

# The Ultimate Scholarship Book 2010

**Billions of Dollars in Scholarships, Grants and Prizes**

**Gen and Kelly Tanabe**

Winners of over \$100,000 in college scholarships and award-winning authors of *Get Free Cash for College* and *How to Write a Winning Scholarship Essay*

- Comprehensive scholarship directory to over 1.5 million awards worth more than \$2 billion
- Scholarships for high school and college students of every background, talent and achievement level
- Easy to use indexes to quickly find the best matching scholarships



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# How to Use the Ultimate Scholarship Book

## chapter 1

### A Scholarship Book That's Better Than a Website

Is it crazy to say that a bound stack of paper and glue is superior to the high speed bits and bytes of a scholarship website? Absolutely not! Because it is true.

Let us explain.

Unless you're starting out, you've probably used a scholarship website. Typically you fill out a profile questionnaire to provide information about yourself before hitting the "search" button. So far, this seems much easier than using a book.

Until you get your results.

No matter what website you use, there will be an unusually large number of scholarships that aren't good matches. After reading the eligibility requirements, you will discover that only a small handful are worth your time to apply.

You've just discovered the first major weakness of every scholarship website: your life (background, experiences, goals, talents, awards, interests and accomplishments) cannot be defined or summarized by a computer-generated questionnaire.

### Your Life is MORE Than a 30-Question Profile

The simple truth is that no computer can match you to scholarships as well as you can. You are a complex individual with a variety of passions, interests and goals. Nothing—person or machine—knows you better than you know yourself.

And think about that profile form. That's the only information the computer has about you. But what if you don't know all the answers? Are you really set on becoming an orthopedic surgeon, or did that just sound



cool? Even worse, you are limited by the choices provided on that profile questionnaire. Imagine that you wrote a poem that was published in your town's community newspaper. Should you select "poet" as a future career? Will that trigger a great poetry scholarship? Or maybe under hobbies, you should select "writing and journalism"? Of course, that might trigger a flood of journalism scholarships that wouldn't apply to you. Or maybe, even though your school doesn't have a poetry club, you should still tell the computer that you are a member of one in order to trick it into showing you a sweet poetry award?

Do you see where we're going?

The very fact that you need to give the computer information about yourself while only using the choices the computer provides, without any clue about how those answers will affect your results, almost guarantees that you are going to miss out on some good scholarships. How do you know that because you answered a single question in the way that you did, that you are not missing out on some fantastic scholarship opportunities?

The answer is, you don't.

### About Your Authors

What makes us qualified to write *The Ultimate Scholarship Book*? Primarily it's because at one time we were exactly where you are now. We needed money to pay for college, and scholarships turned out to be our only answer. Not only did we do pretty well (winning more than \$100,000 in free cash for college) but since then, we've continued to help thousands of students do the same.

Here's our story:

Kelly grew up in Los Angeles and when she got accepted to Harvard (which costs about \$45,000 per year!), her family just didn't have the money to pay for it. Gen grew up in Hawaii and faced a similar financial crunch when he got into Harvard. In fact, his father even tried to bribe him to attend his state university by offering him a new car if he would give up his idea of attending the ivy-league college. Even considering the cost of a brand new car, it would have been cheaper for Gen's family to make car payments than pay Harvard tuition!

Since we both had our hearts set on attending a very expensive college that our families could not afford, we had little choice but to become fanatics about applying for scholarships. While we made a lot of beginner mistakes and it was by no means a quick or easy process, we were ultimately successful in winning more than \$100,000 in scholarships. It was only because of this money that we were able to attend Harvard and were both able to graduate from college debt free.

As you may have guessed by now, we met while at college. We were actually next door neighbors in the dorm, and we were married a few years after we graduated from Harvard. Knowing first-hand how hard it can be for families to pay for college,

we decided to share what we had learned as a result of our own pursuits to find funds for tuition. Our first books were about how to win scholarships and get financial aid. In fact, you can find *1001 Ways to Pay for College* and *How to Write a Winning Scholarship Essay* in bookstores. But despite the success of these books, we found that whenever we spoke to groups of students or parents, the number one question they asked was, "Do you know of scholarships for such-and-such a student?"

At the same time, we were also noticing a growing dissatisfaction from students who only relied on websites for scholarship information. This was somewhat of a mystery to us since we knew of thousands of great scholarships that were available. Why weren't these awards being found? Why wasn't every student applying for these scholarships?

All of this led to our decision to build our own database of scholarships and publish the results in *The Ultimate Scholarship Book*. We have a team of researchers who help us investigate scholarships, verify awards and ensure that the scholarships that make it into the book are the best and most up-to-date possible.

So that's our story and why we feel so passionate about what we write in this book. It's not just a collection of words on paper; it's really the collective experience and intelligence of our own quest for scholarships along with thousands of hours of research by our scholarship staff.

## **How This Book Overcomes the Disadvantages of Websites**

A book has certain advantages over websites; for example, a book can work for you without the necessity of input. In many ways, a book is more flexible than a computer site because you are not penalized for not having an answer to a specific question that is worded in a narrow and inflexible way. Likewise, you are not forced to fit yourself into a predetermined, inflexible category. A book also lets you do the matching, a tool which we have found to be far better than outsourcing that work to some machine.

*The Ultimate Scholarship Book* is designed to be browsed. Spend an hour with this book and you will be able to evaluate hundreds of scholarships quickly and efficiently. By scanning the descriptions, you (not some computer) can decide if you have the right combination of background, interests or skills to qualify. By seeing all of the possibilities, you remain in control of how you prioritize which awards are right for you.

Now it is true that this is a slower process than using a website. But the trade-off is that it is far more accurate, and accuracy is what it's all about. You're not trying to find hundreds of awards that you may or may not win. Who has time to apply for that many scholarships anyway?! Your goal is to find the best awards that you have highest chances of winning. So while you'll invest more time in the finding of scholarships by using a book, we guarantee

that the payoff (which in this case is literally thousands of extra dollars in scholarships) will be worth it.

If the time aspect of using a book versus a website still bothers you, here's one more thought. You can use books practically anywhere—especially when you have downtime. Try using a scholarship website while you're waiting for the bus, hanging out at school or even in the bathroom! In other words, you can transform the natural wasted time during your day into highly productive scholarship time.

### **A Dirty Secret of Websites: They're Out-of-Date**

It's natural to assume that anything online is more current than something printed on paper. But is this really true? Use a few scholarship websites and you'll soon realize that many are horribly out of date. Does it make you angry? Do you want to demand a refund? Of course not! Most scholarship websites are free services! Now it is true that many so-called "free" websites do actually make money by reselling your information; and once they get this from your profile form, you are of little value to the site. This is very annoying. However, we digress. Our point is that as a free service, there is really very little incentive for the website to maintain a high level of accuracy in their data. You really do get what you pay for with most scholarship websites!

It's a lot different with a book. There are two strong incentives that ensure the data in this book is up-to-date and accurate. The first is that we know once we commit something to paper, it's permanent. That creates a very strong desire to get it right the first time. This degree of permanence—the finality of words on paper—is a huge responsibility for us. Once the book goes to press, it is very difficult and expensive to update a mistake. The second powerful incentive is that you're paying hard earned money for this book! It's not free. Because of this, you expect to receive only the best product. If we don't deliver, we'll hear from you!

Together, these two incentives guarantee that each award in this book has been checked and re-checked. We have a small army of researchers whose only job is to verify each award in the book before it goes to press. We also send out letters twice a year to every scholarship listed to ask the providers themselves to verify and update their information. The end result is that this book is extremely accurate and up-to-date.

We also never keep this book in print for longer than a year—which is what we have found to be the typical time in which scholarships change. So as long as you are buying this book new, you are guaranteed to have the latest information possible.

Given how diligent and thorough our researchers are and the rigorous process we apply to every award we publish, we would happily pit this book against any website!

## **Another Dirty Secret of Websites: They Don't Actually List Millions of Awards**

Here's a controversial statement: Websites often claim to list millions of awards worth billions of dollars, but the truth is that these numbers are just marketing hype. To arrive at these numbers, the websites use the most liberal definitions possible. For example, the Coca-Cola Foundation awards \$3.4 million per year to over 1,400 students. So the website counts their single listing of the Coca-Cola Foundation Scholarship as being 1,400 awards valued at \$3.4 million. Or consider that each Target department store gives a scholarship to a student in the community. Even though you can apply only at the store in your community, the website still counts each individual award, which totals into the thousands. The results are highly inflated numbers.

Now before we claim the high road in this debate, we have to admit that we do the exact same thing! Take a look at the front cover of this book. Our numbers are just as impressive as many scholarship websites. But unlike the websites, we don't hide reality. All you need to do is pick up our book and see how thick it is to know how many awards we have inside. But you can't do this with a website. There is no way to know (and the website will never tell you) how many actual awards they have. They want you to think that they have millions when in reality they often contain no more—and often much less—than what you'll find in this book!

## **The Bottom Line: Books Can Beat Websites**

It should be obvious by now that we are just a little bothered when we hear that websites—just because they are online—are superior to books.

It's just not true.

This is not to say that websites don't have any value. They absolutely do and inside this book, we list a number of websites that we think are worth your time. However, you need to understand that you must go beyond websites if you hope to find the best scholarships. In fact, you need to go beyond books too! The entire next chapter is dedicated to places in which to find scholarships other than books and websites. We highly recommend that you explore all these sources in order to find the best scholarships for you.

### Why Choose *This Book*?

We know that there are other books that provide directories of scholarships, so why choose this one?

- Discover the best scholarships for you with awards in the humanities, academics, public service, extracurricular activities, talents, athletics, religion, ethnicity, social science and science based on career goals and more.
- Find scholarships that are not based on grades.
- Get all the information you need in one place with the application details, eligibility requirements, deadlines, contact information and website addresses.
- Find scholarships you can use at any college.
- Avoid wasting money on scholarship competitions that require a fee to enter.
- Save time and find the best scholarships that fit you with the easy-to-use indexes.
- Access the most up-to-date information that has been checked and double-checked.
- Learn not only how to find scholarships but how to win them! Get insider advice from judges and scholarship winners.

### Common Scholarship Myths Busted

Now that we've cleared up some of the misconceptions about books and websites, let's debunk some of the common scholarship myths. We hate these myths because not only are they untrue, but they often prevent students from applying for scholarships.

**Myth:** You need to be financially destitute to be eligible to apply for scholarships.

**Busted:** While it is true that financial need is a consideration for some scholarships, the definition of "need" varies considerably. Given the cost of a college education, many families who consider themselves to be "middle class" actually qualify for some need-based scholarships. In addition, there are many scholarships where financial need is not even a factor. These "merit-based" scholarships are based on achievements, skills, career goals, family background and a host of other considerations that have nothing to do with a family's financial situation. You could actually be the son or daughter of Donald Trump and still win a "merit-based" scholarship.

**Myth:** You can only win scholarships as a high school senior.

**Busted:** It is never too early or too late to apply for scholarships. There are awards for students as young as seventh grade. If you win, the money is usu-

ally held in an account until it is time for you to actually go to college. But even if there are not as many awards for younger students as there are for seniors, it doesn't mean it's not important to look. Finding awards that you can apply for next year or even two years from now is a huge advantage. Keep a list of these awards since you are going to be super busy as a senior (think college apps and AP classes!) and you are going to be so thankful when you can just refer to your file of previously found awards and don't have to spend time searching. At the same time, you also don't want to stop applying for scholarships after you graduate from high school. There are many awards for college students. Once you are in college, you should continue to apply for scholarships, especially those geared toward specific majors and careers.

**Myth:** Only star athletes get college scholarships.

**Busted:** While star running backs receiving full-tuition scholarships are often what make the news, the majority of scholarships awarded by colleges are not for athletics. As you will see in this book, there are literally thousands of scholarships for those of us who don't know the difference between a touchdown and a touchback. Even if you are an athlete, you might also be surprised to know that many colleges give scholarships to student athletes who may not be destined to become the next Michael Jordan. The needs of a college's athletic program depend on the level of their competition. You may find that at one college your soccer skill wouldn't earn you a place on the team as a bench warmer; but at another school, you might not only be a starter but also earn a half-tuition scholarship.

**Myth:** You need straight A's to win money for college.

**Busted:** While straight A's certainly don't hurt, most students mistakenly assume that grades are the primary determinate for selecting scholarship winners. This is just not true. Most scholarships are based on criteria other than grades and reward specific skills or talents such as linguistic, athletic or artistic ability. Even for scholarships in which grades are considered, GPAs are often not the most important factor. What's more relevant is that you best match the qualities the scholarship committee seeks. Don't let the lack of a perfect transcript prevent you from applying for scholarships.

**Myth:** You should get involved in as many extracurricular activities as possible to win a scholarship.

**Busted:** Scholarship competitions are not pie eating contests where you win through volume. They are more like baking contests in which you create an exquisite dessert with an appearance and flavor that matches the tastes of the judges. Scholarships are won by quality, not quantity. Scholarship judges are looking for students who have made quality contributions. For example, for a public service scholarship, the judges would be more impressed if you organized a school-wide volunteer day than if you were a member of 20 volunteer organizations but did little to distinguish yourself in any one of them.

**Myth:** If you qualify for financial aid, you don't need to apply for scholarships.

**Busted:** Financial aid and scholarships are not mutually exclusive but complimentary. You need to do both—apply for financial aid and scholarships—at the same time! Relying only on financial aid is dangerous. First, financial aid is “need based” which means if you're a middle or upper middle class family, you may not receive any free money (i.e. grants) but only student loans which you need to pay back. Even if you do qualify for grants, it may not be enough. The maximum Pell Grant, for example, is \$4,050 per year, which is still far short of what tuition plus room and board costs at most schools. While financial aid is important, we consider scholarships to be far superior. With few, if any, strings attached, scholarships represent free cash that does not have to be paid back and which you can use at almost any school. Best of all, you can win scholarships regardless of your family's income!

**Myth:** You should apply to every scholarship that you find.

**Busted:** When you turn 35, you technically are eligible to run for President of the United States. This hardly means you should start packing your bags for the White House. Let's apply that same logic to scholarships. Just because you are technically eligible for a scholarship does not mean you should start filling out the paperwork for it. Why? You have a limited amount of time to spend on scholarship applications. It is necessary to allocate your time to those that you have the best chance of winning. You may find that you are eligible for 500 scholarships. Unless you're willing to make applying to scholarships your full-time avocation, it's unlikely that you can apply for more than several dozen awards. Thus, you need to be selective about which scholarships fit you the best. One caveat: This does not mean that you should only apply to two or three scholarships. You should still apply to as many scholarships as you can—just make sure you have them prioritized.

### **How a Solid Scholarship Strategy Helps Win You Money**

Back in high school, Kelly applied for a scholarship from her father's employer. She was confident she would win since academically she had both high grades and test scores—which she diligently listed on the application. After turning in her application, she eagerly waited for the check to arrive. But the check never came. In fact, when Kelly found out who did win, she was surprised to learn that he had lower grades and lower test scores. What happened? How did this guy win instead of Kelly?

The answer was that Kelly relied solely on grades and test scores to win while the other applicant clearly used the entire application to stand out. That was when Kelly learned the importance of having a strategy.

So what does it take to win a scholarship?

The answer is that scholarship winners are not superstars. Rather, they are the students who have prepared—those young men and women that have invested the time to create applications that highlight their strengths. It's really

sad to see students who don't apply for scholarships because they mistakenly assume that they don't have a chance to win.

Unlike a lottery, scholarships are not based on luck. To win scholarships, you need to show the scholarship judges how you fit the award. Often this is through the scholarship application, essay and interview. In fact, almost all scholarship competitions come down to one key factor—how well you can show that you fit the purpose of the scholarship. In this respect, you have power over the outcome. Through what you choose to highlight (and ignore) in the scholarship application, you are able to construct a case for why you deserve to win.

In the following chapters we will lay out what we found to be the keys to a winning strategy. Now turn the page and let's get started!