

# FINDING THE NEXT GIANT CHEESE

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Once upon a time, there was a little mouse that spent his time scurrying around in search of scraps to eat. One day, the little mouse stumbled upon a BIG hunk of cheese. The little mouse couldn't believe his great luck — he was set for life!

Every day when he got hungry, he would scurry over to the secret place where he found this giant cheese and eat 'til his heart's content. He got very accustomed to always having his giant cheese to eat from; but one day when he went to get something to eat, he found that his giant cheese had gone moldy! The little mouse had finally run his luck with the giant cheese.

Paying for college is a lot like being a little mouse with a giant cheese. For many of us, senior year of high school was a magical time filled with a plethora of scholarship applications and seemingly endless sources of free money to pay for college.

This is all fine and dandy, but what happens when the honeymoon stage is over and our giant cheese has gone moldy? It seems that right about the time our funds from freshman year of college run out, so do the applications for scholarships.

Fear not, little mouse — there's still lots of giant cheese out there! True, it is harder to find, but believe me when I say there's still millions of dollars in scholarship awards for you to claim. You just have to know the proper technique to track down your next giant cheese.

## WHAT YOU NEED TO KNOW ABOUT GIANT CHEESE

There are several types of financial aid out there, and it's good to know which sources to look for first and which sources to consider last when financing your education:

**Scholarships:** Commonly funded through universities and private organizations such as clubs and community groups, scholarships



normally have a more involved application process and are awarded to individuals who have similar interests as the organization or person who funds the scholarship.

**Grants:** Programs funded through government that, just like scholarships, normally have specific preliminary requirements that the applicants must meet and are awarded to a specific group of individuals.

**Pell Grants (FAFSA):** Using the Free Application for Federal Student Aid, this is an award determined by financial need. All colleges and universities require this information each year you're enrolled, but filling it out before your university's priority deadline puts you in for more opportunities to get need-based scholarships. Visit [www.fafsa.ed.gov](http://www.fafsa.ed.gov) for more information regarding the FAFSA and Pell Grants.

**Student and Federal Loans:** This is the last source of financial aid that you should consider each year to finish covering your cost of attendance. Federal loans for students and parents can be obtained by filling out the FAFSA. Private banks and financial institutions can

be another source of lower interest loans for school.

## WHERE TO START LOOKING FOR GIANT CHEESE

The most basic (and most important) part of getting scholarship awards to fund your education is to know where to look. Here are some good places to get started on your search for giant cheese:

**Scholarship Search Engines:** Private web sites like [www.fastweb.com](http://www.fastweb.com) can match you with scholarships you might be eligible for. They have thousands of scholarship programs in their database, but be forewarned: many are for national scholarship programs that are highly competitive; it's a good place to start, but most students have far better luck with local scholarship programs.

**Government and State Programs:** Each state's respective State Board of Education web site has listings of statewide scholarship programs. Most of the scholarship programs listed are suited towards graduating high school seniors, but it's still important to take a look and see if there's something there for you. Professional-Technical Education

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programs also have scholarships for undergraduates who were involved in Student Organizations like BPA, DECA, FCCLA, HOSA, FFA, and more.

**Your Parents' Employer:** Some employers have scholarship award programs established specifically for students of employees.

Large corporations are the most common companies to have these types of programs, but ask your parents if there's something at their work for you to look into. If they don't know, their human resources director most certainly will.

**Colleges and Universities:** Believe it or not, one of the best places for undergraduates to find funds for school is at their own institution. Each university has a Financial Aid office where scholarship professionals are trained specifically to match students with scholarship programs. Millions of dollars in scholarship funds are awarded automatically to undergraduates if they meet certain requirements established by a scholarship program, but contact your financial aid professional today to see what things you can be doing to make yourself more eligible to receive these awards.

**Departments within Colleges and Universities:** Specific departments have lists of private scholarship programs that are directed specifically towards students in their field. These scholarships require a little more effort because many require an additional application that must be submitted to your college's dean's office. Do not overlook these scholarships! You have the greatest chance of getting these awards because many students aren't proactive enough to seek out — let alone, fill out and return — these applications.

**Private Organizations:** The National FFA Organization, **National Cattlemen's Association**, various breed associations, **Agriculture Future of America**, **Farm Bureau**, and many more have scholarship programs specifically designed for

undergraduate student leaders. Are you or your parents a member of a professional organization? Are you actively involved in a nationally affiliated club on campus?

## **WHEN IT'S TIME TO CUT THE GIANT CHEESE!**

Once you have a hefty stack of scholarship applications in your hot little paws, it's time to start filling in the blanks! However, there are a few things to keep in mind before you mail off your application that will put you ahead of the curve with scholarship selection committees and make the application process a little more enjoyable.

Look to see if the application requires an official or unofficial academic transcript. Keep in mind that official transcripts can take a few days to get printed.

If the instructions aren't clear as to if an official or unofficial transcript is required, either call the scholarship contact or use an unofficial transcript and include a note in your application stating that you can provide an official transcript upon their request.

Start early when requesting letters of recommendation. If you're running out of time to submit an application, it can be a real headache trying to get a reference to submit a letter for you. Give your references plenty of time to write their recommendation and ask them to print and sign several copies so that you can have them on hand when filling out future applications.

Use references that "make sense" to the scholarship board. If it's a leadership based scholarship, get a letter from your club advisor or college dean. If it's a private organization, use your friend with the **Beef Council** to write your recommendation. Just be sure to use references that know you well enough to write a strong recommendation letter.

Keep a list on file of your leadership involvement, community service, career objectives, awards and honors while in college and provide this list to your references so that they may write a better recommendation letter for you. This allows them to tailor their reference

letter to the specific qualifications of the scholarship program. Also consider having another copy of your resume that specifically outlines these accolades that you can include in scholarship applications.

Use each short-answer application question to talk about a new reason as to why you are outstanding for this award.

Don't ever repeat yourself — you only have so much space on an application to say why you're awesome, make each character count!

Use **POWER** words such as "initiate, facilitate, lead, fulfill a need, inspire, compel and motivate" to convey your message, rather than simply stating what you did. The better your essay questions, the more impressive you'll appear to scholarship committees.

Keep copies of your essays on hand for future reference and revisit them often. Reusing essays and short answers is a great way to save time and better communicate why you should be receiving this award.

Read what they want you to say; short answer questions are very broad because they want you to read between the lines and not just "answer the question." Identify the objectives of the scholarship program and include as many of those objectives in your writing as possible.

There's a huge difference between "postmarked" and "received by" deadlines! Watch these dates and do your best to get your application to its destination at least a week before the deadline.

If you have to pull an all-nighter to get your application in on time, then do it. We're college students: all-nighters are our expertise! Plus, it might just be a \$1,500 night!

Maneuvering the maze of scholarships can seem overwhelming at first, but once you get the hang of things, it will pay you huge dividends in the end.

There's millions of dollars in free money for school out there, but most people just don't apply for it! So sniff out your favorite pen, scurry down to the post office for a book of stamps, and begin your journey in search of the next giant cheese!