SCHOLARSHIPS AND FINANCIAL AID

2026-2027

Douglas High School
Douglas, MA

*Please note that some of the information and websites contained in this document may not be currently available as changes occur without notification. Check all dates and deadlines online or call for current information.

TABLE OF CONTENTS

GLOSSARY OF TERMS..... 3

COST OF ATTENDANCE..... 6

FINANCIAL AID OVERVIEW..... 7

FINANCIAL AID WEBSITES..... 8

SCHOLARSHIP SEARCH WEBSITES... 11

SCHOLARSHIPS/GRANTS

FOR ANY COLLEGE..... 12

SCHOLARSHIPS FOR SPECIFIC COLLEGES... 48
SCHOLARSHIPS AVAILABLE FOR

SPECIAL TRAINING..... 55

SCHOLARSHIPS & LOANS FOR
CHILDREN OF VETERANS..... 58

LOANS..... 65

GLOSSARY OF TERMS

ALTERNATIVE FINANCING - Students who do not receive sufficient need-based financial assistance, or families who are unable to meet their expected family contributions, may borrow through one of the alternative financing programs available to them. Information regarding specific programs would be available in the financial aid dept. at the college at which the student plans to attend.

BORROWER - Anyone who obtains funds from a lender through an extension of credit for a period of time.

CAPITALIZED INTEREST - Accrued interest which is added to principal. When interest is capitalized, the loan principal increases.

COST OF EDUCATION (COA) (Total Student Budget) - Tuition, fees, books, supplies, room and board, living expenses, and estimated transportation costs make up the annual Cost of Education.

CREDIT HISTORY - A record of an individual's past performance with credit.

CSS PROFILE - (Financial Aid Form) Completion of this form is in addition to the FAFSA. This is requested by some private schools to determine eligibility for institutional aid. Check deadlines. List of schools requiring the filing of this form is in the "PROFILE" application packet.

COLLEGE WORK-STUDY PROGRAM – A federally-funded program that provides jobs, usually on campus, for students who receive financial aid. Jobs are assigned by the financial aid office and are normally part of the self-help component of any aid package.

DEFERMENT - Deferments allow the borrower to postpone loan payment for a specific period and can be granted for a variety of reasons.

DEFERRED INTEREST - Interest payments that are delayed for the borrower and paid at a later time.

DEPENDENT STUDENT - The federal government generally defines a "dependent" student as one who is 23 years old or younger and has access to parental support.

DIRECT LOANS - A program in which loans are made directly by the government through a college or university, without any bank or third-party involvement. Direct Stafford and PLUS Loans have the same loan terms as Federal Stafford and PLUS Loans. Contact your college to determine whether they participate in Direct Lending.

EXPECTED FAMILY CONTRIBUTION (EFC) - The total amount a student and his or her family are expected to pay toward college costs from their income and assets. The amount is derived from a needs analysis of the family's overall financial situation. For calculation information, visit the College Board website online at https://privacy.collegeboard.org/program-specific-privacy-policies/bigfuture/calculate-your-costs.

FAFSA FORM - Free Application for Federal Student Aid - It is processed at no cost to the applicant and is used to determine a student's eligibility for government grant, loan, and workstudy funds. This form should be completed online at and can be done after January 1st. Check individual colleges for deadlines!! https://studentaid.gov/h/apply-for-aid/fafsa

FEDERAL METHODOLOGY - This is the name of the formula created by Congress that is used to determine eligibility for federal and state funded financial aid programs. The family information presented on the FAFSA is used in this formula.

FEE WAIVER – Admissions offices can possibly waive the college application fee for those in need.

FIXED INTEREST - Rate of interest which does not change during the life of the loan.

FINANCIAL AID PACKAGE - The total financial aid a student receives from all sources including Federal and non-Federal aids (grants, loans, or work-study) which is combined in a "package" to help meet the students need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of the financial aid administrator.

FINANCIAL NEED - Financial need is the amount by which total college costs exceed the Expected Family Contribution.

GRANT - Money given by a college, government agency, or private group that is an outright gift and does not need to be paid back.

INSTITUTIONAL METHODOLOGY - This is the name of the formula used by many private colleges and universities to more accurately assess financial need. It was developed through the efforts of The College Board. The formula uses a broader range of family information to calculate the Expected Family Contribution for use in awarding institutional funds.

INTEREST - The amount paid (or fee charged) for the use of borrowed money.

LOAN - Money given by a college, government agency, bank or private group that must be paid back. Repayment terms vary based on need, rate of interest, interest benefits, repayment period, and/or credit worthiness. Repayment is deferred until after the completion of studies.

NEED ANALYSIS - A standardized mathematical calculation that takes into account a family's income, assets, and other financial circumstances to produce an estimate of the amount the family will be able to pay toward college costs.

NEED-BASED AID - Grants or loans given to eligible students on the basis of their financial need.

NEEDS TEST – A method for determining how much a family can reasonably be expected to pay toward a student's college education costs. Some loan programs have a needs test which is based on the Family Contribution.

ORIGINATION FEE – The fee charged to consumers for borrowing money. In some loan programs, the origination fee is deducted from the amount of the loan. In other loan programs it is paid off over the life of the loan.

PRIME RATE - The rate at which banks borrow money from each other. Prime rate is an index which is used by variable-rate loan programs.

PROMISSORY NOTE - The legal document stating the terms of the loan.

SCHOLARSHIP AID - Scholarship money that is given to a student in recognition of a special talent, ability, academic record, or other personal characteristic. The student's financial situation is not taken into account (for Merit Scholarships). This scholarship does not need to be paid back.

STUDENT AID REPORT (SAR) - About four weeks after the student files the FAFSA, this report is mailed, either by paper or electronically to the student. The document shows the Expected Family Contribution derived through the Federal Methodology and indicates any eligibility for the Federal Pell Grant.

TREASURY BILL RATE - The rate at which the federal government sells its Treasury Bills (they may be for different lengths of time – examples are 90-day, 52-week, etc.) Treasury Bill rates are indexes used by variable-rate loan programs.

TUITION DISCOUNTS – Based on SAT or Act scores, high school rank and GPA, discounts are sometimes awarded automatically based on application and transcript information. However, discount programs should be inquired about.

VARIABLE INTEREST - Rate of interest that is tied to a certain index and changes periodically as the index of changes.

WORK-STUDY – Financial aid awarded as a result of your FAFSA information and qualifies a student for an on-campus job received in a regular paycheck.

COLLEGE COSTS

The total amount that it costs a student to go to college is called the "Cost of Attendance" (COA). This amount varies greatly from one college to another. COA includes tuition, fees, room and board, books and supplies, and personal expenses.

Average Yearly Cost of Attendance

Public Four-Year Colleges ~ $17,000 and Up

Public colleges are larger than private colleges. They can offer a wider variety of majors, courses, and campus activities. Public colleges are tax supported and are therefore less expensive. Most students attend a public college in their home state (out-of-state students generally have to pay a higher tuition rate.)

Private Four-Year Colleges ~ $36,000 and Up

Private colleges vary in size, cost, and admissions requirements. They are usually smaller than public colleges and more expensive. Students are typically offered more individual attention, smaller class sized, and greater opportunities to participate in intercollegiate athletics and campus activities. Although private colleges are more expensive they are also more generous with financial. Up to 80% of students attending private colleges receive some form of aid.

Community and Technical Colleges ~ $11,000 and Up

Community colleges and state-supported technical colleges are designed to meet needs of local communities. They offer a variety of affordable, career-oriented, one and two-year programs. Any student with a high school diploma or GED will be accepted for admission. These colleges provide programs that enable students to begin their careers after two years of college. Students can also attend a two-year college and then transfer to a four-year college.

Career and Trade Schools

Career and trade schools offer short-term training programs in a variety of career fields. Program length can be anywhere from a few weeks to two years. The schools are usually privately owned and in business to make a profit. The schools can be expensive and costs vary greatly depending on the type and length of the program. There are many excellent career and trade schools but not all schools are reputable. Students and parents should thoroughly investigate any school they are considering.

FINANCIAL AID OVERVIEW

Financial aid is money that is given, earned, or lent to help students pay for their education.

There are FOUR types of financial aid:

- Grants: money given, usually because of financial need
- Scholarship: money awarded for exceptional academic achievement, an outstanding talent or skill, and/or financial need
- Work-Study: money earned by working at a part-time job
- Loan: borrowed money that must be repaid

FAFSA (Free Application for Federal Student Aid) - Filed online after January 1

Students and parents must complete a FAFSA in order to be eligible to receive any financial aid provided by the federal government. States and colleges also use information for the FAFSA to determine eligibility for state and institutional aid.

- Need Based Financial Aid: awarded to students whose families do not have sufficient financial resources to pay for college.
- Merit Based Financial Aid: given to students who have outstanding abilities, talents, and/or achievements.
- Need and Merit-Based Financial Aid: Some financial aid awards take both need and merit into consideration. The organization or college making the award determines the extent to which an award is need-based or merit-based.

FINANCIAL AID WEBSITES

ACCESS GROUP – A non-profit graduate loan specialist that offers Federal Stafford loans, Federal PLUS loans, Graduate PLUS loans, and private student loans - www.AccessGroup.Org or call the Toll-Free Customer Contact Center Line (800)282-1550

AMERICAN ADMINISTRATION OF SCHOOL ADMINISTRATORS - Awards and recognition programs for schools, students, teachers and the community - https://www.aasa.org/

AMERICAN STUDENT ASSISTANCE - American Student Assistance® (ASA) is a non-profit, federally funded student loan guarantor that assists students and families to manage their education debt. www.asa.org or (800) 999-9080; FAX (617) 728-4265

AMERICAN STUDENT ASSISTANCE COLLEGE PLANNING CENTERS: offer free assistance with completing financial aid applications, both in-person, at Centers, and over the phone by calling 1-877-ED-AID-4U (1-877-332-4348)

COLLEGE BOARD - The College Board is a not-for-profit membership association whose mission is to connect students to college success and opportunity. https://www.collegeboard.org

COLLEGE CONFIDENTIAL– Financial aid information available online at http://collegeconfidential.com. It provides a portal to a scholarship database search for over three million scholarships. This website also provides information on choosing a college and about the college admissions process.

COLLEGENET - CollegeNET, Inc. provides innovations in event and academic scheduling, decision support, admissions, web-based tuition processing, prospect management, alumni development, and email management to colleges, universities, and nonprofits worldwide - http://www.collegenet.com

COLLEGE SAVINGS PLAN NETWORK – Source for state-operated savings programs – www.collegesavings.org

COLLEGE VIEW – A college search tool and university selection guide. Visit http://www.collegeview.com

DoSomething.org – Grants and financials - http://www.dosomething.org/scholarships

FAFSA - Information on federal financial aid, FAFSA completion/submission. Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded or federally guaranteed financial assistance for education beyond high school. https://studentaid.gov/h/apply-for-aid/fafsa or 1-800-4-FED-AID (1-800-433-3243)

FEDERAL STUDENT AID – Site built by the U.S. Department of Education in collaboration with students intended to be the go-to source for information and resources about planning, preparing and paying for postsecondary education (such as 2- or 4-year colleges and universities, as well as vocational or career schools). Visit www.studentaid.gov for additional information or call 1-8004333243.

HEATH RESOURCE CENTER- An online clearinghouse on postsecondary education for individuals with disabilities. The Heath Resource Center offers a free eight-page document entitled "Financial Aid for Students with Disabilities." To receive this document contact:

Heath Resource Center at George Washington University
2134 G Street, NW, Suite 221 Washington, DC
20052
Telephone: 202-994-8770
Toll free: 800 544-3284
Web site: https://hcrcenters.com/

MA DEPT OF ELEMENTARY AND SECONDARY EDUCATION - News plus information on resources, educational technology and programs - http://www.doe.mass.edu/

MA DEPT OF HIGHER EDUCATION - Mission is to ensure that MA residents have the opportunity to benefit from a higher education that enriches their lives and advances their contributions to the civic life, economic development, and social progress of the Commonwealth - http://www.mass.edu

MA EDUCATIONAL FINANCING AUTHORITY (MEFA) – a not-for-profit self-financing state authority, not reliant on state or federal appropriation, which serves students and families in Massachusetts, and out-of-state students and families pursuing higher education in Massachusetts. http://www.mefa.org or (617) 261-9760 or (800) 842-1531.

MA NATIONAL GUARD – http://thenationsfirst.org

MA OFFICE OF STUDENT FINANCIAL ASSISTANCE - The mission of the MOSFA is to promote and enhance access to higher education by delivering quality student financial aid information and services to residents of the Commonwealth, and thus ensuring that they have an opportunity to enrich their lives and contribute to the economic development and social progress of the state. http://www.osfa.mass.edu or Phone - (617) 727-9420.

NELLIE MAE – a Sallie Mae student loan company – visit http://www.nelliemae.com or call (888) 272-5543 or (317) 570-7397.

PETERSON'S - College search and selection, test preparation, and financial aid - http://www.petersons.com

PROFILE - CSS/Financial Aid PROFILE® is the financial aid application service of the College Board. Almost 600 colleges, universities, graduate and professional schools, and scholarship programs use the information collected on the PROFILE to determine eligibility for nonfederal student aid funds. The PROFILE is a fully Web-based application system that provides students a secure and efficient method for reporting their financial data to schools. Visit http://www.collegeboard.com or call (866) 630-9305.

SALLIE MAE – Provider of student loans and administrator of college savings plans. Sallie Mae offers comprehensive information and resources to assist students, parents, and guidance professionals with the financial aid process.
http://www.salliemae.com or Toll free (888) 2-SALLIE (888) 272-5543

SAVING FOR COLLEGE- College savings tips, 529 plans, and financial aid information available at www.savingforcollege.com.

SIMPLE TUITION - www.SimpleTuition.com (information on choosing loans and loan comparison tool)

STUDENT LOAN FUNDING – Wholly-owned subsidiary of Sallie Mae, Student Loan Funding coordinates and delivers the resources needed to empower students to earn a college degree - http://www.studentloanfunding.com.

US DEPT OF EDUCATION - http://www.ed.gov - The United States Department of Education's Office of Federal Student Aid also offers two free cassette recordings with information on postsecondary student financial aid for students with visual impairments. In keeping with AFB's mission to achieve equality of access to information for people who are blind or visually impaired, this document is available, upon request, in one or more of the following formats: electronic file, Braille, large print, and audio recording. To receive these cassettes contact:

Federal Student Aid Information Center P.O.
Box 84
Washington, DC 20044
Telephone: 800-433-3243 Web site:
www.ed.gov
SCHOLARSHIP SEARCHES

CAPPEX www.cappex.com
List of scholarships, college admissions, and college searches

COLLEGEBOARD ONLINE http://www.collegeboard.com
Link to pay for colleges and learn about scholarships, PROFILE, FAFSA, loans, etc.

FASTWEB
http://www.fastweb.com
A database of scholarships, grants, and loans in the private sector for U.S. students, plus extensive information on government financial aid.

NASFAA (NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS)
http://www.nasfaa.org
Check parents and students link for helpful publications.

PETERSON'S
Guide to college information. https://www.petersons.com/

SCHOLARSHIP ZONE
www.scholarshipzone.com
Scholarship and loan opportunities

TFS Scholarships www.TuitionFundingSources.com

"HEADS UP!" – Phony College Scholarship Services

To identify false claims consult the following web site: www.ftc.gov/scholarshipscams. Advice: Don't give out credit card or bank account information to "hold a scholarship". Scholarship lists are available at schools and libraries or at www.fastweb.com and www.collegeboard.com.

SCHOLARSHIPS/GRANTS
FOR USE AT ANY COLLEGE

ACADEMIC COMPETITIVENESS GRANT (ACG)
An Academic Competitiveness Grant will provide up to $750 for the first year of undergraduate study and up to $1,300 for the second year of undergraduate study to full-time students who are eligible for a Pell Grant and who had successfully completed a rigorous high school program. Second year students must maintain a cumulative GPA of at least a 3.0. For more details go to https://fsapartners.ed.gov/knowledge-center/library/program/Academic%20Competitiveness%20Grant%20%28ACG%29 and search for the scholarship/grant by name.

AES ENGINEERS SCHOLARSHIP – The consulting firm of AES Engineers is committed to continuing its support of higher education by providing scholarships to deserving students. To be eligible the student needs to answer one of the essay questions that they will find on site at http://www.aesengineers.com/scholarships.htm

AFL-CIO SCHOLARSHIP GUIDE & SCHOLARSHIP
The Guide lists scholarships sponsored by national, state, and other labor union and cites hundreds of awards. Many are restricted to children of union members. The book is free to union members. Contact: AFL-CIO Education Dept., 815 16th St., NW, Washington, DC 20006. The Annual Scholarship Awards Program is available to all graduating seniors. The scholarship exam will be administered in February. Students interested in taking the labor history exam must submit an application to the guidance department. Applications can be downloaded at
https://massaflcio.org/scholarships

ALLEGRO MICROSYSTEMS, INC.
Scholarships are available to children of employees of Allegro MicroSystems and are awarded per year for up to four years on the basis of scholastic achievement, general all-around ability, leadership and financial need. Preference may be given to applicants who major in courses directly applicable to a career with a company similar to Allegro. Applications are available at Allegro and must be submitted the senior year of high school to Allegro MicroSystems Human Resources Dept., Box 15036, 115 Northeast Cutoff, Worcester, MA 01625 (contact for date due).

ALL-INK.COM COLLEGE SCHOLARSHIP PROGRAM
All-Ink.com is offering up to $5,000 in scholarships to qualified students who are enrolled or planning to participate in an accredited college or university program during the upcoming academic year. Students who apply must be a United States citizen or permanent resident with a minimum 2.5 Grade Point Average. In addition, students applying are required to complete a 50 to 200 word essay about who has had the greatest impact on your life, and a 50 to 200 word essay on what you hope to achieve in your personal and professional life after completing college. You can complete your application on-line. Contact:
https://accessscholarships.com/scholarship/all-ink-com-college-scholarship-program/

AMERICAN LEGION LEGACY SCHOLARSHIP
Child/Children, or legally adopted child/children, of active duty United States military and Guard, and Reserve personnel who were federalized and died on active duty on or after September 11, 2001. Must be a high school senior or high school graduate to apply for the scholarship. Scholarship is for

undergraduate study at a U.S. school of higher education Application must be post marked not later than April 15th. http://www.legion.org/scholarships

AMERICAN LEGION HIGH SCHOOL ORATORICAL SCHOLARSHIP PROGRAM
Available to 9-12 students in high school. Scholarship awards are presented to the three finalists in the Final Round of the National Contest as follows: 1st place - $18,000; 2nd place - $16,000; 3rd place - $14,000. Each state winner who is certified into and participates in the first round of the National Contest will receive a $1,500 scholarship. For information about the Oratorical Contest in your state go to the website: http://www.legion.org/scholarships.

State Source:
Oratorical Awards: 1st-$1,000. 2nd-$800, 3rd-$700, 4th-$600; eligible to Massachusetts students under age 20 at time of contest.

Apply to:
Dept. Oratorical Chairman, The American Legion, Room 546-2, State House, Boston, MA 02133.

Deadline is December 15. For more details for the above http://www.legion.org/scholarships

The Scholarship Fund of the Department of Massachusetts, Inc., The American Legion: 9-$1,000, 10-$500, Nursing Scholarship: 1-$1,000; eligible to child or grandchild entering freshman year whose parent or grandparent is a current paid member in good standing of the Dept of MA American Legion.

Apply to:
Dept. Adjutant, The American Legion, 546-2 State House, Boston, MA -2133.

Deadline is April 1. For more details for the above, go to http://www.legion.org/scholarships

AMERICAN LEGION SAMSUNG SCHOLARSHIP
"The Samsung American Legion Scholarship Program" established a series of scholarships derived from interest and other income from the $5,000,000 principal amount. High school juniors who participate in and complete either an American Legion Boys State or American Legion Auxiliary Girls State Program and be a direct descendant of a U.S. wartime veteran who served on active duty during one or more of the periods of war officially designated as eligibility dates for membership. The selection of the scholarship winners will be based, in part, upon the following criteria: academic record; involvement in school activities; involvement in community activities; community service; financial need and additional bonus points in the selection process will be awarded to descendants of U.S. veterans of the Korean War. For more, visit http://www.legion.org/scholarships

AMERICAN LEGION AUXILIARY SPIRIT OF YOUTH SCHOLARSHIP FOR JUNIOR MEMBERS
One scholarship in each of the five divisions is awarded annually. Winners selected on character, Americanism, leadership, scholarship and financial need. Candidates must be a junior member of the American Legion Auxiliary and have held membership for the past three years, hold a Junior

membership card for the current year, and be in their senior year of an accredited high school. Apply online at http://www.legion.org/scholarships

"Aspiring Fashion Professional" Scholarship Program.
For high school seniors interested in pursuing a career in fashion at an accredited post-secondary or college including but not limited to:

- Fashion Design
- Fashion Merchandising
- Fashion Marketing
- Fashion Management
- Fashion Retailing

To Apply: www.Fashion-Schools.org

ASSOCIATION FOR EDUCATION AND REHABILITATION OF THE BLIND AND VISUALLY IMPAIRED (AER) The Association for Education and Rehabilitation of the Blind and Visually Impaired offers the Ferrell Scholarship to students who are legally blind and are preparing for a career in the education or rehabilitation of blind or visually impaired children or adults. For an application or additional information contact: AER Ferrell Scholarship Fund, 4600 Duke Street, Suite 430, Alexandria, VA , 22397, Telephone: 703-823-9690, Web site: http://www.aerbvi.org

ASSOCIATED MALE CHORUSES OF AMERICA SCHOLARSHIP
Awards start at $200 per recipient and are based upon the performance of the accumulated funds base. Recent awards have been for $1000 - $1200 per recipient. For more information, go to http://amcofa-sing.org/scholarships.html

ASTHMA AND ALLERGY FOUNDATION OF AMERICA – New England Chapter's scholarship for students currently living with asthma and/or severe allergies. www.asthmaandallergies.org.

Athnet Sports Recruiting Scholarship (Deadline June 1, 2027 for $1,000 award)
Fill out a free online athlete profile, and write a 400-500 word essay describing how the lessons learned through playing sports has positively impacted you as you pursue your college education. Please submit your finished essay to scholarships@athleticsscholarships.net

ToApply:https://fsapartners.ed.gov/knowledge-center/library/program/Academic%20Competitiveness%20Grant%20%28ACG%29

BBG Communications Scholarships- one $500 award
The BBG Communications scholarship is designed for students between the ages of 16 and 21 who are currently in or will be attending an institution of higher education in the Fall of 2023. To be considered eligible for the BBG Communications Scholarship you must:

1. Be between the ages of 16 and 21 on June 30, 2026
2. Submit answers to the two essay questions, which can be found on the application page, prior to the June 30, 2023 deadline.
3. Have at least one full year of postsecondary studies remaining at the time of the award 4. Have a GPA of 2.5 or greater.

5. Be a citizen of the United States or Canada

To Apply: http://www.scholarshipsonline.org

BIG Y- GERALD AND PAUL D'AMOUR FOUNDERS' SCHOLARSHIPS FOR ACADEMIC EXCELLENCE

Over 300 scholarships ranging from $500 to $2000. Recognizing academic merit and achievement, scholarships are awarded to students who plan to attend two and four year accredited colleges and universities. Program is open to customers and their dependents and Big Y employees and their dependents. Student's permanent residence must be located within Western and Central Massachusetts or the State of Connecticut. Applications available in October at all Big Y stores. Deadline: February 1, 2025

Send applications to:
Scholarship Committee, Big Y Foods, Inc., P.O.Box 7840, Springfield, MA 01102-7840. Additional information available at www.BIGY.com.

BIG SUN SCHOLARSHIP – The BigSun Organization is proud to be able to continue to help young athletes succeed in their academic pursuits. We are offering an annual scholarship to a deserving student. All student athletes are eligible for this award, regardless of which sport they are participating in. http://www.bigsunathletics.com

BOB'S HIGH SCHOOL HEROES SCHOLARSHIP

This scholarship program is for graduating high school seniors who are legal residents of Massachusetts, Rhode Island, Connecticut, New Jersey, and select parts of New York (Poughkeepsie, Dutchess County, Westchester County, Rockland County, Nassau County, Suffolk County, Manhattan, Brooklyn, Queens, Bronx, and Staten Island). To qualify for this scholarship, applicants must continue their education by the fall semester following graduation at an accredited two- or four-year college or professional trade school. Applicants in Massachusetts, New York and New Jersey must be 16 years of age or older with permission, and applicants in Connecticut and Rhode Island must be 17 years of age or older. To apply, applicants must be active participants in a high school blood drive program and exhibit a leadership role in the coordination and recruitment of blood drives. See website for more details.
https://www.cappex.com/scholarship/listings/Bobs-High-School-HeroesScholarshipProgram/-s-d-43560

BOYS AND GIRLS CLUBS OF AMERICA - Youth of the Year program

Sponsored by the Reader's Digest Foundation, the National Youth of the Year Program is designed to promote and recognize service to Club and community, academic performance and contributions to family and spiritual life. Competition begins with each Club selecting a Youth of the Year who receives a certificate and medallion then enters state competition. State winners receive a plaque and $1,000 scholarship then enter the regional competition. Each of the five regional winners receives a $10,000 scholarship and enters the national competition held in Washington, DC. For additional details, go to http://bgca.org/whatwedo/characterleadership/Pages/YoY.aspx.

BURGER KING SCHOLARS
This program awards scholarships to high school seniors, employees, and children of employees across the U.S., Canada, and Puerto Rico. It offers a range of scholarships ranging from $1,000 to $50,000 to eligible recipients. For details and application information, go to https://www.burgerkingfoundation.org/programs/burger-king-sm-scholars

COCA COLA SCHOLARS PROGRAM
The Coca–Cola Scholars Foundation supports high school students pursuing a degree at a postsecondary institution each year, with annual merit-based scholarships of $3.4 million through two nationally recognized programs on behalf of the Coca–Cola System. Visit http://www.cocacolascholarsfoundation.org/applicants/#.VgWP6TZdRMs for more information.

DAR SCHOLARSHIPS (MASSACHUSETTS DAUGHTERS OF THE AMERICAN REVOLUTION)
DAR Scholarship Committee http://www.dar.org/national-society/scholarships

Richard & Elizabeth Dean Scholarship – Scholarship is a preferred amount of $5000 each year for up to four consecutive years to graduating high school students.
Hobbs Pittenger American History Scholarship- A scholarship in the amount of $2000 each year for up to four consecutive years to a graduating high school senior.
The Lucinda Beneventi Findley History Scholarship – A one-time $2000 scholarship awarded to graduating high school seniors who have demonstrated advanced interest in history and are planning to major in, or pursue the study of history.
Caroline E. Holt Nursing Scholarship – A one-time $1000 scholarship for students who are in financial need and have been accepted or are currently enrolled in an accredited school of nursing. Mildred Nutting Scholarship – A one-time $1000 scholarship for students who are in financial need and who have been accepted or are currently enrolled in an accredited school of nursing.

Physical/Occupational Therapy Scholarship – A one-time $1000 scholarship for students who are in financial need and have been accepted or are attending an accredited school of Occupational Therapy including art, music, or physical therapy.
Dr. Francis Anthony Beneventi Medical Scholarship – A preferred amount of $5000 scholarship awarded for a student either attending or planning to attend an approved, accredited medical school, college, or university.

Enid Hall Griswold Memorial Scholarship
The Enid Hall Griswold Memorial Scholarship is awarded to two deserving juniors or seniors enrolled in an accredited college or university in the United States who is pursuing a major in political science, history, government, or economics. This is a one-time award in the amount of $5,000.
http://www.dar.org/national-society/scholarships/history-etc

Mail completed scholarship application form to:

National Vice Chair Enid Hall Griswold Memorial Scholarship
4242 Greentree Way
Sand Springs, OK 74063

DAR Centennial Scholarship

The DAR Centennial Scholarship is awarded to two outstanding students pursuing a course of graduate study in the field of historic preservation at a college or university in the United States. This scholarship was established from a portion of the proceeds from the sale of the Centennial Pin. This is a one-time award in the amount of $2,500.
http://www.dar.org/national-society/scholarships/history-etc

Mail completed scholarship application form to:
National Vice Chair DAR Centennial Scholarship
10837 SW 80th CT Ocala,
FL 34481

Alice W. Rooke Scholarship

A $5,000 scholarship awarded to one student who has been accepted into or who are pursuing an approved course of study to become a medical doctor (no pre–med, veterinarian, or physician assistant) at approved, accredited medical schools, colleges, and universities. The scholarship is not automatically renewable; however, applicant may reapply for up to four years.
http://www.dar.org/national-society/scholarships/nursing-medical-scholarships

Mail completed scholarship application form to:
National Vice Chair Alice W. Rooke Scholarship
88 Andre Ave
Peace Dale, RI 02879

Madeline Pickett Halbert Cogswell Nursing Scholarship – A one-time $1000 scholarship for students who have been accepted or are currently enrolled in an accredited school of nursing, who are members of NSDAR, descendants of members of NSDAR, or are eligible to be members of NSDAR.

Irene and Daisy MacGregor Memorial Scholarship

The Irene and Daisy MacGregor Memorial Scholarship is awarded to two students of high scholastic standing and character who have been accepted into or are pursuing an approved course of study to become a medical doctor (no pre-med, veterinarian or physician assistant) at an approved, accredited medical school. Renewal is conditional upon maintenance of a GPA of 3.25.

This scholarship is also available to students who have been accepted into or who are pursuing an approved course of study in the field of psychiatric nursing at the graduate level at accredited medical schools, colleges, or universities. There is a preference to females "if equally qualified."
http://www.dar.org/nationalsociety/scholarships/nursing-medical-scholarships

Mail completed scholarship application form to:
National Vice Chair Irene and Daisy MacGregor Memorial Scholarship
200 Foston Chapel Rd
Hopkinsville, KY 42240

Nellie Love Butcher Music Scholarship
The Nellie Love Butcher Music Scholarship as a one-time preferred amount of up to $5,000 which shall be given annually to a male or female music student who is pursuing an education in piano or voice. Special consideration shall be given to students currently attending the Duke Ellington School of the Performing Arts, Washington, DC. A performance CD (compact disc) must be submitted with the application. This substantial scholarship is for one year, and is not automatically renewable; however, recipients may reapply for consideration each year, for four years based on maintaining a 3.0 grade point average.
http://www.dar.org/national-society/scholarships/specific-scholarships-0

Mail completed scholarship application form to:
National Vice Chair Nellie Love Butcher Music Scholarship
18 Country Club Dr
Danville, IL 61832

The DAR Good Citizens Award and Scholarship Contest,
Created in 1934, is intended to encourage and reward the qualities of good citizenship.
This award recognizes and rewards individuals who possess the qualities of dependability, service, leadership, and patriotism in their homes, schools, and communities. These students are selected by their teachers and peers because they demonstrate these qualities to an outstanding degree. This program is only open to high-school seniors whose schools are accredited by their state board of education.
Only one student per year may be honored as a school's DAR Good Citizen.
United States citizenship is not required.
Additional rules and guidelines can be acquired by contacting your local DAR chapter. Once a student is chosen as the DAR Good Citizen the student is invited to participate in the scholarship portion of the program. This consists of a personal statement and an essay. Student participation in the scholarship portion of the program is optional.
http://www.dar.org/nationalsociety/scholarships/dar-related

DAVIS-PUTTER SCHOLARSHIP FUND
Information about the Davis-Putter Fund, the application process and the students supported can be found on the website: www.davisputter.org. Active participants in social and economic justice movements can return to the website in January when applications and instructions will be available for the next academic year.

Deaf Queer Youth Scholarship: $500 scholarship for deaf, lesbian, gay, bisexual, transgender, intersex, or queer students. Must be enrolled in college, under the age of 25, and have a 2.5 minimum GPA.
http://www.finaid.org/otheraid/lgbt.phtml

DISCUS AWARDS
The Discus Awards program provides recognition and scholarship opportunities for well-rounded high school students in grades 9 through 12. Rather than just looking at academics, this award highlights a combination of key attributes. Students can nominate themselves or be nominated. Criteria and details

about this unique program can be found at
https://www.scholarships123.com/award/discus-awards-scholarship

DISCOVER CARD TRIBUTE AWARD
Any current high school junior who has a cumulative grade point average of at least 2.74 for the 9th and 10th grades is eligible to apply. Applicants are judged on outstanding accomplishments in special talents, leadership and community service and must have overcome a significant obstacle. There are up to nine $2,500 scholarships in each state and up to nine national $25,000 scholarships awarded annually. Applications are also sent to all accredited public and private U.S. high schools in September and additional copies can be requested by completing an online form at the same web site.
Deadline varies.

https://www.discover.com/student-loans/scholarships/

DO SOMETHING SCHOLARSHIPS
Are you between the ages of 13 and 25? Want to do good AND enter to win a college scholarship? Then you're in the right spot.

Apply for a DoSomething.org college scholarship in 3 easy steps:
1.Sign up for a campaign below.
2.Complete the campaign (some take 5 minutes or less!).
3.Upload a photo to show you completed the campaign.

That's right: no essays, no GPA requirements, no recommendations, no applications.

It gets better: You can enter for multiple scholarships right now. If you sign up for and complete all the campaigns listed, you'll be eligible to win up to $22,000! Psst...no need to wait until you're ready for college, we'll hold on to your award until then!

Ready to put the "$" in $ocial change? Get started below.
https://www.dosomething.org/us/about/easy-scholarships

EAGLE SCOUT OF THE YEAR
The American Legion annually honors The American Legion Eagle Scout of the Year at its National Convention. The winner of the competition receives a $10,000 scholarship and the three runners-up each are awarded $2,500 scholarships. Further information is available from
Department Adjutants, or the Americanism and Children & Youth Division: The American Legion PO Box 1055. Indianapolis, IN 46206.
https://www.legion.org/get-involved/scholarships/american-legion-eagle-scout-of-the-year-scholarship
EXPLORAVISION AWARDS - **Scholarship Value:** $10,000 **Awards Available:** 40
Eligibility
All projects must meet the following requirements:
A) All entrants must be United States or Canadian citizens or legal residents, living within the United States, U.S. Territories or Canada and enrolled full-time in a public, private or home school
B) Students must be no older than 21 years of age

C) National Science Teachers Association employees, NSTA board members, ExploraVision judges and their respective families are not eligible to enter the competition

D) Any project that has won at ExploraVision's regional and/or national levels may not be resubmitted in future years

E) Any project previously awarded a prize in another competition may not be submitted F) Any student who was selected as a regional or national finalist in ExploraVision can only compete in subsequent years with a new team — i.e., with students who have not previously been selected as ExploraVision regional or national finalists

G) Students enter as a team of 2-4 students with a teacher/coach and optional mentor (no individual entries)

H) For more information, please visit our Frequently Asked Questions page.

Categories

Each category will be judged separately, based on the abilities of students in those grades. Students in a lower grade may be part of a team competing in the next-higher category. However, students may not move down to a lower grade-level category. ExploraVision has four categories:

Primary Level (Grades K – 3)

Upper Elementary Level (Grades 4 – 6)

Middle Level (Grades 7 – 9)

LODE.dpbsigh School Level (Grades 10 – 12)

https://www.studentscholarships.org/scholarship/9625/exploravision_awards_scholarship.php#sthash.zylsLODE.dpbs

FEDERAL EMPLOYEE EDUCATION AND ASSISTANCE FUND

Current federal and postal service employees or their children are eligible for scholarships, which range from $250 to $2,500. Based on prior academic work, recommendations, and an essay. Send a stamped, self-addressed envelope with a request for information to 8441 West Bowles Ave., Suite 200, Littleton, CO 80123 or call (800) 323-4140. Download application at www.feea.org/programs/scholarships.

- Six students will win an additional $5,000 through the FEEA-NTEU Scholarship.
- Two students will win an additional $1,000 through the Cooke Memorial Scholarship.

FEDERAL PELL GRANT

Student must be a U.S. citizen or eligible non-citizen attending post-secondary school as an undergraduate. Amount varies and is based on need and EFC as determined by the Free Application for Federal Student Aid (FAFSA). File after January 1. See your counselor for information. For details go to http://studentaid.ed.gov.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)

This program is available for undergraduates with “exceptional” financial need. You can receive between $100-$4,000 a year depending on when you apply, your financial need, available funding at the school

you're attending, and policies of the financial aid office at your school. For more details: https://studentaid.gov/understand-aid/types/grants/fseog

FEDERAL WORK-STUDY (FWS) PROGRAM
Offers part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the recipient's course of study. For more details: https://www2.ed.gov/fund/grants-apply.html?src=pn

FRANCIS OUIMET SCHOLARSHIP FUND – Golf Scholarship
Honors scholarships from $1,500-$7,000, renewable to high school seniors and graduates for fulltime undergraduate study. The student must have worked for 2 years at a Massachusetts Golf Course (caddie, bag room, pro shop, greens crew, etc.); show clear financial need; and have high academic achievement and be service oriented. The student must also maintain a 2.0 GPA. Additional information can be found on the website at www.ouimet.org.

Applications must be received before December 1st

Send to:
Francis Ouimet Scholarship Fund, 300 Arnold Palmer Blvd. Norton, MA 02766-1365.

FREEMONT FOUNDATION SCHOLARSHIPS

The Freemont Foundation Scholarship Program is available to graduating high school seniors, undergraduate and graduate students. Selected from a nationwide pool of applicants, qualified recipients will become Freemont Scholars.
Freemont Scholars are selected based on exceptional academic ability and achievement and a record of leadership and volunteerism in the community. The following criteria must be met in order to be eligible to apply:
High school seniors:
-Plan to graduate from a U.S. high school in the upcoming spring
-Intend to enroll in an accredited HBCU beginning in the upcoming fall semester
-Earn a cumulative GPA of 3.0 or above
-SAT combined score of 1150 or above and/or ACT composite score of 21 or above -Must be a U.S. citizen Undergraduate students:
-Accepted or enrolled in an accredited HBCU for the upcoming fall/spring semester
-Earn a cumulative GPA of 3.0 or above
-Must be a U.S. citizen
-Must be pursuing an undergraduate degree in the sciences with the intention of pursuing that discipline as career Graduate students:
-Accepted or enrolled in an accredited graduate degree program in the U.S. for the upcoming fall semester
-Earn a cumulative GPA of 3.0 or above
-Must be a U.S. citizen
-Must be pursuing a graduate degree in the health and medical sciences with the intention of pursuing that discipline as a career

https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-

major/nutritionscholarships/the-james-m-and-erma-t-freemont-foundation-scholarship-program/
GATES MILLENNIUM SCHOLARS
Individuals are eligible to be nominated for a scholarship to an accredited college or university as Gates Scholars; if they are African-American, American Indian/Alaska Native, Asian Pacific American or Hispanic American citizens/permanent residents of the United States; have attained a cumulative GPA of 3.3 on a 4.0 scale; have significant financial need; have demonstrated leadership ability through participation in community service, extra curricula activities, or other activities. For information contact Gates Millennium Scholars Program, P.O. Box 10500, Fairfax, VA 22031; Phone: 877-690-4677; Website: www.gmsp.org.

GE-REAGAN FOUNDATION SCHOLARSHIP
Honoring the legacy and character of our nation's 40th President, the GE-Reagan Scholarship Program rewards college-bound students who demonstrate exemplary leadership, drive, integrity, and citizenship with financial assistance to pursue higher education. Learn more at https://www.reaganfoundation.org/education/ge-reagan-foundation-scholarship

Get Girls Golfing Scholarship
A senior female high school student who intends to play golf as freshmen at a college or university. They must be attending a 2 or 4year college.
Please visit: https://www.girlsgolf.org/about/scholarships

GEORGE COLEMAN SCHOLARSHIP
The New England Association of College Registrars and Admissions Officers (NEACRAO) awards scholarships to three high school graduates who will be enrolling in a NEACRAO member institution for the fall semester of that year. Application procedures, information, and list of member institutions are available at: https://ismyschool.net/george-coleman-scholarship/

GLOBAL LIFT EQUIPMENT

Scholarship Value: $500
Eligibility:

To be considered eligible for the Global Lift Equipment Scholarship you must:

A) Be currently attending or planning on attending a post-secondary institution in Canada or the US by no later than the Fall of 2026.

B) Submit a short story. Detailed instructions can be found on the application page.

C) Have a GPA of 2.5 or greater.

D) Be a resident of the United States or Canada
https://www.studentscholarships.org/college_scholarship_applications.php#sthash.ATnMlR9r.dpbs
GREATER WORCESTER COMMUNITY FOUNDATION SCHOLARSHIPS

Over 90 different scholarships, ranging from $300 to more than $5,000 are available to residents of Worcester County. Many are reserved for Worcester Public School students. By completing one application, students will be considered for any scholarship for which they are eligible.
Applications deadline information and eligibility requirements may be accessed online January of 2019 at www.greaterworcester.org or in paper copy from all high schools guidance offices, as well as many libraries and community agencies or by contracting Greater Worcester Community Foundation, 370 Main Street, Suite 650, Worcester, MA 01608.

HENRY DAVID THOREAU SCHOLAR
Win up to a $20,000 tuition scholarship for Environmental Studies. www.thoreauscholar.org Each year we award Henry David Thoreau Scholarships to outstanding Massachusetts high school seniors who are ready to meet the challenges of the ever-evolving, interdisciplinary field of environmental studies.

HISPANIC SCHOLARSHIP FUND
The High School Scholarship Program is designed to assist high school students of Hispanic heritage obtain a college degree. It is available to graduating high school seniors who plan to enroll full-time at a community college or four-year institution during the upcoming academic year. Award amounts range from $1,000 to $2,500. Eligibility requirements: Graduating high school senior; Hispanic heritage; United States citizen or a legal permanent resident; be enrolled fulltime in a degree-seeking program at an accredited college; Minimum weighted GPA of 3.0, must apply for federal financial aid. Application can be downloaded from the Hispanic Scholarship Fund High School National Scholarship Program Website https://www.hsf.net/

HORACE MANN CO.
Offers scholarships for high school seniors who are children or legal dependents or public school employees. Amount: multiple scholarships amounting to $32,000. Either scholarship in the amount of $20,000 over 4 years, or Scholarships of $4,000 over 4 years.

Deadline: late February.
Contact Horace Mann Co., Springfield, IL, tel. (217) 789-2500 ext. 5357.

HORATIO ALGER ASSOC. OF DISTINGUISHED AMERICANS
The Horatio Alger National Scholarship Program assists high school students who have faced and overcome great obstacles in their young lives. The Horatio Alger program also seeks students who have a commitment to use their college degrees in service to others. The National Scholarship Program is awarded to eligible students in all fifty states. National Scholars receive an all expenses paid trip to Washington D.C. during the spring of their senior year to participate in the National Scholars Conference. For eligibility requirements and additional information, visit the website:
https://scholars.horatioalger.org/scholarships/

Horatio Alger Trott Family Scholarship- for high school seniors with a minimum GPA of 2.0 applying early action/early decision (Nov. 1) to Ohio State University, University of Chicago, or Vanderbilt University. By applying for this scholarship the student is eligible for national/state scholarship awards.

Honeywell Scholarship-Students in the pursuit of a degree in a STEM field. A current college freshman with a minimum GPA of 3.0. In addition to attending a Honeywell Partner school, or a Horatio Alger Collegiate Partner institution
Mel Klein Scholarship-Available to a High school senior with a minimum GPA of 2.5. The student must be planning to pursue a degree at Colgate University, Columbia University, Stanford University, or Tulane University. When applying for this scholarship the student will be eligible for national/state scholarship awards.

IMAGINE AMERICAN SCHOLARSHIP PROGRAM
Each year, up to three students from high schools could be selected to receive a $1,000 Imagine America Scholarship. Over $35 million in scholarship support has already been provided to students attending over 11,000 high schools nationwide.

Contact:
Imagine America Foundation. 1101 Connecticut Ave., NW, Suite 901, Washington, DC, 20036; Tel: 202-336-6800 or website: www.imagine-america.org.

INTEL SCIENCE TALENT SEARCH
The Society for Science & the Public offers scholarships ranging from $5,000 to $100,000. Deadline is mid-November.

Contact: Intel Science Search, Sci. Service, 1719 N. St., NW, Washington, DC 20036

or go to the website: http://societyforscience.org/sts.

IT'S MY HEART NEW ENGLAND
It's My Heart is a non-profit organization created to advocate for and provide support to those affected by Acquired and Congenital Heart Defects (CHD). Through awareness, resources and education, It's My Heart creates alliances and networks among families, groups, hospitals and the community.Website Address: http://www.itsmyheartnewengland.org/node/93 Contact: Scholarship Director Address: P.O. Box 111
Danvers, MA 01923
Email Address: ne@itsmyheart.org
Application Deadline: March 20, 2027
Number Of Awards: 5
Maximum Amount: $1,000

https://www.scholarships.com/financial-aid/collegescholarships/scholarships-by-type/essayscholarships/its-my-heart-new-england-chdawareness-scholarship/

JACKIE ROBINSON FOUNDATION
The Jackie Robinson Foundation (JRF) is a public, not-for-profit national organization founded by Rachel Robinson in 1973 that assists increasing numbers of minority youths through the granting of four-year scholarships for higher education. For more, visit http://www.jackierobinson.org.

JAMES R. HOFFA MEMORIAL SCHOLARSHIP FUND
Nationally 31 renewable scholarships of $2,500 and 69 non-renewable $1,000 scholarships are awarded annually to children or grand-children of members of a teamsters local union. For details contact: James R. Hoffa Memorial Scholarship Fund, 25 Louisiana Avenue, NW Washington D.C., 20001. Phone: 202-624-8735. Email:scholarship@teamster.org or go to https://usascholarships.com/james-r-hoffa-memorial-scholarship/

JANICE M. SCOTT MEMORIAL SCHOLARSHIP FUND
For high school seniors who have demonstrated leadership abilities through participating in community services, extracurricular or other activities. Must be received on or before March 31st.
Mail to: Janice M. Scott Memorial Scholarship Fund, Inc., P.O. Box 1023, Springfield, VA 22151.

JAYCEE WAR MEMORIAL SCHOLARSHIP
Thirty awards of $1,000 to $5,000. Deadline is early January.
Criteria: Need, academic achievement, and leadership. A completed application must be sent to the state Junior Chamber of Commerce Organization and postmarked by late February to: Jaycee War Memorial Fund, Dept. 94922, Tulsa, OK 7419-0001
https://www.financialaidfinder.com/student-scholarship-search/association-sponsoredscholarships/civic-organization-scholarships/jaycee-circle-k/

JFK PROFILE IN COURAGE ESSAY CONTEST
Open to high school students in grades 9-12. The essay requires, in less than 1,000 words, a written essay that is original, creative, and demonstrates an understanding of political courage as described by John F. Kennedy in "Profiles in Courage". Go to
https://www.jfklibrary.org/learn/education/profile-in-courage-essay-contest

JUNIOR CHAMBER INTERNATIONAL
Graduating high school seniors who plan to continue their education at accredited post secondary college, universities or vocational schools are encouraged to apply. http://usjcisenate.org.
JUNIOR LEAGUE OF WORCESTER
Annual scholarship for women who plan to attend a two-year or four-year college program who can demonstrate outstanding volunteer service during their high school years. Visit website www.jlwma.org or direct questions to scholarship@jlwma.org

KFC SCHOLARS PROGRAM
The scholarship offered by KFC Colonel's Scholar Program awards up to $5,000 per year to high school seniors who demonstrate financial need and earn a minimum GPA of 2.75. For application and further details, go to: https://kfcfoundation.org/scholarships/ LIFT PARTS EXPRESS SCHOLARSHIP

Scholarship Value: $500
Awards Available: 1
Award Deadline: June 30, 2026
To be eligible for the LPE Scholarship you must be either:

A) A Current Senior in High School or

B) A Freshman or Sophomore in College/University

2. Be a legal resident of the United States or Canada

3. Enrolled or expected to be enrolled by the Fall of 2026

4. Submit a completed online application form prior to the deadline
https://www.studentscholarships.org/scholarship/10417/lift_parts_express_scholarship_scholarship.php #sthash.LK4OcXaa.dpbs

LIGHTHOUSE INTERNATIONAL

Lighthouse International offers scholarships to students who are legally blind and residents of the eastern region of the United States. Scholarships are available for academic programs leading to undergraduate or graduate degrees or for vocational programs leading to career changes. For applications or additional information contact: Lighthouse International, Lighthouse International Scholarship and Career Awards,
111 East 59th Street, New York, NY 10022; Telephone: 212-821-9428; Web site:

http://www.lighthouseguild.org/programs-services/scholarships LM

Scholarships-$500 Award (Deadline: March 31, 2025) The student is required:

1. Currently enrolled or expect to be enrolled in a degree program (2 years of length or greater) by September.
2. Have a GPA of 3.0 or higher and submit an answer to the essay question prior to the submission deadline.
3. Be a US resident or a Canadian resident and must also attend a school in Canada or the US.
   Essay Topic:
   Write an Essay about a situation you have been involved in or someone you know has been involved in where better safety procedures would have prevented an injury. Explain in detail what safety procedures you believe should have been in place to prevent the injury and how they would have prevented the injury.

To Apply: visit http://www.forkliftcertificationedmonton.com

LULAC NATIONAL SCHOLARSHIP
The League of United Latin American Citizens award funds for students enrolled in a college, university, graduate school or vocational program that leads to an associate's degree. Three different scholarships are available: National Scholastic Achievement Award, Honors Award, and General Award. For more information visit the website:

http://lulac.org/programs/education/scholarships/

Massachusetts Association of School Committees: MASC past Presidents' Scholarship

Awarded to a student who demonstrates outstanding scholarship service to the school district, community or public at large, or distinguished achievement.

To be eligible:

1. A public high school senior in a municipal or regional school district that is a member of MASC
2. Is the relative of a current, or former school committee member to Submit, and be considered:
    1. A hard copy sent via US Mail
    2. Application must be received no later than 5:00 p.m., April 1, 2027.

Please Send to: Executive Director, Massachusetts Association of School Committees

One McKinley Square, Suite 200, Boston, MA 02109

To find application: https://www.masc.org/past-presidents-scholarship/

In addition to the application please include:

1. High school transcript with GPA/out of top scale
2. A statement explaining how the student demonstrates scholarship, leadership, service to school, community or public at large with documentation showing if available
3. List of colleges, apprenticeships, trade programs, military service in which the student applied to/been accepted, or served.

Massachusetts Association of Women in Law Enforcement Scholarship- $500 Award (Deadline: must be postmarked by April 1, 2027)

Offered to a student interested in pursuing a career in criminal justice. Eligibility:

Female

1. Citizen of the United States
2. Permanent resident of Massachusetts
3. Graduating from an accredited high school this academic year e.
4. Minimum GPA of a 2.4
5. Eligible to receive federal student aid
6. Accepted into a college or university full-time program (minimum of two years) with a major in Criminal Justice at an accredited post-secondary institution

In addition to the application please include:

1. A copy of a birth certificate or certificate of United States citizenship
2. High School Transcript
3. Two letters of recommendation from a teacher and/or guidance counselor
4. A personal essay of 400-450 words telling why the candidate wants to pursue a career in Criminal Justice, and why they should be selected for this scholarship

5. A copy of a completed Free Application for Federal Student Aid for the appropriate academic year school year
6. A copy of the acceptance letter from the college or university

Please Mail to:

Massachusetts Association of Women in Law Enforcement
State House
24 Beacon Street, PO Box 124
Boston, MA 02133

The Massachusetts Broadcasters Association Student Broadcaster Scholarship Program

Student Broadcaster Scholarship- $2000 Award (Deadline: must be postmarked by April 3, 2027)
Available for students who are permanent residents of Massachusetts, and are in the process of enrolling or are enrolled at an accredited institution of higher learning. The institutions can vocational schools, 2-year or 4-year colleges and universities that offer degrees in radio and television broadcasting and considered a full-time student.

To Apply: http://www.massbroadcasters.org/scholarship

The Al Sprague Memorial Scholarship-$3000 Award (Deadline April 3, 2027
Awarded to the student who shows the most promise in industry advocacy, leadership, and entrepreneurship.

Please Send completed application to:

Massachusetts Broadcasters Association
43 Riverside Ave,
PMB 401
Medford, MA 02155

MARK BAVIS LEADERSHIP FOUNDATION
In memory of Mark Bavis, a scholarship is available to any high school student in the Commonwealth of Massachusetts. It is awarded on the basis of need and is not academically based. More serious consideration is given to those students who have made efforts to make a difference in their communities and/or have shown leadership qualities within their school and community.

Application should be mailed to P.O. Box 320129, West Roxbury, MA 02132. Further details can be found at www.markbavisleadershipfoundation.org.

MASSACHUSETTS ELKS SCHOLARSHIP AWARDS
This program offers grants to students demonstrating financial need, scholastic aptitude and good citizenship. Grants may be renewed yearly based on continued demonstration of financial need and academic achievement. Deadline for receipt of applications and all supporting documents to local lodges is February 15th. Applications are available and must be returned to Worcester Lodge of Elks #243, 233 Mill Street, Worcester, MA 01602; Attn: Scholarship Chairperson.

Massachusetts JCI Senate Scholarship Foundation (Deadline: January 15, 2027 Eligibility: Graduating high school seniors in the United States, where that state has an active JCI Senate program (see www.usjcisenate.org [under scholarship] or www.usjcisenatefoundation.org for a listing of eligible states). You must be a U.S.
citizen to apply for this scholarship. Two individuals will be awarded a $1000 scholarship

- Please Submit to: your state's State Scholarship Chairman listed under your state on the found under the state scholarship listing section on www.usjcisenate.org

To download application: https://www.maelks.org/scholarships/

MASSACHUSETTS POLICE ASSOCIATION
The MPA offers thirty scholarships at $1,000 each to any college. Applicant must be a son or daughter of a member of the Massachusetts Police Association. Applications are available in MA Sentinel publication.

Apply by:
March 31

Send Application:

Richard O'Connell
23 Adams Street
Lawrence, MA 01843.

MASSACHUSETTS PUBLIC SERVICE GRANT PROGRAM
Available to children and spouses of deceased fire, police, or corrections officers whose death was service connected and to children of POW or MIA military service person in Southeast Asia between 1/2/55 and termination of Vietnam campaign or child of veteran KIA or died as result of such service

contact. Tuition at MA public college or university or award will be equal to highest tuition paid at state college or university, if student chooses to attend private institution.

Apply to:

Massachusetts Office of Student Financial Assistance,
454 Broadway, Suite 200,
Revere, MA 02151

Telephone 617-727-9420.

MASSACHUSETS STATE SCHOLARSHIP FOR CHILDREN OF DECEASED MEMBERS OF FIRE, POLICE DEPARTMENTS, THE STATE, CAPITOL OR MDC POLICE
These scholarships cover tuition where a parent must have died as a result of injuries in the line of duty. Applicant may attend any institution of higher education supported by the Commonwealth of Massachusetts. FAFSA must be filed by May 1.

MERIT BASED SCHOLARSHIPS
MeritAid.com is the first-ever comprehensive website dedicated to helping students and parents discover merit scholarships opportunities nationwide. They are awarded to students with a broad range of GPAs. Students with a 2.0 GPA or higher often qualify based on their interests, their intended majors, leadership and community service.

Microsoft Disability Scholarship - $20,000 – 10 Awards (Deadline: March 15, 2027) To be eligible for the scholarship a student must:

A) Be a current high School senior living with a disability (as defined by WHO), whether that be visual, hearing, mobility, cognitive, speech or other disability.

Applications can be found by going to:
https://www.studentscholarships.org/scholarship/12198/microsoft.disability.scholarship.scholarship.php

NATIONAL ACHIEVEMENT SCHOLARSHIP PROGRAM
All grants to the National Achievement Program are specified for the purposes of honoring academically-able Black Americans and awarding them college undergraduate scholarships. To enter the Achievement Program black high school students must take the PSAT, mark the space on their answer sheets requesting consideration in the National Achievement Program, and meet NMSC program entry requirements. Contact National Achievement Scholarship Program, 1560 Sherman Ave., Suite 200, Evanston, IL 60201; Tel: 847-866-5100. Student entry requirements and additional information are available at www.nationalmerit.org/nasp.php.

ASHBY B. CARTER MEMORIAL SCHOLARSHIP PROGRAM
Students who are a dependent of a member of the Alliance may receive a Charter Scholarship of from $2,000 to $5,000 based on community and academic involvement, academic record. Deadline: April 1, 2027

MS. MELISSA JEFFRIES-STEWART
ASHBY B. CARTER MEMORIAL SCHOLARSHIP FUND
1628 11th St. NW
Washington, D.C. 20001

NATIONAL ASSOCIATION OF SECONDARY SCHOOL PRINCIPALS

- National Honor Society Scholarship Program is a nomination process in which chapters may nominate 2-5 seniors to compete. Nominees are required to write an essay and be recommended by the high school principal. Advisors log into www.nhs.us for instructions. Deadline: January 2027

NATIONAL CENTER FOR LEARNING DISABILITIES
The NCLD offers two separate scholarships to two graduating seniors with documented learning disabilities who are pursuing post-secondary education. Application deadlines are December 31st.
Ann Ford Scholarship- A $10,000 scholarship ($2,500/year for four years) open to high school seniors. Applicants must be high school seniors with learning disabilities. They must also demonstrate financial need, have a GPA of at least 3.0 and be U.S. citizens. Those who receive the scholarship must be willing to act as mentors to others with learning disabilities.

Eligibility and application requirements can be found at: http://www.ncld.org/scholarshipsandawards/

Deadline: November 13, 2026.

NATIONAL COLLEGIATE ATHLETIC ASSOCIATION (NCAA)
Athletic scholarships for undergraduate student-athletes at Division I and Division II schools are partially funded through the NCAA membership revenue distribution. About $1 billion in athletic scholarships are awarded each year. Over 126,000 students receive either a partial or full athletic scholarship. However these scholarships are awarded and administered directly by each academic institution, not the NCAA. For information about obtaining an undergraduate athletic scholarship, please contact the athletic department at the school(s) you are interested in attending.

NATIONAL COUNCIL OF JEWISH WOMEN (NCJW)
NCJW annually awards scholarships to students of the Jewish faith who will enter any year of undergraduate college, freshman through senior, or any training beyond the high school level. High school senior and college student scholarships are available to both men and women. Award decisions

are based on need with consideration given to character and scholastic achievement. For an application, call or email Susan Starr at 508-754-5190.

National Farmers Farm Kids Scholarships -$1,000 – 3Awards (Deadline: March 1, 2027) To be eligible for the scholarship a student must:

A) Be a high school senior who plan to pursue agriculture-related degrees. B) Pursue degrees from accredited colleges or universities

Applications can be found by going to:
https://www.studentscholarships.org/scholarship/13249/national.farmers.farm.kids.scholarship.scholarship.php

NATIONAL MERIT SCHOLARSHIP PROGRAM
High school students enter the National Merit Program by taking the Preliminary SAT/National Merit Scholarship Qualifying Test (PSAT). To participate in the National Merit Scholarship Program, a student must: take the PSAT in the specified year of the high school program, be enrolled full time as a high school student and planning to enroll full time in college. Contact National Merit Scholarship Program, 1560 Sherman Ave., Suite 200, Evanston, IL 60201-4897; Tel: 847-866-5100 or website: www.nationalmerit.org.

NATIONAL SCIENCE AND MATHEMATICS ACCESS
TO RETAIN TALENT (SMART) GRANT
A National SMART Grant will provide up to $4,000 for each of the third and fourth years of undergraduate study to full-time students who are eligible for a Federal Pell Grant and who are majoring in physical, life, or computer sciences, mathematics, technology, or engineering or in a foreign language determined critical to national security. Students must maintain a GPA of at least 3.0 in coursework required for the major. For more details:
https://www.scholarships.com/financial-aid/grants/smart-grant-national-science-and-mathematicsaccess-to-retain-talent-smart-grant

NATIONAL SOCIETY DAUGHTERS OF THE AMERICAN REVOLUTION (NSDAR)
Awards multiple scholarships to students showing dedication to the pursuit of an undergraduate degree in one of the following areas: history, political science, economics, government, or nursing.
Applicants must be US citizens and attend an accredited college or university in the U.S.
Mail completed application forms to:
National Chairman, DAR Scholarship Committee, P.O. Box 2906, Ridgeland, MS 39158-2906. For more information visit http://dar.org

Odenza Marketing Group Volunteer Award

1) Be between the ages of 16 and 22 on December 30th, 2026

2) A student must also possess a GPA of 2.5 or higher in his/her last academic year.

3) A student must have contributed at least 50 hours of volunteer (non-paid) service within his/her community over the last 12 months. Please ensure that you have completed this amount of hours and that a person within the organization(s) is willing to confirm that you have volunteered this amount of time. (Note that we will only contact the organization(s) in the event that you are chosen as the scholarship award winner.)

4) A student must submit their application prior to the deadline of December 30th, 2026. No late application will be accepted. https://www.studentscholarships.org/college.php

ORPHAN FOUNDATION OF AMERICA (OFA)
EDUCATION FUND
Offers awards to foster and former foster youth up to age 25 for undergraduate college or vocational training. Applicants must be in foster care on graduation from high school, and have not been adopted. The awards are $1,500 to $10,000 unrestricted and can be used for living expenses after tuition is satisfied. Eligibility and application details can be found online at
https://www.fc2success.org/

PRINT & GRAPHICS SCHOLARSHIP FOUNDATION (PGSF)
Offers over 200 scholarships to qualified students interested in a career in the graphic communications industry. To be eligible to compete for scholarship awards, the students must be: Interested in a career in graphic communications; High School senior or High School graduate that has not started college; and maintain a 3.0 GPA. Application online at http://pgsf.org/ and must be submitted by March 1. Email pgsf@printing.org or call 412-259-1740.

PRUDENTIAL SPIRIT OF THE COMMUNITY AWARDS
Awards of up to $6,000 are provided to applicants in grades 5-12 who have engaged in recent volunteer activity. Applications should be submitted to a school principal, a Girl Scout council executive, County 4-H agent, an American Red Cross Chapter executive officer, a YMCA executive officer, or a member of Volunteer Center of the Points of Light Foundation & Volunteer Center National Network. In November, Local Honorees are selected by participating schools and are chosen for each state. Finally, 10 National Honorees are selected by a panel of prominent judges and announced in May. For additional information contact: The Prudential Spirit of Community Awards; Phone: 800-450-9961; Email: spirit@principals.org or at the website:
https://www.competitionsciences.org/competitions/prudential-spirit-of-community-awards/

REBEKAH ASSEMBLY OF MASSACHUSETTS MEMORIAL SCHOLARSHIP
The Rebekah Assembly offers a scholarship of $500 to qualified seniors who plan to further their education by attending a two or four-year college program. Deadline for applications is mid- March. For application materials and scholarship updates, please see guidance.

RIGHT START SCHOLARSHIP PROGRAM

Custom Computer Specialists, Inc. offers the Right Start Scholarship Program to help graduating high school seniors offset the cost of higher education. Fifteen $1,000 scholarships are awarded each year. Application requirements and updated information can be found at www.customonline.com.

ROBERT C. BYRD SCHOLARSHIP
The Robert C. Byrd Scholarship is a federal scholarship program that awards, based on funding, new scholarships each year. Selection is based on scholarship, school activities, community service, leadership, work experience and awards. Funding was not provided this past academic year but status may change. Check for updates at:
https://studentscholarships.org/foundation/24401/robert_c_byrd_honors_scholarship_program.php

RON BROWN SCHOLAR PROGRAM
Ten renewable scholarships for $10,000 are available for African American High School Seniors. Academic success and financial need along with other criteria are required. For details call (434) 964-1588 or consult the website https://www.ronbrown.org/section/apply/program-description

ROTARY FOUNDATION AMBASSADORIAL SCHOLARSHIPS
To further international understanding and friendly relations among people of different countries, the Academic-Year Ambassadorial Scholarships provide funding for one academic year of study in another country. This award is intended to help cover expenses and some educational supplies up to $24,000 or its equivalent. Applicants must apply through their local rotary location. Deadlines vary between March and July. Applications and important details are available at
https://rotary5280.org/page/rotary-global-grant-scholarships

SCHOLARSHIP AMERICA
Scholarships are available through this website: http://www.scholarshipamerica.org There is also more information about the program Dollars for Scholars at http://www.DollarsforScholars.org.

SAE INTERNATIONAL
60 corporate and university sponsored scholarships offered to qualified students who are interested in the study of engineering and related sciences. Applications are accepted September 1 through December 1. Applicant must be a high school senior at the time of application. For full details, applications and FAQs, visit https://www.sae.org/

SCHOLAR ATHLETE MILK MUSTACHE OF THE YEAR AWARD PROGRAM
The SAMMY awards are co-sponsored by USA Today and given each year to 25 high school seniors in recognition of outstanding performance in athletics, academics, leadership and community service. Applications and more details can be found at:
https://www.scholarships123.com/award/scholar-athlete-milk-mustache-of-the-year-sammy-award

SCHOLARSHIPS FOR DISADVANTAGED STUDENTS (SDS)

This program provides scholarships to full-time, financially needy students from disadvantaged backgrounds, enrolled in health professions and nursing programs. Apply for this scholarship at the student financial aid office of the school where you are or intend to be enrolled. Website: https://www.benefits.gov/benefits/benefit-details/875

Sister Rita Jeanne Scholarships - $3,000 – 7 Awards (Deadline: March 15, 2027) To be eligible for the scholarship a student must:

A) Be a high school senior who is interested in journalism B) Submit a Portfolio of your Journalistic skills

Applications can be found by going to:
https://www.studentscholarships.org/scholarship/9759/sister.rita.jeanne.scholarships.scholarship.php

SMARTERBUCKS by SIMPLE TUITION – Rewards program designed to help the millions of people with education debt. https://www.nerdwallet.com/blog/loans/studentloans/smarterbucksrewards-program/

SMMA FUND SCHOLARSHIP

The scholarships are for worthy seniors intending to continue their education in a field of design that contributes to the built environment. The field could include architecture, engineering, interior design, landscape architecture, project management, sustainable design, or other profession involved in people's needs to build physical environments for living, working, and playing: https://www.pdffiller.com/57006004-ApplicationFormpdf-smma-application-form-

SOCIETY OF BROADCAST ENGINEERS- YOUTH SCHOLARSHIP

The SBE offers this scholarship for graduating high school seniors entering fields of study in radio, T.V., film. Criteria: Academic achievement, Seriousness of purpose, Recommendations, Personal essay, Transcript. Deadline is early July. For application, visit https://sbe.org/education/ennes-scholarships/

$10,000 College Scholarship for High School and College Student

Scholarship Value: $10,000

Awards Available: 10
Award Deadline: September 30, 2026

To be Eligible:

1. You must be at least 13 years old and enrolled or will enroll in a college or university in the US.
2. You must be a legal resident of the U.S. or Puerto Rico.

The ScholarshipPoints program was created in 2006 to help students win scholarships without the hassle of filling out paper applications and writing dozens of essays. ScholarshipPoints.com is owned and operated by Edvisors, a company dedicated to helping students plan and pay for college.

To Apply:
https://app.goingmerry.com/scholarships/ennes-youth-scholarship/7559

SP Scholarships - $10,000 – 10 Awards
To be eligible for the scholarship a student must:

A) Be a high school student planning to attend college in September 2026 B) Answer the Essay question on the sponsors website

Applications can be found by going to:
https://www.studentscholarships.org/scholarship/14803/sp_scholarship_scholarship.php

STEPHEN PHILLIPS MEMORIAL SCHOLARSHIP FUND
Offers renewable, 4-year scholarships to students from New England with financial need who display academic excellence, strong citizenship and character, and a desire to make a meaningful contribution to society. The application and detailed instructions are posted on the website http://phillips-scholarship.org/ . Applications should be sent to: The Stephen Phillips Memorial Scholarship, P.O. Box 870, Salem, MA 01970. For further information call 978-744-2111.

THE ANNUAL WASHINGTON CROSSING FOUNDATION NATIONAL SCHOLARSHIP AWARDS
Scholarships of $500 to $5,000 for students planning careers in government services paid over 4 years at the college of the recipient's choice including those students attending Armed Forces Colleges. Deadline is mid January. For details call (215) 949-8841 or write to The Washington Crossing Found., P.O. Box 503, Levittown, PA 19058. More information is also available at http://www.gwcf.org.

The Point Foundation: The Point foundation is a national publicly-funded scholarship fund that provides undergraduates and graduate students that are marginalized because of their sexual orientation or gender identity. Awards amounts vary based on need and are renewed annually.
You must maintain a 3.5 GPA to keep the scholarship. For more information contact The Point Foundation
PO Box 11210
Chicago, IL 60611
Phone: 1-866-337-6468
Fax: 1-866-387-6468

Transgender Scholarship and Education Legacy Fund (TSELF): Awards several scholarships for transgender-identified students for students in social services, health care, and teaching professions. For more information contact:
TSELF Awards Committee
PO Box 540229
Waltham, MA 02454-0229

Phone: 781-899-2212 Fax:
781-899-2212
Web:
https://fconline.foundationcenter.org/fdo-grantmakerprofile/?collection=grantmakers&activity=result&key=TRAN342

UNITED NEGRO COLLEGE FUND
The UNCF manages various scholarship programs for students interested in one of the 39 affiliated black colleges and universities. Must earn a 2.5 or higher GPA in college. Access to the various programs and application process details can be found at www.uncf.org.

U.S. BOWLING CONGRESS (USBC)
If you're a young bowler participating in a USBC league, you may be eligible for national bowlingrelated scholarships. The Gift of Life Scholarships are available for high school students who are USBC youth members and who demonstrate financial need and maintain a 2.0 GPA. Scholarships of $1,000 are provided to award winners. Contact: USBC at smart@bowl.com or go to www.bowl.com/scholarships for more information.

UNITED STATES JCI SENATE FOUNDATION SCHOLARSHIP
Each year, the JCI Foundation grants $1,000 scholarships to graduating high school seniors who plan to continue their education at accredited post-secondary colleges, universities or vocational schools. The number of grants awarded annually will be at the discretion of the Foundation. Applications can be sent to: U.S. JCI Senate Foundation, c/o Mary Anne Johnston #65901, 103 Camden Street, Dracut, MA 01826. For additional information about the Foundation, visit www.usjcisenate.org.
Massachusetts JCI Senate Scholarship foundation
Two $1,000 scholarships will be awarded to graduating students in Massachusetts.

UNITED STATES SENATE YOUTH SCHOLARSHIP PROGRAM
The U.S. Senate Youth Scholarship Program is a nationwide college scholarship program designed to promote student leaders' awareness, participation, and interest in government. Administered by the Massachusetts Department of Education, the program is funded by the William Randolph Hearst Foundation. This program includes an all-expense paid week in Washington, D.C. and a $5,000 college scholarship. Any high school junior or senior is eligible for the program, provided that he or she has not previously been a delegate and is currently serving in an elected or appointed position representing the student body in any one of the following: student government, civic or an educational organization. Must register for the qualifying exam and then take exam at select locations across the state. Finalists will be interviewed and write an essay. Additional information contact: MA Department of Education; Donna Taylor at dtaylor@doe.mass.edu. Phone: 781-338-6320 or the website: http://ussenateyouth.org

United States Institute of Peace Scholarships - $2,500 – 2 Awards (Deadline: March 15, 2027
To be eligible for the scholarship a student must:

A) Be a high school student interested in learning and writing about issues of peace and conflict, encouraging appreciation for diplomacy's role in building partnerships that can advance peacebuilding

Applications can be found by going to:
https://www.wemakescholars.com/other/unitedstates-institute-of-peace-usip-/scholarships

USPAACC Scholarships - $5,000 – 10 Awards (Deadline: March 10, 2027) To be eligible for the scholarship a student must:

A) Be at least 16 years of age at the time of application and be a high school senior B) Be of Asian or Pacific Island heritage

Applications can be found by going to:
https://www.studentscholarships.org/scholarship/10177/uspaacc.scholarships.scholarship.php

VEGETARIAN RESOURCE GROUP SCHOLARSHIP AWARD
Two $5,000 college scholarships are offered to graduating U.S. high school students who have promoted vegetarianism in their schools/communities. For greater detail consult the website: www.vrg.org/student/scholar.htm.

VISINE STUDENTS WITH VISION SCHOLARSHIP PROGRAM
Ten $5,000 college scholarships are offered to students who show that they have a vision for their future. More information on their website:
https://www.cappex.com/scholarship/listings/VisineStudents-with-Vision-Scholarship/-s-d-38033

VSA INTERNATIONAL YOUNG SOLOISTS AWARD PROGRAM
VSA offers the Panasonic Young Soloists Award to disabled individuals who are twenty-five years of age and younger and are instrumentalists or vocalists that perform as soloists. For an application or additional information contact: VSA, 1300 Connecticut Avenue N.W. Suite 700, Washington, DC 20036; Telephone: 800-933-8721; Web site:
https://www.kennedy-center.org/education/opportunities-for-artists/competitions-and-commissions/access-vsa-international-young-musicians-program/

WIRE REINFORCEMENT INSTITUTE EDUCATION FOUNDATION SCHOLARSHIP
Applicant must be planning to enter a college program majoring in Engineering (civil), Engineering (structural). Applicants must submit and academic transcript, 2 letters of recommendation, short essays and a completed application (available at the Institutes website.
www.wirereinforcementinstitute.org

WORCESTER COUNTY EDUCATIONAL OFFICE PROFESSIONALS ASSOCIATION SCHOLARSHIP
The amount is $500 to two students per year. The applicant must be entering a Business field (ie. Business Management, Finance, etc.). For more information, contact Kim Fitzpatrick, 20 Irving Street, Worcester, MA 01609. (508) 799-3123 or email: fitzk@worc.k12.ma.us. Some more information may be found at http://www.naeop.org.

YAWKEY SCHOLARS PROGRAM
Need based scholarship program that assists students with life circumstances that have made study and achievement challenging and who have had a meaningful experience in a mentoring program or ongoing mentoring relationship during high school. Limited to private colleges in Massachusetts. More about funding priorities, funding criteria, eligibility requirements, or application process visit http://www.yawkeyfoundation.org and also website

YOUTH FOUNDATION SCHOLARSHIPS
Four year renewable grants from $2,500 to $4,000 per year for undergraduate study. For high school seniors with a 3.5+ GPA and financial need. Must have recommendation from high school principal, advisor or coach. Deadline: late February. Contact: Youth Foundation, 317 Madison Ave., Suite 824, NY, NY; phone (212) 840-6291; or go to website: https://youth-foundation.org/

Zeta Phi Beta Sorority Inc: Offers scholarships programs to students in education, counseling and general studies both at the undergraduate and graduate level. Funds range from $500-$2500. Website: www.ZphiB1920.org 10 Words or Less Scholarship Deadline: January 31, 2027 Scholarship Eligibility:

1. Anyone who is between the ages of 14-25 who will be attending school in the Fall of 2026.
2. This scholarship is provided by StudentScholarships.org. In order to apply for our scholarship follow these instructions:
3. Go to www.facebook.com/myscholarships. On the left hand side of the page you will find an area entitled "10 Words or Less Scholarship". In the comment section underneath the "10 Words or Less Scholarship" answer the following:

In 10 words or less, tell us why you deserve the $500 scholarship.

4. Before or after writing your answer you will also need to "Like" our Facebook page. Note we will only read the answers provided from people that have "Liked" our page.

To Apply:
http://www.studentscholarships.org/scholarship/10258/10_words_or_less_scholarship_scholarship.php

SCHOLARSHIPS LIMITED TO SPECIFIC COLLEGES

AMERICAN INTERNATIONAL COLLEGE
At AIC, we believe that your right to a college education should be based on your work ethic. Here's an overview of the gift aid that AIC provides at the point of acceptance. These scholarships and grants are based upon the strength of your high school transcript and your test scores, and they are not loans, which means you will not be required to pay them back.

Presidential Scholarship: $17,000 per year ($68,000 over a four-year education!)

For our strongest academic students, we immediately gift you with a scholarship that covers more than 50 percent of tuition. That private school price tag is looking a lot more manageable, isn't it?

Provost Scholarship: $15,000 per year ($60,000 over a four-year education!)

Dean's Scholarship: $13,000 per year ($52,000 over a four-year education!)

Success Grant: $11,000 per year ($44,000 over a four-year education!)

Opportunity Grant: $8,000 per year ($32,000 over a four-year education!) We know that some students struggle with standardized test-taking, or didn't perform as well in high school as they would have liked. Our Opportunity Grant still keeps AIC's tuition within reach and helps provide all students the opportunity to achieve a college education.

Model Congress Scholarships:

- The top delegate receives a full tuition scholarship for four years to AIC.
- The second place winner receives a one-half tuition scholarship for four years to AIC
- Third and fourth place winners receive one-quarter scholarships for four years to AIC.
- All winners receive trophies or certificates for participation

https://www.aic.edu/

Army ROTC:

Today we make room for Army ROTC programs to give students interested in service a chance to sharpen their leadership skills while getting a great education. Because we value the drive of those who choose to serve, we offer special scholarships for qualifying ROTC students.

ANNA MARIA COLLEGE

The college offers a full range of scholarships, grants and loans, both need based and merit based. For more information on any of the types of aid awarded listed below, please visit www.annamaria.edu.

Anna Maria College Academic Achievement Scholarship

This scholarship is awarded regardless of financial need and is available to all full time students accepted into the undergraduate day division. Foundress Scholarship: up to $8,000 renewable each year with a 2.5 cumulative GPA. Molly Bish Scholarship

This scholarship is dedicated to the memory of Molly Bish, whose life was tragically taken from her at a young age. $8,000 will be awarded to selected students. A separate application is not required.

ANNA MARIA COLLEGE RECOGNITION SCHOLARSHIPS

These scholarships are awarded to all students accepted into the full-time undergraduate day division regardless of financial need. To renew these scholarships students must maintain a cumulative GPA of 2.5 or above.

Undergraduate Alumni Scholarship $1,000

Offered to all freshman and transfer students who have a parent who received an undergraduate degree from Anna Maria College.

Sibling Scholarship $1,000

Offered to all freshmen and transfer students who have a sibling enrolled in the full time undergraduate day program on the Paxton campus.

Graduate Alumni Scholarship $500

Offered to all freshmen and transfer students who have a parent who received a graduate degree from Anna Maria College.

Music Scholarship (awards to $7,000)

An award based upon performance at music competition for music majors held in early March.

Ecumenical Scholarship (awards to $8,000)

A non-denominational scholarship offered to students who are active and involved in their religious communities. A separate application is required and the deadline is March 1 for all applicants and December 1 for spring applicants.

ARMY NATIONAL GUARD (MASSACHUSETTS)

The Massachusetts Army National Guard offers a variety of educational programs that allow students to achieve higher education. Of note is the 100% Tuition and Fee Waiver at the 28 participating state colleges, community colleges and universities, available to all soldiers in good standing with the Massachusetts Army National Guard. For those attending private colleges, Federal Tuition Assistance can be applied towards tuition and fees, with a cap of $4,500 in a fiscal year. The Montgomery GI Bill is also available to members of the Massachusetts National Guard
and pays up to $880 per month to those soldiers who qualify. For more information contact go to https://nationalguard.com/massachusetts

BOSTON UNIVERSITY

Boston University offers several kinds of academic scholarship programs as well as in specific areas of academic study such as engineering and education. Some require nominations by your high school and others you must apply directly. For full information on all the scholarships, visit www.bu.edu/admissions/scholarships. Deadlines are as early as December 1.

Clark Scholarships https://www.clarku.edu/

CLARK UNIVERSITY has several different merit- and achievement-based scholarships, outlined below. Every domestic applicant to Clark will be considered for these scholarships. No separate application is required, except where noted.

Admitted students who have excelled in secondary school and whose academic achievement and personal qualities indicate they will perform at the highest level when they enroll at the University will be given top consideration for these awards. Decisions about which scholarship, if any, an admitted student will receive are based on academic qualifications as indicated in their application for admission, not on family need. Students who are awarded a merit-based scholarship will be notified of this when they receive their admissions decision. Approximately 60% of our students receive merit-based awards.

Students whose financial need is greater than the amount of the scholarship may be eligible for additional assistance through a combination of grants, loans and work-study.

Traina Scholarship: Traina Scholarships are awarded to exceptional incoming students who have proven through their work in high school, and overall application assessment, that they are ready to perform at the highest level when they enroll at the University. Eligible students will receive an $80,000, four-year award ($20,000 per year), regardless of their family's financial need, provided year-to-year continuation requirements are met.
Achievement Scholarship: Achievement Scholarships are awarded to accomplished incoming students who have demonstrated very strong academic potential through their work in high school and overall application assessment. Eligible students will receive a $60,000 four-year award ($15,000 per year) regardless of their family's financial need, provided year-to-year continuation requirements are met.

Jonas Clark Scholarship: Jonas Clark Scholarships are awarded to incoming students who have demonstrated good academic potential through their work in high school and and overall application assessment. Eligible students will receive a $40,000 four-year award ($10,000 per year), regardless of their family's financial need, provided year-to-year continuation requirements are met.

Global Scholars Program Scholarship: U.S. citizens/permanent residents who reside overseas and will complete their entire secondary school education outside the U.S. are eligible for consideration.

Presidential LEEP Scholarships: The Presidential LEEP Scholarship is for ambitious first-year applicants whose high school records place them at the top of Clark's applicant pool. You could benefit from everything Clark has to offer—at no cost for tuition, room or board. Think you have what it takes to be a Presidential LEEP Scholar?

ELMIRA COLLEGE

Elmira offers a range of honors and leadership scholarships to a high percentage of students.
Students are awarded the highest scholarship for which they qualify. Valedictorian and Salutatorian Scholarships are also offered for full tuition and 75% tuition respectively. For additional information, visit https://www.elmira.edu/

ELMS COLLEGE
Elms College offers more than 100 private scholarships, grants and discounts to students; some based on financial need, and some based on academic achievement. Awards range in value from $1,000 to $14,000 per year. For additional information contact Elms College, 291 Springfield St., Chicopee, MA 01013-2839, call 800-255-ELMS, or visit college web site at https://www.elms.edu/ .

FASHION INSTITUTE OF TECHNOLOGY

The Presidential Scholars Program is open to students interested in business, marketing, art and design. The Program is not a scholarship program. Students admitted to FIT's honor program receive an annual merit stipend of $500. They may apply in their sophomore or junior year for these scholarship opportunities that are available only to Presidential Scholars: The Jodi Tilton Memorial Scholarship for Summer Study Abroad ($2,000); The Jodi Tilton/Jones Apparel Group
Award for Advertising and Marketing Communications students ($500); The Henry Wolf Presidential Scholars Study Abroad Scholarship ($5,000). To apply or for more information go to website: https://www.fitnyc.edu/

FRAMINGHAM STATE COLLEGE

The Independent Association of Framingham State Alumni offers a variety of scholarships and grants to students who have financial need or who demonstrate academic success. Edward and Eunice Phillips Scholarship

This scholarship is available to an entering Framingham State College freshman who is a resident of Massachusetts and has maintained a minimum 3.0 high school GPA. Applicants must provide documentation of part-time employment for at least the past two years. Extra-curricular activities, honors, and awards will be taken into consideration. Contact the sponsoring organization Independent Association of Framingham State Alumni, Alumni House, 42 Adams Road, Framingham, MA 01702-2456 for an application before May 1st.To gather more information call 508-872-9770 or visit https://www.framingham.edu/admissions-and-aid/financial-aid/types-ofaid/scholarships/index

HAMILTON COLLEGE

Need-based scholarships and grants are awarded through Hamilton College, including Hamilton Endowed Scholarships and Federal Pell Grants. Applicant should use college scholarship service when applying. FAFSA and CSS Profile are required. Contact information and details can be found at http://www.hamilton.edu/finaid/scholarships

HARVARD FINANCIAL AID INITIATIVE

Harvard College awards need-based scholarships to more than sixty percent of students. All financial aid is awarded on the basis of demonstrated financial need- there are no academic, athletic or merit-based awards. The Harvard Financial Aid Initiative is available for low and moderate income students, under which families with incomes currently below $60,000 are not expected to contribute to college costs. As of fall 2025, financial aid is further expanded for low income students, as this income level has been increased to $65,000. For details and more information, visit www.harvard.edu/admissions-aid.

MASSACHUSETTS ARBORISTS ASSOCIATION

There are four annual scholarships available to help recruit and educate commercial arborists at the University of Massachusetts and the Stockbridge School of Agriculture. Available for incoming students enrolling full-time in the four-year Urban Forestry program at UMass or in the two-year Arboriculture and Park Management program at the Stockbridge School of Agriculture.
Application deadline is June 1st. For scholarship information, visit https://massarbor.org/

MASSACHUSETTS AUTOMOBILE DEALERS AUTOMOTIVE
TECHNICIAN SCHOLARSHIP PROGRAM

For recent high school graduates entering an automotive program at one of these colleges:
Benjamin Franklin Institute of Technology, Hudson Valley Community College, Lakes Region Community College, Manchester Community, Massachusetts Bay Community, Middlesex Community, Nashua Community, New England Institute of Technology. Partial and full scholarships are given out

each year. All recipients must meet a GPA of 3.0 in their automotive classes. For more information please visit the website www.msada.org.

NATIONAL CO-OP SCHOLARSHIP PROGRAM

The National Co-Op Program offers merit-based scholarships to students who maintain a 3.5 GPA of better and who have applied to and have been admitted to one of the seven institutions listed below. Minority and female students as well as students interested in Science-Math-Engineering Technology are encouraged to apply. Application deadline is February 15th. For application materials and for specific details, go to www.co-op.edu.

Drexel University: Thirty merit co-op scholarships of $6,000 each. www.drexel.edu

Johnson & Wales University: Thirty merit co-op scholarships of $6,000 each www.jwu.edu

Kettering University: Twenty merit co-op scholarships of $6,000 each. www.kettering.edu

Rochester Institute of Technology: Fifteen merit co-op scholarships of $6,000 each. www.rit.edu

University of Cincinnati: Fifteen merit co-op scholarships of $6,000 each. www.uc.edu

University of Toledo: Fifteen merit co-op scholarships of $6,000 each. http://www.utoledo.edu/engineering/

Wentworth Institute Of Technology: Thirty merit co-op scholarships of $6,000 each. www.wit.edu

Clarkson University: ten $6,000 merit co-op scholarships renewable for up to $24,000 per University criteria www.clarkson.edu

UMass Lowell: fifteen $6,500 scholarships renewable for up to $26,000 per University criteria www.uml.edu

NEW ENGLAND CONSERVATORY OF MUSIC ALUMNI CLUB OF WORCESTER COUNTY SCHOLARSHIP

For a bequest of Mrs. Mary Higgins, approximately $1,000 is awarded each year to a Worcester County resident entering The New England Conservatory as a freshman. These funds are awarded by The Conservatory as part of financial aid package. For further information, contact Ralph Metcalf, 4 Prouty Lane, Worcester, MA 01602. Telephone 508-752-0351, email: ralphmetcalf@yahoo.com.

NEW ENGLAND INSTITUTE OF TECHNOLOGY SCHOLARSHIPS

All high school juniors and seniors have the opportunity to participate in a variety of high school competitions. The top three winning students in each contest will be recognized with NEIT tuition scholarships. 1st place, $2,000; 2nd place, $1,500; 3rd place, $1,000. Contest information can be found at www.neit.edu.

NORTHEASTERN UNIVERSITY MERIT & TORCH SCHOLARS PROGRAMS

Merit scholarships and Torch scholarships are offered through Northeastern University. There are a range of merit scholarships available. The Torch Scholars Program is for students who have overcome

exceptional odds and are first-generation applicants. Students for this program are nominated by education professionals. Much more detail can be found at www.northeastern.edu/financialaid/.

SALEM STATE UNIVERSITY ALUMNI ASSOCIATION SCHOLARSHIPS
Scholarships are available to accepted undergraduate students who have family member(s) that are alumni of Salem State University. These award four $1,600 scholarships each year. All applications must be sent no later than April 1. For further detail, please go to
https://www.salemstate.edu/alumni-and-friends/alumni-association/awards-and-scholarships

SIMMONS COLLEGE
Simmons offers a wide range of need-based options for financial aid. Also offers merit-based awards which are determined without regard to financial circumstances. These scholarships range from $2,000 to full tuition are and renewable for four years. Contact the financial aid office at 617521-2001 or visit the website www.simmons.edu.

UMASS DARTMOUTH
UMass Dartmouth offers a range of scholarships for students, including need-based, merit-based, and several other scholarships. There is now an endowed scholarship program called the Endeavor Scholarship program. It is a full cost scholarship that pays tuition and fees as well as room and board. Other scholarship opportunities available through UMass Dartmouth financial aid can be found at www.umassd.edu/financialaid/scholarshipopportunities.

VASSAR COLLEGE
Vassar awards over $34,500,000 annually in scholarships. These scholarships come from Vassar's endowment, money raised by Vassar clubs, and gifts from friends of the college. For more information, visit www.vassar.edu.

WPI SCHOLARSHIPS
WPI offers academic merit scholarships to freshman applicants based on academic performance in high school, standardized test scores, leadership, extracurricular involvement and community service. Valedictorians and salutatorians admitted to WPI are guaranteed an academic merit scholarship worth a minimum of $20,000. WPI also offers a range of other scholarships that can be found at
https://www.wpi.edu/admissions/tuition-aid/types-of-aid/scholarships-grants

WORCESTER POLYTECHNIC INSTITUTE - Saint Gobain
Scholarships are in varying amounts for sons and daughters of current full-time employees. Saint Gobain required. Scholarships vary each year depending upon available funds and number of qualified applicants. Apply before June 1st to Sue Smith,
Saint Gobain, Mailstop 301-216, Worcester, MA 01615. Telephone: 508-795-5631.

SCHOLARSHIPS AVAILABLE FOR SPECIAL TRAINING/INTEREST

AMERICAN INSTITUTE OF ARCHITECTURE CENTRAL MASSACHUSETTS
AIA Central Massachusetts awards scholarships of up to $1,000 each year to high school and college students who are enrolled in or applying to an architecture degree program. The application period is February to April each year. The scholarship application and details are available online at www.aiacm.org.

BLACKSTONE VALLEY GARDENERS SCHOLARSHIP
The BVG scholarship will be awarded to a student pursuing a major in horiculture, botany, landscape design, forestry, environmental science, land management, conservation or a field related to gardening. The BVG awards a scholarship of $500 to a student who is a resident of any of the towns in the Blackstone Valley. Application should be submitted by early May to Linda Hamm, BVG Scholarship Committee, One Fox Run Road, Upton, MA 01568.

FALLON NURSING SCHOLARSHIP
The Worcester Educational Development Foundation, Inc. announces the availability of two $2,500 nursing scholarships for graduating seniors who have been accepted in and plan to attend an accredited nursing program on a full-time basis. Applications available from your Guidance Counselor must be submitted by March 1, 2027. Applications must be returned to: Worcester Educational Development Foundation, Inc., Room 102, 20 Irving Street, Worcester, MA 01609 or electronically to: WEDF@worc.k12.ma.us.

GENERAL FEDERATION OF WOMEN'S CLUBS OF MASSACHUSETTS
ART AND MUSIC SCHOLARSHIPS
The GFWC offers scholarships of $500 to high school, undergraduate, and graduate students. For Massachusetts high school students, the Pennies for Art Scholarship and Nickels for Notes Scholarship are available for majors in those specific fields. Scholarships depend upon donations. All materials must be received no later than February 1. Application forms and additional information are available at: www.gfwcma.org. Other inquiries may be directed to: GFWC of Massachusetts at 978 443-4563.

GENERAL FEDERATION OF WOMEN'S CLUBS
EDUCATION TEACHING SCHOLARSHIP- NEWTONVILLE WOMAN'S CLUB
Offers a scholarship of $500 for education-teaching to a senior in a Massachusetts high school who will enroll in a four year accredited university in a teacher training program that leads to certification to teach. Applications and information about additional scholarships are available at https://www.petersons.com/scholarship/newtonville-womans-club-scholarships-111_151384.aspx A completed application and all materials must also be sent to the chairman, postmarked no later than March 1, 2027 to: Judith Wilchynski, GWFC of Massachusetts Scholarship Chairman, P.O. Box 679, Sudbury, MA 01776-0679. For further information, please call Judith Wilchynski at 508870-1895.

HENRY DAVID THOREAU FOUNDATION
Offers scholarships to Massachusetts high school seniors. Students with strong academic qualifications and a commitment to the environmental field may apply for an undergraduate scholarship totaling up to $20,000 to the student's accredited institution of choice. Internship in the environmental field strongly suggested between junior and senior years. For more requirements and application details, go to www.thoreauscholar.org.

INTERNATIONAL UNION OF POLICE ASSOCIATION
EDWARD J. KIERNAN SCHOLARSHIP
The IUPA annually awards a $2,500 scholarship to graduating high school seniors who intend on pursuing a career in law enforcement, labor relations or a related field. Applicants must have a parent or guardian who is a member of a union affiliated with the IUPA. For further application details and eligibility requirements, go to www.iupa.org. Applications may be sent to:
International Union of Police Association, AFL-CIO Scholarship Program, 1549 Ringling Blvd., Suite 600, Sarasota, FL 34236.

MASSACHUSETTS BROADCASTERS ASSOCIATION SCHOLARSHIP PROGRAM
The MBA awards scholarships to students who are permanent residents of Massachusetts and are in the process of enrolling, or are currently enrolled, at an accredited institution of higher learning. Students interested in a career in over-the-air broadcasting are encouraged to apply. All applications must be mailed to the MBA at 43 Riverside Ave., PMB 401, Medford, MA 02155. For more on the MBA, go to www.massbroadcasters.org.

NATIONAL ACADEMY OF TELEVISION ARTS & SCIENCES
$2,500 to high school seniors who intend on declaring their major in television or a related field at a four-year college or university. More information: lisosky@yahoo.com

NATIONAL SCHOLARSHIP TRUST FUND OF THE GRAPHIC ARTS INDUSTRIES
Students interested in graphic communications careers are eligible. Criteria: Test scores and Recommendations. Deadline is mid-March. To request an application for this scholarship write to: Kristin Winkowski, Program Coordinator, National Scholarship Trust Fund of the Graphic Arts, 200 Deer Run Rd., Sewickley, PA 15143.

PRESERVATION WORCESTER SCHOLARSHIP- Abby S. Cather Memorial Scholarship
$500 awarded annually or $1,000 every two years to high school seniors who will pursue a serious interest in architecture, historic preservation or urban planning at an accredited College or University. Applications available from Preservation Worcester, Scholarship Committee, 10 Cedar St., Worcester, MA 01609. Applications due by April 1.

SOCIETY OF AUTOMOTIVE ENGINEERS
Students planning to major in a field related to the automotive industry are eligible for a scholarship of $1,000 which is renewable. Must have a 3.0 high school GPA and a comparable class rank and test scores. Application is due in November. Contact: Engineering Scholarships, SAE International, 400 Commonwealth Dr., Warrendale, PA 15096-0001 or call 724-776-4841; website:
http://students.sae.org/scholarships/

THIMBLE PLEASURES QUILT GUILD SCHOLARSHIP AWARD

The Quilt Guild offers $500 scholarships to students pursuing a career in art, textile, or design. Applications must be postmarked by mid-April and sent to Thimble Pleasures Quilt Guild, P.O. Box 447, Mendon, MA 01756. Additional information about the application can be found in the guidance office.

WORCESTER COUNTY CONSERVATION DISTRICT

The WCCD offers a one-time $500 scholarship for a high school senior entering college whose permanent address is located in Worcester County, MA. Scholarship is awarded to a student interested in majoring in natural resources conservation or agriculture and related sciences. For more details about the application, visit

https://www.nrcs.usda.gov/wps/portal/nrcs/site/national/home/

SCHOLARSHIPS AND LOANS FOR CHILDREN OF VETERANS

VETERANS' EDUCATION BENEFITS
Survivors' and Dependents' Education

Eligibility – Dependents (ages 18-26) Education Assistance Benefits:

Educational assistance benefits are available to spouses and children of: (a) Veterans who died or are permanently and totally disabled as the result of a disability arising from active service in the Armed Forces.

(b) Veterans who died from any cause while rated permanently and totally- disabled from a service connected disability.

(c) Service persons currently missing in action or captured in the line of duty by a foreign government or power.

(d) Service persons presently detained or interned in the line of duty by a foreign government or power.

Education and Training Available

Benefits may be awarded for the pursuit of associate, bachelor, or graduate degrees at colleges and universities – including independent study, cooperative training, and study abroad programs. Courses leading to a certificate or diploma from business, technical, or vocational schools may be taken. Benefits may be awarded for apprenticeships, on-the-job training programs, and farm cooperative courses. A maximum of forty-five months of the education and training benefits are available for eligible spouses and children.

For further information contact:

Department of Veterans' Affairs

1-800-827-1000

The HOPE Scholarship provides up to $1,500 a year in tax credits for the first two years of college.

The Lifetime Learning Tax Credit provides up to a 20 percent tax credit for the first $5,000 of tuition and required fees which are paid for the third and fourth years of college and graduate study.

IRA withdrawals allow investors to withdraw money from their IRA accounts for college expenses for the taxpayer, a spouse, a child or grandchild.

Education IRAs can be set up in a child's name ear-marked for higher education and deposits can be made up to $500 a year.

Student-loan interest deductions allow borrowers to deduct interest paid on student loans from their work income.

SCHOLARSHIPS AND LOANS FOR VETERANS DEPENDENTS

AMVETS NATIONAL SCHOLARSHIP PROGRAM

AMVETS annually awards scholarships to veterans/active military and their dependents. A son, daughter, or grandchild of a deceased veteran is also eligible. Awarded on the basis of academic excellence and financial need, the scholarships go to high school seniors, high school JROTC students and veterans pursuing a higher education. Scholarships funded by the Foundation are: six $4,000 scholarships over four years and a $1,000 scholarship for JROTC students. Find out more at http://www.amvets.org/amvets-in-action/scholarships/

AMERICAN FOREIGN SERVICE ASSOCIATION SCHOLARSHIP

Scholarship Value: $5,000
Awards Available: 77
Award Deadline: February 6, 2027

The American Foreign Service Association (AFSA) Scholarship Fund offers need-based, undergraduate Financial Aid Scholarships for college undergraduates and Merit Awards and a Community Service Award for high school seniors that are open to children of AFSA members who are or were U.S. Government Foreign Service employees. Applications are available on November 15, and the submission deadline for the Academic and Art Merit Awards are February 6. The Financial Aid Scholarships applications are due on March 6.

https://www.studentscholarships.org/scholarship/8860/afsa_scholarship_program_scholarship.php

THE BLINDED VETERANS ASSOCIATION (BVA)

The Blinded Veterans Association offers scholarships to dependent children and spouses of veterans of the United States Armed Forces who are blind (either service or nonservice connected.) Veterans need not be members of the Blinded Veterans Association. For applications or additional information contact: The Kathern F. Gruber Scholarship Program, Blinded Veterans Association,
477 H Street N.W., Washington, DC 20001-2694;

Telephone: 202-371-8880; Web site: http://www.bva.org

CHILDREN OF FALLEN PATRIOTS FOUNDATION
Provides scholarships to military children who have lost a parent in combat or in training. Scholarships are awarded based on need and are intended to supplement other public and private sources of funding to cover tuition, room and board, or books at any accredited college or university. Exact amount awarded depends on number of applications received and current funds available. More details can be found at http://fallenpatriots.org.

CHILDREN OF WARRIORS NATIONAL PRESIDENT'S SCHOLARSHIP
The American Legion Auxiliary sponsors the Children of Warriors National Presidents' Scholarship program to support the children of our warriors. These scholarships are awarded to 15 students annually who excel in academics and volunteer in their communities. The scholarships are for undergraduate study only and applicants must complete 50 hours of community service during his/her high school career. Additional criteria and information is available at www.alaforveterans.org.

DISABLED AMERICAN VETERANS AUXILIARY
Supports the National Education Loan Fund, which provides interest-free loans to students. Applications limited to one per family per year. The DAVA also offers scholarships to students, at least a high school senior and up for age, based on academic achievement and financial need. For applications, have them postmarked no later than mid-March and sent to: National Education Scholarship Fund, DAV Auxiliary National Headquarters, 3725 Alexandria Pike, Cold Spring, KY 41076. For criteria and eligibility requirements, please go to: https://auxiliary.dav.org/

KNIGHTS OF COLUMBUS EDUCATION FUND
Established the Francis P. Matthews and John E. Swift Educational Trust Fund to provide scholarships for dependent children of a member in good standing who dies or became permanently and totally disabled as a result of 1) Military service during a time of conflict or 2) Criminal violence directed against him in performing his duties as a full-time law enforcement officer or fire fighter. Scholarship is to be used at any Catholic college of the student's choice in the country of the member's domicile at the time of death or disability. Applications: Knights of Columbus, Department of Scholarships, PO Box 1670, New Haven, CT 06507-0901; website: www.kofc.org.

THE MILITARY ORDER OF THE PURPLE HEART (MOPH)
Offers $3,000 scholarships. To be eligible applicant must be a direct descendant of a member of the Military Order of the Purple Heart, or direct descendant of a veteran killed in action or a veteran who died of wounds, but did not have the opportunity to join the Military Order of the Purple Heart. Applicants must also be US citizen, graduate or upcoming graduate of an accredited high school, have 2.75 GPA, and accepted or enrolled as a full-time student at a college, university or trade school by the time scholarship is awarded. Applications are available at https://www.purpleheart.org/

SAMSUNG AMERICAN LEGION SCHOLARSHIP

For high school juniors who participate in either an American Legion Boys State or American Legion Auxiliary Girls State program and be a direct descendant of a US veteran who served during a period of WW1 through Operation Iraqi Freedom. Amount and number of awards depends on the income from the trust. Apply online at www.legion.org or email acy@legion.org.
http://www.legion.org/scholarships/samsung

U.S. AIR FORCE

AIR FORCE SERGEANTS ASSOCIATION/AIRMEN MEMORIAL FOUNDATION SCHOLARSHIP PROGRAM
Offers academic scholarships ranging from $1,000 to $3,000. Eligible applicants: Dependent children (including adopted or stepchildren) of Air Force enlisted personnel in active duty or veteran status, pursuing undergraduate credits; under age 23, high school seniors SAT cumulative score of 1650+ or ACT cumulative score of 24+ and an unweighted GPA of 3.5+ are required. Visit http://www.hqafsa.org/scholarships.html to download instructions and application. Apply January through March. Deadline is March 31. Direct questions to 800-638-0594 or email staff@hqafsa.org.

U.S. ARMY

ARMY EMERGENCY RELIEF (AER) MG JAMES URSANO SCHOLARSHIP PROGRAM
Program offers scholarships based on financial need, academics, and leadership/achievement. Available to dependent children of soldiers (active duty and retired) and orphans of soldiers who died while on active duty or while in a retired status. Contact Army Emergency Relief, Major General James Ursano Scholarship Fund, 200 Stovall St., Rm 5N13, Alelxandria, VA 22332 or email: Kasey@aerhq.org. Applications available at www.aerhq.org after November 1. Deadline: Postmarked by March 1.

SOCIETY OF DAUGHTERS OF THE UNITED STATES ARMY (DUSA)
Awards of up to $1,000 for undergraduate study only in an accredited college, university, or vocational school. Applicant must be daughter or granddaughter of career warrant or commissioned officer of the U.S. Army who is 1) currently on active duty; 2) medically retired or retired from the Army after at least 20 years on active duty; 3) died while on active duty or after retiring with 20 or more years of active service. Request must include officer's name, rank, component (active, regular, or reserve), and inclusive dates of active duty of the qualifying parent or grandparent. Send with SASE to: Mary P. Maroney, Chairman, Memorial & Scholarship Funds, 11804 Grey Birch PI, Reston, VA 20191-4223.

U.S. NAVY, COAST GUARD, OR MARINES
BOWFIN MEMORIAL SCHOLARSHIP
Provides monetary assistance to submariners and their families in the form of continuing education and academic scholarships. Contact information: USS Bowfin Submarine Museum & Park, 11 Arizona Memorial Dr., Honolulu, HI 96818; email education@bowfin.org; website: www.bowfin.org.

DOLPHIN SCHOLARSHIP PROGRAM

Each recipient may potentially receive a total of $13,600 for up to four years of undergraduate study. Offers undergraduate assistance to children and grandchildren (under age 24) of: Qualified submariners who served at least eight years in US Navy Submarine Forces; US Navy members who served in submarine support activities at least 10 years. Eligibility rules and download application at https://www.dolphinscholarship.org/?PAGEID=ELIGIBILITY , or email scholars@dolphinscholarship.org. Tel: 757-671-3200 x. 111. Deadline: March 15.

LADIES AUXILIARY OF THE FLEET RESERVE ASSOCIATION (LAFRA)
Offers scholarships based on financial need, scholarship proficiency, and character. Preference will be given to dependents of a member of the FRA and/or LA FRA.

- LA FRA Scholarship awarded to the female candidate chosen from daughters and granddaughters of Naval, Marine Corps, and Coast Guard personnel, active Fleet Reserve and Fleet Marine Corps Reserve and Coast Guard Reserve, retired with pay, or deceased.
- Sam Rose Memorial Scholarship awarded to the male or female candidate chosen from the sons, daughters, grandson, or granddaughters from the sons, daughters, grandsons, or granddaughters of deceased FRA members or persons who were eligible to be FRA members at the time of death.
- Allie Mae Oden Memorial Scholarship awarded to a candidate selected from children or grandchildren of members of the FRA or LA FRA.

MARINE CORPS SCHOLARSHIP FOUNDATION
Offers awards to sons and daughters of Marines (current and former). One year scholarships awarded annually and limited to first BA degree undergraduate studies accredited educational/technical institutions. Current scholarship recipients must reapply each year. Applications accepted in January. Family income limited to $80,000. Additionally, Heroes Tribute Scholarships are available to every child of a Marine and every child of a Navy Corpsman serving with Marines whose parent is killed in combat in the Global War on Terror. Contact: Marine Corps Scholarship Foundation, PO Box 3008, Princeton, NJ 08543; Tel: 800-292-7777; Email:
mcsfnj@mcsf.org or website: https://www.mcsf.org/scholarship/ Deadline: First time college students: March 1.

LOANS

JAMES W. COLGAN LOAN FUND (State Wide)
Applicants must be residents of Massachusetts for the past five years or longer. Each year loans for $3,000 are awarded through a competitive applications process for undergraduate and graduate study. Loans are interest-free if repaid within the guidelines. Seven percent (7%) interest will be charged on any given payment amount that is over 30 days past due. Repayment begins 90 days after graduation or termination of studies. Must arrange to have school send most recent official transcript to the Community Foundation. Also, a Student Aid Report (SAR) must be submitted. Beginning January 1st

apply online at www.communityfoundation.org. If you have any questions, contact the Community Foundation of Western Massachusetts at 413-732-2858.

ROTARY CLUB EDUCATION FUND OF WORCESTER
Up to $2,000 per year for any accredited college. Must be a resident of Worcester County. Available for post high school education. Must have two co-signers, one other than a parent. Application due May 31 to Rotary Club Education Fund, 100 Front St., Worcester, MA 01608.

LOANS FOR PARENTS:

EXCEL EDUCATION LOAN
A Nellie Mae education loan program, which is designed for parents, grandparents or other credit worthy borrowers, to help cover tuition and other costs for undergraduate or graduate students.
Families can borrow from $2,000 up to the total certified cost of attendance, less other financial aid received per year. Borrowers can also choose an interest-only option while the student is in school. The interest rate options are Monthly Variable = to Prime Rate + 1% and the Annual Variable = to Prime Rate + 2.25%. For further information call 1-800-634-9308 or 1-617-849-3447. Other details are also available at www.nelliemae.com. Contact information: Nellie Mae, 50 Braintree Hill Park, Suite 300, Braintree, MA 02184.

FEDERAL PLUS LOAN
The Federal PLUS Loan is a loan borrowed by a parent on behalf of a child to help pay for tuition and school related expenses at an eligible college or university. Parents may borrow up to the total cost of education minus any student aid awarded per child. Interest rate is fixed at 7.9% as of July 1, 2027. Loans are made without regard to financial need but borrowers must demonstrate that they do not have an adverse credit history. Repayment generally begins within 60 days of disbursement, which makes PLUS loans useful in meeting cash-flow problems. For further information call 1-800-999-9080. Additional details can also be found at www.asa.org and www.parentplusloan.com/plus-loans/.

LOANS FOR UNDERGRADUATE STUDENTS:

FEDERAL STAFFORD LOAN (Subsidized and unsubsidized versions)
The subsidized Federal Stafford Loan is for students who qualify based on family need, which is determined by the FAFSA. The unsubsidized Federal Stafford Loan is for students in any family income level who either do not qualify for subsidized federal loans – or only qualify for a portion – or students who need additional funds beyond need-based eligibility. For further information call 1-800-999-9080 or go to https://www.scholarships.com/financial-aid/student-loans/stafford-loans/

FEDERAL PERKINS LOAN
A Federal Perkins Loan is a low-interest (5 percent) Federal student loan for both undergraduate and graduate students with exceptional financial need. Unlike the Federal Stafford Loan and Parent PLUS Loan, the Federal Perkins Loan is made through a government school's financial aid office. Your school is your lender and the loan is made with government funds. You must repay this loan to your school. Depending on when you apply, your level of need and the school's funding level, you can borrow up to $4,000 for each year of undergraduate study (the total amount you can borrow is $27,500). Repayment

begins 9 months after leaving school. For more details you can visit
https://www.scholarships.com/financial-aid/federal-aid/federal-perkins-loans/

FEDERAL SUPPPLEMENTAL EDUCATIONAL OPPORTUNITY
GRANT (SEOG) PROGRAM
A grant program, administered by colleges, awarding grants of up to $4,000 per year. Students are automatically considered when they submit a Free Application for Federal Student Aid (FAFSA). SEOG funds are limited and generally reserved for students showing the greatest unmet need. About one million students receive help from the SEOG Program each year. Eligibility and application details can be found at www.fseog.com.

FEDERAL WORK-STUDY PROGRAM
A federally sponsored campus-based program in which students earn a portion of their aid package through work, typically on-campus but occasionally in off-campus jobs for nonprofit and community agencies. Students generally work 10 to 15 hours per week. Colleges administer the Federal Work Study Program. Students are automatically considered if they complete a FAFSA. About 700,000 students receive funds through the Federal Work Study Program each year.
https://www.benefits.gov/benefit/596

MASS NO INTEREST LOAN (NIL)
Students must be a permanent resident of Massachusetts for at least one year, attending full-time at a regionally accredited, participating school in Massachusetts. Loan amount ranges from $1,000 to $4,000 per year depending on need. Repayment starts 6 months after leaving school. For more information, contact the Massachusetts Office of Student Financial Assistance at 617-391-6070 or visit the website www.osfa.mass.edu/default.asp?page=nil.

PRIMARY CARE LOANS (PCL) PROGRAM
Provides long-term, low-interest rate loans to full-time, financially needy students to pursue a degree in allopathic or osteopathic medicine. Medical students receiving a PCL must agree to: Enter and complete residency training in primary care within four years after graduation, and practice in primary care for the life of the loan. For more details:
http://hrsa.gov/loanscholarships/loans/primarycare.html.