



Early Awareness College Scholarship Preparation Tips

We invite you to share these materials with students and families. Please attribute these materials to The Scholarship Foundation of St. Louis and link back to the original source on the Foundation's website to ensure students and families have the most accurate, up-to-date information.

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Objectives

- Identify and define ***key terms*** related to college cost, financial aid, and scholarships.
- Gain information on what you can be doing now to prepare for your college scholarship search.

Key Terms

Term	Definition
ACT/SAT	Standardized tests that used to be required for college admission. Now many colleges are going “test-optional” but may still use ACT or SAT scores for scholarship consideration. Visit https://fairtest.org/test-optional-list/ for a list of test options and test-free colleges.
Financial Aid	Money to help pay for college. Financial Aid can be provided through the state, the federal government, colleges, corporations, and organizations.
Scholarships	A form of financial aid that does not need to be paid back and can be offered through colleges, as well as local and national corporations and organizations.
Grants	A form of financial aid that does not need to be paid back and can be offered through the federal or state government, colleges, and charitable organizations.
Loans	A form of financial aid that needs to be paid back and can be offered through the federal government, banks, and charitable organizations. Some loans require you to pay more than the amount borrowed due to interest and fees.
Work-Study	A form of financial aid that does not need to be repaid, but the student will need to work a work-study job, typically on campus, and the money earned at an hourly rate can be put toward college expenses.
FAFSA	FAFSA stands for Free Application for Federal Student Aid. Eligible students should complete the FAFSA to be considered for federal, state, and institutional aid. Students ineligible to file a FAFSA or who are unsure if they can file should contact The Scholarship Foundation for assistance

What other new terms have you learned?

Use the space below to write down any other college planning terms you have learned.

Terms	Definitions

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#1 Extracurricular Activities Matter

Extracurricular activities will provide you with great experiences that might come in handy when it's time to write scholarship essays. Your participation in some clubs or organizations could also help you find or gain eligibility for certain scholarship opportunities.

Use the space below to write down the extracurricular activities you are currently involved in and the ones you would like to join before your senior year in high school.

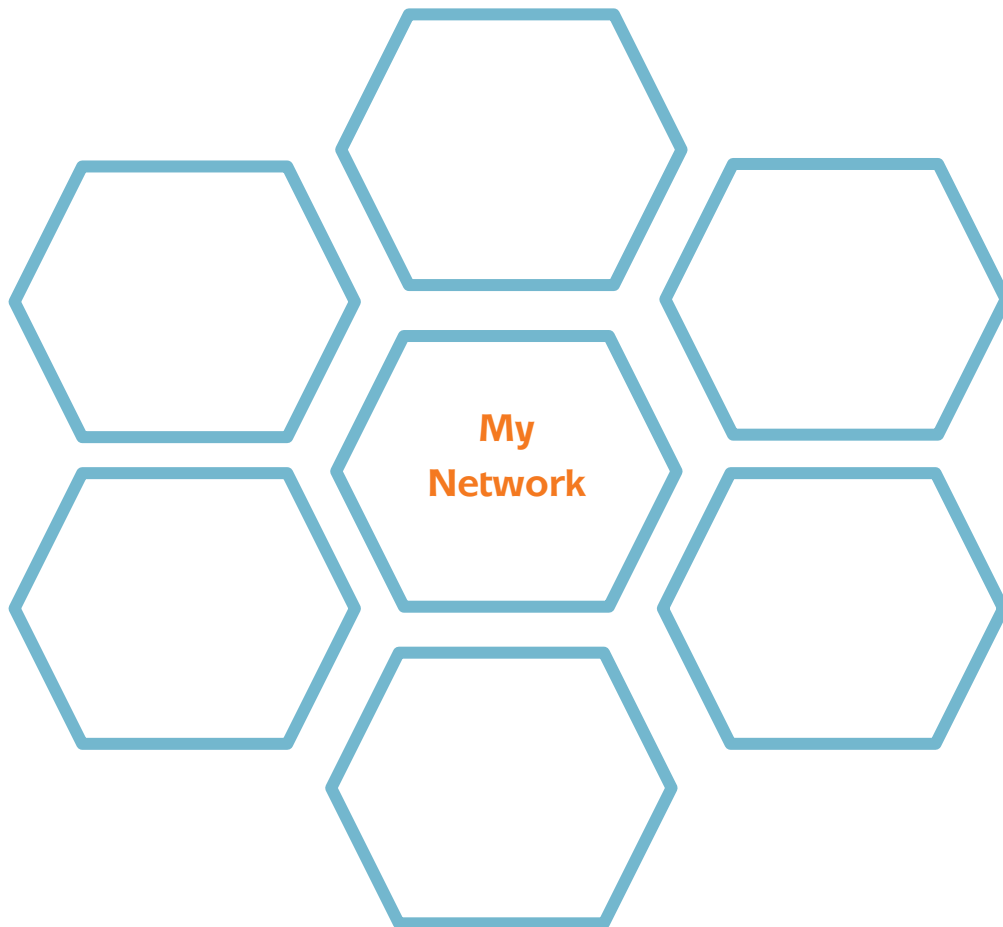
1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

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#2 Build Your Network

The people you surround yourself with can have a positive impact on your well-being, and can also support you in reaching your goals. Concerning scholarships in particular, the people in your life can help you in your scholarship search, proofread your essays, and provide letters of recommendation. Your network could include family, friends, school faculty and staff, coaches, supervisors, community member leaders, etc.

Who are the people in your life that can support you in reaching your goals?



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#3 Do Your Research

- You may not find many scholarships you are eligible to apply for now, but you can start searching for what scholarship options are available now and see what the eligibility requirements are for different types of scholarships.
- We recommend starting your scholarship search locally so you can research what local organizations have scholarships for their participants, and what scholarships are available to your school district, religious group, and parent employers.
- The website <https://myscholarshipcentral.org/apply/> is also a great resource to find other local scholarship opportunities to get an idea of what scholarship options might be available once you are eligible to apply.

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#4 Practice Essay Writing

Many scholarships require you to write an essay; you can start writing practice essays now so that when the time comes, it's less intimidating.

Here are some essay writing to-do's

Brainstorm topics.

- Take some time to think and reflect on what your essay will be about.
- Begin by jotting down ideas, thoughts and creating an outline.

Plan proofreading ahead of time.

- Invite proofreaders who will help with grammar and punctuation but will not change your tone or voice.
- Be sure to be proactive and not wait until the last minute.

Tell your unique story.

- Be sure to use your voice.
- Be open and authentic.

Meet minimum word requirement.

- If the essay requires 250 words, be sure that the essay includes at least 250 words.

Follow essay structure.

- **Introduction**- Begin with an opening hook to catch the reader's attention.
- **Supporting Paragraphs**- Support the main idea with several paragraphs that work together to explain the main idea of an essay.
- **Conclusion** - Summarize the points from the supporting paragraphs in a clear, but compelling way.

Follow the essay prompt.

- If the essay prompt asks a question or gives directions, be sure to adhere to the prompt.

Help the reader visualize; use language that paints a picture.

- Be sure to write about something that is important to you and be descriptive.

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#5 Be Vigilant With Your Personal Information

While doing your scholarship research you may come across sites and scholarship applications you are interested in. Before signing up, or applying, check with a responsible adult to verify if the site is safe before sharing your personal information. If you are ever asked to pay for a scholarship that is a good sign that it is not a safe resource.

Here are examples of personal information we want to keep safe:

1. Name
2. Address
3. Email Address
4. Phone Number
5. Date of Birth
6. School Name
7. Social Security Number

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#6 Understand Merit vs. Need-Based Scholarships

Some scholarships are awarded to students based on their academic achievements; this is considered a merit-based scholarship. Historically colleges require ACT/SAT scores for their merit scholarship consideration, so while many schools are going “test-optional” knowing how that impacts your eligibility for financial aid is key. Other scholarships award students based on their level of financial need. This is called a need-based scholarship.

Fill in the blank

1. Scholarships based on _____ are considered merit-based scholarships.
2. A _____ scholarship is based on my financial need.
3. Some colleges may require _____ scores for their merit scholarship consideration.

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#7 Know About The Other Forms Of Financial Aid

There are two forms of financial aid students can use to help pay for college. “Gift Aid,” and “Self-Help Aid”. Gift aid includes grants and scholarships and does not have to be paid back. Self-help aid includes loans and work-study. Student loans are a form of financial aid that is expected to be paid back in addition to interest charges if applicable. Work-Study is a program that provides students with a part-time job and the income earned can be applied to the cost of attending college.

Test your knowledge

Marco plans to attend a local public college next year and was offered Federal Work-Study to help cover his educational expenses. Marco must secure a work-study job on campus and the money earned at an hourly rate can be applied to his educational expenses. What type of financial aid is work-study?

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#8 Discover Creative Ways To Save On College Costs

It's possible to take college courses while in high school. This is called dual enrollment which allows you to complete classes that count towards your high school diploma and earn college credits. Dual enrollment college credits are usually discounted and can save you money down the road if you decide to continue your college education and earn a degree. High school counselors can be a good resource to learn more about dual enrollment opportunities in your school district. You can also learn more about dual enrollment at <https://dhewd.mo.gov/cota/dualcredit.php> for Missouri residents, and <https://www.isbe.net/Pages/Dual-Credit.aspx> for Illinois residents.

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#9 Ask Questions

There is so much to know, and things change often enough. Asking questions is a great way to learn and get connected with resources and support.

What questions do you have about college, and who in your network (pg.5) can help you find the answer to your questions?

My Questions

Who Can Help Me?

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#10 Believe In Yourself

You've got this and there are people who want to help. Please consider The Scholarship Foundation of St. Louis as part of your community of support as you begin to prepare for college and navigate this process in high school. We are here for you.

It's never too early to start brainstorming and planning. You can reach out to one of our Student Advisors to get help with navigating your plan.

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