

Applying for Scholarships and Federal Financial Aid webinar transcript

Producer: Welcome and thank you for joining today's Applying for Scholarships and Federal Financial Aid Made Easy. I'd like to formally, again, begin today's call and introduce Maisha Challenger, please go ahead.

Maisha: Thank you so much. Good afternoon to those individuals on the East Coast and good morning to those that are joining us on the West Coast and most importantly, happy new year, everyone. I would like to welcome you all to our FSA webinars series in our new year 2021. My name is Maisha Challenger, and I'm an awareness and outreach specialist here at federal student aid, and also one of your presenters for today's webinar.

This year, we decided to start off with an exciting webinar topic, Applying for Federal Financial Aid and Scholarships Made Easy. How critical is it to seek funding for school? Federal financial aid and scholarships go hand in hand. We thought it would be great to provide some essential tips on completing the FAFSA form, but most importantly, and more importantly focusing on some amazing tips when it comes to scholarships. We are so excited to have as our guest speaker, Stephanie Panion, Scholarship Program Manager from the Boettcher Foundation here with us today.

A few housekeeping notes. All questions during the presentation should be sent to the following email address, fsaoutreachwebinars@ed.gov. Once again, that's fsaoutreachwebinars@edd.gov. We will absolutely share that email address during the presentations so you can know where to submit your question. At the conclusion of the webinar, we will share out some questions and answers and give our presenter an opportunity to provide additional information.

It is important to note, for those that are unable to join this webinar in real time, it will be recorded and available on our various digital platforms, studentaid.gov and the financial aid toolkit websites in one to two weeks. We will also provide a PDF version of the PowerPoint slides along with a brief survey. Now that we've taken care of logistics, let's begin.

Funding to pursue post-secondary education is so important, which is why we really thought starting the new year off with this information would be pretty amazing. Today we want to discuss the importance of financial aid and where to locate it when you want to pursue post-

secondary education, whether that's trade school, four-year, two-year, technical school, any of the above. Next slide.

Here's the quick agenda for today's webinar. We're going to talk about financial aid and the FAFSA form. We're going to talk about a couple of tips and then we're going to get into really why you guys are here; everything you need to know about scholarships, and then I'll share some tools and resources, and then we'll get to your questions. Next slide.

Earlier I mentioned the email address, I want to share it with you all again. Submit your questions, and some of you have already, to fsaoutreachwebinars@ed.gov. Once again, I'll give you a moment to write that down, it's fsaoutreachwebinars@ed.gov. Next slide.

What is financial aid? We're talking about school, we're talking about finances and we all talk about those college calls, but what is financial aid. It's assistance to help you pay your college expenses. Next slide.

Whenever I do presentations, I always talk about there's four types of money. The federal government gives money, the State gives money, the Institution gives money and then there is scholarships. It's all financial aid and assistance to help pay for school. When we talk about the government, the federal government, we're going to talk about the FAFSA form provides aid. The State also provides aid. The college also provides institutional aid.

Federal financial aid and scholarships are different. The US Department of Education does not provide scholarships, but there are many foundations and organizations, employers, and companies that do. I know Stephanie is going to talk a little bit about where you can go and some tips regarding that. Again, both of them go hand in hand. Next slide.

I want to talk about some myths about federal financial aid. The form we're going to talk about the FAFSA form is too hard to fill out. The FAFSA form, I'm sure some of you are like, "Oh yeah, the FAFSA form." You filled it out. It was easy. It's gotten a lot easier. We've streamlined the form, provided some skip logic. We're only answering questions that pertain to you. It's much easier than it's been in the past. fafsa.gov is the website.

Here's another myth. Only students with good grades get financial aid. That's another myth. People are... course students are like, "Oh, my

grades are not that great, I won't qualify for federal financial aid." While in high school your grades are not a factor when qualifying for federal aid. However, once you are in school, you do have to maintain a certain GPA called SAP, Satisfactory Academic Progress in order to keep your federal financial aid. Again, your grades are not a factor to receive federal financial aid.

Then here's another myth. My parents make too much money, so I won't qualify for aid. There's no income cutoff. Everyone who qualifies, everyone that is eligible, qualifies for some form of financial aid. Those are some myths that we want to dispel right now. Next slide.

What is it the FAFSA form? I keep talking about this form. The fact FAFSA form is the Free Application for Federal Student Aid. It is free from the federal government, from our organization, FSA. Why should you complete the FAFSA form? Not only do you need to complete the form to see whether you qualify for federal financial aid, but a lot of aid is also tied to filling out the form.

State aid is tied to the form, institutional aid and a lot of scholarships, I'm sure Stephanie's going to talk about that, still require you fill out the FAFSA form. As much as you may think that you don't qualify for federal aid, a lot of the other aid, the free aid that you're looking for does require you to fill out the form. Next slide.

The FAFSA is available now. The 21/22 FAFSA. If you are attending school in the fall of this year or spring of 2022, you want to fill out that FAFSA. Next slide.

The FAFSA was launched October 1st of last year. This is the form, if you're going to school this year that you want to fill out. What information do you need? There's some basic personal information, but the key documentation that I'm sure some of you hear about is tax information. The parent and the student both need to put down their tax information, if the student is living at their home and they're parents' dependent or their dependent, meaning the parent is responsible for them, that's the tax information. The tax information is what you would use.

For the 21/22 FAFSA, we're looking for 2019 tax information, is called prior. Prior, where you use 2019's information. Now, we all know that we're experiencing a pandemic right now, and COVID-19 is real, and there are a lot of circumstances where individuals may have lost employment due to the pandemic. For the FAFSA, we want 2019's

information. However, if in 2020, you experienced some hardship, employment hardship, you want to talk to the Financial Aid Office at the school, he'll put down 2019's information on the FAFSA, and then the school will let you know how to proceed or what information they need from you. Again, if there is a significant difference, and still want 2019's information, you can talk to the school if there has been a significant change in your employment. Next slide.

Here are the programs that the federal government offers. When you fill out the FAFSA there are three programs. Grants, free money, loans, money that has to be repaid and work study, where you work part-time and pay off your education expenses. There's over \$120 billion, that's a lot of money, available to individuals. When you fill out that FAFSA, these are the programs that you can qualify for. Next slide.

I want to go over some quick tips before I hand it over to Stephanie, when it comes to filling out the FAFSA, Next slide. You want to complete the FAFSA as soon as possible. Listen, it's January, we're about to be in February, the FAFSA came out in October. It's not too late. There is available funding, some is first come first serve, but there are also State deadlines. I've talked about federal, State, institutional aid and scholarships. You must be mindful of deadlines.

The State has deadlines for their aid different than the FAFSA deadline. The FAFSA deadline is usually an 18-month cycle. You have time when it comes to the FAFSA, although you want to fill it out as soon as possible. But the State deadlines, institutional deadlines and scholarship deadlines be mindful of. Then as I mentioned earlier, your tax information is really critical. For the 21/22 we use 2019's tax information. Next slide.

Make sure you have the right website. Anything with the government is going to be fafsa.gov. If you go to fafsa.com, fafsa.org, those sites won't work. When you put that in, when you use Google, put in fafsa.gov, if you're not sure, or if you put in fafsa.com, fafsa.gov will come up. That is the website, you should want to use, that as the official website to fill out the application online.

Another thing, the FAFSA is free. There's so many resources out there where you should never have to pay anyone to help you with the FAFSA form. We have a 1- 800 number, there's tons of guidance counselors, resources that can help you. You should never have to pay in order to get help to fill out the form. Next slide.

Not reading definitions carefully. It is a form, It is an application, which means you want to try as best as possible, to put down the correct information. Yes, no worries, if you make a mistake you can go back and make corrections, but you want to try to do as best as you can ahead of time. Here's some information that's important. The number of family members in your household. It will ask, how many people are in your household.

Maybe your grandmother lives with you. Maybe it's your brothers and your aunt. The number of people in your household. Also, the number of family members in college. If it's just you, you're going to put yourself, maybe you have a sibling. All that information is important. The net worth of investments. There are specific investments, but only put down what applies to you. Next slide.

Submitting incorrect information. A lot of times, and in the FAFSA we updated it, where people were putting parent information in student information and student information in the parent information. We have a mobile App now that when you go into it, it gives you... it'll update you, or you can use your information based on who you are. If you're a parent, you would enter the parent information. If you're a student, you would go in as a student and it would only give you questions applicable to you. Just be mindful when you're adding information to your form, that you're making sure it's for you and not your parent.

Then your FSA ID. Your FSA ID is how you sign the FAFSA form. It's a username and password. A lot of times people will complete the FAFSA they're getting all the way to the end and then there's an error. There's something wrong where their FSA ID is not correct, or it's not matching. What you want to do is make sure that all the information that you put in your FSA ID is correct. You want to make sure your date of birth is correct, ensure social security number is correct. Because a lot of times there might be a typo that's resulting why you can't complete the form. Next slide.

The school selection. Always put more than one school. You can put up to 10 schools on the FAFSA form. Again, these are tips. Because each school is going to give you a different amount of aid. It's really important to remember that if you have more than one school, think about that, because, we say always list at least three or four schools to help, and then once you put those schools on the FAFSA form, you'll get a different financial aid award letter from each school. Then you can

compare and contrast what's best for you. You want to do that because just because school A gave you 10,000, school B may give you 20 and so forth. It's important to put down more than one school to see what assistance you can receive. Next slide.

Here's the last tip, not signing the FAFSA form. We get so many inquiries. "Well, I filled out the FAFSA. I filled it out a month ago. I don't know what's going on," and they haven't completed it. You should get a confirmation page. There's a signature. Remember I talked about that FSA ID. You don't have to do an electronic signature, you can mail in the signature page, but we definitely advocate you do it electronically because that's the fastest way to expedite getting that **[00:12:06 inaudible]** report after you're done that lets you know what's your EFC is, Expected Family Contribution, and then the school will look at that and then **[00:12:14 inaudible]** and send it to you. You just want to make sure you've actually submitted and completed your FAFSA form and make sure you get that confirmation page. Next slide.

I'm done. I know you guys are like, "Okay, we know about the FAFSA, we want to hear about these amazing scholarships and tips. I have the privilege and pleasure to introduce Stephanie Panion from the Boettcher Foundation, everything you need to know about scholarships. Stephanie, take it away.

Stephanie:

Thank you so much Maisha. I really appreciate being here today to talk about scholarship. As she said, I'm from the Boettcher Foundation, which is a Colorado based scholarship, but we're a merit scholarship. What I'm going to talk to you about today is what we look for and what stands out to us in our merit-based scholarship selection process, because I believe these tips and tricks will help you stand out from the crowd when you're applying for scholarships and also for colleges as well. Let's go ahead and begin. Next slide please.

When you're about to make a big purchase, such as what college you're going to go to, what are some of the first questions you might ask yourself? Probably asking what does it cost? Can I afford it? All very good questions. We're going to take a little look at that. You could go to the next slide, please.

Now don't pay too much attention to the specific numbers on this slide. What we're looking at is the big picture of the cost of college. Any college you're looking at is going to have a cost of attendance page on their website that will break out the cost in a similar amount. You're

looking at not just the tuition and fees, but also the expenses for your books and living expenses.

Again, all of this should be broken down on the cost of attendance page for any college you're looking at. You can start researching now approximately how much it could cost for you to go to that institution. As you notice on here, these are specific to Colorado just because that's where I'm based, but when you go to an in-State school, it usually costs less than when you go to an out-of-State school and private schools do usually cost more than public schools. But you just want to take the time to do a little research for any schools in which you're interested. Next slide please.

We're going to spend the majority of our time today talking about how you're going to pay for college, because we all know the cost is out there and where to find it. What we want to know is how to pay for it. The next slide please.

Maisha covered a little bit of this already. There are multiple types of financial aid available and I will focus primarily on gift aid in the form of scholarships because that's the kind you don't have to pay back. You could also during your college career, look for grants as another way to finance your education. That is also a form of gift aid. As Maisha mentioned, you could also obtain work-study in loan, usually by filling out the FAFSA that you get your eligibility for those options.

I would like to point out that it's a good idea to apply for as many different types of financial aid as possible so that you can create a financial aid package, so that hopefully you get a combination of scholarship and maybe take out a couple of loans but do so in a way that makes it affordable to you. Don't rule out any type of financial aid. Apply for as many different types as possible, and then you can figure out the package that works best for you. Next slide please.

I want to take, or I came here to talk about where to find scholarships. The first place you should always go is your high school guidance counselor's office. They are usually the primary hub of information for scholarships. I can't email or mail you directly information about a scholarship, but I can usually send it to your high school in care of the guidance counselor and know that they can distribute it to you. Always start with their office, let them know you're interested in scholarships and they'll help with the search.

As Maisha mentioned, the institutions themselves offer financial aid usually, so you want to check with them. A key tip is to apply by their primary or priority deadline because usually when you do that, your application to the school is simultaneously serving as your application for [00:16:42 inaudible] scholarship, so it's doing double duty. If you apply after that deadline, you might still get into the school, but financial aid could have been awarded out, so you want to apply by that priority deadline. Be sure to also look at programs and department. Maybe either music department offers a scholarship or you could get a scholarship for playing a sport. Research a little bit within the specific departments as well.

The next three bullets are smaller sources of scholarships that we don't often think about, and because of that, there's often untapped resources. Start asking around at religious, ethnic, civic, veterans' organizations, businesses, or labor unions, or even private foundations to find out more about their scholarship. Again, these scholarships might be smaller, but then you might be more competitive in the pool. I like to share that when I was in college, I got a \$500 scholarship from the US Postal Service because my grandpa was a letter carrier. It may not sound like much, but that paid for books for a term. It all adds up. Next slide, please.

This is another slide. There was just some, just a few of the website resources you can find online in searching for scholarships. I'm sure on your own, you could come up with hundreds more. As my Maisha said, though, you should not pay to find scholarships. Don't go to a site that's going to make you pay to find free money. There are plenty of free resources out there.

Some of these are Colorado specific again, just because that's where I came from. But if I may highlight a couple on here, fastweb.com and scholarsnap.org are some good nationwide scholarship search sites that will allow you to find scholarships quickly and easily. I'll move us along knowing that my Maisha is going to provide a PDF of this PowerPoint later on, so you will have access to these sites later. Next slide please.

Now I'm going to talk about how you earn scholarships in two ways. I'm going to talk about it in terms of both, how you earn it with what you're doing in high school right now, and also how you earn it in terms of filling out the application, that Maisha said, [00:19:02 inaudible] out the application, you want to do it right, and you want to do it carefully

because that's your opportunity to make sure that you're eligible for all this aid.

When it comes to scholarship and merit-based scholarships, in particular, we have found that when students focus on their academics, their community service and their extracurricular activities and demonstrate that they're well-rounded in all three of those areas, they tend to be highly competitive for merit-based scholarships. We put them in this order to help you re remember them easily, that by focusing on these three areas, you can ACE your scholarship application. Those are the three things you want to focus on, and I'll go ahead and break each of those down into a little more detail. Next slide please.

When you hear about merit-based scholarships, academics usually is the first thing that comes to mind if people think automatically good grades. But when it comes to academics, we're looking for a little bit more than that. Yes, we're looking for a strong academic record, but it's not just the final cumulative GPA that we're looking for. We seek out trends in the application as well. Maybe you wobbled a little bit your freshman year, but your grades have improved since then. We noticed that and that looks good. It's also possible that your grades might've wobbled last spring when the pandemic hit and we all had to adjust to new formats of learning, and again, that's okay if we see that you bounced back after it or overcame that, that is all stuff that we will notice on your transcripts.

We are also looking for a college prep curriculum. Meaning students who are taking advantage of the opportunities available to them. For some, you might have AP or IB classes, not every school offers that, and that's okay. We just want to see that you're maximizing your potential at that school. It looks better on the transcript if you get a few Bs in challenging courses, then if you get all A's in very easy classes. That's because it's showing us and colleges that you're ready to do college level work. It's great if you can do four years of the core subjects, most of your schools will meet that already, but again, make sure that you've demonstrated to colleges that you've met all the requirements, and then you're not having to take classes in college that you're paying for, that you could have taken for free and high school.

Standardized tests are important. It's a little bit different this year, I know with the pandemic, but if you have the opportunity or desire to take the ACT or SAT tests, we recommend a couple of tips with that. First, practice. There are a lot of opportunities online to take practice

tests or practice answering sample questions so that you're comfortable when you get into the testing center. Plan ahead, study, make sure you're as well prepared as possible because while we recommend here taking it twice, we know that not every student has that opportunity.

You just want to make sure you're as prepared as possible when you go in to take the test to do your best, if you can take it a second time, that's great, but at least this way you'll know that every time you sit in that chair, you're ready to go. Again, this year could look a little different because we know not every student was able to take tests during the pandemic, so it's always good to reach out to scholarships to ask if they are still needing test scores for this year. Next slide, please.

Now we're moving on to the C of ACE, which is community service. A lot of students will ask me, what kinds of community service are you looking for? Or how many hours do I need to have? That's not really what we're looking for. We're looking for more of the things that you see on this slide. Evidence that you're showing a depth of commitment to the organizations you're serving. Length of participation that you're going back on a regular basis because your impact will be greater.

While it could look good on a resume that you have multiple service activities, if you're just going to them once in a while, or you've just done it one time for a couple of hours, your impact is not that great. Whereas if it's something you do on a regular basis and you become involved, you might have the opportunity to demonstrate some leadership or initiative within the group.

For instance, if you're just there for an afternoon, they're probably not going to give you a leadership position, but if you're a regular volunteer, you might get the opportunity to lead a team. Or if you see a need there such as the organization lacking social media presence, maybe after some time there, you could help them develop an Instagram account. That's an example of initiative that you can show when you are starting to get involved deeply with an organization. What you really want to focus on is your passion. Finding a few service activities that you're really passionate about and then diving in deep.

If you go to the next slide, which is the E of our ACE, extracurricular activities, you notice we're looking for the exact same thing. I'm not going to tell you what clubs you have to be in, that you have to play a sport or a musical instrument, you just need to find the things that you're passionate about and dive in deeply and get involved.

I also want to point out here, work is something that you should count on your application. Some, they might ask specifically for work opportunities or experience, but it's not... consider including it with your extracurricular activities because that counts too. That service or work for your school or your family. I've noticed an increase in students who are working jobs this year to help out their family due to the pandemic, maybe because they couldn't do some of their spring extracurricular activities. If that's your situation, be sure that you count that on your application. Next slide please.

This slide gives you an idea of how you can start to dive in a little deeper every year that you're involved in high school. Freshman year is a chance to have fun, start setting out a plan for maybe what courses you want to take and start exploring some of the clubs and opportunities at your school, finding out more about them. Whereas in your sophomore year, you might want to deepen your experience. Maybe narrow down the number of clubs to those that you're most passionate about, where you can get more deeply involved.

Your junior year is usually when you would take your tests and start to inquire about college and scholarship opportunities, and that's also a time to seek out leadership within those clubs and organizations. That doesn't necessarily mean you have to have a title, but it means you want to start stepping up and showing up for those organizations. Then of course, your senior year is when you do most of your applying, college visits, which can be virtual and demonstrating maturity and sustainability in your activities. Next slide please.

Just something to think about as we're going through the rest of the presentation. What are your passions and how do those show up in your application? If you're interested in dance, that'll probably show up as an extracurricular activity, how might that also show up in your survey? Do you volunteer to teach people how to dance? Maybe with younger kids or work at a summer camp. If you play sports, do you also volunteer to coach a little league team? You can find ways to infuse your passion throughout your application in the extracurriculars or service section and also even in the essays as we'll get to later. Next slide please.

Those are all things that you can be doing while you're in high school to make your application stand out or prepare yourself to be a competitive applicant. But now we're going to talk about that second part I talked about for earning scholarships, which is filling out your application in a

way that makes them stand out from the crowd. Here, Maisha, is some audience participation, from you and your team, if you're ready. If you could flip to the next slide, please, what do you see here?

Maisha: I see a duck. That's a duck, right?

Stephanie: It is a duck. But some other people might also be a rabbit. When you're seeing [00:27:35 crosstalk].

Maisha: I've seen the rabbit.

Stephanie: Exactly. Where you're seeing the bill that could also be rabbit years. This is a different way of looking at that picture. How about the next one? How many people do you see in the next flyer? [00:27:50 inaudible].

Maisha: I see one major person in the middle. I see a dog. You said people. I see a woman. I see a man, a big evolving man in the middle. I see a woman with a baby and then I see an older man right under the gentlemen beard. That's all I see.

Stephanie: Great. Thanks, Maisha. That's great. She sees three, which is usually what people see, so she's right. There's like a gentleman in profile, it looks like he pulled in his coat jacket, which is the dog, but you can also see two people and a little baby standing in the Archway. This is somewhat controversial picture because some people see silhouettes or profiles of faces on either side of the arch as formed by those architectural structures. Thank you, Maisha. The reason I had you do this exercise is on the next slide, which is something I like to tell people to do, and that is to shift your perspective. Next slide please.

The reason it's good to do that is because it's so easy for all of us to get caught up in our own point of view, in our own context that we forget we have to share more information for people who see it differently. A lot of the things I'm talking about are based on my perspective of living in Colorado and working for a scholarship based in that State, but if someone from outside the State was applying, I might not know all of the same context that they have in their application.

It's important when you fill out your application before you submit it, to pause and shift your perspective and pretend you're me, the person on the other side, who's reading the application who may not be from your hometown or your high school. Have you explained everything in a way that clearly demonstrates why you are a competitive candidate?

One example I always give is that my high school, I was in a club called Colt in Action because our mascot was the Colt, but if I put that on an application nobody knows what that organization does. If you didn't know or go to my high school, you don't know if that's an athletic team or a service organization or an academic organization. You really want to make sure that you're presenting a very clear picture of yourself in your application. We'll go into some more detail about that as we go on. Next slide please.

One thing to also remember when you're filling out your applications, especially for merit-based scholarships is, we're not just looking for candidates who are competitive, but also for candidates who are compelling. We're looking for what makes you, you. What is unique about you? What are your talents, interests, hobbies, and stories? That's what's going to make you stand out from the crowd. You will never hear me talk about a recipient of our scholarship as the kid with good grades and test scores. That's not how I remember them.

I remember the kid who was so interested in birds, that he used to spend his summers tagging birds to track their migratory patterns, and when he went on to college, he even studied owl nesting habitats in China. He just loved birds that much. Or I think about the student whose parents moved here from another country and didn't speak English well, so he served as a translator for them when they filled out their taxes and he did such a good job.

He actually volunteered his services, translating tax forms for other people in his neighborhood who didn't speak English. That kind of service activity really stood out in my mind. Those are the things that are going to make you unique. It's not just your grades or your test scores, but the stories behind you and why you do what you do. Next slide, please.

As you're filling out your application, remember that the content itself counts. You want to make sure you're focusing on the selection criteria for that scholarship. A lot of them look for similar things for the ACE that we talked about, but some might emphasize leadership more than others or service more than others, so make sure that you're tailoring the application accordingly still focusing on the ACE.

You want to be specific in detail. This is what's going to allow you to show up and stand out from the crowd is by what you put in the

application itself. I'm going to show you some examples of specificity in detail to help you stand out. Next slide, please.

For example, if you're filling out your application and you're asked to describe a service activity, some people might put food bank volunteer, and that's great. That is a good service activity to do, but what is unique about you and your contribution? What's going to make you stand out from every other student who did food bank volunteering this year? You can see in the example below the student volunteered 20 hours per week, so that's the length of participation we talked about.

They coordinated a food basket distribution, that's leadership and initiative. Coordinating a whole distribution and activity like that is not something that they would let somebody do if they just volunteered for one afternoon. This demonstrates that this person came back on a regular basis and was given a leadership opportunity. That's a really great example of how you can provide specificity in detail to stand out. Next slide, please.

Here's another one, Student Council. Again, a really good organization to be a part of, and it's something that everybody is familiar with, but what's going to make you stand out is what you did in the council. Did you just stand in the back of the room and not raise your hand whenever they needed help? Or in the case of this student, they stepped up and took on a lot of leadership roles, such as serving as vice president, representing their school at a statewide conference, and they even shared the prom committee. There's multiple examples of leadership in this.

One more, real quick one, even with something on the next slide, please, like sports, soccer. Again, what did you do? Were you a starting forward to your Varsity Letterman? Were you a captain, a team manager? We even have some students who maybe talk about how they won awards of being their team's best cheerleader. That was an important role. You want to just make sure you put what's unique to you in your application. Next slide please.

Part of what is allowing those examples to serve as good examples, is the fact that you get to write a little bit about yourself and those are some short descriptions, but the biggest part of the application where you get to write about yourself is in your essay. Really take your time on those. Your essays are where you can really tell your story and demonstrate the why or the how this behind what you do with your

activity. Why do you volunteer for the organizations that you do? What do you do as part of your role within that club?

Your essays are chance to really show that. They're also an example of your writing skills, so that really helps us ascertain how you will be as a college student. You want clear, focused writing that holds the reader's attention and is concise. That's often because you're going to run up against word limits and that's okay. Even with board limits, you can still convey a lot of information to us. A few slides ago, we gave the example about the student in the student government, who served as chair of the prom committee, seven words.

If they were running out of space, that same student could have done more concise writing and said shared the prom committee forward. Right away, there's a way that you can still give us all the information we need to see why you're competitive, but still call it down to fit within the word limit. It just needs taking your time with your writing, organizing it well and also very much proofreading. It is very important that you proofread it. Spell check will not alert you if you've spelled the word correctly, but it's the wrong word, so it's always good to have another set of eyes on it. Next slide, please.

Just some more information about essays. This is also a place where you can show us your character or personality or your motivation. I've read essays that make me cry. I've read essays that make me laugh. I've read some that make me think, and every one of those tells me something about the students. This is your chance to tell your story, something new that maybe wasn't already articulated in your application and provide insight into who you are. Your word choice should very much be your own because that's what gives us the clue as to who you are as the writer and a person.

You also want to make sure that you engage the reader and leave an impression of you. No matter what the topic is, it should always come back to you and how you are the star of that story. Even if we ask you to tell us about someone you admire and why, you want to make sure that you're taking time in that essay to talk about how you are moving forward in emulating that person or carrying your mission forward. You should always be the primary topic of your essay. Next slide, please.

These are just some tips to help you get started. If you've got writer's block and you're staring at that blank screen, sometimes just get started writing maybe even during the summer, just draft a few practice essays

that then you can take and tweak to fit the application appropriately. Come back to your draft after a few days with a fresh set of eyes, you can even have somebody else look at it as well, to make sure that it's conveying what you want it to say.

Be sure you also read it aloud for tone and fluency and message. Sometimes if you're writing an essay that's funny, or maybe parts of it could read a little sarcastic, so it might be good to just make sure the tone is conveying what you want as well. Again, just some tips, avoiding exclamation points, capital letters, or emojis, emoticons, they don't belong in an essay. Next slide, please.

We're going to move on to some tips for letters of recommendation, which is often something you will need to provide as a scholarship application. One thing that's not on here that I want to point out is that, even though somebody else might be writing the recommendation, it is your responsibility as the scholarship applicant, to make sure that those are getting done. You need to make sure that you're following up as necessary and giving your recommenders enough time to meet deadlines.

It's always more important to select a recommender who knows you well versus somebody with an impressive title. The reason for that is the recommendations role is to add more to your application, show example, give us another side to you that you maybe weren't able to provide earlier. If the person doesn't know you that well, and they're just repeating your grades and your activities, they're not really adding much to your application. You want somebody who can give examples and tell stories.

At the same time, get them a copy of your resume so that they see a full picture of you. Someone who works with you in school might not realize you're also working a part-time job on the side, and that might make it even more impressive that you're able to do all the things you're able to do. Highlight the requirements of the scholarship, because just like you need to tailor your essays to the scholarship, you want them to tailor their letters of recommendation to the scholarship as well.

It's also helpful to give your recommenders an idea of their role. Maybe you have a teacher who both teaches you in the classroom and also serves as your sponsor for a club, what should they be focused on in their writing? You might have another teacher writing about you specifically from an academic standpoint. Maybe you want this teacher

to speak specifically about your role on the yearbook committee or on the newspaper staff. Give them an idea of where they should focus their attention in the letter.

Again, be respectful, allow them enough time before the deadline to write the letter well. That's courteous to them in addition to being helpful to you and follow up with them as needed. Make sure that they have all the information they need to submit the letter on time. Then, also thank them for taking time to write the letter for you. That's time out of their busy day to support you. Next slide, please.

As you're submitting your application, please remember you always want to present a professional product. Think about how it's going to look on the other side of the application. If you fill out the application in all lower-case letters, that's the way it's going to look when I see it. Same thing in all capital letters, where it looks like you're shouting, that's what I'm going to see it as. You want to take time to think about what you're typing on the page so that you feel like you're presenting a professional product on the other side that looks good.

Again, you want to edit it and proofread it, having help on that is great. You want to follow the directions and not hop around on here just a little bit. Pay special attention to the tips and hints in the application instruction. A lot of times you want to just go in and start typing and filling in the blanks, but hit pause for just a moment, go through and read the instructions and even look through the entire application first to get a plan for how you want to fill it out. It will save you time.

For instance, on our application, we have different sections for school activities, for the art and for sports, and so sometimes students might go in and fill out choir in school activities, not realizing they have a special place for it later on in the application. Then they have to go through and rearrange their work. The hints and tips are there to make it easier for you, and also to help you succeed.

Pay attention to deadlines, very important. You want to know if it's postmarked by in case it's something you have to mail in or received by. My biggest tip to you all is to beat the deadline. It's very easy to want to wait until the last minute to click send, but if there's a wobble in the Wi-Fi or an unexpected tech glitch, that could mean the difference between you meeting a deadline or not meeting it. I would recommend, trying to submit your application at least a day or two before the deadline so that you can even confirm, follow-up as needed to ensure that it was

received and have time to fix anything that might be a problem, and then you're not stressed about it.

A good idea for that is also to keep copies of everything you see on there, especially your essays. Anything you write down, type it in a word document that you can save so that you can copy and paste it back in if anything caused you to lose your work during the submission process. It will also come in handy for interviews, which is the next slide. That's it. Yes. Thank you.

On some occasions you might be asked to come in for an interview for a scholarship or college selection process, and the first and foremost thing you should always remember is, during an interview, it's most important that you be yourself. Don't try to be someone you're not, or whoever you think you want, or we want you to be. We just want to get to know you better and find out if you're a good fit for our program and vice versa. Be yourself.

If you show up, honestly, you will come across better in your interview than if you're trying to force something that's not unique, or excuse me, honest to you. Again, remember the selection criteria. Know that you'll be able to focus on that for the scholarship and review your application. This is where it's good to have kept a copy of your application for the scholarship. This way you'll know what you've already told us about yourself in case you want to update us about any information or provide information during your interview about something you weren't able to put in the application.

You also want to make sure that you employ good communication skill. It's good to have some mock interviews to prepare, to practice answering questions. You don't want to go and overly script it, where you have every answer memorized because then that will come across as stiff or stilted, but just get to a point where you're comfortable talking about yourself and answering questions.

Also, dress appropriately. That doesn't necessarily mean you have to have a huge or a fancy new outfit. It just means that you're dressing in a way that's respectful to the interview committee, but it's also respectful to you and what makes you comfortable. You want to show up as the best version of yourself. Again, that goes back to just being yourself in the interview and allowing yourself to shine. With that, Maisha, I think I'm out of my slides if you want to advance to the next slide. Great. Thank you.

Maisha:

Thank you so much. I was sitting here taking notes as you were talking because those were some amazing tips. I just wanted to recap really quickly some of the amazing insight and tips you've given regarding scholarships. As I was taking notes, I wrote, put what is unique in your application, focus and take your time on your essays. What did you do right? A chance to show what you've done in your essays. Clear, focused, writing, be concise.

Always good to have another set of eyes. I think that's so critical because we all can attest that even in our professional work, when you're looking at something over and over again, you lose sight and you lose things and you can't see, you need a fresh perspective. Another set of eyes, I think, is a wonderful tip and resource to help folks when they're filling out these scholarship applications. Then show your personality, present a professional product. E=Edit and proofread.

Pay attention to deadlines. I think that was so critical when you said, some people wait till the last minute and they wait till that last... They're like, "Oh, I have time. I have time." Then it's the last day, and then something happens in your computer. Or like you said, something doesn't allow you to, and then you miss an opportunity, where if you had just been a little more active... it doesn't have to be right when it comes out but give yourself some time. Don't wait for the last minute.

Then, keeping a copy of your essays. I feel like when we talk about scholarships, people are always like, "Oh, I got to write another copy. I got to write it over and over again." But when you keep copies, you're able to refer back to it and use that for future scholarships. Then in the interviews, just being yourself. Those were some... I literally was writing down all of this wonderful information and we will absolutely send the PDF slides to you all. No worries, you will absolutely be able to see a lot of the wonderful information Stephanie has provided us.

Stephanie, thank you so very much. I want to go on very quickly to tools and resources so that then we can share some questions that we've gotten in with you and get your insight on some wonderful questions. Thank you, Stephanie. Really quickly, I wanted to talk a little bit about federal student aid tools and resources. Next slide.

Online, we have a lot of great resources, our social media resources. We have a Facebook page. We have a Twitter page. We have an Instagram page, which we're really excited about. It's brand new, and we have YouTube videos. A lot of the federal financial aid process, what you

need to do to complete the FAFSA is there, but also on the studentaid.gov.

Some people are curious about the impact of coronavirus, the coronavirus on federal financial aid. What questions do you have regarding... you all have heard about the Cares Act and the student loans being halted for a while, all that information can be found on our website. We actually, also, have a page on our website, it talks about scholarships, applying for scholarships and it says scholarships are gifts. They don't need to be repaid. There are a thousand of them offered by schools, employers, and individuals.

We have a whole page to just give a little more insight into what scholarships are. Again, we do not provide scholarships, so we give insight into what scholarships are. Then, we also have a 1-800 number. If you have any questions about federal financial aid, filling out the FAFSA, what is an FSA ID? I started the application, am I done? We have a 1-800-4-FED-AID number, 1-800-433-3243. Monday through Friday, Saturdays and Sundays, you can call at any time to have your questions answered. The next slide, please.

I'm really hoping that you all enjoyed this webinar. This is the kickoff for 2021. I am so excited that Stephanie was able to join us on. We have quite a few webinars coming down the path for the next month. Next month for February, we're going to talk about new enhancements on student aid.gov in the myStudentAid mobile app. I believe in the midst of all of this, we were talking about the FAFSA form and scholarship, we have a mobile app, where you can actually fill the FAFSA form out on your phones.

You can fill the FAFSA out on your phone. You can fill the FAFSA out on your desktop and you can fill the FAFSA out on the mobile app. You've got three different places to fill out the FAFSA form. We've provided some really great enhancements that we'd love to share with you all. The webinar's going to be on Thursday, February 25th, from 2:00 to 3:00 PM Eastern Time. We will absolutely make sure to send that information to you all once we have the link to register. Next slide.

Then we welcome your feedback. We will also send to you all just a brief survey. I know some of you, it seem like may have had some difficulties getting in today and we apologize for the technical difficulties, but we definitely want your feedback. Please let us know by filling out the survey that we've sent to you all. Next slide.

That concludes our webinar. What I would like to do right now is take a look at some of the questions and thank you all, and I want to thank my colleague who has been vetting some of the questions that you guys have been sending in. I'd like to share some of the questions that we have received and get some feedback from you, Stephanie, if that's okay.

Stephanie:

Absolutely.

Maisha:

Here is one of the questions that came in. I'll provide you with the question and then a little bit of an answer, and then maybe you can expound upon the answer a little bit. What are some activities that help secure a scholarship? The answer I have is, remember ACE from the presentation, and I do love that acronym, academics, community service, and extracurricular activities as a rule of thumb. Think about how you can take on more responsibilities and leadership, both in your community and in your school as you progress through high school. Stephanie, do you have any insight into that?

Stephanie:

Yes. I think you hit on that well, Maisha. Yes, there is not one single activity that's going to be the magic silver bullet that gets you a scholarship. Again, what's more important is that you find something that you're really excited about and passionate about and dive in deep to it because that's when you can demonstrate leadership and initiative. As I gave some example, you can also then use that passion to turn it into service as well. It's not about doing something specific; it's about doing something well and going in deep.

Maisha:

Great. Thank you so much. Here's another question, and I like this question because I feel like, we all, at some point, long time ago, applied for scholarships and is there such a thing as an easy scholarship? We talk about people want the, "Okay, well, what do I have to fill out?" Usually there might be an essay and, there's definitely different applications. For the question, is there an easy scholarships? We know that scholarship vary by the way of the request of the application.

A good place to look for more information is online or an organization website. Stephanie, can you speak to... I think people want to get out of the work that they want to put into a scholarship, or what tips or advice can you give when people are like, is there an easy scholarships out there?

Stephanie:

That's a great question. I would say that there are some easy scholarships out there and I'll talk about a few, but also remember that

you get out of it what you put into it. Often, the bigger scholarships, those that are closer to full ride or more comprehensive, probably will require a little more work because they're more selective and therefore they need more information from you.

But there are scholarships out there that allow you to be a little more creative. I've heard of the Duct Tape Dress Scholarship, where if you're one of those creative people who makes your prom dress out of duct tape, you might be able to submit that for a scholarship. There's the Left-Handed Scholarship for those of you who are left-handed, I'm not eligible. There might be one for tall people.

What's fun is if you go to the website that I mentioned earlier, fastweb.com, that is one of those websites where you create a profile about yourself and it helps identify scholarships that might be a good fit for you. It might be able to point you in the direction of some of those more fun or creative scholarship. Those might be a little smaller in value, so you might end up filling out applications for more of them in order to make up what you would do by filling out fewer scholarship applications for bigger scholarship. But it's just a matter of managing your time.

I also go back to that scholarship I mentioned I won from the US Postal Service. This was ages ago, Maisha, but it was a drawing. I literally just had to fill out a little form and then they drew my name from a fishbowl. It was not an intensive scholarship application, but it was one that I just went ahead and entered and I won it twice. I would say, just have a combination, some big scholarship, a couple of smaller ones, fill out the fastest, keep your options open.

Maisha:

Great. Thank you for that. We're getting a lot of questions that are coming in now. Here's one question that I think just for clarity purposes, you and I can both answer. Someone wrote, confused about the timing for applying for private scholarships or grants for fall 2022 school year. I think, this whole idea of timing, like when can you apply for scholarships? I'll speak specifically to the grant, the grants kids.

As I mentioned, the FAFSA form, if you're going to school, it's saying for 2022, which is next year, so the FAFSA form is an 18-month cycle. The 21/22 FAFSA forms for those individuals going to school in the fall of this year. For the next fall, the FAFSA cycle will be the 22/23 FAFSA application. That'll come out in October of this year. Now that's just for grants loans and work study, but for scholarships, Stephanie, maybe you

can speak to, how early should someone look for scholarships if they're going to school in fall of 2022?

Stephanie:

Great question. Every scholarship is a bit different, so I don't have one universal answer, but what I can say is that the majority of scholarships have you applying for them in the fall of your senior year. While you're a junior now, you should start looking them up, maybe looking at their websites, setting a plan when you're going to apply for them knowing that the fall will be a busy time.

Not every scholarship has you waiting until the fall, so there might be a few that you can apply for now, but the reality is the majority will have you applying in the fall, the year before you're going to enter the school. Again, another tip is to also look at the schools themselves for their priority application deadlines, so that you are applying for the school and simultaneously their merit-based scholarship by that deadline as well.

Maisha:

Great. Thank you for that. I think that's important because I think a lot of people think they have to wait to their senior year in high school to look for scholarships, so they think that's the only time they can apply. I think, you may be mentioned earlier, you can apply for scholarship in college. There are tons of different scholarships depending on the organization, whereas it depends on the year of school you're in.

I think, I was told when I went to a presentation that someone was talking about scholarships that a mall or a... what am I trying to say? A department store would provide a scholarship for juniors, so you have to be a junior in high school to receive the award when you were going to college. I think it's really important to understand that there's no timeframe. You should always be looking for scholarships, but again, whoever is providing the scholarship will definitely give you some parameters around what their scholarship entails.

On top of that, I think I mentioned it in the beginning, but I just want to reiterate, the FAFSA form is tied to so many different scholarships. The majority of them require, as part of the application that you complete the FAFSA form. Again, it's really important and the guidelines will be that people understand that the federal money is... the FAFSA application is for federal financial aid, but state aid, the institutional aid and the scholarships, it's all financial aid to help you pay for school is really important.

Thank you for that. Those are some really great questions. I think we have time for one more question. Here's a good one. How long does it normally take to hear back from the scholarship organizer after I submit my scholarship application package? That's always a loaded one, right?

Stephanie:

Yes. It's a good question. But again, that depends on every individual scholarship. Some of those that are, like we said, maybe more of the easy scholarship, might not have quite the timeline. I know for ours that is a competitive, comprehensive scholarship. There are three phases to it. Students apply by November 1st, but they won't know if they got the scholarship for sure until April.

The timing depends on the scholarship itself. That's also why you want to try and keep your options open until the spring so that you know all of your financial aid opportunities in terms of what loans and scholarships and other financial aid, you're eligible for. Because once you have all of that information, that's when you can make a really informed decision about where you can go to school.

Maisha:

Definitely. Thank you, Stephanie. We're at 2:59, so we're going to conclude our webinar. Stephanie Panion from the Boettcher Foundation, thank you so very much for all of your wonderful insight today. You shared some wonderful just tips, information and just guidance. I think guidance is really important when you talk about scholarships, knowing what to look for. A lot of people don't know how to start, where to start. I believe that this presentation will give them some start points.

Then also, me talking about the FAFSA form and making sure you submit the form and putting down more than one school, these are all wonderful tips that are going to help our audience get into school and have a lot of great resources to help them pay for college. With that, we want to thank you all for joining us today. Our next webinar is going to do on February 25th, new enhancements on studentaid.gov in the myStudentAid mobile app. We're going to make sure we send you all the link to register. We hope you all stay safe. Thank you for joining us and have a great day. Bye-bye.

Producer:

That concludes our conference. Thanks for using Event Services. You may now disconnect.