

# Shake the Money Tree

by Deepa Rao

Did you know that there are scholarships (*free money for college*) specifically available for people who are interested in becoming nurses, teachers, small business owners, or computer specialists? There are also scholarships available specifically for women, men, African-Americans, Korean-American, Native Americans, Christians, Muslims, and Jews. The list goes on and on. So don't lose hope that you won't be able to pay for some or all your college expenses. There is scholarship money out there to help you. You just have to know where to find it. Here are some ideas to help you get started.

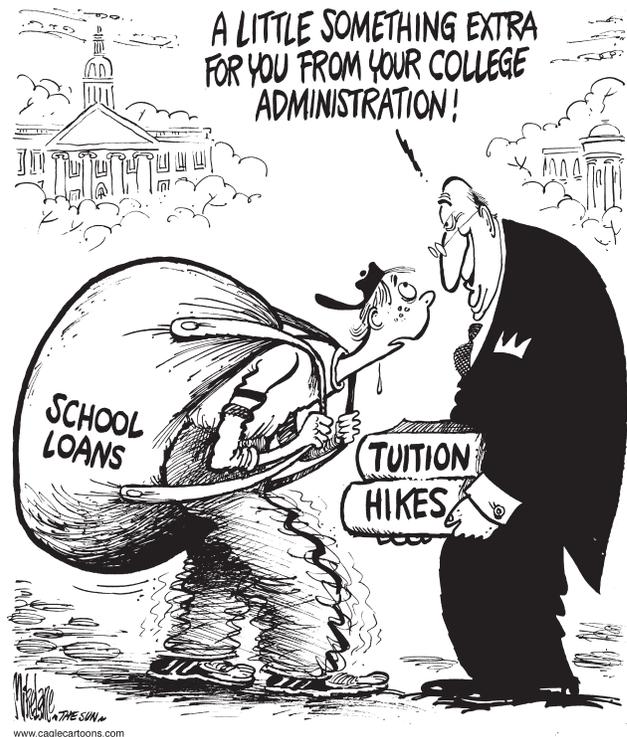
## The Internet

The best place to look for scholarships is on the Internet. If you don't have an Internet connection at home, you can probably use your school's computers or you can go to the public library where Internet access is usually free.

But where to start? If you type "scholarships" into Google.com, you will most likely get over six million Web sites that help you find scholarships. Be careful. It's hard to tell the really good scholarship Web sites from the really bad ones. That's why I've included a list of some of the most helpful sites. [See list on next page.]

If you would like to use those scholarship Web sites listed here, please know that most sites will ask you to register. You will need to fill in an online form giving your name, address, e-mail address, birth date, and answers to questions about your ethnicity, academic interests, activities (such as involvement with organizations), previous education experience, etc. Don't forget to keep track of the username and password you entered for each site.

Each of the Web sites gives information about thousands of scholarships. By using the personal information you provide, the search en-



gine narrows the list down to the scholarships that apply to you. For example, if you are interested in becoming a teacher, it will present you with all of the scholarships available for future teachers. You will also see listed some scholarships for \$5,000 and some for \$500. Don't disregard smaller scholarships. Five hundred dollars can easily pay for books and/or fees for one semester.

## Scams

Avoid Web sites that instantly guarantee scholarship money, especially if they want you to pay a service fee of \$39.95. Scholarships are free and should only cost you the time it takes to fill out the application, write the essay and get letters of

recommendation, if necessary.

Check out this Web site for more information on scholarship scams: [www.ftc.gov/bcp/online/edcams/scholarship/index.html](http://www.ftc.gov/bcp/online/edcams/scholarship/index.html)

### Your College

If you know what school you're interested in attending, check out its Web site. Most colleges have their own pot of money to use for scholarships or grants. The school's Web site should give you a list of specific scholarships as well as the criteria necessary to apply for each scholarship.

### Your City/Community

Sometimes you can find scholarships in your own city or community. On the Google.com homepage, you can type in the name of your city, state, and the word "scholarships." Google should give you a list of possible options. You will have to weed through them to find those that fit your profile. You can also go directly to your city's or town's web page.

### The Federal Government

If you are a U.S. citizen or an eligible non-citizen with a social security number, you should definitely consider looking to the Federal Government to help pay for your education. In addition to various types of loans, the federal government also offers free money in the form of Pell Grants and Federal Supplemental Education Opportunity Grants. Both grants are made available to students with financial need but you must fill out the Free Application for Federal Student Aid form to be considered.

The Free Application for Federal Student Aid (FAFSA) can be found at: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). You can also pick up a copy at your local college's Financial Aid Office or ask them to mail a copy to you.

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## Reputable Scholarship Web sites\*

**FinAid:** [www.finaid.org](http://www.finaid.org)

A good place to get general information on scholarships, loans, and other types of financial support to help you pay for college. The Web site contains numerous tools and plenty of advice to make your search successful. FinAid is linked with Fastweb (see below).

**Fastweb:** [www.fastweb.com](http://www.fastweb.com)

This Web site claims to have access to 600,000 scholarships. You do need to register to use the service. In addition to providing information on scholarships that fit your profile, it also offers a listing of jobs available in your area and sends an email to you every time a new scholarship comes up. Pay attention while surfing this Web site. Sometimes you will land on an advertisement, or a survey, before you can get to your scholarship information.

**The College Board:** [http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

The test maker (the one that created the SAT's and the Accuplacer) also has a scholarship search Web site. The College Board has its own database with over 2,300 sources of funding and access to over three million dollars. You do not have to register to use the search engine but you do have to answer a few questions.

**Scholarship Resource Network Express:**

[www.srnexpress.com/index.cfm](http://www.srnexpress.com/index.cfm)

SRN Express is another simple scholarship search Web site. You don't have to register but you do have to input information about yourself such as your academic interests, your ethnicity, and what year of college you'll be entering. Once that's all set, SRN Express will give you a list of scholarships that fit your needs.

**Scholarships.com:** [www.scholarships.com/](http://www.scholarships.com/)

This scholarship search Web site is fairly easy to use. You must register to access information but once you do, you receive scholarship information, and information on sweepstakes to help you win money, as well as information on grants and fellowships. The Web site also allows you to file the scholarships you're interested in, in your own "My Scholarship" folder.

**\*Please note:** Some of the same scholarships will appear on some or all of the Web sites. Don't let this discourage you. All of the scholarship Web sites have access to the more common scholarships but some have access to some of the more specialized scholarships. Keep looking. Remember it takes time!