

Slide 1



Financing Your College Dream

Career Smorgasbord

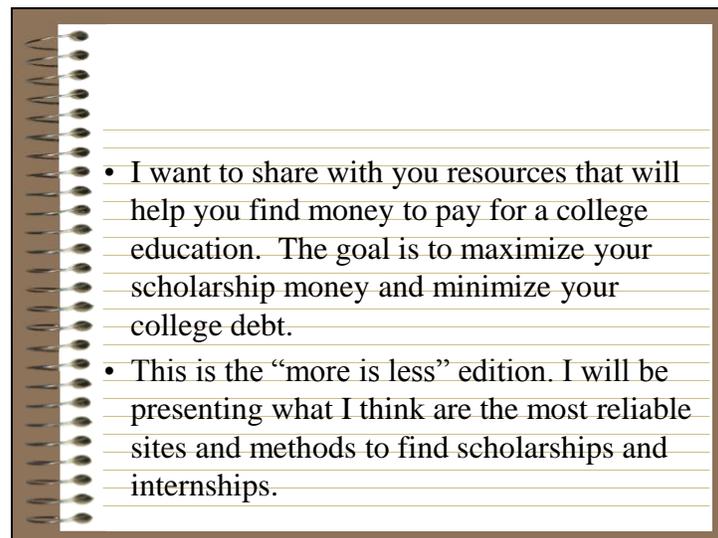
Michael Turner

Sponsored by Alpha Delta Omega Chapter  
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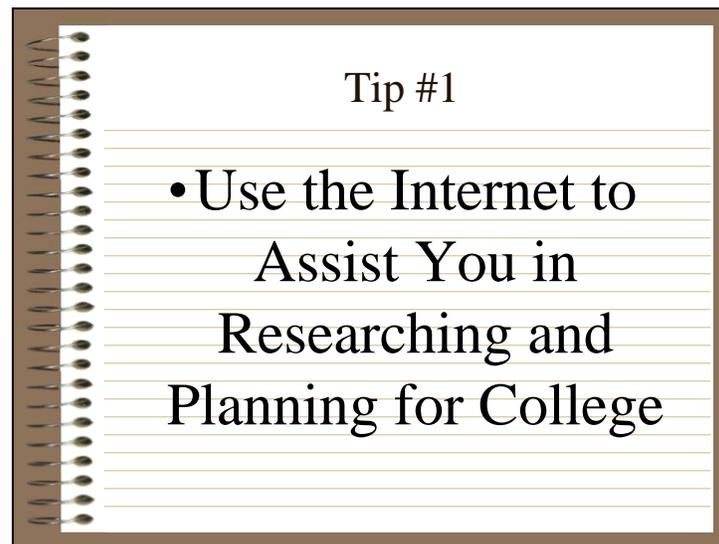
August 24, 2013

Slide 2



- I want to share with you resources that will help you find money to pay for a college education. The goal is to maximize your scholarship money and minimize your college debt.
- This is the “more is less” edition. I will be presenting what I think are the most reliable sites and methods to find scholarships and internships.

Slide 3



### **Planning Guides: High School and Beyond**

<http://www.collegefortn.org/>

In Tennessee, a web site that is sponsored by Tennessee.gov walks high school students through the process of researching and planning to attend college, including the ability to fill out applications for Tennessee colleges online.

<http://www2.ed.gov/students/prep/college/edpicks.jhtml>

Ed.gov recommends three resources, including College.gov, Career Colleges and Technical Schools, and Accreditation and Avoiding Diploma Mills.

Other web sites that can assist you in planning for college:

<http://mappingyourfuture.org/>

<https://www.mycollegeoptions.org/>

<https://bigfuture.collegeboard.org/make-a-plan>

Launched in 2012, this website is a collaboration between the College Board and the Education Conservancy. Here is an article about this interesting website: [http://thechoice.blogs.nytimes.com/2012/03/26/college-board-bigfuture-web-site/?\\_r=0](http://thechoice.blogs.nytimes.com/2012/03/26/college-board-bigfuture-web-site/?_r=0)

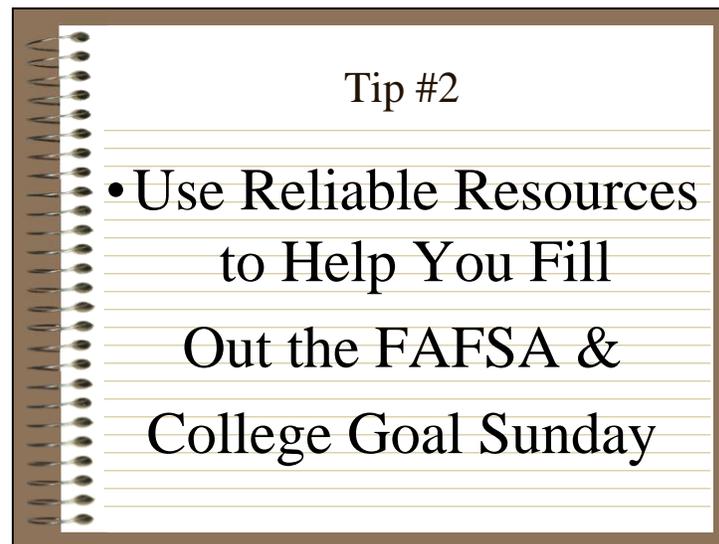
<http://youcango.collegeboard.org/>

You Can Go contains stories of students who went to college but thought they couldn't go. Their success stories can show there is a way to go.

<http://www.aarpworksearch.org/Tutorials/Pages/TutorialsResources.aspx>

This is the Job Seeker's Online Guide to Success, compiled by the AARP—it's never too early to start sharpening the skills you need to find work and to help you explore what you want to do.

Slide 4



### **Government Websites and Publications**

1. <http://www.FAFSA.ed.gov>

Students can go to Free Application for Federal Student Aid (FAFSA) online and apply. If you apply online, the process is faster.

Also, students and parents can receive assistance in completing the FAFSA online by calling 1-800-801-0576.

Since this is a government website, .gov will be in the web address. Any .com in the web address will charge you money and is a rip-off, and that .com is not associated with the federal government.

2. [http://studentaid.ed.gov/students/publications/student\\_guide/index.html](http://studentaid.ed.gov/students/publications/student_guide/index.html)

*2013–14 Funding Your Education: The Guide to Federal Student Aid* is one of the publications coming very soon. This helpful guide is renewed every year and very good to use as a guide.

3. <http://studentaid.ed.gov/PORTALSWebApp/students/english/fafsa.jsp>

Information about filling out the FAFSA on the web

4.

<http://studentaid.ed.gov/PORTALSWebApp/students/english/publications.jsp>

#### Federal Student Aid Publications

Several good publications are available in PDF format, informing students and parents on how to file the FAFSA, how to choose a college or career, how to avoid student loan scams, and what you should do if the college you attend closes.

Of particular interest to those who have students in middle and junior high schools is a publication called *My Future, My Way: How to Go, How to Pay—A Workbook for Students in Middle and Junior High Schools*. A revision of this popular workbook will be available soon.

<http://studentaid.ed.gov/sites/default/files/your-federal-student-loans.pdf>

The publication, *Your Federal Student Loan: Learn the Basics and Manage Your Debt*, that one of the Financial Aid officers I spoke with recommends to understand the basics about loans and financial aid.

#### **Other Publications and Information**

<http://www.kiplinger.com/reports/paying-for-college/>

Kiplingers Personal Finance Magazine is well respected, and you can find lots of good information about paying for college on this section of its website

<http://www.fafsaonline.com/fafsa-guide-ebook.php>

FAFSA Form Guide: 2013-2014 FAFSA Form Help—you can also download this guide as an ebook.

A quote about the guide: "This is a wonderful tool. It provides clear explanations of who is to fill out what and why." - Marcia Weston, Director of Operations, College Goal Sunday

You will find this guidebook on a website that as part of its programs recommends loans. Ignore that part, I would advise.

### **College Goal Sunday (Jan and Feb every year)**

College Goal Sunday happens all over the country; you can bring your information in and get help from experts in filling out your FAFSA.

<http://www.tn.gov/CollegeGoalSunday/index.html>

The materials you need to bring can be found on the College Goal Sunday for Tennessee website.

<http://www.tn.gov/CollegeGoalSunday/locations.html>

Every January or February of each year, College Goal Sunday occurs, so start checking this website around November or December of every year to find a list and dates for College Goal Sunday in Tennessee.

### **Financial Aid Terms and FAFSA4Caster**

<http://www.usnews.com/education/blogs/the-scholarship-coach/2012/07/19/12-college-financial-aid-terms-defined>

An article detailing the 12 most common financial terms such as Expected Family Contribution (EFC), Cost of Attendance (COA), Scholarship, and Loan.

<http://studentaid.ed.gov/glossary>

More financial aid terms defined and what they mean in the FAFSA

<https://fafsa.ed.gov/FAFSA/app/f4cForm?execution=e1s1>

FAFSA4caster is a government tool that will help you estimate your college aid. If you know your Expected Family Contribution to colleges you wish to attend, you can plan to subsidize that with scholarships.

From website: "FAFSA4caster will help you understand your options for paying for college.

Provide some basic information and we'll estimate your eligibility for federal student aid. Your estimate will be shown in the "College Cost Worksheet"

where you can also provide estimated amounts of other student aid and savings that can go towards your college education.”

### **Financial Aid Letter Comparison**

<http://www.finaid.org/calculators/awardletter.phtml>

How do you compare Financial Aid Letters from your prospective college. FinAid offers a tool to do so.

Get more on this topic by googling, “comparing financial aid award letters.”

### **Other articles about student loans and avoiding the trap**

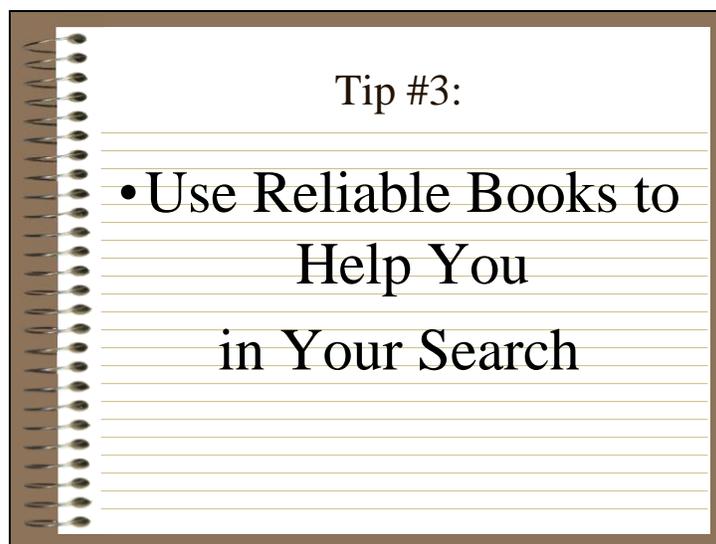
<http://www.insidehighered.com/news/2012/07/03/duncan-urges-more-students-apply-more-colleges>

An article that points out the importance of applying to more than one college; if you apply to more than one college, you can talk to colleges about what different aid packages you are being offered. By being accepted to more than one college (much like looking for a job), you become more attractive to each college.

<http://www.kiplinger.com/article/college/T053-C002-S001-avoid-the-student-loan-debt-trap.html>

Avoiding the Student Loan Trap

Slide 5



### **Books by People who Created a System that got them \$90,000 or more in Financial Aid**

Kaplan, Ben. *How to Go to College Almost For Free*", 2nd ed. Collins, 2001. ISBN #0-06-093765-3. You want the 2<sup>nd</sup> edition of this book. Kaplan received more than \$90,000 to go to Harvard.  
<http://www.cityofcollegedreams.org/>

Ellis, Kristina. *Confessions of a Scholarship Winner: The Secrets That Helped Me Win \$500,000 in Free Money for College- How You Can Too!*, Worthy Publishing, 2013. ISBN # 1617951579. Ellis received \$500,000 in aid and went to Vanderbilt University for undergraduate and Belmont University for graduate school. She tells in her book that she got about \$9,000 a semester for additional expenses from the aid she received.  
<http://thecollegeninja.com/>

Ragins, Marianne. *Winning Scholarships for College, 3<sup>rd</sup> Edition: An Insider's Guide*, Holt, 2004. ISBN # 0805075216. Ragins received more than \$400,000 in aid. <http://www.scholarshipworkshop.com/>

Tanabe, Gen & Kelly. *The Ultimate Scholarship Book 2014: Billions of Dollars in Scholarships, Grants and Prizes*. Supercollege, 2011. ISBN #1617600296. Gen and Kelly Tanabe both received over \$100,000 in funds to go to Harvard. <http://www.supercollege.com/index.cfm>

I have included the websites for each of these authors. You might discover other scholarship information and other resources you find helpful. Many of

these people have workshops. Some are more reasonable than others. Before I put my money down on anything, I consider how much I actually have to spend and whether I'm ready to put that information to use. If I am going to spend \$400 on a program, for example, I would first consider, "Can I afford it?" and "Will I put this information to use in the next 4 weeks?"

### **Internet Ebooks**

<http://amzn.to/Fullridescholarshipbook>

*Full Ride to College: How to Win Scholarships and Get Admitted to the College of Your Dreams*, Andrew F. Knight, 2008. He received over 1.385 million in scholarships and fellowships. \$1.00 Kindle edition. If you don't have a Kindle (like me), you can download a reader for your PC and read Kindle books on your PC.

### **Other Books You Might Find Informative**

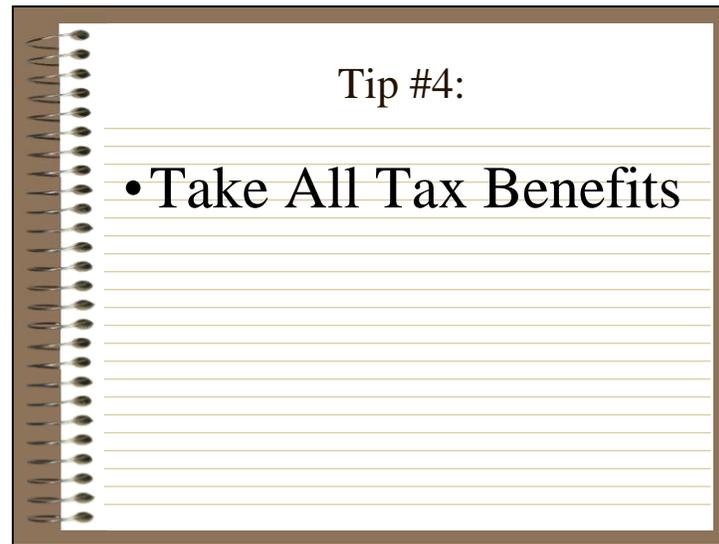
Bissonnette, Zac. *Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents*. Portfolio Penguin, 2010. ISBN # 978-1-59184-298-9. I like this book. The introduction is titled, "The Four People You Meet when You Apply to College, and the Lies they Tell You."

Kantrowitz, Mark. *FastWeb College Gold: The Step-by-Step Guide to Paying for College*. Collins, 2006. ISBN#: 978-0061129582.

Scheer, Marc. *No Sucker Left Behind: Avoiding the Great College Rip-Off*, Common Courage Press, 2008. ISBN # 978-1567513783. Very good book that you can check out from the library.

Either these editions or later editions of these books are available from the Nashville Public Library.

Slide 6



<http://www.irs.gov/individuals/students/index.html>

Of course, the IRS government web site has a section strictly for students of all ages, from elementary to higher education students. Recent information about the American Opportunity Credit and the Lifetime Earning Credit can also be found here.

For more information about tax benefits and deductions that might help you on your tax return, click on <http://www.irs.gov/recovery>. While some of these credits may have expired, you might consider amending returns (if you can) to take credits you didn't take on past returns.

<http://www.irs.gov/uac/Tax-Benefits-for-Education:-Information-Center>

Tax Benefits for Education: Information Center

[http://www.nasfaa.org/students/Tax\\_Breaks\\_for\\_Higher\\_Education.aspx](http://www.nasfaa.org/students/Tax_Breaks_for_Higher_Education.aspx)

To find accurate information about federal tax benefits, check out the Higher Education Federal Tax Benefits Guide - 2012 Tax Year at the National Association of Student Financial Aid Administrators' (NASFAA) web site.

## **Free Income Tax Assistance**

Many times people are reluctant to fill out the FAFSA because they have not finished filling out their income taxes.

However, the waiting game can be harsh to those who wait later.

You can get income tax assistance to help you with your income tax if you make low to moderate income (less than \$59,000).

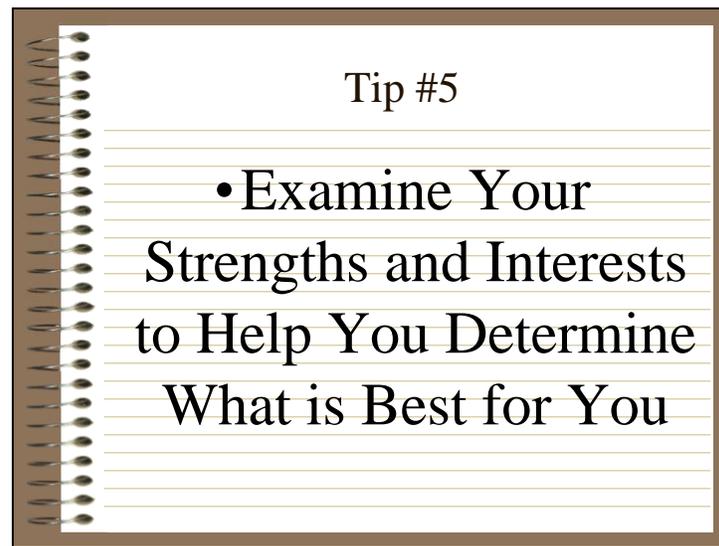
<http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>

The IRS provides an 800 number to find VITA (Volunteer Income Tax Sites) sites near you, as well as AARP tax volunteer sites.

[http://www.aarp.org/money/taxes/aarp\\_taxaide/](http://www.aarp.org/money/taxes/aarp_taxaide/)

You don't have to be older to use the AARP tax volunteer sites. (I used one about two years ago to get assistance on my taxes, lowering my tax bill by \$400).

Slide 7



<http://www.mynextmove.org/>

Available since February 2011, MyNextMove.Org is a federal government website that allows you to look “over 900 different careers and see important information including skills, tasks, technologies, salaries, and employment outlook.

Discover related apprenticeships and training, and search actual job openings. Find careers through a keyword search [or] by browsing industries.”

<http://actpreptsu.wordpress.com/2011/06/15/what-is-my-next-move-career-activity/>

What is My Next Move? Career Activity is a career activity handout I created to be used in conjunction with the above federal website.

<http://www.onetcenter.org/IPSF.html>

O\*Net Interest Profiler Short Form—here you can answer 60 short answer questions to assist you choosing a career

### **Informational Interviewing**

<https://career.berkeley.edu/Info/InfoInterview.stm>

<http://career.ucla.edu/students/ExploreCareers/WhatIsAnInformationalInterview.aspx>

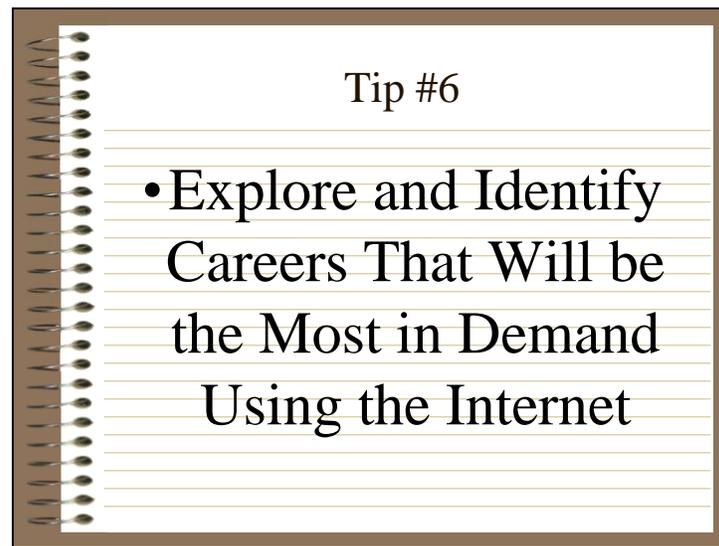
Informational interviewing—interview people doing what you are thinking about doing. The articles above give you an idea about what informational interviewing is about. Richard Bolles is a big proponent of this strategy, and I agree.

Once again, you can read about informational interviewing in *What Color is Your Parachute?*

Or you can google Richard Nelson Bolles and informational interviewing.

Also, any schools or programs you are thinking of attending, use the “Reality Test.” Ask three or four people in the field you want to enter what they think of the school or program—here you can gauge whether you should pay \$40,000-\$50,000 for a degree from a particular school or program.

Slide 8



### **Explore and Identify Careers That Will be the Most in Demand Using the Internet**

1. <http://online.onetcenter.org/>

<http://www.onetcenter.org/>

#### O\*Net Online System

The O\*Net System is the "nation's primary source of occupational information" and stands for Occupational Informational Network. Basically, you can now go online and find out what will be the projected need and growth for a certain occupation in the next ten years, how much education will that occupation most likely require, and what are the wages for that occupation across the nation, including a breakdown of wages by state and major metropolitan areas.

The wage information is very informative, going beyond the average. Salaries are given in the bottom 10% and 25% (the range for starting salaries), the Median income (the average salary), and the top 75% and 95% range (the salary at the high end). This gives you a more accurate picture of salaries and what to ask for when you get to that stage in the interview process.

**Average salaries (or median incomes) are often not indicative of what starting salaries in any job will be. Looking at the bottom 10% to 25% range gives you more of an idea of what your starting salary will realistically be.**

**You need to know this to help you figure out if your starting salary will be enough to pay back student loans after you graduate.**

**If not, you need to wed your passion and your vocation to something that will fulfill you personally but also give you enough money to do reasonably well.**

**Of course, avoiding debt and loans is the best way to go, I suggest.**

2. <http://www.rileyguide.com/careers.html#major>

Here are several websites where you can see if you major in a particular area, what are the jobs you can pursue.

Slide 9



Nashville Public Library (Main), 615 Church Street, Nashville, TN 37219.

<http://www.gtionline.fdncenter.org/>

Foundation Grants to Individuals Online (access this at no cost by going to the downtown library and asking them to assist you in accessing this database—the Nashville Public Library in one of the Foundation Center’s libraries)

Tell a reference librarian that you are looking for scholarships and internships. Practice your elevator speech and let them lead you to the special section of the library that has research books pertaining to your particular situation.

The Nashville Public Library has several scholarship and internship books in its reference section.

Also, a book found in the Grants section in the downtown library is the paper version of the online version above, *Foundation Grants to Individuals*. The latest version of this book is the 21<sup>st</sup> edition, and you can ask your reference librarian where it is. I would also ask for help in how to use it.

Slide 10



### **College Rankings**

College rankings are an interesting way to compare and become knowledgeable about schools you might want to visit or research.

I found this great article about college rankings, including their limitations. Also noted are several different rankings:

<http://www.library.illinois.edu/edx/rankings/index.html>

Other college rankings are noted below:

▶ <http://colleges.usnews.rankingsandreviews.com/college>

U.S. News & World Reports' popular college rankings

▶ <http://www.princetonreview.com/college-rankings.aspx>

Princeton Review's college rankings

▶ <http://www.kiplinger.com/fronts/special-report/college-rankings/index.html>

Best College Values in Private Colleges & 100 Best College Values in Public Colleges

Other rankings of colleges by Kiplinger, including colleges ranked by graduates with the lowest debt load

### **Choosing a Major May be More Important Than Your College**

According to Marc Sheer, author of *No Sucker Left Behind*, what major you choose may have more of an impact on your starting salary than the college you attend: "An interesting quirk of college pricing is that every 'major' (area of academic concentration) within a school usually costs the same price (even after financial aid is considered)—but different majors lead to different salaries . . . in fact, students' choice of major has more of an impact on their salaries than where they go to college, and this has been supported in various research studies."

The best way to make sure that the major you pick matches up with the cost of the college you are thinking about attending is to explore your interests and activities, see what majors best match up with those interests and activities, and then see what the starting salaries are for those particular fields that you are interested in pursuing.

All of this can be done by using the tools located under Tip #3.

### **Check Out Graduation Rates, Accreditation Status, and Degrees Offered**

Marc Scheer recommends checking out graduation rates at preferred schools to see if they have low graduation rates, because this might indicate problems. Other educational information can help you compare schools.

Three websites he recommends are

<http://nces.ed.gov/collegenavigator/>

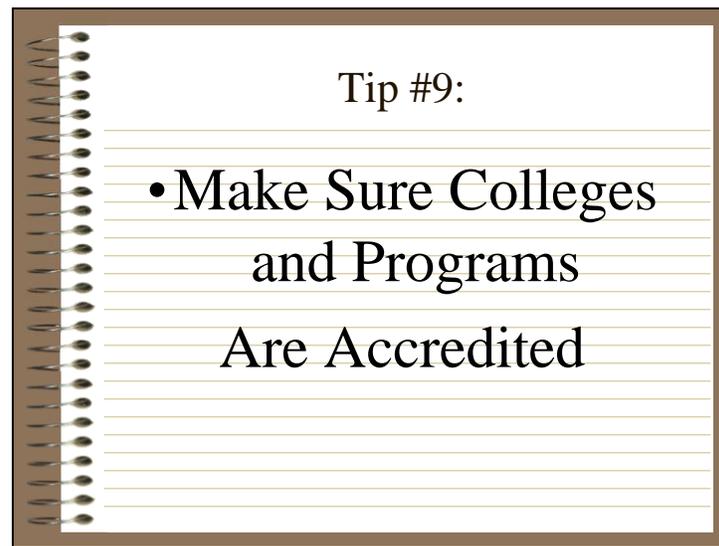
<http://www.collegeresults.org/>

<http://nces.ed.gov/globallocator/>

Marc Scheer's *No Sucker Left Behind* is a valuable resource, which can be found at your favorite bookstore or at the library. His book includes many resources about how to navigate the college search process, including guidelines and suggestions on how to get the best value for your money.

He includes information about free resources on how to determine your EFC (Earned Family Contribution) and Twenty Five Questions Before You Enroll (located in the Appendix).

Slide 11



Proprietary schools are educational institutions that are for-profit businesses. Not all proprietary schools are bad, so you must investigate this issue yourself. Much depends on what you wish to accomplish with your degree.

Not all education is created equal. Be aware of accreditation; for a discussion of accreditation in the United States, click here:  
<http://www.ed.gov/admins/finaid/accred/index.html>

Make sure your degree is worth something. You must explore and make sure that the college and/or program you are applying for is properly accredited.

Use the "Reality Test"—ask several people who are currently doing what you want to do what they think of the school or program. Also ask future employers what they think of the school or program. This way you can get a general understanding of how the school or program is perceived.

Late night television is filled with commercials about changing your life by going to this or that college. Research the college. Steve Kroft reported on *Sixty Minutes* that for-profit colleges may promise great jobs and salaries after graduation, but students may end up being burned:

<http://www.cbsnews.com/stories/2005/01/31/60minutes/main670479.shtml>

[http://www.cbsnews.com/8301-31727\\_162-20068489-10391695.html](http://www.cbsnews.com/8301-31727_162-20068489-10391695.html)

The problem doesn't seem to be getting better. The above link from CBS News is from June 2, 2011, entitled, "For-profit college students learn hard lessons."

Accreditation refers both to colleges, universities, and their programs. You should be aware of whether the college is accredited or not, but also the program you wish to study.

The U.S. Department of Education maintains a database of Accredited **Postsecondary Institutions and Programs. To see if the school you wish to attend or the program you want to major in is accredited,** click on "Click here to begin your search":

<http://www.ope.ed.gov/accreditation/>

The U.S. Department of Education wants everyone to know that this is not the only database you should consult in researching accreditation and I agree.

Oregon: <http://www.oregonstudentaid.gov/oda-degree-authorization-academic-unauthorized-Invalid.aspx>

Texas: <http://www.thecb.state.tx.us/index.cfm?objectid=EF4C3C3B-EB44-4381-6673F760B3946FBB>

Maine: <http://www.maine.gov/doe/highered/nonaccredited/index.html>

Several states have lists of unaccredited colleges, including colleges they do not accept as legitimate when considering people for employment.

[http://en.wikipedia.org/wiki/List\\_of\\_unaccredited\\_institutions\\_of\\_higher\\_education](http://en.wikipedia.org/wiki/List_of_unaccredited_institutions_of_higher_education)

Several of the links above I found at the above Wikipedia article, "List of Unaccredited Institutions of Higher Education."

Since people can change a listing at Wikipedia without prior oversight, the articles themselves cannot be cited; however, the sources that back up legitimate research can lead you to valuable resources.

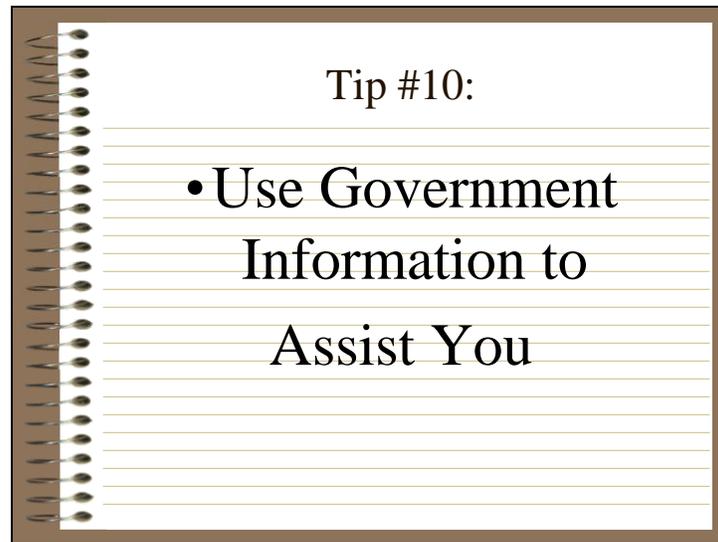
## **The Six Accrediting Organizations: Make sure your School is Accredited**

Your college should be recognized by one of the major six college accrediting agencies; if not, you must do your own due diligence and investigate the school. The likelihood is the school may be worthless.

***According to Marc Scheer, "The most-respected college accrediting organizations are the six 'regional' organizations, which include: the Middle States Association of Colleges and Schools; the New England Association of Schools and Colleges; the North Central Association of Colleges and Schools; the Northwest Commission on Colleges and Universities; the Southern Association of Colleges and Schools; and the Western Association of Schools and Colleges. Colleges that are not accredited by these agencies may be wasteful for students to attend, because employers and graduate schools may not value their classes or degrees. Students should also make sure that any school they are considering has a phone number and mailing address, and has a website address that ends in '.edu.'"***

Marc Sheer also mentions in his book, *No Sucker Left Behind*, that you can go to <http://www.geteducated.com/>, click on Diploma Mill Police, and you can find out if the online degree program you are thinking of applying to is a "diploma mill." If the school is not listed, you can submit a custom query and see if that particular online school is a diploma mill.

Slide 12



1. <http://www.benefits.gov/>

The federal government has a web site where you can put in your information and see what government benefits you qualify for: The federal government gives over \$60 billion a year in federal aid.

2. <http://studentaid.ed.gov/>

Federal Student Aid (FSA) for Students

3. <http://www2.ed.gov/students/landing.jhtml>

This landing page for students has features such as Preparing for College; Paying for College; Repaying Loans, Internships, Jobs, and Volunteering; and Learning Tools.

4. <http://www.usa.gov/>

The official website for exploring the federal government

5. <https://www.usajobs.gov/StudentsAndGrads>

Pathways—for students and recent graduates to federal careers

<http://websearch.about.com/od/referencesearch/tp/governmentsites.htm>

And just for fun, the article above details the top 20 Essential government websites; ignore the ads.

Slide 13



[http://www.cbsnews.com/video/watch/?id=3183952n%3fsource=search\\_video](http://www.cbsnews.com/video/watch/?id=3183952n%3fsource=search_video)

Even though the report is from 2007, the information is still relevant. You are given things to watch out for in order to a student loan scam. Also, how you can check to see if a student loan program is too good to be true.

There are several signs of a scam. **The Federal Trade Commission states that any of the following statements used on a website or a letter or by a person are a sign of possible fraud:**

- ✓ **"The scholarship is guaranteed or your money back."**
- ✓ **"You cannot get this information anywhere else."**
- ✓ **"You are a finalist, and you have won a scholarship."**
- ✓ **"The scholarship will cost some money."**
- ✓ **"You have been selected by a 'national foundation' to receive a scholarship and there is some kind of handling fee involved."**
- ✓ **"This scholarship will cost some money."**

This list is taken directly from an article on the FTC's website, which includes more information about what you should do to avoid scholarship and financial aid scams: <http://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>

**Scholarships should not cost you any money. Asking for money is a sure sign of a scam.**

<http://www.finaid.org/scholarships/scams.phtml>

For further information, you can read the FinAid's Student Guide to Scholarship Scams.

Slide 14



[http://www.tn.gov/collegepays/mon\\_college/lottery\\_scholars.htm](http://www.tn.gov/collegepays/mon_college/lottery_scholars.htm)

The official website for Tennessee Lottery Scholarships and other scholarships administered by Tennessee Student Assistance Corporation (TSAC).

Become familiar with ACT score requirements and other requirements for the Lottery Scholarships.

“Students must meet the following requirements:

- Entering freshmen must have a minimum of a 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests OR
- Overall weighted\* minimum 3.0 grade point average (GPA)
- Home School graduates – minimum 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests
- GED Applicants – minimum 525 and 21 ACT (980 SAT), exclusive of the essay and optional subject area battery tests
- If a student ceases to be eligible for HOPE, except for GAMS and HOPE Access Grant, the student may regain HOPE, one-time only.
- ACT/SAT exams must be taken prior to the first day of college enrollment.

For students who first received the HOPE Scholarship in fall 2009 and thereafter

Award amount – Up to \$6,000 per year at an eligible four-year postsecondary institution or a two-year eligible postsecondary institution that offers on-campus housing. Up to \$3,000 per year at an eligible two-year postsecondary institution. The award is divided equally between fall, spring and summer semesters. Awards to part-time enrolled students are prorated.

*\*Weighted grade point average means a grade point average on a 4.0 scale calculated with additional internal quality points awarded for advanced placement, honors or other similar courses according to the Uniform Grading Policy adopted by the State Board of Education."*

**Studying for the ACT becomes a way for you to potentially receive up to \$24,000 for four years. Also, by studying and increasing your score on the ACT, you become more college ready.**

[http://www.tn.gov/collegepays/mon\\_college/sch\\_app\\_pdfs/2013/TELS%20Summary%20Form%20Rev.pdf](http://www.tn.gov/collegepays/mon_college/sch_app_pdfs/2013/TELS%20Summary%20Form%20Rev.pdf)

Tennessee Education Lottery Scholarship Programs Information for 2014 High School Graduates in a handy handout

<http://www.tn.gov/collegepays/index.html>

TSAC administers more than the lottery scholarships.

Explore other programs administered by the Tennessee Student Assistance Corporation, such as programs to help minority students who want to be future teachers in science and mathematics.

[http://www.tn.gov/collegepays/mon\\_college/scholarships.htm](http://www.tn.gov/collegepays/mon_college/scholarships.htm)

On the right hand side, you have scholarships, grants, and more. I recommend checking each program to see which ones you are eligible for.

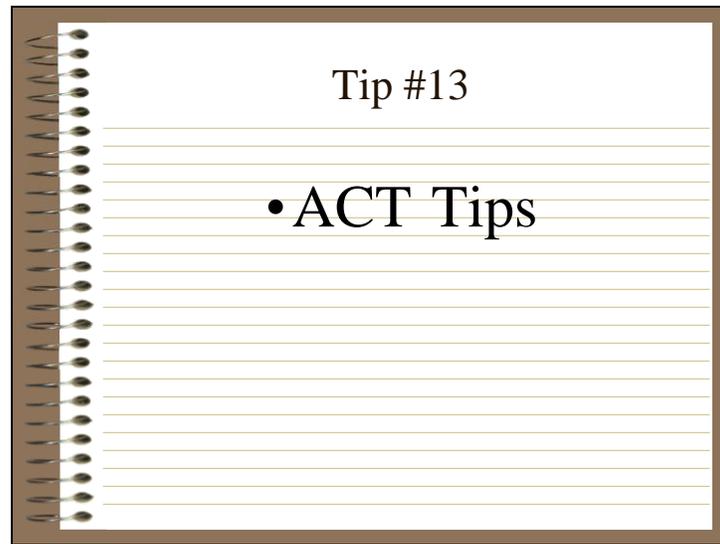
[http://www.tn.gov/collegepays/mon\\_college/apps\\_forms.htm](http://www.tn.gov/collegepays/mon_college/apps_forms.htm)

Various applications for these scholarship and grant programs.

[http://www.tn.gov/collegepays/mon\\_college/tsa\\_award.htm](http://www.tn.gov/collegepays/mon_college/tsa_award.htm)

Information about the Tennessee Student Assistance Awards (there are several other programs, also with different criteria, that you should check out)

Slide 15



### **Books to Study the ACT (updated April 6, 2013)**

<http://amzn.to/12sPfKg>

I highly recommend **The Real ACT Prep Guide, 3rd edition**, which contains 5 actual ACT tests, authored by the makers of the ACT.

<http://amzn.to/YCRvvi>

Other books can also be checked out from the public library or bought at bookstores. **The Princeton Review's Cracking the ACT, 2013 Edition** can give you several methods on studying for the ACT. One math professor told me his son and several of his friends read this book and followed it to the letter, raising their ACT scores.

<http://amzn.to/16C9cv4>

Princeton Review's 1,296 ACT Practice Questions, 3rd Edition is another good book to check out.

Don't take all these ACT tests at once. Instead, take them about every few weeks, especially after scheduling your own ACT Review study sessions.

Also, to help you understand math concepts and science concepts, remember Khan Academy: <http://www.khanacademy.org/>

## ACT Tests Online and Other ACT information

<http://tntel.tnsos.org>

Remember, if you go to the Tennessee Electronic Library, <http://tntel.tnsos.org> --you can take many practice ACT tests at no cost; find these under *Highlights* on the right side of the page under *ACT Preparation Resources*.

<http://tntel.tnsos.org/act.htm>

Here is the direct link to the *ACT Preparation Resources*. This is a great resource, including Sample ACT and SAT tests and free ACT Study books. **However, you must prove you are a Tennessee resident. There is a video on the webpage where you create your account that explains how.**

<http://www.learnatest.com/LEL/index.cfm/learningCenter/collegeStudents>

Also, under **College Students** (which you will find on the menu above after clicking through to ACT Preparation Resources), there are several more resources to help you in mastering writing, grammar, math, and reading.

Under *Writing Skills & Grammar Improvement*, then *Grammar Practice*, I have downloaded for my purposes the following ebooks: **Grammar Essentials, 3<sup>rd</sup> edition** and **Grammar Success in 20 Minutes a Day, 2<sup>nd</sup> edition**.

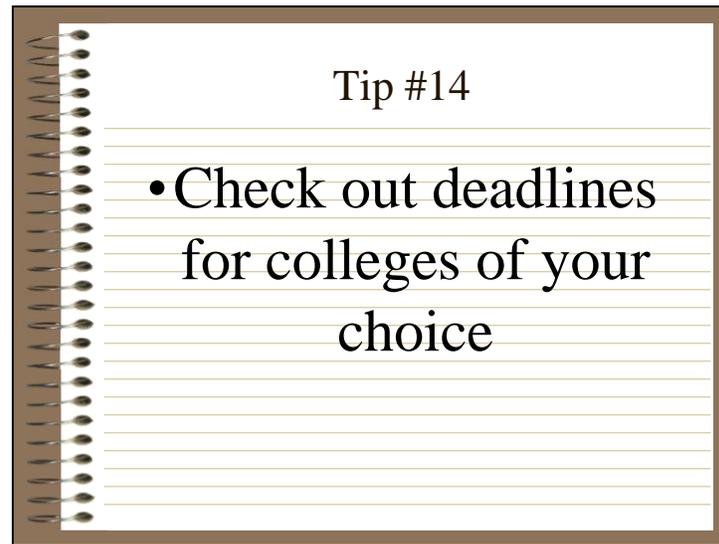
<http://actpreptsu.wordpress.com/>

Direct blog entry: <http://actpreptsu.wordpress.com/2013/06/19/handouts-and-suggestions-on-how-to-study-for-the-act/>

This blog entry includes an 8 page handout, "Suggestions for Studying the ACT 2011," where I go further in suggesting on how to study for the ACT, writing, and grammar.

The handout is from 2011, so some of the links are out of date. As I say in the blog entry, if you find a link out of date, you can email me at [mjurner@tnstate.edu](mailto:mjurner@tnstate.edu), telling me which link is out of date and I'll try to find the up to date link.

Slide 16



Deadlines are very important when you are applying for college or scholarships. In your senior year, you will be very busy, but make time for those schools you want to attend and those scholarships you want to apply for.

<http://students.tnstate.edu/admissions/apply-admissions>

For example, the application deadline for the 2013-2014 school year at Tennessee State University was August 9, 2013, with all material received by August 19, 2013.

Many schools set early decision deadlines in January or February of your senior year, with some as early as November or December.

[http://www.tnstate.edu/financial\\_aid/scholarships.aspx](http://www.tnstate.edu/financial_aid/scholarships.aspx)

Likewise, deadlines for scholarships often come earlier than expected. On Tennessee State University's Scholarship and Financial Aid page, you will find many such deadlines.

[http://www.tnstate.edu/financial\\_aid/1314\\_Schl\\_Info.pdf](http://www.tnstate.edu/financial_aid/1314_Schl_Info.pdf)

The priority deadline for scholarships for first-time freshmen students admitted to Tennessee State University for all scholarship consideration is February 1, 2013. That means, for the 2014-2015 school year, the deadline will most likely be February 1, 2014, or somewhere around the end of January 2014.

Many of these scholarships may require you to fill out the FAFSA; **if so, even if you don't have your income taxes done, you can fill out your FAFSA to meet the scholarship deadlines and go back later to amend your FAFSA.**

Another deadline you will find on this page is the deadline for 2013-2014 TSU Foundation Scholarships. Since the application period was between Feb 6, 2013, to March 22, 2013, students could apply during that period. Also, for students who read their email or noticed the announcements on Mytsu, the period was extended to April 6, 2013. What this means for people who are currently looking at the page is that deadlines for 2014-2015 will most likely be in early Feb to March 2014.

**Some of the Foundation scholarships required that the FAFSA be filled out, since the Foundation would use the FAFSA as a way to determine need. If a student filled out his or her FAFSA in May 2013, he or she missed out on opportunities to get money to pay for school. Some of the Foundation scholarships required a 3.0 average while others required a 2.5 average.**

Paying attention to deadlines become very important, and you might want to get a calendar to put all the deadlines for various schools and scholarships on, so that you can keep track of them.

Another clue: TSU's scholarship page has several links to outside scholarships.

**Every college and university has some mention or compiling of outside scholarships, so by going to different schools' Financial Aid or Scholarship websites, you can find links to outside scholarships you may apply for.**

Also, if you type in scholarships into the search box at top of TSU's webpage, you will find links to other scholarship pages, some by department and some by major.

<http://www.tnstate.edu/business/scholarships.aspx>

TSU College of Business Scholarships and Awards (some of these you have to be seniors in high school to apply for)

<http://www.tnstate.edu/Communications/scholarships.aspx>

TSU Scholarships for Communications Majors

<http://www.tnstate.edu/coe/scholarships.aspx>

Scholarships for Education Majors

Here are just some of the scholarships I found from my search.

Slide 17



Tip #15

- Mine the NASP's List of Approved Contests and Scholarships for High School Students

<http://www.nassp.org/awards-and-recognition/nassp-national-advisory-list>

**National Association of Secondary Principals** creates a list of approved contests and activities for high school students. This list is a great place for high school students to find out about scholarships and competitions they can apply for. This is a treasure trove to help you finance a college with little or no debt.

You will find opportunities like these:

<http://www.vfw.org/Community/Programs/>

**Veteran of Foreign War's Voice of Democracy audio-essay competition; Top Prize: \$30,000; D: November 1, 2013**

From website: "The national first-place winner receives a \$30,000 scholarship paid directly to the recipient's American university, college or vocational/technical school. Other national scholarships range from \$1,000-\$16,000, and the first-place winner from each (State) VFW Department wins an all-expense-paid trip to Washington, D.C."

<http://www.artandwriting.org/>

**Scholastics Arts and Writing Awards, last five years, over \$40 million in scholarships and financial aid**

From website: "The Awards are an important opportunity for students to be recognized for their creative talents. Each year, the Alliance partners with more than 100 visual and literary-arts focused organizations across the country to bring The Awards to local communities. Teens in grades 7 through 12 can apply in 28 categories of art and writing for the chance to earn scholarships and have their works exhibited or published.

Submissions are juried by luminaries in the visual and literary arts, some of whom are past award recipients. Panelists look for works that best exemplify originality, technical skill and the emergence of a personal voice or vision. In the last five years alone, students submitted nearly 900,000 original works of art and writing, and over \$40 million in scholarships and financial aid has been made available to regional and national Awards winners by over 60 partnering top arts institutes and colleges."

Slide 18



<http://www.sreb.org/page/1304/>

**Tennessee is one of the 16 states part of the Academic Common Market.** They are "Alabama, Arkansas, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, Virginia and West Virginia. (Note: Florida, North Carolina, and Texas participate at the graduate level only.)"

North Carolina no longer participates in the Academic Common Market.

From website: **"Study in a specialized field at an out-of-state college, while paying in-state tuition rates.**

**Is a degree program you'd like to pursue not available in your state? Have you found a degree program at an out-of-state institution, but the higher tuition is a barrier?**

**Looking for options with lower tuition?**

You're in the right place. For more than 35 years, the SREB Academic Common Market has enabled students to pursue out-of-state college degrees at discounted tuition rates, through agreements among the states and colleges and universities.

Search from more than 1,900 undergraduate and graduate degree programs available in the 16 SREB states. It's quick and easy.

To qualify you must:

Be a resident of one of the 16 SREB states.

Select a program eligible for residents of your home state.

Complete the admission process at the institution offering the eligible Academic Common Market program.

Be certified as a resident of your home state by contacting the ACM coordinator for your state of residence.”

<http://www.tn.gov/thec/Divisions/AcademicAffairs/ACM/acm.html>

Tennessee Academic Common Market website

[http://www.nasfaa.org/students/State\\_Regional\\_College\\_Tuition\\_Discounts.aspx](http://www.nasfaa.org/students/State_Regional_College_Tuition_Discounts.aspx)

For those who have stumbled upon this presentation and you're from another state, explore other State and Regional College Tuition Discount programs above.

Slide 19



1. <http://shop.nordstrom.com/c/nordstrom-cares-scholarship>

Nordstrom Scholarship, \$10,000, look for it in 2014, Nashville has a Nordstrom's, opening up the opportunity for students in Nashville and maybe Tennessee (check the rules)

From website: "Nordstrom is excited to award \$10,000 scholarships to 80 outstanding high school students to help them achieve their dreams of going to college. The Nordstrom Scholarship recognizes students across the country for their exceptional scholastic achievement and community involvement."

2. <http://www.scholarshipexperts.com/our-scholarships>

ScholarshipExperts.com Scholarships—Scholarshipexperts.com is noted as one of the best scholarship search engines by Forbes.com

About every month, Scholarshipexperts.com offers a scholarship, often awarding \$1,500 for a 250 words or less short answer to a question.

In addition, you are given another 100 words to explain why you should win the scholarship.

With a deadline of November 30, 2013, the Education Matters Scholarship is \$5,000.

You are required to complete a profile, which will give you more scholarships you can apply to.

3. <http://www.dosomething.org/scholarships/opportunities>

The deadlines vary, and these often change. Many are in the \$1,000-\$10,000 range.

DoSomething.Org is the "country's largest nonprofit for young people and social change . . . DoSomething.org spearheads national **campaigns so 13- to 25-year-olds can make an impact- without ever needing money, an adult, or a car.** Over 2.4 million people took action through DoSomething.org in 2012. You know, because apathy sucks." [From website]

4. <http://www.tylenol.com/news/subptyschol>

Tylenol Future Care Scholarships

For those students majoring in fields in healthcare and at least one year of college under their belts

10 applicants will receive \$10,000; 30 applicants will receive \$5,000

Deadline: June 15, 2013; when you discover deadlines passed, keep a record of the website (you could keep a file on your flashdrive and/or in Google drive with links; store the links under months, for example, so you look back and look for scholarships with a previous deadline. For example, you would store this link under June and then when March comes around, you can click on the links in April, May, and June, prepared to get your material together.

5. <http://scholarships.fatomei.com/>

Nationally Coveted Scholarships, Fellowships, etc.

6. <http://www.discusawards.com/list-of-scholarships>

Every month of the school year, Discus Awards recognizes high school students for achievements besides sports and academics. \$2,000 each month

Also, Discus Awards maintains a list of the best scholarships.

7. <http://www.vidopp.com>

Video Competitions—while this is not scholarships, these video competitions often offer awards like \$2,500, \$10,000 or \$50,000.

I believe this is a goldmine for the right type of creative student.

8.

<http://sitemason.vanderbilt.edu/files/e/ebjiQ8/Chapter%208%20Tennessee%20Scholarships.pdf>

TN Scholarships (you will have to google these scholarships to find the most current information on them, including whether they are still around)

9. <http://www.nashvillescholarships.com/>

Nashville Scholarships (you will have to google these scholarships to find the most current information on them, including whether they are still around)

10. [http://www.tnstate.edu/tlsamp/opp\\_info.aspx](http://www.tnstate.edu/tlsamp/opp_info.aspx)

Opportunities for STEM (Science, Technology, Engineering, and Math majors) at TSU

11. <http://www.cfmt.org/request/scholarships/>

Community Foundation of Middle Tennessee, D: March 15, 2014

Note: If you are not in the Middle Tennessee area, search for community foundations for where you are from

<http://www.cfgreateratlanta.org/Grants-Support/Scholarships.aspx>

Comm Fnd of Atlanta Scholarships

12. <http://www.zinch.com/scholarships/weekly>

Zinch Weekly Scholarship

13. <https://www.mycollegeoptions.org/>

My College Options Scholarship Search

14. [http://scholarshipamerica.org/open\\_scholarships.php](http://scholarshipamerica.org/open_scholarships.php)

Open Scholarships administered by Scholarship America; these are national scholarships; look at the ones that are Currently Open to see if there are any you can apply to, and look for Scholarships Opening Soon for scholarships you might apply for when they reopen.

15. <http://www.internmatch.com/>

<http://www.internships.com/>

Intern websites to help you find internships

16. Google scholarship September 2013 or scholarships September 2013 (or variations) to find scholarships with a September 2013 deadline

Google your career or major, including the word, scholarship or scholarships

17. <http://www.gkscholarship.com/>

Deadline: Dec 31, 2013; \$1,000—250 words or less essay

18. <http://www.gkscholarship.com/resources.html>

Scholarships Resources

19. <https://scooter.cnm.org/JobSearch.aspx>

Nonprofit jobs in Nashville

The Center for Nonprofit Management, (CNM) located in Nashville, TN, has a listing of jobs in the nonprofit sector. I found a job on here in the \$75-90,000 range, so don't assume all non-profit jobs pay low wages.

20 <http://www.cnm.org/>

Here is the website for CNM.

Hint: write down 4 or 5 things you think are problems in the world. Is there an organization you can volunteer for or later work at that might address a particular problem you would like to see solved?

21. <http://www.scarlettfoundation.org/middle-tennessee/scholarships.htm>

From website: "Scarlett Family Foundation Scholarships are open to high school seniors and college freshmen, sophomores, and juniors who will graduate or have graduated from high school in one of the Middle Tennessee counties [listed on the above website]. Also eligible are individuals who have obtained a GED in the previously named counties prior to June 1, 2014.

Business majors, Mid TN area

22. <http://www.nafadvisors.org/scholarships.php>

List of scholarships for students at any American university

23.

<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

Scholarship Search

24. <http://www.finaid.org/scholarships/prestigious.phtml>

Prestigious, undergrad scholarships

25. <http://www.nashvillecable.org/Default.aspx?pageId=1423152>

Start looking for Nashville Athena Awards, geared toward female high school seniors and women out of school, Sept or Oct 2013

26. <http://collegeapps.about.com/od/grantsandscholarships/tp/college-scholarships-august.htm>

Scholarships with Aug 2013 deadlines; also, you can find scholarships with July, Sept, Oct, etc deadlines

27. <http://www.coca-colascholarsfoundation.org/applicants/>

Coca Cola Scholars, for high school seniors

28. <http://www.thurgoodmarshallfund.net/scholarships/>

Here you will find the most current Thurgood Marshall College Fund (TCMF) scholarships.

These change, so be sure to check back once or twice a month.

In the past, some of the TMCF scholarships given were Lowe's 2013 ACCESS Scholarship, MillerCoors Scholarship, NBC Universal Scholarship, Walmart First-Generation Scholarship for Incoming Freshmen, and Wells Fargo Scholarship.

If you are a student attending Tennessee State University (or a student at another designated Thurgood Marshall College Fund-Member Schools), then you may apply for scholarships available through the Thurgood Marshall College Fund.

Slide 20



<http://tigerscholars.wordpress.com/>

You will find many scholarship opportunities as well as this presentation on the Tiger Scholars blog. **This presentation is available as a PDF document, making it easy for you to save it to a flashdrive and also to click all the links.**

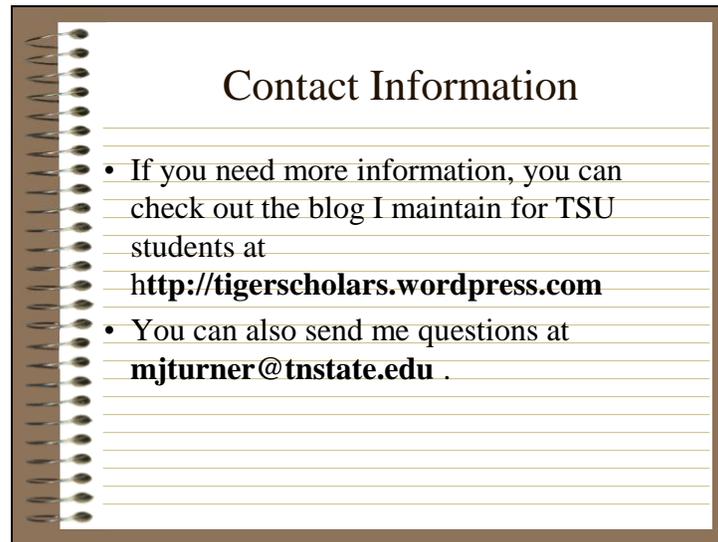
On the right hand side of the Tiger Scholars, you can easily sign up for an RSS feed or email subscription, so you will be alerted anytime the blog is updated.

<https://www.facebook.com/pages/Tiger-Scholars/193794377324243>

**Like us on Facebook. Help us help you find scholarships in whatever platform you like.**

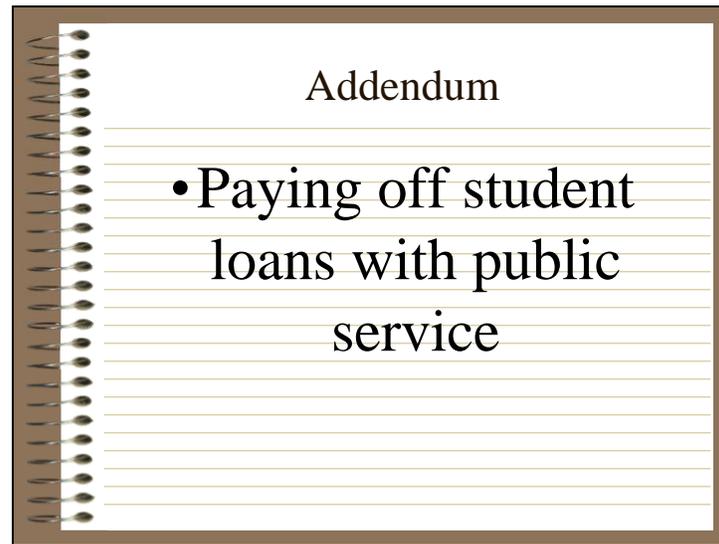
Facebook lends itself to quick postings about scholarships, and Tiger Scholars will be utilizing this more as we go along.

Slide 21



If you have quick questions about scholarships, you can email Michael Turner at [mjturner@tnstate.edu](mailto:mjturner@tnstate.edu)

Slide 22



#### Student Loan Forgiveness

**Certain student loans can be forgiven, depending on the type of loan and/or the place where you work. I first wrote this in 2010, but I have checked the links to make sure they work and are relevant today.**

**At the end, I have included other links to educate yourself on this topic. Make sure you check the information below More 2013 Information to read the latest.**

I must warn you that I haven't fully studied all of this information, and it's very important to do due diligence in researching this topic. **Verify, verify, verify, as financial columnist Zac Bissonette wrote in the introduction, "The Four People You Meet When You Apply to College, and the Lies They Tell," to his book, *Debt-Free U*.**

I have been reading Lynnette Khalfani's *Zero Debt for College Grads: From Student Loans to Financial Freedom*.

Ms. Khalfani writes this about the Federal Student Loan Repayment Plan: "Under the Federal Student Loan Repayment Plan, the government allows any federal agency to repay your FFEL, direct, Perkins, or HEAL loans in order to attract or retain highly qualified workers in the federal government. Interestingly, each agency sets its own definition of highly qualified."

She points out that the Office of Personnel Management (OPM) is the best source to learn about this program.

Here I provide you with a direct link to the Student Loan Repayment Program Fact Sheet: <http://www.opm.gov/oca/pay/studentloan/index.asp>

Office of Personnel Management: <http://www.opm.gov/>

Ms. Khalfani also tells where you can find a listing of “all federal departments and agencies in America”:

[http://www.usa.gov/Agencies/Federal/All\\_Agencies/index.shtml](http://www.usa.gov/Agencies/Federal/All_Agencies/index.shtml)

For a thorough discussion of this program and places that you can work, including independent agencies--such as AmeriCorps, CIA, or Export-Import Bank of the United States (ExIm)—or quasifederal agencies—such as Legal Services Corporation (LSC) or the Smithsonian Institution, I highly recommend you read the section of Ms. Khalfani’s book, “Repayment Assistance Programs Nobody Told You About” in Chapter 9, Eliminate Student Loans with Loopholes: Qualify for Loan Cancellation or Get Others to Pay.

More 2013 information

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/charts>

This federal government website lists distinctions between what type of loans can be forgiven and which cannot.

On the right hand side, you can find quick links to Repayment Plans, Teacher Loan Forgiveness, Public Service Loan Forgiveness, and Total and Permanent Disability Discharge.

<http://www.finaid.org/loans/forgiveness.phtml>

Finaid.org is well respected and has done a good job discussing Loan Forgiveness.

<http://www.finaid.org/loans/forgivenessstaxability.phtml>

This second Finaid.org article deals with the taxability of student loans if they are forgiven. (Many people do not know that if a debt is cancelled or forgiven, you might receive a 1099 form that lists the debt forgiven as income. Be aware of this issue before you settle any debts, and if you do make an agreement with anybody, then get that agreement in writing).

By the way, student loan debt still will be with anyone even if he or she declares bankruptcy.

<http://www.ecmc.org/details/loanForgiveness.html>

Here you can find several links that detail programs about Loan Forgiveness. I have not researched ECMC and have no opinion on the organization.