

Searching for Scholarships

Objectives

- Describe sources of scholarship funding.
- Locate free Internet scholarship research tools.
- Identify potential scams.

Materials

- PowerPoint Presentation
- Scholarship and Fraud Resources Fact Sheet
- Save Your Money, Save Your Identity handout

Trainer Tips

This module can be conducted in straight lecture style, but we don't recommend it unless your trainees are absolute beginners. Otherwise, if the group is small (up to about 30 people), and if the workshop is on schedule or ahead of schedule, it can be very effective to encourage discussion throughout the module. Many of these slides (particularly the first six) are self-explanatory and can be referred to briefly before opening up the floor for interaction. Some ideas for discussion:

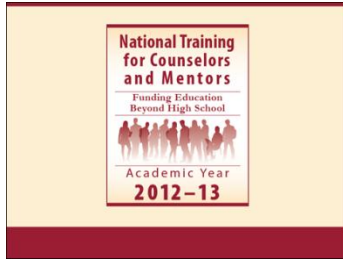
- If most of your attendees are from a single city or relatively small area, invite them to recommend local organizations that provide scholarships.
- Ask attendees to share their favorite free on-line scholarship searches. (This raises their awareness of several searches without your appearing to endorse any particular ones.)
- Have attendees talk about their own scholarship file or database in their office, how they make it available to their students, and how they might make more students aware of it.
- Have attendees describe the claims they have heard from scholarship or financial aid advice services. Discuss what makes a claim fraudulent.
- Ask attendees what they do at their schools/in their communities to raise awareness of fraud and/or the availability of free help finding money for college.
- Discuss ways for attendees to network with other counselors and/or financial aid administrators in order to ask about possibly fraudulent claims or organizations. (examples: joining listservs such as NACAC's; forming a yahoo group of local counselors; attending regional meetings of counselor associations)

You can read more about FAFSA preparers and the wording regarding them in the Higher Education Act of 1965 (Section 483(d)) as amended by the Higher Education Opportunity Act of 2008 and in Dear Colleague Letter GEN-08-12, pp. 87 to 88 (www.ifap.ed.gov).

NOTE: Before the day of your training, be sure to fill in slide 5 in the PowerPoint!

Searching for Scholarships

SLIDE 1



SLIDE 2



Searching for Scholarships

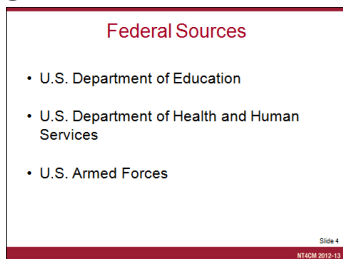
SLIDE 3



Scholarship Sources

During this section of the training, we will talk briefly about finding scholarships without being scammed. We'll start with a few examples of funding sources.

SLIDE 4



Many federal agencies offer scholarships for postsecondary education. Some examples include:

- Harry S. Truman Scholarship: For college juniors who are committed to careers in public policy or politics
- Barry M. Goldwater Scholarship: For undergraduate students interested in the math and science realms.
- U.S. Department of Health and Human Services—both undergraduate and graduate-level aid
- Military offers ROTC scholarships and other funding
- For links to variety of federal scholarships: visit www.students.gov

SLIDE 5

- State—[fill in URL for state aid agency here]
- Institutional—[fill in local schools' URLs; preferably direct links to financial aid pages]

We will discuss state and institutional financial aid in the next section of our training, so for now I'll simply mention that many states and schools do provide scholarships—and here are some websites to check out.

SLIDE 6



Private Sources

- Foundations
- Community organizations and civic groups
- Religious or ethnicity-based organizations
- Organizations related to student's field
- Local businesses and employers

Slide 6
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- Best thing you can tell students about finding private aid is to be organized and diligent; research is the key.
- Sources listed on this slide are also listed in our *Save Your Money, Save Your Identity* brochure. Students should work their way through that list, remembering that the Internet is not the only way to find information.
- Students should talk to people—including a financial aid administrator at a college near them—to find out what's available in their area.

SLIDE 7

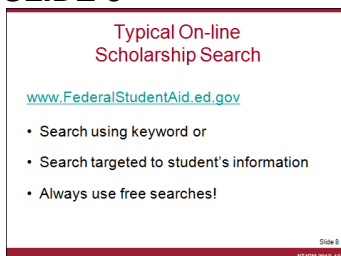


Internet Research Tools

Slide 7
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Internet Research Tools

SLIDE 8



Typical On-line Scholarship Search

www.FederalStudentAid.ed.gov

- Search using keyword or
- Search targeted to student's information
- Always use free searches!

Slide 8
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Typical Online Scholarship Search www.studentaid.ed.gov

- Typical on-line search: U.S. Department of Education's scholarship search—offers two ways to search:
 - Keyword—e.g., “basketball” or “engineering” or “Hispanic”
 - Profile—Search by answering a series of questions about everything from state of residence to hobbies to ethnicity, and then having the site look for any

scholarships that might apply to student based on those answers.

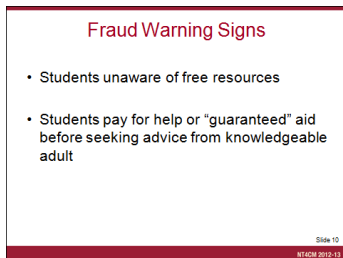
- There are many free on-line searches—some collect student information so sponsor can advertise to student.
- Sometimes companies share student's information with other companies .
 - The one on the screen is a federal government search and does not share students' info with other entities.
- Students should read privacy agreements on site before deciding whether to provide e-mail address or other information.

SLIDE 9



Avoiding Financial Aid Fraud

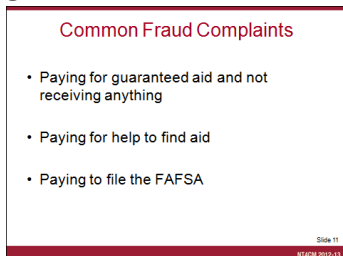
SLIDE 10



Warning Signs

- Many students are unaware of free informational resources.
- Often student pays for help or for "guaranteed" aid before asking a knowledgeable adult for advice.
- Let's talk about a few of the more common complaints students have these days.

SLIDE 11



Common Fraud Complaints

- Of these three complaints on the slide, only the first is definitely fraud—if a company promises something and then doesn't deliver, the customer has a legitimate complaint.
- Second and third complaints are common but ...

- In most cases, there is nothing you can do to help the student. Companies have a right to charge for services, including helping a student find aid or complete the FAFSA.
 - They can charge for help with the FAFSA; they can't charge for the FAFSA itself or for an alternative form that collects the same info for purposes of populating the FAFSA.
- To help students avoid paying unnecessary fees, make them aware of options early and often—and remind them that “the first F in „FAFSA“ stands for „free“!”

Note to Instructor: *The Higher Education Opportunity Act of 2008 (HEOA) clarifies that someone who is paid to help a student complete the FAFSA is considered a “preparer” and must identify him/herself on the application, providing name, address, organizational affiliation, and other information. Additionally, preparers must inform students that the FAFSA is a free application that is available from ED and can be completed without professional assistance.*

Also, the HEOA states that “No data collected on a form for which a fee is charged shall be used to complete the form prescribed under this section [i.e., the FAFSA], except that a Federal or State income tax form prepared by a paid income tax preparer or preparer service for the primary purpose of filing a Federal or State income tax return may be used to complete the form prescribed under this section.”

See beginning of this instructor’s manual to find out where to read more about these provisions.

SLIDE 12



Avoiding Financial Aid Fraud: Resources

- ➔ *Refer to Fraud Awareness Resources handout for this section*

SLIDE 13

U.S. Department of Education Website

- Looking for Student Aid
- Student publications page
- Office of the Inspector General hotline

Slide 13
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SLIDE 14

Federal Trade Commission Site

- Handouts
- Lists of individuals and companies found guilty of fraud
- Complaint form
- Publications to order

Slide 14
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SLIDE 15

Questions/Discussion



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SLIDE 16

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- Note that U.S. Department of Education site has fact sheets to increase students' awareness.
- If student has been scammed and wants to complain, they can use hotline information.
- FTC's site has similar types of information—flyers to give students, place to file complaints, information about ordering publications.
- FTC also provides names of individuals and companies found guilty of financial aid fraud.
 - By reading about their scams, you can become more aware of suspicious behavior.

Wrap Up

If you want to help students avoid fraud, be sure to make them aware of the warning signs, and encourage them to speak to you before paying anyone for help finding money for college!

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