

Making Sense of Scholarships

-- by Roxana Hadad

Thanks to the various kinds of scholarships available, asking for a 70-year advance on your weekly allowance isn't your only option for paying for college. But don't be confused by the many kinds of 'free money' out there. A closer look at the types of scholarships available will help you figure out how to pay your way.

College-based Scholarships

Besides using glossy brochures, cute mascots and sweatshirts emblazoned with their names, colleges and universities attract new students by offering scholarships. They also have award programs to help current students with their academic careers. Some of these scholarships you have to apply for; others you receive automatically for being a good student.

Merit Scholarships

These scholarships award students based on a variety of achievements, from high academic performance, to leadership ability, to artistic accomplishment. Financial need may also be considered. Often, you won't apply for these awards; appropriate recipients are chosen based on entrance applications.

Departmental Awards

Some college departments offer awards to students who show promise and achievement in one of their majors. To find out about these opportunities, call the Dean's office in your area of study.

Athletic Scholarships

Scholarships are one of the main ways colleges attract top athletes. You can receive anything from a small award to a full ride. Talk to your high school coach or counselor and check out the FastWeb feature "[Play Ball!: The Athletic Scholarship Game](#)" in the [Scholarship](#) section of FastFocus to learn more.

Fellowships

Fellowships are awards offered to incoming graduate students. Generally these awards accompany admission to a graduate program and cover all expenses, including tuition and a living stipend.

For more information on these scholarships, contact the financial aid office at your school or follow up with specific organizations.

Private Scholarships

Your school isn't the only one who wants to give you money. Some private scholarships are available as early as your junior year in high school. They are a little harder to find, but resources like the FastWeb [Scholarship Search](#) on [ECOS](#) can help.

Businesses and Corporations

Corporations use scholarships to advertise the company name and attract future employees, while giving the student financial assistance and professional contacts. Start with local businesses and move on to the bigger companies like Coca-Cola and Procter & Gamble. Try calling local firms and check out the Web sites of national companies to see what awards they offer.

Professional Associations

Many professional associations, like the American Federation of Teachers International and the Society for Pharmaceutical Engineers, offer scholarships to encourage students in their field. Check the FastWeb listing of [professional associations](#) or use a search engine to find more.

Clubs and Groups in Your Community

Local civic groups and organizations, like the Rotary Clubs and the Jaycees, offer lots of scholarships. Scan your local newspaper, visit the Chamber of Commerce and speak with your high school counselor to learn more.

The Religious Community

Churches and other places of worship often sponsor scholarships. Also check with worship-oriented service groups. You may not have to be a member; some use criteria like community service or financial need to determine eligibility.

Minority Organizations

To encourage minority involvement and increase diversity, many organizations, like the *Hispanic College Fund* or *Women In Communication*, use race, ethnicity, religion, gender, or sexual orientation as eligibility requirements for their scholarships.

Your Parent's Boss

Does your mother work for Procter & Gamble? Is Dad a member of the AFL/CIO? Check with your parents' employers or labor unions to see if they offer awards to children of their employees.

Other Parent Affiliations

Is your dad an Elk? Does your mom work with the Chamber of Commerce? Ask if the clubs and organizations they belong to offer scholarships. Be sure to include veterans groups, professional organizations and patriotic, civil and fraternal associations.