

5 Ways to Win More Scholarship Money

A college degree can open doors, but finding the money to get one can mean knocking on a bunch first.

The average annual cost to attend a four-year public college is \$8,244, says CollegeBoard.org. For out-of-state students, that number more than doubles (\$20,770) – and for private schools, it triples (\$28,500). And that's just tuition. Those numbers don't include housing, living expenses, or textbooks.

With student loan debt topping \$1 billion, the Consumer Financial Protection Bureau says, "Student loans have eclipsed credit cards as the leading source of U.S. household debt outside of mortgages." But there may be more available scholarship money than debt. CollegeBoard's scholarship search alone claims to check "scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion."

While many believe college will pay for itself later through higher salaries, there's no reason to take on loans (and years of debt) before searching out as much free money as possible. In the video below, Money Talks News founder Stacy Johnson interviews Harvard grad Ben Kaplan, who won two dozen scholarships worth \$90,000. Find out how he did it, and then read on to learn how you can too....

This is the kind of advice I could've used heading into college. I had a state scholarship that covered 75 percent of my tuition for four years. But it wasn't until senior year I realized I could've had a full ride and saved myself thousands more. I just assumed I wasn't eligible, but you know what they say about assumptions. Don't make the same mistake. Follow these tips...

1. Check non-academic scholarships

As we already mentioned, there are literally billions of dollars in scholarships out there every year. As we covered in 25 Bizarre Scholarships, many don't require great grades, test scores, or any kind of performance at all – there are scholarships based on everything from your height to a passion for the science behind wine.

Some of them have such weirdly specific criteria that you might win just by being the only person crazy enough to apply. For instance, there's a scholarship for Catholics named Zolp. (Name changes won't work.) So don't sell yourself short when searching.

2. Use scholarship databases

There are many places to hunt for scholarships online. Try some of these:

Scholarships.com

CollegeBoard.org

College-Scholarships.com

College Answer

QuestBridge

Scholarship America

FastWeb.com

Also check with the financial aid department of any school you might apply to. Several, like Harvard, have dedicated Web pages for scholarships available only to their students.

Wherever you look for scholarship money online, remember you shouldn't have to pay anything.

Don't fall for scholarship application fees, matching services, or any other scholarship scam. Not all places that charge are rip-offs, but many are, and there's no need to take risks with so many free resources at your fingertips.

3. Check locally and offline

Online searches are a great tool, but your odds of winning nationally competitive scholarships might be lower than less-advertised local ones. Check with local businesses and community-oriented organizations in your area: Rotary clubs, YMCA, Kiwanis, and even churches. High-school and library bulletin boards and well-connected guidance counselors might also be able to clue you in.

Money Talks has lots of great articles on college: check them out [here](#)!

4. Reuse your work

Apply for a few scholarships, and you'll start to see a pattern. Many want the same information, and essay scholarships may touch on the same themes (especially "tell us who you are and why you want our money").

While plagiarism is a no-no in college, you can't plagiarize yourself. Save time by keeping documents you can copy and paste from, and use your Web browser's autocomplete feature so you don't have to type in your contact info a billion times. Just make sure to double-check everything.

5. Be persistent

While there's a mind-boggling amount of free money out there, don't expect it to fall into your lap. Do the legwork and keep checking every semester. Some scholarships aren't available to freshmen or undecided majors, and new opportunities pop up all the time.

Fill out the Free Application for Federal Student Aid at the start of every year so your school knows you're still interested in grants and other financial aid. Do it early in the spring semester – need-based aid such as federal Pell grants is often first-come, first-served.

What to do if you can't get enough aid

Consider starting at a community college, which charges significantly less than a four-year university and lets you finish core courses before transferring to the school you really want. Just make sure your credits will carry over – ask the transfer schools for an articulation agreement.

You could also try applying to some of the cheapest schools in the country, or the tuition-free schools named in this BusinessWeek article. The Consumer Financial Protection Bureau's new comparison shopping tool might also help.

If you need more money, you'll probably have to turn to student loans. While their interest rates are relatively low compared to most other types (3.4 percent for subsidized undergraduate loans), it's still easy to rack up a mountain of debt. Check out [Are Student Loans the Next Debt Crisis? 6 Ways to Stay Out of Trouble](#) to learn how to minimize interest and seek loan forgiveness.