

SCHOLARSHIP TIPS

Think you won't qualify for a scholarship? You could be in for a big surprise! Not all scholarships are based on academic performance or financial need. In fact, there are hundreds of scholarships available based on various criteria—minority status, heritage, community affiliations, educational goals, and more—that you may qualify to receive. To learn more visit SallieMae.com/Scholarships.

How much do you know about scholarships?

Did you know millions of scholarships reward various talents? Did you know many scholarships are based on career paths, leadership, and community service? How about talent? Do you have any? If you do, you'll like this: Many of scholarships are based on talents like debate, art, music, sports, and even the ability to bake an apple pie. Guess that means having straight As and financial need are not always a prerequisite for winning scholarships.

The key is to identify your strengths and then find the awards that are right for you. But before you do that, take time to learn the basics about scholarships. Please read on.

What are scholarships?

Scholarships are financial awards to students that do not have to be repaid, also known as "free money." Scholarship awards can range from just a few dollars to covering the full tuition bill.

Who offers scholarships?

A variety of sources offer scholarships, including federal and state governments and private sources, such as:

- ▶ Businesses
- ▶ Employers
- ▶ Clubs
- ▶ Associations
- ▶ High schools
- ▶ Civic groups
- ▶ Religious organizations
- ▶ Trade associations
- ▶ Labor unions
- ▶ Political parties
- ▶ Military associations
- ▶ Foundations
- ▶ Charities
- ▶ Ethnic organizations
- ▶ And more!

Where to search for scholarships?

Sallie Mae's free scholarship search provides access to an award database containing more than 3 million scholarships. Start searching today and check back often. Every time you log on or update your profile, a new search matches you with the latest scholarship opportunities. Visit SallieMae.com/Scholarships.

Plenty of scholarships may be perfect for you, and once you identify them, you can dramatically increase your chances of winning. We can help you devise a strategy with this useful information:

- ▶ Get tips for a successful scholarship search.
- ▶ Learn how to write a winning scholarship essay.
- ▶ Avoid scholarship scams.
- ▶ Download our checklist to track your scholarships.

Follow these guidelines to help make your scholarship search a successful one.

- ▶ Strictly observe deadlines and strive to submit applications early.
- ▶ Be honest about grades, experiences, memberships, qualifications, family finances, and other information.
- ▶ Only apply if you meet the scholarship's minimum requirements.
- ▶ Carefully follow instructions.
- ▶ When submitting the application, only include items requested.
- ▶ Proofread your application carefully.
- ▶ Keep copies of everything you send in case your application is misplaced.
- ▶ Send your application packet by registered mail so you know your materials arrived safely.

BEWARE OF SCHOLARSHIP SCAMS

"You can't find this information anywhere else."

Yes, you can. They don't know anything that you can't learn on your own.

"You're a finalist!" or "You've won!" a contest you never entered.

The caller offers to hold your award funds in return for your credit card or bank account number. Hang up!

"First come, first served."

This may apply to some legitimate forms of financial aid, but not to scholarships. However, legitimate scholarship sponsors do impose deadlines.

"Millions of dollars go unclaimed."

False! Every legitimate scholarship sponsor predetermines award amounts and works very hard to select the most qualified recipients.

"It's guaranteed!"

What's usually guaranteed is search "results"—not scholarship money.

"We'll do the work for you, for a fee."

The fee may be nominal and the offer may sound legitimate. Be sure to research the company before paying anyone to find scholarships for you.