

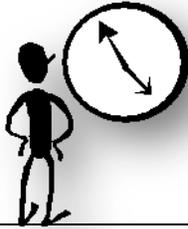
Scholarships



How to earn ca\$h for college

Contact:
Alicia Summers
Copper Hills Scholarship Specialist
801-256-5339
alicia.summers@jordandistrict.org

Take the time necessary to look for opportunities. Pace yourself and decide how much time you want to spend each week to searching. Get started today! There are scholarships available for K-12 grade students.



Volunteer Services

Students don't have to have perfect grades to qualify for scholarships. Most opportunities for scholarships are for students who are involved in the community. Join clubs and community groups, get together with your friends to do projects. Find a way to donate your time, and do it with zeal.

Your computer will become your best friend as you use it to find nearly all scholarship opportunities.



www.Counseling.CopperHillsHigh.org

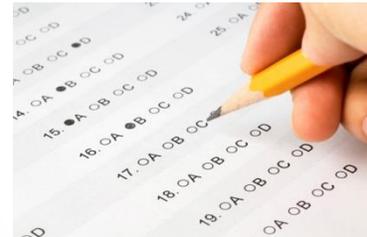
is a great place to begin.

Click Counseling, College. Search sites that will email scholarships to you. Open the Excel spreadsheet for hundreds of opportunities.

Essays are a huge requirement for scholarships! Put some thought into what you write. Think about what the readers will want to read as you highlight your experiences and opinions. Have someone proof-read your essay! Don't submit inferior work.



Letters of Recommendation are a must. Nearly all scholarship applications ask for two. Build a relationship with an adult (no relatives) in your life who has personal experience with you. Ask them to write you a letter to use and save copies for future applications.



Take the ACT and/or the SAT test at least twice by the end of your junior year. Your score can qualify you for scholarships as well as show the college which math and English class you can register to attend. *Each junior will receive a free ACT test in spring and 10th graders will take a free practice ACT test in the fall.*

Admissions Index

An admissions index gives a general idea of your likelihood of being admitted, as well as scholarship eligibility. The requirements vary by institution and are subject to change. Contact an admissions counselor for details.

An admission index number is where the GPA and test scores intersect. (i.e. The index for a 3.0 GPA and 20 ACT would be 95) *Note: beginning in 2020, select colleges and universities are no longer requiring the ACT or SAT for admissions and/or scholarships. Contact your intended school for current requirements.*

SAT score is based on Critical Reading & Math sections and NOT the Writing section. Total score will be based out of 1600.

Admissions Index

SAT CR+M	ACT Comp	GPA																													
		4.0	3.9	3.8	3.7	3.6	3.5	3.4	3.3	3.2	3.1	3.0	2.9	2.8	2.7	2.6	2.5	2.4	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.6	1.5	1.4	1.3	1.2	1.1
1600	36	142	140	138	136	135	133	131	129	128	126	124	122	121	119	117	115	113	112	110	108	106	105	103	101	99	97	96	94	92	90
1540	35	140	138	136	135	133	131	129	128	126	124	122	120	119	117	115	113	112	110	108	106	105	103	101	99	97	96	94	92	90	89
1490	34	138	136	135	133	131	129	128	126	124	122	120	119	117	115	113	112	110	108	106	105	103	101	99	97	96	94	92	90	89	87
1440	33	136	135	133	131	129	128	126	124	122	120	119	117	115	113	112	110	108	106	105	103	101	99	97	96	94	92	90	89	87	85
1400	32	135	133	131	129	128	126	124	122	120	119	117	115	113	112	110	108	106	104	103	101	99	97	96	94	92	90	89	87	85	83
1360	31	133	131	129	128	126	124	122	120	119	117	115	113	112	110	108	106	104	103	101	99	97	96	94	92	90	89	87	85	83	81
1330	30	131	129	127	126	124	122	120	119	117	115	113	112	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80
1290	29	129	127	126	124	122	120	119	117	115	113	112	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80	78
1250	28	127	126	124	122	120	119	117	115	113	112	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80	78	76
1210	27	126	124	122	120	119	117	115	113	111	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80	78	76	74
1170	26	124	122	120	119	117	115	113	111	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80	78	76	74	72
1130	25	122	120	119	117	115	113	111	110	108	106	104	103	101	99	97	96	94	92	90	88	87	85	83	81	80	78	76	74	72	71
1090	24	120	119	117	115	113	111	110	108	106	104	103	101	99	97	95	94	92	90	88	87	85	83	81	80	78	76	74	72	71	69
1050	23	119	117	115	113	111	110	108	106	104	103	101	99	97	95	94	92	90	88	87	85	83	81	80	78	76	74	72	71	69	67
1020	22	117	115	113	111	110	108	106	104	103	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65
980	21	115	113	111	110	108	106	104	103	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65	64
940	20	113	111	110	108	106	104	103	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65	64	62
900	19	111	110	108	106	104	102	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60
860	18	110	108	106	104	102	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60	58
820	17	108	106	104	102	101	99	97	95	94	92	90	88	87	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60	58	56
770	16	106	104	102	101	99	97	95	94	92	90	88	86	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60	58	56	55
720	15	104	102	101	99	97	95	94	92	90	88	86	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60	58	56	55	53
670	14	102	101	99	97	95	94	92	90	88	86	85	83	81	79	78	76	74	72	71	69	67	65	63	62	60	58	56	55	53	51
620	13	101	99	97	95	94	92	90	88	86	85	83	81	79	78	76	74	72	70	69	67	65	63	62	60	58	56	55	53	51	49
560	12	99	97	95	94	92	90	88	86	85	83	81	79	78	76	74	72	70	69	67	65	63	62	60	58	56	55	53	51	49	47
510	11	97	95	93	92	90	88	86	85	83	81	79	78	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46
430	10	95	93	92	90	88	86	85	83	81	79	78	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46	44
400	9	93	92	90	88	86	85	83	81	79	78	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46	44	42
380	8	92	90	88	86	85	83	81	79	77	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46	44	42	40
350	7	90	88	86	85	83	81	79	77	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46	44	42	40	38
320	6	88	86	85	83	81	79	77	76	74	72	70	69	67	65	63	62	60	58	56	54	53	51	49	47	46	44	42	40	38	37
290	5	86	85	83	81	79	77	76	74	72	70	69	67	65	63	61	60	58	56	54	53	51	49	47	46	44	42	40	38	37	35

Updated February 2009

Understanding Scholarships

A scholarship is cash awarded for college that does not need to be repaid. There are two categories of scholarships, General and Merit-based.

General or Private scholarships can be used at any college or university and can be combined with scholarships received from a college or university.

These scholarships come in a wide variety of types, academic, leadership, service, talent, and essay. Some are very specific as to career choice, minority students, and financial need. **The key is to take the time to apply for ALL the scholarships you are eligible for.** These scholarships “stack” up and excess money will be paid back to your account.

Some of these scholarships are easy and some take little effort, while those that require more work generally have a higher pay-out. Spend some time doing research to find the right one for you. Using a search engine, like Google or Bing, will help you find many. You will need to apply online for many of these. Check out the *Scholarship Search Sites* on the list of websites in this booklet; you will be able to fill out a personal profile which will direct you to specific scholarships that fit you.

Know the deadlines AND be aware of words like “Received By or Post-marked By!!!”

Backyard Scholarships

Competition is less for local scholarships, and many times scholarships are awarded to students with fewer credentials than you, simply because they were the only one to apply, so don't be timid in researching for one nearby, such as:

- Your Employer
- Parents' Employer
- West Jordan City
- Local businesses
- Local Community Organizations
- Student Clubs
- Utah Colleges
- Parents' or Grandparents' Military Service (You do not need to join the military to receive award)
- Parents' High School (i.e. Children of South High Alumni can receive ½ tuition to SLCC)
- Parents' Union
- Interest Clubs (performing arts, city orchestras, equestrians associations, etc.)
- Church or Religious Organizations
- Deseret News or Salt Lake Tribune

Renewable Scholarships

Many awards are renewable. This means that if you maintain the standards for the award, you will be able to receive the same amount for multiple years. Make sure you understand what you need to do to renew your funding. This may require submitting transcripts or re-applying each year.

Merit-based scholarships can be used only at the awarding college or university. They are also known as Academic Scholarships and are received as a tuition waiver. Often the admission applications serve as the scholarship application; while some require a separate application, such as financial need or diversity awards. Be aware of this when applying for admissions. If you have great grades and high ACT/SAT test scores you will probably be eligible to receive a scholarship. Note, some schools are no longer requiring ACT scores for admissions or merit scholarships. Priority deadlines, or scholarship deadlines for college are often in December, and other department scholarship deadlines begin in February. Based on the information on your transcript the school will determine if you qualify, they will notify you of awards.

College-specific scholarships usually don't "stack" so be aware of that; if you receive an academic scholarship and a department scholarship (or other scholarship directly from the school), you may have to choose which one is best for you. Ask the scholarship office, or check requirements and offers carefully.

- ❖ **Know the deadline dates!!!!** Once it passes, it's too late.
- ❖ Apply, Apply, Apply! The biggest pay out of scholarship money will come directly from the college.
- ❖ Some college admissions and scholarship applications are on one form, while others have a separate application for scholarships.
- ❖ Academic, Leadership, Diversity, Financial Need scholarships: Apply for any and all you are qualified for.
- ❖ Departmental (engineering, business, science, etc.) scholarships: Contact the college department for application and deadline date. These will require a separate application and possibly a portfolio.
- ❖ Talent (dance, art, drill, music, etc.) scholarships: Since try-outs and/or a portfolio will be required, contact the college early for all necessary requirements, application form, and deadline date.
- ❖ Athletic scholarships: **You must be in the NCAA Clearinghouse.** Be ready to market yourself; do not rely solely on your coach to promote you. Apply for admissions to the college; this shows the coach you are really interested in the school. Locate the coach's name and mailing address and write a letter stating your interest in their program, your academic and athletic goals, and your achievements. Include statistics, records, honors, clippings, and videotape.
- ❖ Scholarships awarded from colleges usually require the recipient to maintain a certain GPA or credits enrolled. Be aware of this in order to continue receiving funds.
- ❖ Many schools provide scholarships from private donors. Contact the college for opportunities.

If you know what college you want to attend, don't hesitate in calling the school directly. The Admissions Office and the Scholarship Office will be happy to help answer your questions. Some schools are willing to award scholarships on the spot if you have an excellent transcript.

Need-based scholarships are for students who have household low-incomes. These scholarships are often applied for by filing the FAFSA or Free Application for Federal Student Aid, at www.FAFSA.gov.

The FAFSA is available on October 1st each year for the following school year. All students planning on attending college should apply early. Deadlines for FAFSA vary by school, but are often in the spring. The funds from the government are available first come, first served, so plan to apply early.

When a student files FAFSA, the colleges listed on the federal form (you can select up to ten) will review the student status and notify the student of aid awards. Students can also contact the Financial Aid Office at their college for assistance. Any award money will be deposited in the student's account. Be aware of requirements, such as full or part time status, completion of classes. Failing grades will also affect a student's aid.

Students who qualify for FAFSA Pell Grants may also qualify for Utah state Financial Aid scholarships. Check with your Financial Aid office for information on available scholarships for additional funding.

Utah colleges offer additional funding in the form of two state scholarships:

Access Utah Promise Scholarship Program – The state of Utah provides assistance to qualifying students with financial need to cover up to full tuition at any Utah college. Eligibility requirements include: high school diploma, not previously earned an associate degree, Utah resident, demonstrate financial need, accept all other grants, tuition and/or fee waivers, and scholarships offered to intended institution, and maintain good academic standing in college. This is a *Last Dollar* scholarship, covering all remaining fees after all other waivers/scholarships/grants are used. Students must file FAFSA for eligibility. Talk to your college financial aid office for more information.

Higher Education Success Stipend Program (HESSP) – State of Utah Grant and Work Study program for students who have financial need. This can be used at any Utah college. Eligibility includes: students must file FAFSA and be eligible for grants or work study assistance, be a Utah resident, be admitted to college and attend at least half-time, and maintain satisfactory academic progress. Talk to your college financial aid office for eligibility.

Students should search for Need-based scholarships at their school and in regular scholarship searches online. The DanielsFund.org is a great one to consider, especially for seniors who are high achievers, involved in leadership, and are members of a diverse culture. Committees are eager to assist students who truly have financial need.

It is a good idea to research your college for additional scholarships for financial need. Many schools have additional funding for students who qualify for Pell Grants, but you must file a FAFSA to determine eligibility.

Sports Scholarships

1. Register for the NCAA at www.ncaaclearinghouse.org. (There is a fee to register; a fee waiver is available for qualifying students) Check the course requirements* to make sure you qualify for the Clearinghouse. Copper Hills is a Division I school.
 - a. *(You will need to provide them with your ACT/SAT score—Code 9999)*
 - b. You need to register to determine your academic eligibility and amateur status for all NCAA and DI and DII athletes. *If you plan to play for a DIII school, you do not need to register with the NCAA Clearinghouse.*
 - c. The best time to register is at the end of your junior year.
2. Document your athletic accomplishments from the start of your sporting activities.
 - a. Attend off-season sports camps. You will learn a lot about that school's athletic department. They can be good connections.
 - b. Create a portfolio of highlights and awards.
3. Contact your coach or school Athletic Director to get information and to help give referrals to colleges.
4. Contact the coaching departments from the college/universities you are interested in attending. Don't be discouraged if the coach at your intended college does not contact you often. There is a law that prohibits excessive contact between coach and athlete.
 - a. On your video highlights, start with your best moments
 - b. Provide them with a statement of your Academic strengths.
 - c. November begins the early recruitment period for most colleges, call early.
5. What are college coaches looking for?
 - a. Obedience to rules – some coaches will interview parents; obedience can reflect how coachable and respectful you are.
 - b. Positive attitude!
6. Your coach is the best resource for answering questions and promoting you as an athlete, especially if he/she played in collegiate sports.
7. Be persistent!

*Information regarding approved core courses for eligibility is available online at www.eligibilitycenter.org under the Resource tab.

Understanding Student Loans

A good student loan should have a few key elements, including:

PAYMENT FLEXIBILITY

Having a variety of payment plans to choose from means that you can select an option that will set you up for success. For example, if you're not able to make full payments while you're in school, making interest-only payments until you graduate can prevent additional interest from accruing and inflating the size of your loan.

TIME TO FIND EMPLOYMENT

A grace period after graduation means that you're not obligated to start making full payments on your loan right away. A typical grace period is about six months after graduation or after your enrollment drops to half-time.

THE ABILITY TO RELEASE YOUR COSIGNER

Few incoming college students have the credit history to qualify for a loan on their own. Most reputable lenders will allow you to release your cosigner from their obligation after you've established your own positive credit history and made a certain number on of-time payments. It's a great way to thank your cosigner for their help.

RATE DISCOUNTS

Many lenders offer reduced interest rates to qualified lenders. For example, signing up for autopay can often yield a discount of 0.25 percentage points. That quarter of a percent can save you a lot of money over the life of your loan.

Private student loan costs can be broken down in several ways.

FEES

The first and most-obvious thing to consider are fees, which are one-time charges that are usually attached to a specific service. For example, some lenders charge an application fee or an origination fee, which is typically a percentage of the loan value. *Note: None of our recommended lenders charge application or origination fees.*

PENALTIES

Next, you'll want to look at penalties. Some lenders may charge a penalty for early pre-payment. There may also be penalties for late or missed payments. *Note: None of our preferred lenders charge early pre-payment fees, which is one major reason we're happy to recommend them.*

INTEREST RATES

Finally, you'll want to look at the largest cost of all: interest rates. Interest is how you pay the bank for giving you the loan. Interest is charged monthly, based on the annual percentage rate of your loan, or APR. The higher the APR, the most you're going to pay every month, and ultimately, over the life of the loan. A fixed interest rate means that you'll pay the same amount of interest for the life of the loan. A variable interest rate may fluctuate based on market conditions, meaning that your payments may increase or decrease over time.

Writing the Essay

The essay is the most important aspect of the scholarship application. Don't assume that you can stay up late writing a winning paper the day before the deadline. Spend some quality time and effort in research and wording, it could make all the difference in earning the cash for your college.

"Why do I deserve to win?" When considering how to approach the topic for your essay keep in mind that the ultimate question you are being asked is, "Why do you deserve to receive our money?"

Do your research. Keep your focus on the required topic, but make sure to show who *you* are and how you fit into the future of education.

Don't be afraid to brag. They are interested in what you think, what you have done for the community, and how you plan to use their money to better the world.

How to Write a Winning Essay

1. Find the Right Topic and Approach

If you are asked to write on *any* topic, here are some to consider:

- What was a significant event in my life?
- What teacher, relative or friend has influenced who I am?
- What have I learned from my experiences?
- What are my goals for the future?
- Where will I be ten years from now?
- What motivates me to achieve my goals?

Be creative and let the ideas flow. Ask your parents, teacher and friends for advice. Be mindful of the organization. Choose a topic related to the focus of that group, your essay should appeal to the specific reader.

Choose something that is important to you, one that interests you. If you are excited about the topic, most likely it will come across through your words, and you will be more motivated to spend the time to make it memorable.

Understand why the individual, company, or organization is offering the scholarship. Find some way to work this into your essay. (See paragraph under *Tips and Strategy for Success*)

Consider these questions as you begin:

- What does this topic reveal about me?
- How has my life been changed by this experience?
- Why did I do what I did?
- What is the lesson that I learned from this experience?
- What aspect of this topic is most important to making my point?

2. Choose a Moment in Time to Write about

Writing about broad topics can leave the reader with a feel that you are an average student, but if you can pinpoint a moment in time to focus on, such as one day during a trip or one inning during a baseball game, your paper will be more original and will receive more attention.

3. Start Writing

- Write for the scholarship judges (understand why they are offering money)
- Be yourself
- Personalize your essay
- Make sure you have a point
- Support your statement
- Use examples and illustrations
- Show activity (track involvement in all activities 9-12 grades)
- Highlight your growth
- Be positive
- Be concise

4. Memorable Introductions and Conclusions

Introductions

Create action or movement

Pose a question

Describe

Conclusions

Be thoughtful

Leave a parting thought

Don't be quick to end

5. Edit

Read your essay aloud to work out the kinks, then send it to your parents or a teacher for review. You will want to make sure your ideas and images are clear, that the piece makes sense, and that all spelling and grammatical errors are corrected.

6. Recycle

Save your essays for college admissions essays, classes, or other scholarships. You may be able to change small portions of your work to make it usable in other areas. Be cautious of reusing an essay when the theme does not fit with the other topic.

When writing your essay DON'T:

- Write a sob story
- Ignore the requirements for topic guidelines
- Stress over particulars
- Try to be someone you are not
- Try to impress with words you don't understand
- Overuse clichés and quotes
- Stray too far from the topic
- Repeat stats from your application (they will see what your GPA is, for example)
- Think you won't need outside help

Tips and Strategy for Success

► High test scores and good grades are not necessary in obtaining money from scholarships - preparation and perseverance are. The key to success lies in research. There are many websites and resources that will help you find current scholarships. If you know what you want to do for your future career, or have a talent in a particular area, you can search for those; however, don't get stuck trying to find scholarships to fit your particular needs, do your research and find many opportunities that will be suitable for your interests in the application requirements.

► Is it worth my time to earn \$500? Shouldn't I focus on the big awards? Consider how much time you will spend working at your minimum wage job after school and how much time it takes to write a winning essay that can be reused with some minor adjustments, and you will see how beneficial several \$500 prizes will be. Don't be discouraged by small amounts, they can add up to big bucks.

► Beware of scams! You do not need to respond to unsolicited offers. There is no need to partner with an organization that will 'help' you win scholarships. You should not have to pay a fee in order to win.

► Learn the purpose of the scholarship. The old adage, "Nothing is free" is still true, even with scholarships. Nobody gives away money for nothing, so find out why they are willing to pay you. The reason may be to reward you for your service to the community or for academic excellence. If the GPA requirement is low, they may want to recognize your extra-curricular activities. In the case of essay writing, they may desire to reward you for the experiences you have had, the problems you have overcome, or the future you plan to meet with great zeal. Once you have learned the reason behind the scholarship you will be able to determine how it will may or may not fit you personally.

► List your accomplishments. Take the time to remember everything you have done that will fit each category. Consider school, church and community activities. If you have held a leadership position in a church organization, make sure to word the title and responsibilities so that others outside your faith will understand you. Many of your everyday activities may be over-looked, this is your time to brag; document everything. Some activities may be categorized in multiple areas. *For example: if you are a Boy Scout, and you earned your Eagle you can list your accomplishments in several ways. Awards: Eagle Scout; Leadership: Eagle Project, then detail what you did and how you accomplished it, as well as the leadership position you held in each of the ranks; Service: Eagle Project, detail the hours, the organization you helped, and all service you performed during your scouting experience.*

If you don't have much to write about, start building your accomplishments today!

► Write a personal resume. Document all your employment, service & volunteer work, leadership, and extra-curricular activities. Don't be afraid to let the reader know what a great person you are and how much time you have spent improving your environment. It will also give you an opportunity to reflect on your successes and help you fine tune what you have accomplished and where you can improve. Don't underestimate the power of a well-written resume. Some scholarships may require you to submit one; and it will be necessary to maintain a resume for your future.

- ▶ Read the fine print. Make sure you have all the details for each scholarship before you start. Deadlines, format, eligibility, residency, and other requirements may disqualify you if you aren't aware of guidelines. Be aware of stipulations to maintain a minimum GPA or course load.
- ▶ Make copies of everything you send.
- ▶ Make sure you understand how you will receive the payment. Will they send you a personal check, to be spent at your discretion, or will it be sent to the school for tuition?
- ▶ Contact the award administrator or the IRS for guidelines on reporting your winnings. You will need to report scholarship earnings on your next year's taxes. Most colleges will send you a form listing scholarship monies received each year.
- ▶ Send the awarding organization a 'Thank You' note and keep them informed of your progress at the end of the year.
- ▶ If your application process for a scholarship requires an interview, do your homework on the organization, the people you will be speaking with, and the purpose of the scholarship. Dress the part. Your clothing will affect the image you wish to portray. Be mindful of body language, posture, language, and eye contact. Smile and act enthused. Practice answering questions like why do you want to enter that particular field? What are your plans after graduation? Why do you think you should win this scholarship? Tell me about when you've been a leader. What are your strengths and weaknesses? Where do you see yourself in ten years? Tell me about yourself, etc. Think of questions to ask your interviewer.
- ▶ Start slow. Don't get overwhelmed before you begin. The search can be long, but will be rewarding if you take the time to find the scholarships that fit you.
- ▶ Transcripts are available for free in the registrars' office. To request yours, fill out a form and place it in the designated basket.
- ▶ You need to understand that receiving funds from a scholarship may affect your eligibility for financial aid. Any money you earn lowers your need figure on a dollar-for-dollar basis. What should matter to you is which types of your aid are reduced or eliminated—self-help aid (loans or work-study) or need-based grants. Colleges, following federal regulations, can adjust your aid package in a variety of ways—some will subtract the value of unmet need first, others will reduce self-help aid before reducing grants, still others will use scholarship funds only to replace grant money. Some schools even give you the option of using scholarships to reduce your expected family contribution.
- ▶ It's a good idea to contact the financial aid office of schools that interest you and inquire about their policies regarding outside scholarships.

Beware of Scams

- **"The scholarship is guaranteed or your money back."**
No one can guarantee that they'll get you a grant or a scholarship. Refund guarantees often have conditions or strings attached. Get refund policies in writing—before you pay.
- **"You can't get this information anywhere else."**
There are many free lists of scholarships available. Start researching scholarships at the high school or library before you decide to pay someone to do the work for you.
- **"I just need your credit card or bank account number to hold this scholarship."**
Never give out credit card or bank account number on the phone without getting information in writing first. It may be the set-up for an unauthorized withdrawal from your account.
- **"We'll do all the work."**
Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.
- **"The scholarship will cost money."**
Don't pay anyone who claims to be "holding" a scholarship or grant for you. Free money shouldn't cost a thing.
- **"You've been selected by a national foundation" to receive a scholarship or "You're a finalist" in a contest you never entered.**
Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

If you suspect a scam, bring a copy of all literature and correspondence to a financial aid administrator at a local college for advice. You can also contact the Better Business Bureau, your State Bureau of Consumer Protection, your State Attorney General's Office, or report the offer to the National Fraud Information Center.

Websites

Counselor Favorites:

completescholarships.org
Scholarshipmentor.com
stepuputah.com
chegg.com
shmoop.com (Magic Word: WASATCH)
scholarships.com
studentedge.com
utahcf.org

Utah Students:

UHEAA.org
higheredutah.org
utahsbr.edu
college-scholarships.com
RegentsScholarship.org
NewCenturyScholarship.org

Financial Aid:

dealaid.org
credit.com
lendedu.com
lendedu.com
CollegeCovered.com
finaid.org
tuitionfundingsources.com
fafsa.gov
federalstudentaid.ed.gov
fedmoney.org
collegeanswer.com
nextstudent.com
mappingyourfuture.org
cedaredlending.com
earnest.com
fiscaltiger.com
lendkey.com
selflender.com
Finance Degree Scholarships from DiscoverBusiness.us
turbo.intuit.com
annuity.org

Scholarships:

completescholarships.org
chegg.com
personalfinanceanalyst.com
educate-utah.org/
scholarship.collegecovered.com
facebook.com/college.scholarships
reviews.com/best-scholarship-search-platforms/
college-scholarships.com
college-scholarships.com/scholarship-information/free-scholarship-searches/
scholar-box.com
scholarship-page.com

fastweb.com
imagine-america.org/applyforscholarships
scholarships.com
scholarshiphelp.org
scholarshipworkshop.com
CollegeXpress
scholarshiphunter.com
nextstepU.com
chegg.com
cappex.com/scholarships
collegetoolkit.com
salliemae.com
chegg.com
guaranteed-scholarships.com/
reviews.com
imagine-america.org
tuck.com

Diversity Students:

zippia.com
edubirdie.com/blog
educate-utah.org/ (With information for Undocumented Students)
Scholarshipsaz.org (Beneficial for undocumented students, too.)
onlinecolleges.net/for-students/financial-aid-minorities/

Native American Students:

aigcs.org
collegefund.org
edubirdie.com
College Guide for Indigenous Students offers in-depth information in several areas, including:

- A guide to financial aid and documenting tribal status
- An expert interview on the scholarship application process
- A comprehensive list of scholarships and grants for Indigenous students
- Details on Indigenous Serving Institutions and Tribal Colleges, with accompanying scholarship information

onlineschools.org
onlinecolleges.net
scholarships.fatomei.com
hispanicfund.org
app.reviewr.com
learnhowtobecome.org
disabled-world.com

College Information:

collegeatlas.org
nationalappcenter.com
discovercolleges.com

gocollege.com
going2college.org
anycollge.com
collegeboard.com
collegeprowler.com
petersons.com
collegeanswer.com
communitycollegereview.com
bestcolleges.com
discoverbusiness.us(Business Degree Information)

Disability Resources & Scholarships:

Disability Friendly Campuses:
<https://edubirdie.com/blog/us-disability-friendly-campuses>
<https://www.affordablecollegesonline.org/college-resource-center/resources-for-students-with-disabilities/>
<https://www.accreditedschoolsonline.org/resources/scholarships-financial-aid-for-students-with-disabilities/>

National Center for Learning Disabilities:
<https://www.ncld.org/scholarships-and-awards>
[nitrocollege.com](http://www.collegescholarships.org/disabilities.htm)
<http://www.collegescholarships.org/disabilities.htm>
<https://dealspotr.com/article/college-resources-for-disabled-students>
https://universityhq.org/paying-for-college/scholarships/#scholarships_for_students_with_disabilities
<https://www.disabled-world.com/disability/education/scholarships/minority-diverse.php>
<https://www.educationdegree.com/resources/financial-aid/scholarships-students-with-disabilities>

Financial Resources and discounts for students with disabilities:

<https://couponfollow.com/research/financial-resources-for-students-with-disabilities>
<https://www.affordablecollegesonline.org/college-resource-center/affordable-colleges-for-students-with-disabilities/>

Online Schools for Students with Disabilities:onlineschoolsreport.com

Utah State Board of Education Special Education

Resources:

schools.utah.gov/specialeducation
schools.utah.gov/specialeducation/resources/scholarships
Transition from Secondary to Post High School: schools.utah.gov

Blindness: Nfb.org/scholarships

Asthma:

Schering-ploughwilltowin.com
educationdegree.com

Multiple Sclerosis and Chronic Illness & Disability among other areas: nationalmssociety.org

MS: affordablecollegesonline.org

Students with Cancer: affordablecollegesonline.org

Speech Disabilities:

speechpathologymastersprograms.com

Volunteer:

211UT.org
JustServe.org
www.youthlinc.org

Study Abroad Opportunities:

Youth for Understanding
VERTO Education

Tips:

Check with your parent's or your employer for scholarships

Check out Military opportunities, such as the NROTC

Visit your intending college's website

Spend the time it takes to search and apply for opportunities

Volunteer Opportunities

2-1-1 Information & Referral/Volunteer Center	211 or 801-978-3333 www.211UT.org
Utah Food Bank	801-978-2452
Road Home (Homeless Shelter)	801-359-4142
Crossroads Urban Center	801-364-7765
American Red Cross	801-323-7000
Habitat for Humanity	801-263-0136
Tracy Aviary	801-322-2473
West Jordan Animal Shelter	801-282-3951
Hogle Zoo	801-582-1631
Wheeler Historic Farm	801-264-2541
Hawk Watch International	801-484-6516
The Living Planet Aquarium	801-495-4448 ext. 212
SPLORE (outdoor activities for the disabled)	801-484-4128
Kostopulos Dream Foundation	801-585-0700
Ronald McDonald House	801-530-0385
Primary Children's Medical Center	801-662-1000
Make-A-Wish Foundation	801-262-9474
Shriner's Hospital for Children	801-536-3621
Great Salt Lake Park	801-250-1898
Jordan River Trail way	801-972-7800
Tree Utah	801-364-2122
Wasatch Community Gardens	801-359-2658
This is the Place Heritage Park	801-582-1847
West Jordan Museum	801-568-0938
Utah Children's Museum	801-456-KIDS
LDS Humanitarian Center	801-240-5954
Catholic Community Services	801-363-7710
Libraries	801-943-4636
Boys and Girls Clubs	801-284-4253

Contact other Resources:

Scouting	Museums	Newspaper Offices	Nursing Homes
Hospitals	City Parks	Special Olympics	Elementary Schools
National Parks	Child Care Centers	Local Sports Leagues	State Parks & Recreation

*Contact information may not be current. If the number listed is invalid, we apologize.

Letter of Recommendation Form

To the student: You should not be related to a recommender, but should know them and have had some interaction with them. In order to receive an effective letter of recommendation, please respond to as many of the questions/statements as completely as possible. List details, if applicable, and avoid generalities. It is advisable to add as much information as you possibly can. You can give them this form, or rewrite the information on a separate sheet of paper. The recommender should be given at least one week to complete the letter. If possible, provide a stamped and addressed envelope for the recommender. Don't forget to thank the recommender. It is best to have at least two (2) letters of recommendation on hand for scholarships. **Make copies for your file.**

Student Name: _____

Recommender's Name: _____

Date Needed: _____

To whom will the letter be sent? _____

(e.g. Organization, school, or Individual. If you wish to have a generic letter, "To Whom it May Concern")

Your college and career goals:

List ALL activities, clubs, sports, awards, student government, etc.: (Be specific, detailing offices you held and extent of involvement during the 9th-12th grades.)

Describe volunteer/service work you have done in school, church, or in the community: (Explain how it impacted you in some way, and how your contributions made a difference.)

List Scholastic/Academic accomplishments: (Awards, GPA, AP or Honors courses you have taken.)

Work experience: (Include recognitions, awards, etc.)

Write a paragraph about yourself to give insight to your recommender. (You may want to include what motivates you, anything special or unique about you, particular skills you have, and interests outside of academics. Remember that most mentors know only one side of who you are; you want them to write a recommendation about the whole you, so the more you tell them, the more they can brag about you. Be honest, but don't hold back any achievement or accomplishment.)

Letters of Recommendation

Surprisingly enough, one of the most important parts of your college or scholarship application isn't written by you. Follow these tips to get great letters of recommendation.

TIMING IS EVERYTHING

- Start early. Give your recommenders enough time to write thoughtful and articulate letters. Give at least three weeks advance notice.

WHO TO ASK

- Choose adults who know you well. Teachers are great for providing insight into your academic achievements. Don't pick a teacher just because you got an A in his or her class. It's important that the teacher, counselor, or principal knows you personally.
- Consider people who can write about your talents and abilities: employers, coaches, clergy, and community leaders. You should not ask family members.
- If your recommender seems hesitant or too busy, ask someone else.
- Pick someone who can address the award's special criteria or particular interests.
- Pay attention to the application or organization's requirements. Some ask for specific teachers or leaders to submit letters. For example, an application for a math or science scholarship may require a recommendation letter from a math and/or science teacher.

WHAT THEY NEED

- Your correct contact information, your full name as it appears on the application, address, email, and phone number.
- Two copies of any forms they need to fill out, one for a rough draft and one for a final draft.
- Detailed instructions on how the letter should be handled, along with the correct name and address of the college or university or scholarship sponsoring organization. If you are asking for letters for more than one application, be sure to provide each organization's information.
- For generic letters it is okay to have them addressed, "To Whom it May Concern".
- Information about your achievements such as your transcripts, a list of extracurricular activities, volunteer service records, and any special awards or recognition you have received from 9-12 grades. Detail as much as possible to provide enough information for your recommender to personalize your letter.
- Include stamped and addressed envelopes. They can then mail them straight to the school or organization receiving the letter, or mail them directly to you. If you choose to pick it up from them, give your recommender the details on how you plan to arrange pick up.

BE APPRECIATIVE

- Your recommenders are doing you a favor. Show them you appreciate their time and efforts by being polite.
- Be considerate of their time. Give them plenty of time to write the letter and let them know about the deadline in advance. If you think your recommender might have forgotten about your letter, prompt their memory by asking if they need more information.
- Once your letter is submitted, follow up by sending your recommender a thank-you note.

WORD OF CAUTION

- Letters of recommendation from a person who does not have personal knowledge of you will have no impact. A good rule of thumb is to submit letters written only by those who have observed your performance in some area.
- Obtaining two or three letters of recommendation is helpful.
- Do not send more letters than the number requested and do not send a letter of recommendation unless it is requested by the college or scholarship organization.

