

SCHOLARSHIPS 101

There are different ways to pay for college and many resources to help. This handout provides an overview of the types of scholarships, how to search for scholarships, and how to apply for scholarships.

Understanding the Two Types of Financial Assistance

Money you don't pay back (Gift Aid):

- **Scholarships:** gift aid from federal and state governments, colleges, and private organizations. They may be awarded for academic or athletic ability, interest in a certain subject, volunteer work, or membership in an ethnic or religious group.
- **Grants:** gift aid from federal and state governments, colleges, and private organizations. Most grants are need based, which means they are usually given based on you or your family's financial circumstances.
- **Work-Study:** a federal program that provides students with paid part-time employment during the school year — usually on campus.

Money you do pay back:

- **Loans:** financial aid from the federal or state government, college, or private lenders that **must be** repaid with interest.

Why Scholarships?

There are thousands of scholarships, many of which go unawarded every year. Finding the right scholarship takes time because of the wide variety of scholarships and different application requirements. But the pay-off is worth your time. A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, scholarships help reduce the cost of your post-secondary education.

Steps to Take for Effective Scholarship Searches

Consider your personal profile. For example, your hobbies, extracurricular activities, club affiliations, talents, college/ major choices, work experience, unique traits, heritage, religion, career interests, and so on. Don't limit yourself. This roadmap will be useful in determining scholarship search options that best fit your strengths.

Consider your geography. Students often have more success with scholarships that come from local sources (Portland or Oregon) or from a parent's place of work than from scholarship programs that are national in scope.

- **National:** scholarship is open to US residents.
- **Regional:** limits the pool to people who live in a specific region.
- **State:** limited to people who live in the state.
- **Local:** the pool is limited to the county, city, or some other local tie. For example, sometimes you will see the scholarship requirement limited to people who are Multnomah County residents or who are attending a specific high school.

Consider the category of scholarship. Scholarships can be broken down into four broad categories (there can be overlap) that are linked to the goal of the scholarship.

- **Merit-based scholarships:** These awards are based on personal achievement. You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement, a special talent, trait, or interest. Many colleges that offer merit-aid consider all applicants automatically for these awards, but at some colleges some or all of their merit scholarships require a special application. Many times, a school will accept and give more aid to a student with specific talent over another student with higher grades. For example, if they

need a strong bassoonist, painter, or method actor, the student with the particular talent they need that year might be considered more favorably.

- **Athletic Scholarships:** NCAA Division I, II, and NAIA schools all offer athletic scholarships so it is important to get advice from your coaches. While NCAA Division III do not offer athletic scholarships, they do offer non-athletic scholarships to athletes they want on their team. They offer academic, leadership, and community service scholarships. For student athletes interested in competing at the college level: visit the NCAA website to plan and learn more about college-level competitive sports and register with the eligibility center. <https://web3.ncaa.org/ecwr3>
- **Scholarships for Specific Groups:** scholarships for gender, cultural groups, disabilities are some examples.
- **Need-Based Scholarships:** based on family income. This is the most common type of financial aid. Federal grants include: PELL, Educational Opportunity Grant (FSEOG), Teach Grant, Academic Competitiveness (ACG), Iraq/Afghanistan Service, and others. State grants include: Chafee Education and Training, Oregon Promise Grant, Oregon Opportunity Grant, and others.

How do I find scholarships?

Free scholarship search services: Complete a profile and let the search engine do the match.

Going Merry	https://www.goingmerry.com/c/kellym-deowl
Scholarship Search Experts:	https://www.unigo.com/scholarships#/fromscholarshipexperts
College Board's Big Future:	https://bigfuture.collegeboard.org/scholarship-search
Fast Web:	http://www.fastweb.com/
Scholarships:	https://www.scholarships.com/about-us/
Oregon CIS:	https://oregoncis.uoregon.edu
Oregon Goes To College:	https://oregongoestocollege.org/pay/scholarships

Other sources for scholarships:

- High school counselor/college career center and other local school websites
- RaiseMe (<https://www.raise.me>) micro-scholarships awarded for high school achievements if enroll in one of the participating colleges
- The financial aid office at your choice college or career school
- Foundations, religious or community organizations, local businesses, or civic groups
- Organizations (including professional associations) related to your field of interest
- Ethnicity-based organizations
- Your employer or your parents' employer
- If you are open to serving our country in exchange for scholarship funding, check out: Army ROTC, Navy ROTC, and Air Force ROTC
- Insurance, banks, credit unions, unions, veterans' groups

Oregon Specific Financial Aid / Scholarship Sources:

- **Office of Student Access and Completion (OSAC):** <https://oregonstudentaid.gov/scholarships.aspx> Clearinghouse for over 500 scholarships for Oregon students. Applicants complete one common application online. Applications are available online beginning in **November** and are accepted through **March 1** for the approaching academic year. Submit by **February 15th** to be eligible for the \$500 early bird scholarship drawing.
- **Ida B. Wells High School and Hillsdale Community scholarships** - Each year scholarships will be awarded to our seniors. Applications come out in March. 3-8 scholarships. Amounts vary between \$1,000 - \$4,000.

- **The Oregon Career Information System (CIS):** <https://oregoncis.uoregon.edu/Portal.aspx> provides a system of occupational and educational information to help Oregonians learn about the world of work and education. Sign in with student Google account. Find scholarships under the Education tab and click Financial Aid sort to find scholarships, compare aid, filter due dates, and other valuable research tools.
- **Oregon Opportunity Grant (OOG):** for first-generation students or those with financial need attending any participating Oregon Community College or four-year public or private nonprofit college. A completed FAFSA or Oregon State Aid Application (ORSAA) is all that is required and students should list the Oregon Schools they are interested in.
- **Oregon Promise Grant:** for recent high school and GED graduates with a 2.5GPA who plan to enroll at least half-time at an Oregon Community college within six months of graduation. Application and FAFSA or ORSAA.
- **The Ford Family Foundation:** offers several renewable scholarships including 90% of unmet financial need, awards from \$1000-\$25,000 each year. FAFSA and application.

OSAC Scholarships Specifically for Seniors who reside in Oregon:

The OSAC is packed with scholarship opportunities but sorting through the database can be confusing. Here is a list with the scholarship name and number to get you started but be sure to check each scholarship requirement carefully on the website:

OSAC Early Bird (0) file by Feb. 1 -\$500
 Blue Wolfe Scholarship Fund (694)
 Conescu-Doolin (music) (613)
 Marcia H. Randall (music) (739)
 Kaech (music) (587)
 Wayne Morse Legacy (589)
 OR Scholarship Fund (Comm. Col.) (901)
 Pilger (animal rights) (525)
 Pullin (507)
 Portland Police (237)
 E D T Jones (217)
 Johnson Lasselle (159)
 Jackson Foundation (journalism) (239)
 WC and Pearl Campbell (170)
 Pearl (Foster Care) (691)

William E. Keene Memorial (674)
 Franz Stenzel MD/ Kathryn Stenzel (304)
 NW Fire Equipment Dealers Assoc. (659)
 Homebuilders Foundation Jim Irvine (641)
 Huffstutter Family Stylist (208)
 Kerdragon (art) (231)
 Zafar Foundation (female STEM) (288)
 Women Helping Women (female) (242)
 Dorothy Cambell Memorial (female) (142)
 ACEC (371)
 Hokulani Oregon (1st gen) (642)
 William D. & Ruth D. Roy (1st gen) (409)
 Hunt (1st gen) (473)
 DREAM (foster) (442)

OSAC Scholarships for Ida B. Wells Students

Marsha K. Richards Inspirational (950)
 Peggy Dickinson Miller Memorial (950)
 Carl Dorothy Crow Portland Public School Scholarship (950)

Additional Scholarship Opportunities for Oregon Residents:

- Western Undergraduate Exchange (WUE) is a group of public colleges in western states that have agreed to charge reduced tuition to qualifying students from within those states.
<http://www.wiche.edu/wue>
- Black United Fund: joins with Oregon colleges who become ACCESS partners and award scholarships to African/African American students.
- Hispanic Metropolitan Chamber (Portland area) offers annual scholarships for students of Hispanic ancestry living in Oregon.
- Asian Reporter offers annual scholarships to students of Asian or Pacific Island heritage <http://www.asianreporter.com/Scholarships.htm>
- Portland Chinese scholarship <http://www.oregonccba.org/scholarships/>

- Kaiser Health Care Career Program offers a \$2000 scholarship to one senior pursuing a career in health at each high school in their service district
- Oregon Federation of Women's Clubs nursing scholarship
- Assoc. of Computers in Professional Education tech scholarship
- Accounting OSCP orcpa.org
- Sciencescholars.uoregon.edu
- www.local14.org (Lake Oswego Arts and Crafts)
- Scholarships for musicians
- Oregon Music Hall of Fame music scholarship
- Oregon Federation of Women's Clubs fine arts scholarship
- Oregon football scholarship <http://harringtonfamilyfoundation.org/scholarship/>
- NonHumanists <http://www.portlandhumanists.org/content/hgp's-annual-scholarship-contest>
- Sussman scholarship fund (Jewish students) Jewish scholarships
- Pointe Pest Control <https://pointepest.com/oregon-scholarship-application/>
- Oregon pilot scholarships <http://www.evergreenmuseum.org/scholarships> and <http://www.oregonpilot.org/asef.html>
- Money Smart Teen essay contest open to Portland students in grades 9-12.
- ESA Foundation [epsilonsigmaalpha.org/scholarships](http://www.acpenw.org/scholarships) <http://www.acpenw.org/scholarships>

Some Scholarship FAQs

How does gift aid affect my other student aid?

Gift aid will affect your other student aid because schools consider the total amount of financial assistance. You'll need to let your school know if you've been awarded a scholarship, grant or other aid, such as loans, that you might have been offered. Questions? Ask your financial aid office.

What forms may be required to apply for Financial Aid?

To apply for Federal Aid:

- You **must** submit the Free Application for Federal Student Aid (FAFSA). The FAFSA collects information about you and your family, then determines your Expected Family Contribution (EFC). If your family is not eligible for the FAFSA, the state of Oregon offers financial aid through the **ORSAA** application.

To apply for Grants and Scholarships:

- You'll most likely have to fill out the FAFSA.
- Additional financial aid forms may also be required such as the CSS/Financial Aid Profile. Contact the college financial aid office and/or program to find out requirements.
- There may also be grant/scholarship specific application forms in addition to the college application itself.
- Allow plenty of time to meet financial aid and scholarship deadlines as deadlines vary and are often set **earlier** than college application deadlines.
- Some schools require applications be submitted by a certain date in order to be considered for that college's merit-aid scholarship.