up to $5,000 with about 300 winners annually. Deadline is in July. Go to website for GPA requirements and details.

**Developmental Fund for Black Students in Science and Technology Scholarships** - [http://www.dfbsts scholarship.org/](http://www.dfbsts scholarship.org/) Award amount: $2,000 and renewable. Several scholarships granted. This is for science or engineering students at HBCUs. Deadline is June 15.

**Coca-Cola Scholars Scholarships**---Go to: [www.coca-colascholars.org/](http://www.coca-colascholars.org/) This is a major competition with hundreds of over 250 awards going to "scholars," with academic, leadership, and talent qualities. The award amount is from $4,000 to $20,000. You can apply on-line. The deadline is October 31.

**Ambassadorial Scholarships**---Go to: [www.rotary.org](http://www.rotary.org) This is the prestigious "Rotary" organization scholarship for students who can speak another language and want to study abroad in the "host" country of that language. Award amounts are from $10,000 to $23,000 for a 3 month to full year of study abroad. You should have completed at least 2 years of college work.

**Xerox Technology Minority Scholarship**--Go to: [https://www.xerox.com/en-us/jobs/minority-scholarships](https://www.xerox.com/en-us/jobs/minority-scholarships) and type in "Scholarship" in the search engine. This is a good scholarship for strong minority scholarships for students studying in areas like chemistry, engineering, physics, and "tech" areas. The award amount is up to $4,000 for undergraduates and more for graduate students. The deadline is Sept. 15. Go to web location for details.

**Alpha Kappa Alpha Scholarships**--Go to: [www.akaeaf.org](http://www.akaeaf.org) The above link is to the Chicago headquarters and that gateway of scholarships. Note that there are over 700 AKA Chapters, and you would be wise to contact sorority in your local vicinity. Scholarship opportunities abound. The deadline at AKA headquarters is Feb. 15. Applications (at the website) must be sent between Dec. 1st and January 30th each year. *Note: all of our Greeks (listed in our BlackExcel college guide) offer scholarships, and you should contact your local chapters.*

**NCAA Scholarships**--(National Collegiate Athletic Association) Go to: [www.ncaa.org](http://www.ncaa.org) This is the major NCAA sports association with which student-athletes are associated. Awards are given in all sports categories, amounts from $3,000 to $12,500. Awards are also available for sports-related study (such as sports journalism). Deadlines vary, as do the number of awards each year.

**Harry S. Truman Scholarship**--Go to: [www.truman.gov/](http://www.truman.gov/) The is one of the most prestigious scholarships, shaped for students who intend to pursue a career targeted to public service or government. Graduate study should be a goal, with a portion of the funds directed there. You must be at least a junior, and your college must nominate you. A "nomination package" must be created. The awards can reach as high as $30,000 over the years. Generally about 80 students are selected. The deadline is February 1st. Go to website for details.
National Association of Hispanic Journalist-- Go to: www.nahj.org/student.html. Awards from $1000 - $5000 Students interested in journalism as a career can apply. Deadline is Feb 28th. See web site for application and information.

National Association of Black Journalists--Go to: http://www.nabj.org/?page=SEEDScholarships
NABJ offers 10 scholarships. It's a $2,500 award. Students should be attending a four-year University. They must present three letters of recommendation from a school adviser, dean or a faculty member. Also, a 500-800 word article on a Black journalist must be presented. A grade point average of 3.0 is desirable. Eligible students must be majoring in journalism-print, photography, radio or television. One of those should be a career goal. Deadline is March 31. Go to website for details.

Hispanic College Fund Scholarships--Go to: www.hispanicfund.org/ Major site for Hispanic students majoring in business-related areas, A to Z (accounting, human resources, communications, and more). The award amount varies. Over 140 awards granted. Deadline: April. Go to website for details.

Ambassadorial Scholarships---Go to: www.rotary.org This is the prestigious "Rotary" organization scholarship for students who can speak another language and want to study abroad in the "host" country of that language. Award amounts are from $10,000 to $23,000 for a 3 month to full year of study abroad. You should have completed at least 2 years of college work.

Arts Recognition And Talent Search Awards Go to: https://www.youngarts.org/ These awards are granted to high school or college students (17, 18 years of age) who show talent in dance, voice, music, art, photography, jazz, visual arts, writing, or other creative areas. You must audition or submit a portfolio or tape. The award is to be used for freshman year in college. Award amounts from $100 to $3,000. Deadline is June 1 or April 1 (for registration in specific regions).

Society of Women Engineer Scholarships. Go to: http://societyofwomenengineers.swe.org/index.php These scholarships are targeted for women who are majoring in engineering or computer science. Award amount are from $200 to $5,000, and at least 90 are granted. The deadline for students already in college is February 1st but is May 15 for high school seniors entering an "accredited" program.

Non Commissioned Officers Association. Go to http://www.ncoausa.org Children and spouses of members of the Non Commissioned Officers Association. Awards not limited by race, color, creed, national origin or sex. For undergraduate study at accredited colleges and universities. Children of members must be under age 25 to receive initial grant.

Scholarships to Write Away For:

- "NEED A LIFT" For a complete listing of other possible sources of financial aid, send for a copy to The American Legion, National Emblem Sales, P. O. Box 1050, Indianapolis, IN 46206. https://www.legion.org/scholarships/98003/gain-higher-education-need-lift
- ALASKAN SEA SERVICE SCHOLARSHIP FUND: Applicant must be a legal resident of the State of Alaska. Alaska Sea Service Scholarship Fund, c/o U.S. Navy League Council 55-151, P.O. Box 201510, Anchorage, AK 99520-1510. http://navyleague.org/scholarship/
- AMERICAN LOGISTICS ASSOCIATION NEW YORK CHAPTER: One dependent from each of the five uniformed services. Commanding Officer (Code N005), Naval Station New York, 355 Front Street, Staten Island, NY 10304. Due 29 March. http://www.ala-national.org/
- AMERICAN SOCIETY OF NAVAL ENGINEERS SCHOLARSHIP PROGRAMS:
Candidates must be in final one/two years of full time or coop undergraduate or one year graduate program in engineering or physical science, and U.S. Citizen. The American Society of Naval Engineers, 1452 Duke Street, Alexandria, VA 22314. (703) 836-6727. [http://www.navalengineers.org/Students/Scholarships](http://www.navalengineers.org/Students/Scholarships)

- COMMANDER WILLIAM STUHR SCHOLARSHIP: Senior High School Military Dependents of all services. One award of $4,500, paid annually for 4 years. Must be a high school senior with Junior or Senior year (1st half year) average grades in top 10% of his/her class; having financial need. Must be planning to attend accredited college (no geographic limitations). [http://www.collegexpress.com/scholarships/military-sons-and-daughters-scholarship/15503/](http://www.collegexpress.com/scholarships/military-sons-and-daughters-scholarship/15503/)
- DAUGHTERS OF THE CINCINNATI SCHOLARSHIPS: Must be a daughter of Commissioned Officer in the regular Army, Navy, air Force, Coast Guard or Marines, (active, retired or deceased) and a high school senior at the time of application. Daughters of the Cincinnati, Scholarship Program, 122 East 58th Street, New York, NY 10022. Due 15 March. [http://daughters1894.org/scholarship/](http://daughters1894.org/scholarship/)
- EXCEPTIONAL FINANCIAL NEED (EFN) SCHOLARSHIP PROGRAM.
  - SCHOLARSHIPS FOR DISADVANTAGED STUDENTS (SDS) Full-time students with exceptional financial need pursuing degree in medicine, dentistry, or osteopathic medicine. Division of Student Assistance, BHP/HRSA, Student and Institutional Support Branch, Parklawn Bldg, Rm B-34, 5600 Fishers Lane, Rockville, MD 20857. Phone: 301-443-4776. [https://bhw.hrsa.gov/loansscholarships/schoolbasedloans](https://bhw.hrsa.gov/loansscholarships/schoolbasedloans)
  - FISHER, ZACHARY AND ELIZABETH M. ARMED SERVICES FOUNDATION: Children of active or reserve service members. Zachary and Elizabeth Fisher, Armed Services Foundation, Intrepid Sea Air Space Museum, 12th Ave. and West 46th Street, New York, NY 10036. Due 1 February. [https://www.fisherhouse.org/programs/](https://www.fisherhouse.org/programs/)
  - FLEET RESERVE ASSOCIATION SCHOLARSHIPS I, II, III, AND IV: Dependent children/spouses of members in good standing. FRA Scholarship Administrator c/o 400 Locust Street, Des Moines, IA 50398. 1-800-424-1120. Due 15 April. [http://www.fra.org/fra/Web/Events_and_Programs/Fra_Education_Foundation_Scholarships/Web/Content/FRA_Education_Foundation.aspx?hkey=fe5fe4c8-48b6-4003-be7b-5f3f317c6600](http://www.fra.org/fra/Web/Events_and_Programs/Fra_Education_Foundation_Scholarships/Web/Content/FRA_Education_Foundation.aspx?hkey=fe5fe4c8-48b6-4003-be7b-5f3f317c6600)
  - FORT MEADE ARMY OFFICERS WIVES CLUB: Children of member’s of the Ft. Meade Officers Wives Club in good standing. Applications accepted between the beginning of January and the end of March of each year. Scholarships awarded each April. For additional information, write Ft. Meade OWC, P. O. Box 280, Fort Meade, MD 20755. [http://www.ftmeadeesc.org/scholarships-2017](http://www.ftmeadeesc.org/scholarships-2017)
  - FRATERNAL ORDER UDT/SEAL EDUCATION GRANT: Sons/daughters of regular members in good standing. Chairman, Scholarship committee, Fraternal Order of UDT/SEAL, Inc., P.O. Box 5365, Virginia Beach, VA 23455. Due 15 April. [https://www.navyealfoundation.org/what-we-do/educational-opportunities/](https://www.navyealfoundation.org/what-we-do/educational-opportunities/)
  - GAMEWARDENS OF VIETNAM ASSOCIATION SCHOLARSHIP FUND:


- MARIANAS NAVAL OFFICERS' WIVES' CLUB SCHOLARSHIP: Children/spouses of regular/reserve Navy, Marine or Coast Guard members on active duty, retired or deceased. Scholarship Chairman, Marianas Naval Officers' Wives' Club, COMNAVMAR, Box 49, FPO AP 96630. DUE 1 April. http://www.navywivesclubsofamerica.org/scholarships/


- OCEANA OFFICERS' WIVES' CLUB SCHOLARSHIP: Children of service members residing in Tidewater area. Scholarship Chairman, Oceana Officers' Wives' Club, P.O. Box 8492, Virginia Beach, VA 23450. Due 15 April.

- OPPENHEIMER SCHOLARSHIP TO CULVER MILITARY ACADEMY: Children of members who served a minimum of five years. The Oppenheimer Scholarship, Office of Admission, Culver Academies, Winter School, Culver, IN 46511. No due date.

- PATUXENT RIVER CHIEF PETTY OFFICERS' WIVES' CLUB SCHOLARSHIP: Children of members in good standing. Chief Petty Officers' Wives' Club, Scholarship Committee, P.O. Box 264, Patuxent River, MD 20670. Due 1 April.

- SAN DIEGO NAVAL OFFICERS' WIVES' CLUB SCHOLARSHIP: Children, spouses: member must have served tour in San Diego since 1985. Naval Officers' Wives' Club, Scholarship Committee, P.O. Box 18-2104, Coronado, CA 92118. Due 15 April.

- USO/ANHEUSER-BUSCH SCHOLARSHIP PROGRAM: Family members (including spouses) of active duty personnel who graduated from high school within last four years. USO World Headquarters Scholarship Program, 601 Indiana Avenue NW, Washington, DC 20004, or visit local USO. Due 1 March. https://www.petersons.com/scholarship/anheuser-busch-legends-of-the-crown-scholarship-program-111_188466.aspx#/sweeps-modal

- USO-METRO SCHOLARSHIP PROGRAM: Sponsored by USO-METRO, valued at $1000. Applicant must be an immediate family member (son, daughter, spouse only) of an active duty enlisted member of the United States Armed Forces. Active duty spouse must be based in Greater Washington/Baltimore area on 1 April 1995. Applicant must be a high school senior graduating in 1995. Selections are based on established criteria and the scholarships are limited to undergraduate studies at an accredited educational institution. Deadline: 1 April. https://metro.uso.org/programs

- USO-METRO SATO TRAVEL ACADEMY SCHOLARSHIP: Sponsored by SATO Travel, valued at $2000. Applicant must be the spouse of an active duty enlisted service member E-5 or below as of 1 JAN 95, based (applicant and spouse) in greater...
Washington area (Baltimore to Quantico), a high school grad or GED equivalent, at least 17 years old, must type 30 words per minute. Upon successful completion of 9 week course or 14 week course (evenings), the awardee will receive a diploma certifying graduation from a professional travel academy. The academy will provide job placement and career counseling. Contact USO-Metro for more information at 703696-2628.

- **VADM E.P. TRAVERS SCHOLARSHIP PROGRAM**: Sponsored by Navy and Marine Corps Relief Society. (1) $2,000 awarded to qualifying children of active duty members; (2) up to a $3,000 interest free loan awarded to active duty parents to be repaid by a 24 month allotment. Applications are available by contacting NMCRS, Education Program, 801 N. Randolph Street, Suite 1228, Arlington, VA 22203-1989; (703) 696-4904. Due 15 March. [http://www.scholarships4students.com/vice_admiral_e_p_travers_scholarship_and_loan_program.htm](http://www.scholarships4students.com/vice_admiral_e_p_travers_scholarship_and_loan_program.htm)

- **WOMEN IN DEFENSE HORIZONS SCHOLARSHIP FOUNDATION**: Citizen enrolled in junior year or higher, including graduate level, in a curriculum leading related to the advancement of women in the National Security career field. P.O. Box 16221 Arlington VA 22215. 202-225-4775. Due 12/1 and 8/1 each year. [http://wid.ndia.org/horizon/pages/default.aspx](http://wid.ndia.org/horizon/pages/default.aspx)

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To learn more about a non-profit organization, visit the Web site of the charity evaluation organizations noted in parenthesis next to the group, and use the search function by typing in the group’s name. Please note that although the CFC is not a charity evaluator, and does not have an organization search function on its site, it does vet charities against regulatory standards. Check your local CFC charity brochure for a list of participating organizations.