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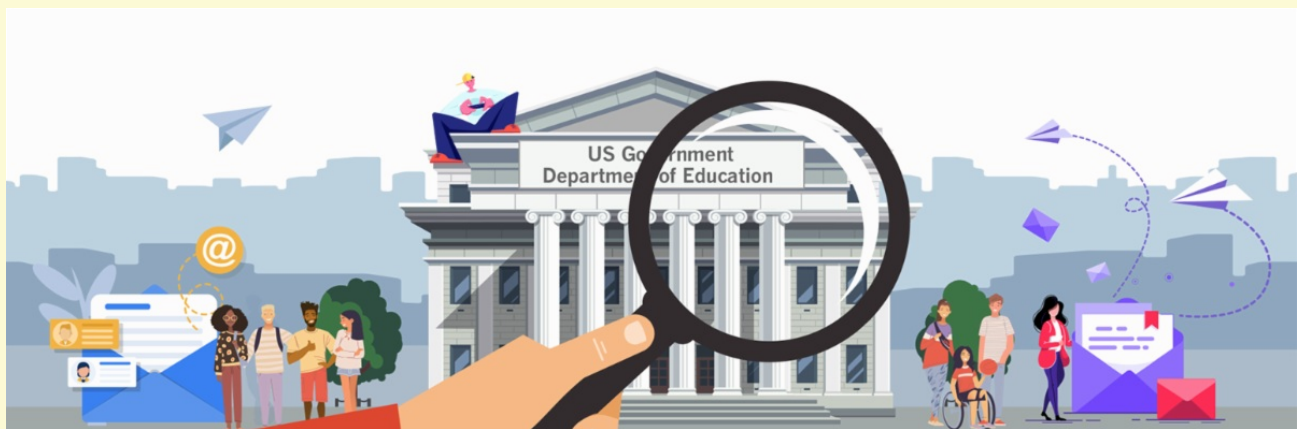
Insights and info from College Money Matters – a non-profit organization dedicated to helping high school students and their families make informed decisions about applying, choosing and paying for college.

Believe it. The best time to apply for scholarships is *before* you apply to college.

Many people wait until *after* they get their acceptance letters to start looking for scholarships or grants. But the fact is, that's usually much too late. Because just like colleges need time to review the applications they receive, organizations that offer scholarships and grants need time to review their applicants' qualifications. And many of them start very early in the school year.

In terms of how to apply, colleges and organizations will look at the CSS Profile, the FAFSA, or both. The CSS Profile is put out by the College Board and used by many colleges. The FAFSA is issued by the Federal government and is used by all colleges and most organizations that offer scholarships and grants. The best time to fill out these forms is in the Fall, when they become available.

Where should you search for scholarships and grants? Here are some great places to start:



Apply for scholarships from the US government

Your very best way to get free money from the government is to fill out the FAFSA. Simply by completing and submitting the FAFSA form, you open the door to Pell Grants and other scholarships, as well as loans.

FAFSA is your key to college money from the Federal government. Another good option

is through your State government. You can find your state site [here](#). Log on and see what specialized scholarships are available. Many states offer benefits if you go to a college within that state, or if you agree to work there, or if you pursue certain kinds of careers.

Your local or state government may offer scholarships

You can also try contacting your local or state government officials directly. Here's how:

- When you're online, look up the names of your congressperson, senators and state legislators. Then go to their website and enter the word "Scholarships" in the Search window.
- Contact the elected officials in your local government (city, county, township, etc. and ask what scholarships or grants may be available). Most towns have a website that tells you their names and how to reach them.



Apply for scholarships in your community

Your local area is one of the best – and easiest – places to ask about scholarships and grants. And compared to statewide or national scholarships, there aren't nearly as many students applying.

Ask at your high school

Your school counselor has lots of information about different types of scholarships you may qualify for. And here's another tip: talk to recent graduates who are now in college. They might give you some really good ideas.

Check out your library

Librarians are some of the best professional researchers in the world. Tell the librarian you're looking for local places that offer scholarships or grants to college-bound students and you're sure to get some valuable help.

Try your house of worship

Churches, synagogues, mosques and other religious institutions often provide support for members seeking to improve their lives. Ask your clergy if they know about any scholarships that might be available.

Ask at organizations your family works for or belongs to

Sometimes companies and organizations offer benefits that include supporting higher education for their members' children. Ask your parents or guardians if their employers sponsor scholarships, or if they belong to any unions or professional organizations that might.

Contact local clubs and community groups

From the Lions' Club, to the Rotary, to the Chamber of Commerce, there are lots of

community groups and nonprofit organizations that may offer scholarship money for local college-bound students. One very good site to go to is guidestar.org (now called candid.org), where you can search for scholarships given by nonprofit organizations in your area. A suggestion: Once you're on the site, enter "Scholarships" in the search bar, then search by state.

Consider corporate scholarships

Some large corporations offer scholarships. However, the level of competition for these offers is usually very high. If you measure up, good for you! But if not, it's probably a better use of your time to look at more realistic options.

Apply for scholarships from colleges

About 40% of the money students receive in the form of scholarships and grants comes from the college itself. These can be, for example, sports or academic or music scholarships, or support to help lower income or highly desired students to attend. Although many colleges will provide estimates on their sites, students do not actually know how much money a college will give them in grants or scholarships until they get accepted (and sometimes there are further appeals after that).



Avoid scholarship scams

Scams can waste your time and money, so don't let them fool you. For example, some websites may claim to offer a "no essay" scholarship. But those sites are usually just out to collect your personal information to do things like sell it to colleges and marketers, put your home and email address on mailing lists, or sell you products or services on which they'll make a profit. If the web address is from a research business or marketing firm, stay away. And never pay to have any person or site "find scholarships" for you. They won't do anything you can't do on your own.

These legitimate scholarship sites are free to use

There are websites that can help you find scholarships, but be warned: only use them if

they are free! Don't get caught in any scam where you're asked to pay to find a scholarship. And always remember to read the privacy policies to be sure you know how your information will be used.

Here are some sites you may find helpful:

- fastweb.com
- scholarships.com
- scholarshipamerica.org
- bigfuture.collegeboard.org
- candid.org (To use, type "college scholarships" in the search bar. If you have a special skill or talent, interesting career goal or belong to a particular minority group or heritage, add those descriptions to your search.)

You can find more helpful information on scholarships and grants [here](http://collegemoneymatters.org) on the collegemoneymatters.org website.



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information with
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