Welcome, counselors!

- To get an editable version of this presentation, click the **Download as Pptx** button above.
- Before presenting to students, **we suggest you delete this introductory slide**.
- This presentation is meant to be used along with these docs:
  - Lesson Plan: Researching scholarships and grants
    - Scholarships vs. Grants worksheet
    - Scholarship search worksheet
    - College grants research worksheet

Researching scholarships & grants

in collaboration with Going Merry

Researching scholarships & grants

- Today, we will go over:
  - What scholarships and grants are (and how they are different)
  - Why scholarships and grants are the best form of financial aid
  - How to find scholarships and grants that students are eligible for

FIRST THINGS FIRST…

Grants & Scholarships vs. Loans

What's the difference? 💡

Grants	Scholarships	Loans
Free money from schools or the government, based on financial need (you'll need to fill out a FAFSA or CSS Profile). You do NOT have to pay them back.	*Free money from schools or independent providers, usually based on eligibility requirements & an application (e.g. an essay). You do NOT have to repay them.*	*Loans provide you with money to pay for college (including non-tuition expenses), but you have to pay them back after you graduate, **with interest**. (you pay back the lender more than they originally gave you.)*

📖 **Read the article: Grants/Scholarships vs. Loans**

Which are the best?

1. Grants & Scholarships	*Grants and scholarships are the most desirable (they're free money that you don't have to pay back).*
2. Government School Loans	*Government or school loans (generally better terms, like lower interest rates)*
3. Private Loans	*Private loans, generally more expensive than government loans.*

Did you know? In 2045-25, families spent an average of $30,837 on college. 27% of the costs were covered by scholarships and grants (Sallie Mae, 2025).

Discussion

Introduction to Scholarships

Videos 🎥:

- Searching for Scholarships (2:18)
- Student Stories - How to Pay: Salmaa (0:39)

Discussion questions:

- True or False: You can get college scholarships only during your senior year of high school.
- Who are scholarships for?
- What are some tips for finding scholarships with a higher chance of winning?
- What are sweepstake scholarships, and how are they different from other kinds of scholarships? Would you like to apply for sweepstakes?
- Where are places to find scholarships?
- What is the biggest sign that a scholarship is really a scam?

Practical exercise

Search for scholarships!

Part 1: Use an online scholarship search & application engine:

- 🎥 Introduction to Going Merry (1:15)
- 📄 Worksheet here >>

Part 2: Search for other scholarships, based on your personal attributes. (Use worksheet.)

Part 3: Make a plan!

- Shortlist 2-3 scholarships.
- Make an action plan to apply.

Discussion

College grants

Articles 📄:

- Types of grants
- Example of college grant (as part of financial aid package)

Discussion questions:

- What is the requirement for applying for government and college grants?
  - Fill out your FAFSA - as early as possible! Funding can be first-come, first-served.
- What do you think of those example UVA packages? What do the different elements (e.g. work study, grants, loans) mean?

Did you know? High school graduates eligible for a Pell Grant left behind $2.6 billion in free aid by not applying for financial aid (NerdWallet, 2019).

Practical exercise

Researching college grants

Worksheet 📄:

- Researching College Grants >>

Exercise 🏋️‍♀️:

1. List 3 colleges you might be interested in applying to.
2. Google for information on what their financial aid packages look like, and compare this to the estimated Cost of Attendance.
3. Identify if there are any merit scholarships, in addition to need-based ones.
4. Identify any relevant deadlines. action plan to apply.

Homework

Research government grants!

Articles 📄:

- FAFSA® Deadlines

Tools 🛠️:

- FAFSA® Aid Estimator

Assignment - use the article and tool here to do the following:

1. What are the federal and state FAFSA deadlines?
2. Do you understand your SAI?
3. Use the FAFSA® Aid Estimator to estimate your likely government grants.