

Parent and Teen Summit  
TSU Title III Office/West Tennessee Student Support Services  
Wednesday, March 21, 2018  
Prepared by Michael Turner, Writing Instructor/Tutor and  
Scholarship Coach, TSU Writing Center

[http://www.tnstate.edu/academic\\_programs/apply.aspx](http://www.tnstate.edu/academic_programs/apply.aspx)

Information about applying to Tennessee State University

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

Financial aid information for qualified students applying to TSU—here you can learn how to apply for Admissions, apply for scholarships, how to accept your financial aid award, estimate your tuition costs at TSU (net price calculator), and see if you qualify for the special tuition rate for out-of-state students within a 250-mile radius of Nashville, TN.

<https://fafsa.ed.gov/>

You can now fill out the Free Application for Federal Student Aid in October of each year. For help in filling out the FAFSA, click on the link above.

<https://blog.ed.gov/2017/09/the-parents-guide-to-filling-out-the-fafsa-form/>

The Parent's Guide to Filling Out the FAFSA® Form

<https://blog.ed.gov/2017/09/8-steps-to-filling-out-the-fafsa-form/>

8 Steps to Filling Out the FAFSA® Form

<https://blog.ed.gov/> --in the search this website field, type in **FAFSA** to see the latest articles about filling out the FAFSA

<http://www.tnstate.edu/index.aspx>

Finding more scholarships at TSU—in the search field, type in ***scholarships*** and then hit ENTER.

You will get a list of pages featuring scholarships and scholarship information. If you find some of the dates are out of date, assume the deadlines may repeat around the same time the next year. You can contact the departments, asking if the scholarship is still offered and what the new due date may be.

Also, there will be links to outside scholarship opportunities. If you find the links are out of date, just google the name of the scholarship in a separate browser or tab to see find the latest scholarship information.

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

Find information here about community college graduate scholarships, the Tom Joyner Foundation Teaching scholarship, the Southwest Tennessee Community College Transfer Scholarships, scholarships by College (Engineering, Business, and Agriculture), and the MARC\*U-Star Research Program.

[http://www.tnstate.edu/about\\_tsu/fast\\_facts.aspx/#accreditation](http://www.tnstate.edu/about_tsu/fast_facts.aspx/#accreditation)

Information about TSU's accreditation, including the various associations that approve or recognize specific programs at TSU

[http://www.tnstate.edu/about\\_tsu/about.aspx](http://www.tnstate.edu/about_tsu/about.aspx)

Information about TSU's HBCU legacy

**Tennessee Louis Stokes Alliance for Minority Participation in STEM (Science, Technology, Engineering, and Math) fields**

<http://www.tnstate.edu/tlsamp/index.aspx>

Information about the program.

Explore the side banner. Under **Resources**, you will find

- **Careers, Fellowships, Internships, Scholarships, Summer Research Opportunities**
- **Pathways to Science STEM Summer and Other Opportunities**
- **Guide to a Debt Free College Degree**

[http://www.tnstate.edu/tlsamp/about\\_us.aspx](http://www.tnstate.edu/tlsamp/about_us.aspx)

About the program.

<http://www.tnstate.edu/tlsamp/contact.aspx>

Contact information about the program if you have any questions.

<http://www.tnstate.edu/tlsamp/apply.aspx>

How to Apply.

## **Outside Scholarships to Help You Pay for School**

Here is a list scholarships and scholarship resources to help you pay for college

### **Scholarships with Upcoming Deadlines**

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

#### **American Fire Sprinklers Association Scholarships**

Five \$1,000 Second Chance College Scholarships Contest, will most likely open in April 2018 and close in August 2018

**Win 1 of 10 \$2,000 High School Senior College Scholarship Contest, closed April 1, 2018—“Open to 2017-2018 High School Seniors who want to pursue a college degree or trade school education. Enter for the chance to win 1 of 10 \$2,000 College Scholarships”**

<https://www.shawncartersf.com/scholarship-fund/>

## **Shawn Carter/Jay Z Foundation Scholarship**

Opens April 1, 2017

Deadline: April 30, 2017

"All high school seniors, students with GED diplomas, undergraduate (2yr or 4yr) college students, and students at vocational or trade schools who meet the requirements below are eligible.

### **Requirements:**

**US citizen or Permanent Resident**

**25 years old or younger**

**Minimum 2.0 GPA"**

"The Shawn Carter Foundation (SCF) was founded on the belief that any motivated individual in need should have the opportunity to further his or her education. By removing some of the financial burdens associated with going to, surviving in, and graduating from college, the SCF plays a vital role in increasing college access and success for many motivated yet underserved youth and young adults."

Under Frequently Asked Questions (FAQ's),

"How can I maximize my chances of receiving this scholarship?"

Here are some steps you can take:

1-Start your application early and complete it on time. The earlier you start the application, the better chance you have to submit the application before the deadline. You also have more time to ask us questions in case any part of the process needs clarification.

**2-Tell us about yourself and use specific details when sharing your extracurricular activities. We do not know anything about you until you share it with us. Specific details can help us understand how great you are. The same can be said about your essay. We don't expect the essay to run too long but make sure your essay helps us learn more about you and your perspectives.**

**3-Review your application for grammar and spelling errors"**

<https://www.aspirehigherscholarships.com/>

**Up to \$10,000 Aspire Higher Ortho Dermatologics Scholarship, D:  
April 28, 2018**

**applied to tuition expenses only, 9 awards**

**Selected criteria from webpage:**

"9 College Scholarships up to \$10,000 each for 2018-2019 tuition costs

Categories

3 Undergraduate Scholar Awards—for students pursuing undergraduate degrees

3 Graduate Scholar Awards—for students pursuing graduate degrees

3 Today's Woman Scholar Awards—for students who are mothers pursuing undergraduate or graduate degrees

Determine the scholarship category that fits your academic status. You may only apply within one category. Students pursuing technical/vocational degrees or certificates may be eligible. See Rules & Regulations.

You may be eligible if you:

- Are a United States citizen living in the United States
- At the time of application, have applied to, have been accepted to, or are currently attending an accredited, nonprofit, two- or four-year college, university, or advanced (post-high school) vocational or technical school for academic year 2018-2019
- Have been diagnosed with and treated for a dermatologic condition
- Have been treated by a dermatologist, physician assistant, or nurse practitioner working in a dermatology practice
- Used a prescription medicine to treat your dermatologic condition\*

\*Applicants need not have used an Ortho Dermatologics prescription medicine. Use of an Ortho Dermatologics product will not increase an applicant's chance of being awarded a scholarship"

<http://www.getupgetactive.org/active-life-weakness/>

**\$1,000 Active Life Scholarship to Tackle Your Weakness, D: May 31, 2018**

Selected criteria: "Who: Current high school or college students age 15 years or older.

What: This scholarship encourages students to identify and take action to improve a weakness and begin to transform it into a strength.

Amount: \$1,000. May be used at any college to study any major

Short Answer

In 3-5 sentences please answer ONE of the following: *What do you consider one of your greatest weaknesses? -OR- Why is it important to try to improve a weakness?"*

<https://www.liaison.com/scholarship/>

**\$5,000 Liaison's Data-Inspired Future Scholarship, D: May 31, 2018 for the fall semester D: Oct 31, 2018 for spring semester**

Selected criteria from webpage:

"Are you fascinated by data and the role it plays in today's (and tomorrow's) society? Here at Liaison, we encourage our employees, customers, and YOU to ponder the many aspects of our lives and businesses that are impacted by good—or bad—data practices. How can we better leverage data to change industry? How can we best protect data and people's privacy? What does the data-inspired future hold?"

As the amount—and potential—of data continues to dramatically increase, the answers to these questions are sought by leading professionals of every field. So there's no time like the present to wrap your mind around the many implications of ever-increasing data volume, variety, and velocity, and get a head start on your data-inspired career! That's the purpose of this scholarship—to encourage and support students as they consider the influential role of data and apply their talents to drive innovation.

## **Requirements & Rules**

- Applicant must be a high school senior or college student
- Applicant must submit a video entry (see video guidelines below)
- Applicant must submit a resume
- The scholarship winner will receive the funds directly from Liaison. However, these funds must be used to pay for tuition at a qualifying college, university or technical school for continuing education.
- To qualify, the school must be located within the United States of America or Canada. Exceptions can be made for international programs. However, this information must be disclosed at the time of the scholarship application.
- This scholarship is available to citizens and legal permanent residents of the United States of America and Canada.
- The scholarship is available to both undergraduate and graduate school applicants.

## **How to Apply**

1. Create a 30-60 second video that:
  - Discusses/explains/demonstrates an important aspect of data in today's or tomorrow's society
  - Includes one interesting fact about yourself
- Upload the video to a public URL such as YouTube or Vimeo
- Send an email to [scholarship@liaison.com](mailto:scholarship@liaison.com) that includes:
  - The URL of your video
  - Your resume"

<https://www.soroptimist.org/awards/live-your-dream-awards.html>

**2018 Soroptimist Live Your Dream Award, applications will be accepted between July 1, 2018 and November 15, 2018**

**From webpage: "You are eligible to apply for the Soroptimist Live Your Dream Awards if you are a woman who:**

- Provides the primary financial support for yourself and your dependents. Dependents can include children, spouse, partner, siblings and/or parents.
- Has financial need.
- Is enrolled in or has been accepted to a vocational/skills training program or an undergraduate degree program.
- Is motivated to achieve your education and career goals.
- Resides in one of Soroptimist International of the Americas' member countries/territories (Argentina, Bolivia, Brazil, Canada, Chile, Colombia, Ecuador, Guam, Japan, Korea, Mexico, Northern Mariana Islands, Panama, Paraguay, Peru, Philippines, Puerto Rico, Taiwan, United States of America, Venezuela).
- Has not previously been the recipient of a Soroptimist Women's Opportunity or Live Your Dream Award.
- Does not have a graduate degree.
- Is not a Soroptimist member, an employee of Soroptimist International of the Americas or immediate family of either.
- Has a Social Security number or Tax ID number. (This is required for tax purposes and is only necessary if you are a resident of the United States. You will not be asked to share this information unless you have been given an award.)"

<https://www.couponsplusdeals.com/scholarship>

### **\$3,000 Coupons Plus Deals Scholarship, D: Dec 31, 2018**

Essay on how you save money in your daily life

From webpage:

#### **"Coupons Plus Deals "Save for Future" Scholarship**

**\$3000** scholarship will be awarded to only one student from anywhere around the world (US, UK, Canada, Australia, Singapore, Vietnam,...) to help him/her pay for his/her education. Just by applying for this scholarship, you're already off to a great start!

Steps to apply

- Fill out the required form.
- Make an essay about how you can save money in your daily life. You should focus on saving tips. If your ideas are unique and helpful, you will get higher chances to win this scholarship.

- Submit your application when you've finished."

From the official rules, you must be at least 16 years or older and enrolled at an accredited university or college for the current school year with a legitimate acceptance letter from an accredited university or college.

If you are a college student in Fall 2018, you can apply for this scholarship. Read the official rules and allow the TSU Writing Center (for TSU students only), English teaching mentors, or others to look over your writing, offering suggestions to improve your essay.

<https://www.jackierobinson.org/apply/>

### **Jackie Robinson Foundation Scholarship**

**Application opened November 1, 2017 and ended February 15, 2018**

**Look for application for 2019 to open around November 1, 2018**

From webpage: "Through its Mentoring and Leadership Development Program, the Jackie Robinson Foundation provides scholarships of up to \$28,000/four years to minority high school students showing leadership potential and demonstrating financial need to attend an accredited 4-year college or university of their choice.

To be eligible for a Jackie Robinson Foundation Scholarship, an applicant must:

- Be a graduating high school senior;
- Plan to attend an accredited and approved four-year institution within the United States;
- Show leadership potential;
- Demonstrate a dedication to community service;
- Present evidence of financial need;
- Be a United States citizen;
- Have a minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 21;
- Not possess a degree from a 2 or 4-year College when applying for the scholarship."

<https://scholars.horatioalger.org/scholarships/>

**High school students—Horatio Alger Scholarship Program—for 2019, undergrad application will most likely open Aug. 1, 2018-Oct 25, 2018. The Career and Technical application would most likely be available March 15, 2019.**

**Other scholarships listed below may have other deadlines**

“As one of the nation's largest need-based college scholarship programs in the country, the **Horatio Alger Scholarship Programs** specifically assist high school students who have faced and overcome great obstacles in their young lives. While many programs are directed primarily to recognizing academic achievement or leadership potential, the Horatio Alger Association seeks students who have exhibited determination, integrity, and perseverance in overcoming adversity, as well as have critical financial need.”

“The 4-year undergraduate application is available annually from August 1 and close October 25. The Career & Technical application is available March 15. Please note that whenever a deadline falls on a weekend or federal holiday the application will remain open until 5:00pm ET on the next business day.”

Administers over 70 programs:

<https://scholars.horatioalger.org/scholarships/about-our-scholarship-programs/>

### **Scholarships with Various Deadlines**

<https://www.dosomething.org/us/about/easy-scholarships>

Some of the scholarships at DoSomething.org: **\$2,500 #SavetheMascots Scholarship, \$2,500 Team Up, Dream Up Scholarship, \$3,000 Grab the Mic Scholarship, \$5,000 Give a Spit About Cancer Scholarship, and the \$5,000 Rinse, Repeat, Recycle Scholarship.**

DoSomething.Org is for people ages 13-25, encouraging young people to do something, to complete social action through campaigns.

Scholarships and opportunities are ongoing throughout the year, some times as much as \$10,000.

<https://tmcf.org/our-scholarships/current-scholarships>

## **Thurgood Marshall College Fund Scholarships**

**About 500 different scholarships for students aspiring to be attending or attending 47 Historically Black Colleges and Universities (HBCUs)**—Tennessee State University is one of those schools

**Check back every 2 weeks or so for opening scholarships**

From webpage: “The awards process is highly competitive and is given to outstanding and qualified students who plan to earn a baccalaureate, graduate or law degree from an accredited college or university. The average award is \$3,100 per student per semester. Most scholarships are one year, non-renewable unless otherwise indicated and awards are given without regard to race, color, creed, religion, sex, disability or national origin.

TMCF Scholarships:

- Are merit based and applicants must have a financial need to qualify
- Are restricted for payment of tuition, on campus room and board, books and fees
- Are paid directly to the college or university on behalf of the award recipient to be credited to his or her school account”

While the website lists under general criteria that many scholarships require a 3.0 GPA, not all of them do, some requiring as little as a 2.0 or a 2.5. Check each scholarship for its criteria; if you notice that a scholarship is for sophomores or juniors or seniors in college, you can plan to apply for those in the future.

<https://scholarshipamerica.org/what-we-do/students-parents/open-scholarships/>

**Scholarship America**—Check for open scholarships and soon to be open

Scholarship America administers large, national scholarships such as \$1,000,000 **Dr. Pepper Tuition Giveaway** (opening August 2018--**\$5,000 to \$100,000 in scholarships**).

<https://scholarshipamerica.org/what-we-do/students-parents/>

Learn what Scholarship America does for Students, including **local Dollars for Scholars** and the **Scholarship America Dream Award** (once you are in college—for sophomore year and beyond)

<https://uncf.org/>

<https://uncf.org/scholarships>

### **United Negro College Fund**

From webpage: “UNCF is the nation’s largest private scholarship provider to minority group members. Each year, we award more than \$100 million in scholarships to more than 10,000 students at more than 1,100 schools across the country, including our prestigious network of 37 HBCUs.

“We also manage a variety of scholarship programs, such as the **Gates Millennium Scholars Program**, the **Walton-UNCF K-12 Education Fellowship** and the **UNCF/Koch Scholars Program**.”

**To find links to the three scholarships in bold, click on the second link above.**

<http://www.jkcf.org/scholarship-programs/>

### **Jack Kent Cooke Foundation Scholarship Programs**

Description from webpage: “The Cooke Foundation’s scholarship programs are designed to encourage and support outstanding students who work hard and have financial need. Our scholarships provide financial assistance and academic support to high school, undergraduate, and graduate students.”

**If you an “exceptionally promising student” from 8<sup>th</sup> grade through high school with a family who has “financial need,” a “high-achieving high school senior with financial need,” or a community college transfer student, you need to check out the programs above.**

Scholarships for students once they are TSU students

## Little Known Resources to Find Funding

### 1. <http://www.sreb.org/academic-common-market>

**Tennessee, Mississippi, and Arkansas are three of the 15 states that are a part of the Academic Common Market.**

They are "Alabama, Arkansas, Delaware, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Oklahoma, South Carolina, Tennessee, Virginia and West Virginia; Florida and Texas participate only at the graduate level."

North Carolina no longer participates in the Academic Common Market.

From webpage: "The Academic Common Market is a tuition-savings program for college students in 15 SREB states, who want to pursue degrees that are not offered by their in-state institutions. Students can enroll in out-of-state institutions that offer their degree program and pay the institution's in-state tuition rates. More than 1,900 undergraduate and graduate programs are available."

You might pay in-state tuition rates for out of state programs.

**Tennessee State University is one of the participating institutions.**

<http://home.sreb.org/acm/participating/institutionstates.aspx>

**Click on your state to find the contact and webpage for the Academic Common Market for your state.**

[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.**

2. <https://www.nassp.org/news-and-resources/nassp-approved-student-programs>

**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 for students who wish to go to college with little or no debt.

Some scholarships you will find in this list.

A. <http://www.vfw.org/community/youth-and-education/youth-scholarships>

From webpage: **Veterans of Foreign Wars (VFW)** sponsors a "Voice of Democracy audio-essay program provides high school students with the unique opportunity to express themselves in regards to a democratic and patriotic-themed recorded essay . . . The national first-place winner receives a \$30,000 scholarship paid directly to the recipient's American university, college or vocational/technical school."

**The 2018-2019 competition, with awards up to \$30,000 for 9<sup>th</sup>-12<sup>th</sup> grade students, is now open.**

**Check on down the page for the Patriot's Pen youth essay contest open to grades 6-8.**

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

**Scholastic Art and Writing Awards**

From webpage: "Since 1923, the Scholastic Art & Writing Awards have recognized the vision, ingenuity, and talent of our nation's youth, and provided opportunities for creative teens to be celebrated. Each year, increasing numbers of teens participate in the program, and become a part of our community—young artists and writers, filmmakers and photographers, poets and sculptors, video game artists and science fiction writers, along with countless educators who support and encourage the creative process."

"Through the Scholastic Awards, teens in grades 7–12 from public, private, or home schools can apply in 29 categories of art and writing for their chance to earn scholarships and have their works exhibited and published."

3. <http://staff.lib.msu.edu/harris23/grants/3subject.htm>

**Grants for Individuals** page, updated and maintained by Jon Harrison, contains a breakdown of “funding opportunities for individuals, such as financial aid or scholarships for students.”

**Funding is broken down by subject, by population group, and by academic level (precollege, undergraduate, graduate, and postdoctorate).**

Also, consider multiple categories you can explore. For example, if you are sociology major but also play an instrument or sing, you might check under Music.

If you are pre-law, besides Law, you might check under Writing for writing competitions you can enter. Be creative. Do not limit yourself.

The links on this page are checked regularly and updated.

#### **4. Grants to Individuals Online database**

There is a little known resource called **Grants to Individual Online database**, accessible to students and others through **Funding Information Network Locations**.

If you happen to be in Nashville, TN, then the **Nashville Public Library at 615 Church St, Nashville, TN 37219, Phone: (615) 862-5800 is one of those locations.**

<http://grantspace.org/find-us>

By putting in your **zip code at the website** at the above link, you can **find libraries or places you can go to access this database.**

Have the librarians teach you everything that the Grants to Individual Online database has available.

<http://gtionline.foundationcenter.org/>—This is the official page to look once you get to one of those libraries. I believe if one of these libraries aren't close to you, it costs about \$20 to access for one month.

## Where to Find More Scholarships and Other Resources

**SKIP THE ADS!** (Some of the ads are legitimate, but sadly I can't vouch for them all. Avoid the single mom or single dad scholarships—I and a few other students have received calls, and some of the operators are not scrupulous, trying to pressure students in pursuing degrees at for-profit colleges and to take on heavy student loans.)

<https://jlvcollegecounseling.com/scholarships/all-scholarships-2/>

Here is a list of scholarships with monthly deadlines. Explore February to see scholarships with **March 2018 deadlines**, including those with deadlines for today.

**Click NEXT to see the next page of scholarships.**

I would then explore April and May and June for scholarships with **April 2018, May 2018, and June 2018 deadlines**.

Some of these are easy, requiring very little work; some require more work.

Some are based on financial need; some are based only on merit.

<https://jlvcollegecounseling.com/scholarships/>

To find more scholarships, search out Jessica Velasco of JLV College Counseling's list of scholarships and contests. These are scholarships that can be searched by major, age/grade level, minority, gender, military, etc.

**I love this website and I have found several scholarships, which I have featured in presentations and the Scholarship Tigers blog from the above website.**

<https://www.unigo.com/scholarships>

Browse millions of scholarships at Unigo's Scholarship Directory at the above link.

<https://www.chegg.com/scholarships#>

List of over 600 scholarships at Chegg.com, including scholarships for college (including graduate school) and high school students

<https://www.cof.org/community-foundation-locator>

## **Community Foundation Scholarships**

Use this Community Foundation Locator at the link above to find a community foundation close to your permanent residence and see what scholarships may be available.

**Do this soon: scholarship deadlines may be in March or April 2018.**

<https://www.nitrocollege.com/scholarships>

**College Scholarship Database at Nitrocollege**—I found this today and it looks very promising.

Includes the **\$2,018 Nitro College Scholarship Application** and the **\$2,018 Nitro Parent Scholarship Application**

**There are other resources to be found on this webpage. Look at the headings above, such as Student Loans, Financial Aid, State Resources.**

<https://www.nitrocollege.com/browse-by-state>

**Under STATE RESOURCES, click on Tennessee and your state to see what resources may be available.**

<http://hbcuconnect.com/scholarships/>

**HBCUConnect.com Scholarship/Grant Directory**—you need to sign up for this directory to have access

<https://scholarships.fatomei.com/index.html>

## **Nationally Coveted College Scholarships, Graduate Fellowships, and Postdoctoral Awards**

“National and international study abroad, highly competitive and prestigious undergraduate college scholarships, graduate fellowships, education grants, summer jobs & research internships, awards for high school seniors & students, women, minorities, Hispanics, African Americans, nurses, engineers, teachers studying math, science & engineering and health professions from national & international foundations. Free financial aid, student loans, prizes, stipends.”

***Various search terms are highlighted in blue on this page, such as nurses, teachers, African Americans, women, minorities—all terms when you click on them will bring up scholarship opportunities for that term***

<https://www.scholarships.com/financial-aid/college-scholarships/scholarship-directory/age>

**Scholarships.com**--Scholarships by age

On the left hand side, you will find other scholarships by academic major, ACT Score, Gender, SAT Score, School Attendance State, and others.

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

<https://www.consumer.ftc.gov/articles/0082-scholarship-and-financial-aid-scams>

## **Avoiding Scholarship and Financial Aid Scams**

<http://www.computersciencezone.org/best-computer-science-scholarships/>

## **50 Amazing College Scholarships for Computer Science Majors and other STEM fields**

<https://www.dhs.gov/homeland-security-careers/students>

## **Dept of Homeland Security has several internships and scholarship opportunities**

<https://www.sfs.opm.gov/>

### **CyberCorps**

Also, whenever you find a scholarship, sometimes the scholarship provider will supply resources to lead you to other scholarships.

[https://scarlettfoundation.org/Resources/Scholarship\\_Seekers/](https://scarlettfoundation.org/Resources/Scholarship_Seekers/)

This resource page for scholarship seekers found at the Scarlett Family Foundation has some great finds.

Check out the **Sleep-related scholarships**.

## **List of Scholarship Books I Recommend**

Amazon book prices were taken on Sunday, March 18, 2018

I have checked out several of these books multiple times from the library (either online editions or book editions) or through interlibrary loan.

**I have purchased used copies of some of these books. For example, I purchased good, used copies of Winning Scholarships for College for about \$5 (I got lucky) and The “C” Students Guide to Scholarships for about \$10.**

List of suggested books and Amazon prices

\*1. Winning Scholarships for College, Fourth Edition: An Insider's Guide 4th Edition, Marianne Ragins, \$25.79; Winner of More than \$400,000 in scholarship money in her senior year of high school

Order link: [https://www.amazon.com/Winning-Scholarships-College-Fourth-Insiders/dp/0805099476/ref=sr\\_1\\_1?s=books&ie=UTF8&qid=1517590586&sr=1-](https://www.amazon.com/Winning-Scholarships-College-Fourth-Insiders/dp/0805099476/ref=sr_1_1?s=books&ie=UTF8&qid=1517590586&sr=1-)

[1&keywords=marianne+ragsin&dpID=51PxmoxIasL&preST= SY291 BO1,204,203,200 QL40 &dpSrc=srch](https://www.amazon.com/?pf_rd_p=1&keywords=marianne+ragsin&dpID=51PxmoxIasL&preST= SY291 BO1,204,203,200 QL40 &dpSrc=srch)

\*2. The “C” Students Guide to Scholarships, Petersen’s (author: Felecia Hatcher), \$9.95; though earning from 2.1-2.7 average in high school and being told by her guidance counselor she should forget about going to college, Felecia won \$100,000 to go to college

Order link: [https://www.amazon.com/Students-Guide-Scholarships-Creative-Finding/dp/0768936152/ref=sr\\_1\\_1?s=books&ie=UTF8&qid=1517588605&sr=1-1&keywords=peterson+c+students](https://www.amazon.com/Students-Guide-Scholarships-Creative-Finding/dp/0768936152/ref=sr_1_1?s=books&ie=UTF8&qid=1517588605&sr=1-1&keywords=peterson+c+students)

This order link is important because the author is listed as Peterson’s instead of Felecia Hatcher.

3. Confessions of a Scholarship Winner: The Secrets That Helped Me Win \$500,000 in Free Money for College- How You Can Too!, Kristina Ellis, \$8.79

Order link: [https://www.amazon.com/Confessions-Scholarship-Winner-Secrets-College/dp/1617951579/ref=sr\\_1\\_1?s=books&ie=UTF8&qid=1517590660&sr=1-1&keywords=Kristina+Ellis&dpID=51nmUN2jH2L&preST= SY291 BO1,204,203,200 QL40 &dpSrc=srch](https://www.amazon.com/Confessions-Scholarship-Winner-Secrets-College/dp/1617951579/ref=sr_1_1?s=books&ie=UTF8&qid=1517590660&sr=1-1&keywords=Kristina+Ellis&dpID=51nmUN2jH2L&preST= SY291 BO1,204,203,200 QL40 &dpSrc=srch)

4. How to Graduate Debt-Free: The Best Strategies to Pay for College #NotGoingBroke, Kristina Ellis, \$13.59.

Order link: [https://www.amazon.com/How-Graduate-Debt-Free-Strategies-NotGoingBroke/dp/1617957437/ref=asap\\_bc?ie=UTF8](https://www.amazon.com/How-Graduate-Debt-Free-Strategies-NotGoingBroke/dp/1617957437/ref=asap_bc?ie=UTF8)

Kristina Ellis may still live in Nashville, which may mean she can come talk our students.

\*5. The Ultimate Scholarship Book 2018: Billions of Dollars in Scholarships, Grants and Prizes, Gen and Kelly Tanabe, \$20.68 (Both authors received more than \$100,000 in financial aid to attend Harvard).

Order Link: [https://www.amazon.com/Ultimate-Scholarship-Book-2018-Scholarships/dp/1617601225/ref=sr\\_1\\_1?s=books&ie=UTF8&qid=1517590797&sr=1-1&keywords=ultimate+scholarship+book+2019&dpID=519CXUzYRyL&preST= SX218 BO1,204,203,200 QL40 &dpSrc=srch](https://www.amazon.com/Ultimate-Scholarship-Book-2018-Scholarships/dp/1617601225/ref=sr_1_1?s=books&ie=UTF8&qid=1517590797&sr=1-1&keywords=ultimate+scholarship+book+2019&dpID=519CXUzYRyL&preST= SX218 BO1,204,203,200 QL40 &dpSrc=srch)

\*6. How to Write a Winning Scholarship Essay: 30 Essays That Won Over \$3 Million in Scholarships 6th Edition, Gen and Kelly Tanabe, \$12.23 (there is a 7<sup>th</sup> edition of this book that hasn’t been released yet but is scheduled for June 12, 2018, \$17.99)

Order Link for 7<sup>th</sup> edition (released June 2018): [https://www.amazon.com/How-Write-Winning-Scholarship-Essay/dp/1617601322/ref=dp\\_ob\\_title\\_bk](https://www.amazon.com/How-Write-Winning-Scholarship-Essay/dp/1617601322/ref=dp_ob_title_bk)

Order link for 6<sup>th</sup> edition: [https://www.amazon.com/How-Write-Winning-Scholarship-Essay/dp/1617600989/ref=sr\\_1\\_11?s=books&ie=UTF8&qid=1521387184&sr=1-11](https://www.amazon.com/How-Write-Winning-Scholarship-Essay/dp/1617600989/ref=sr_1_11?s=books&ie=UTF8&qid=1521387184&sr=1-11)

7. Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents, Zac Bissonette, \$14.04, “Zac figured out how to get an outstanding education at a public college, without bankrupting his parents or taking out loans.”

Order link: [https://www.amazon.com/Debt-Free-Outstanding-Education-Scholarships-Mooching/dp/1591842980/ref=asap\\_bc?ie=UTF8](https://www.amazon.com/Debt-Free-Outstanding-Education-Scholarships-Mooching/dp/1591842980/ref=asap_bc?ie=UTF8)

**Those with \* are the ones I recommend the most if you have to choose.**

## Not Going into Too Much College Debt Tool

### **Do Not Go Into Too Much College Debt Tool**

**I created this handout in February 2017. I haven't had time to update, but if I did have the time, I would have shown that the total student loan debt in the United States has reached about \$1.4 trillion dollars.**

**I would have updated the figures to represent a person from Tennessee, Mississippi, or Arkansas seeking out a career.)**

### **More than One Trillion in Student Debt**

From the documentary *Ivory Tower*, here are some statistics to consider.

Since 1980, state funding for higher education has been reduced by 40% while the cost of tuition has risen 230%.

In-state tuition covered by a Pell grant in 1977 was 116%, while in 2012 was 42%.

On March 24, 2014, total student loan debt in the U.S. has reached over 1 trillion dollars, larger than credit card debt in this country.

The average American student graduates a little over \$25,000 in debt.

Nearly half of college graduates under 25 were unemployed or underemployed in 2013.

Over half of student loans today are in deferment or default.

### **If No Debt, Aim for Lesser Debt**

While some have attained a college education without any debt (I recommend you try this approach), you can also aim for a limit to your debt.

In the documentary *Ivory Tower*, one student had over \$140,000 in debt after earning her Master's degree. Now, she is finding a hard time finding a job, and the creditors are calling. Many people are not aware that student loan debt is not excused in a bankruptcy.

Jean Chatzky, a financial advisor for over 20 years and author of *Money Rules: The Simple Path to Lifelong Security*, suggests a limit to student debt: "Don't borrow more for college than you expect to earn the first year out of school" (31).

What does this mean? Let's explore how this can help you.

First, understand that first year salary does not mean average salary.

Average salaries (or median incomes) are often not indicative of what starting salaries in any job will be.

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

Instead, use the above federal government website to look at the low range of salaries (the bottom 10%) of any career you are interested in, so that you have more of an idea of what your starting salary will realistically be.

For example, once you find a career, find the box that states “Job Outlook,” and then click on “Local Salary Info.”

Then, choose the state or city you wish to work in. Whatever is in the Low category is more of what you would make in your first year.

For example, in the career Speech-Language Pathologist, you would need at least a Master’s degree or certification after a Master’s degree.

In Job Outlook, the average salary listed is \$73, 410.

This is not the beginning salary.

Clicking on Local Salary Info, you can choose Georgia.

Here, you find the low salaries in Georgia are \$46,210, and \$46,000 for the rest of the country.

You then do not want to borrow more than \$46,000-\$46,210 to attain this degree.

I would not feel comfortable with this amount of debt, so that is why this handout was created for you: so you can find ways to avoid debt through work, scholarships, internships, and other possibilities.

Handout developed by Michael Turner, [mjturner@tnstate.edu](mailto:mjturner@tnstate.edu)

## **How to Receive Entire Blog Entries from ScholarshipTigers.com as They are Published**

<https://scholarshiptigers.com/>

**On the right hand side of the webpage, scroll down until you see the words, EMAIL SUBSCRIPTION.**

**If you enter your email address and click on the box, Sign me up, you should receive an email, and then all you have to do is confirm it.**

***You will then receive updates with scholarships and clues so that you can discover more college money and aim for less student debt.***

**You will receive the text of the entire blog post, and I try to blog as much as I can.**

### **TSU Writing Center**

**The TSU Writing Center, located in room 310 in the Student Success Center, is available to help you become a better writer.**

**We help all students: from undergraduate to graduate. Also, if you wish, when you become a Tennessee State University student, you can sign up to have a scholarship coaching appointment with Mr. Mike Turner.**

## ***About Mike Turner***

I have been giving seminars on how to use the Internet to find scholarships since 1996, about the time Fastweb.com became more common.

I have served as a writing tutor/instructor in my current position at Tennessee State University since 1999. I also help students find scholarships and other opportunities to help pay for college as a scholarship coach. A Scholarship Tigers report is where I take the student's information such as age, major, GPA, future career goals, interests, and hobbies, and we look for scholarships, internships, and other opportunities that fit him or her and his or her major.

Some students I have coached have received the Gates Millennium Scholarship, the Teddy Wilburn scholarship, Bryan A. Collins Memorial Scholarship, among others. I point out the opportunity, but students have to take action by applying and getting the material together.

My hope is for students to graduate with less college debt and more money.

**Contact info: Mike Turner, [mjturner@tnstate.edu](mailto:mjturner@tnstate.edu)**