

🏆 Overview

Today, we're helping you pay for college. Let's get into it.

Traditional Financial Aid:

Most of you will earn the bulk of your aid through traditional means, namely by filling out the FAFSA and the CSS profile.

FAFSA:

The FAFSA—Free Application for Federal Student Aid—is a form that students fill out annually to apply for *federal* financial aid for college, including grants, work-study, and loans. Even if you know nothing else about financial aid, you likely have heard of the FAFSA.

Still, in 2022, **students lost out on 3.6 BILLION DOLLARS in financial aid**, all because they didn't fill out the FAFSA. So, remember to fill it out.

The FAFSA usually opens on October 1st, but this year **it is releasing on December 1st**. Check out this [article from the FAFSA](#) detailing what you should be doing now for financial aid and calculating the costs of specific colleges.

Each college has its deadline for filling out the FAFSA, but I suggest applying **as soon as it opens**. It's said that students who file early are more likely to qualify for grants and scholarships.

CSS:

The CSS Profile is a financial aid application from the College Board used by many private and some public colleges to determine eligibility for *non-federal* financial aid, providing a more detailed look at your family's finances than the FAFSA. [Check here](#) to see if the colleges you're applying to use the CSS.

The most notable distinction between the CSS and the FAFSA is that aid from the CSS comes from the colleges *themselves*, as opposed to the federal grants of the FAFSA.

The CSS form is open now, and [you should fill it out ASAP](#) if you've applied or are applying to colleges that require it.

Major Scholarships:

Let's walk through some major scholarships that provide the most aid. These programs are highly publicized and receive a ton of applicants, but hey, why not try?

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1. **[Jack Kent Cooke Foundation College Scholarship](#)**: Offers up to \$55,000 per year to high-achieving students with financial need, covering tuition, living expenses, and other educational costs.
 - a. Deadline: 11/14/24
2. **[Horatio Alger National Scholarship](#)**: Awards up to \$25,000 to students who have demonstrated resilience in overcoming adversity, along with strong academic performance and community involvement.
 - a. Deadline: 3/15/25
3. **[Elks National Foundation Most Valuable Student Scholarship](#)**: Provides scholarships ranging from \$4,000 to \$50,000 over four years to students based on academic achievement, leadership, and community involvement.
 - a. Deadline: 11/12/24
4. **[Dell Scholars Program](#)**: Awards \$20,000 to students who have overcome significant challenges, demonstrate financial need, and are determined to succeed in college.
 - a. Deadline: 12/1/24
5. **[Burger King Scholars Program](#)**: Provides scholarships ranging from \$1,000 to \$60,000 to students who have demonstrated academic achievement, leadership, and community service.
 - a. Deadline 12/16/24
6. **[GE-Reagan Foundation Scholarship Program](#)**: Provides \$10,000 renewable scholarships to students who demonstrate leadership, drive, integrity, and citizenship.
 - a. Deadline: 1/3/25

I want to end with three major scholarships whose deadlines have passed but will be helpful to save if you're a junior in high school or younger.

1. **[QuestBridge National College Match Scholarship](#)**: This highly competitive program provides a full, four-year scholarship to partner colleges, covering tuition, room, and board for high-achieving, low-income students.
2. **[Coca-Cola Scholars Program](#)**: This scholarship awards \$20,000 to 150 students annually, recognizing leadership, academic excellence, and dedication to community service.
3. **[Gates Scholarship](#)**: Funded by the Bill & Melinda Gates Foundation, this highly competitive scholarship covers the full cost of attendance (including tuition, fees, room, and board) for low-income minority students who demonstrate academic excellence and leadership.

What to Do if You're Middle-Class:

Being middle-class in the admissions process is a tough situation. You're not poor enough for the FAFSA, *but also* not rich enough to afford the \$70k sticker price of college.

Still, it grinds my gears when students wish they were poorer because, believe me, that comes with its own set of *lifelong* challenges. Regardless, here are the scholarships middle-class students should focus on.

But in reality, this section is important for *anyone* who needs help paying for college.

Larger Merit-Based Scholarships:

Your bread-and-butter as a middle-class student is going to be **merit-based scholarships**. You lack the financial need (or at least that is what FAFSA tells you), which means you need your merit to convince people to throw a dollar at you.

All the categories I've listed here can represent merit-based awards, but here's a quick spreadsheet I made regarding some of the [larger merit-based scholarships available](#) and some other scholarship databases [here](#) and [here](#).

Also—Google your college name + “merit-based scholarship,” as each college may offer a specific merit-based program.

State-Specific Scholarships:

I also advise you to look for [state-specific scholarships](#). Your state may offer a program allowing you to attend a state school **at an enormous tuition discount**. Here are some examples of state-specific programs.

- **Florida:** [Florida's Bright Futures Scholarship Program](#) offers full or partial tuition coverage to Florida residents who meet academic criteria and choose to attend an eligible in-state college.
- **Georgia:** [HOPE Scholarship and Zell Miller Scholarship](#) provide merit-based aid funded by the state lottery for eligible students attending in-state colleges.
- **Tennessee:** [Tennessee HOPE Scholarship](#), funded by the state lottery, offers scholarships based on academic achievement for students at in-state public and private institutions.
- **Louisiana:** [Taylor Opportunity Program for Students \(TOPS\)](#) is a merit-based program covering tuition at Louisiana public colleges for students meeting certain academic standards.

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- **Kentucky:** [Kentucky Educational Excellence Scholarship \(KEES\)](#) awards funds to high school students based on academic performance, which can be used at in-state institutions.
- **New Mexico:** [Legislative Lottery Scholarship](#) helps cover tuition for students attending New Mexico public colleges, provided they meet academic requirements.
- **South Carolina:** [LIFE Scholarship and Palmetto Fellows Scholarship](#) are merit-based awards funded by the state lottery for residents attending in-state institutions.
- **Arkansas:** [Academic Challenge Scholarship](#), funded by the state lottery, offers financial assistance based on academic achievement for in-state college students.
- **West Virginia:** [PROMISE Scholarship](#) is a merit-based award covering part of tuition and fees for students attending in-state institutions.
- **Texas:** [TEXAS Grant Program](#) (Toward EXcellence, Access, and Success Grant) offers need-based aid for Texas residents attending public universities and colleges in the state who demonstrate financial need and meet academic requirements.
- **New York:** [Excelsior Scholarship](#) provides tuition-free college for New York residents attending a SUNY or CUNY college, covering up to full tuition for families below a specific income threshold, contingent upon meeting certain academic and residency requirements.

Local/School Scholarships:

Also, don't forget about the scholarships offered by your school and local community. My school hosts an awards night every year, giving out local scholarships to students. I won two awards of \$500 and \$750, respectively, because I was valedictorian and student council VP.

However, my friends won way more because they *applied* to more of these local scholarships. And while \$500 may not seem like a lot on its own, multiply that by 6-7 awards, and you can save *a lot* of money you'd otherwise have to take a loan out for.

So, I want you to email your guidance counselor the following message:

*"Hi X,
I'm applying to college soon and am starting to look for scholarships! Can you please send me a list of all local scholarships I could apply for?
Best,
X"*

Niche Scholarships:

Did you know you could win a scholarship for [playing Minecraft](#)? Or for wearing a [Prom dress made from duct tape](#)? You could even win one for your idea on [how to survive a zombie apocalypse](#). (although sadly, the deadline on this one has passed)

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AND trust me when I say there are thousands of small scholarships available online that you could get for your [interests](#), [religion](#), [ethnicity](#), [or even height](#). Just Google a characteristic of yourself + the word “scholarship.” Happy hunting!

Financial Aid for International Students:

I applaud every international student on this document; your drive to better your life and pursue higher education is commendable, and I wish the process were easier for you. Still, here are my tips for internationals looking for financial aid.

First and foremost, here is an [extremely helpful Google Drive folder of resources for international students](#). I did not make this folder and do not know who did, but shoutout to whoever you are.

The biggest issue for international students is that you cannot apply for the FAFSA to receive federal student aid, which is where most low-income students get the majority of their money. As such, you will have to rely on institutional aid as well as external scholarships that accept international applicants.

[Again, refer to this folder for a list of colleges offering aid to international students.](#)

You must fill out the [CSS International profile to be eligible for this aid](#). But here is the caveat with applying for aid as an international student: you may **hurt your chances of admission by applying for aid at need-aware colleges**.

Schools like [Harvard are need-blind for international students](#), so you won't be adversely affected by applying for aid from them. Still, other colleges have a select amount of aid available for international students, affecting your admissions.

I apologize I could not be of more help, but again, I wish you luck on your educational journey!

As always, if you liked this guide and want more, DM me a 💰!

Also, if you need help with your college essays, [submit them for review here!](#) Our team of Ivy League consultants will provide detailed feedback and edits in as little as 24 hours. Also use code “mahad” for 10% off until 11/9/24!