



Education Guide Number **5** Scholarships

Many parents who have children getting ready to attend college spend a substantial amount of time and money trying to find scholarships for their children. However, most adult returning students assume that because they are adults, they are not eligible to apply for scholarships. In fact, there are many scholarships that have no age limitations if you know where to look.

The process used to obtain scholarships by adult students is very similar to the process used by high school seniors looking for scholarships. Important aspects to a successful search include planning, information gathering, screening, time management, and good record keeping. Throughout the entire process, you must be ready to make decisions and to rely on support and assistance from others.

Persistence and Information Gathering

Persistence is the most important quality you will need to obtain a scholarship. To begin your search, start getting information locally as soon as you know when you will be going back to school. Talk with financial aid officers at local colleges as well as librarians to get information on local scholarships. Local scholarships may not be as lucrative as some of the national programs, but you may have a better chance of landing one since there is less competition. Also, don't forget that the college or colleges you are considering attending may have specific scholarships earmarked for adult students or returning adult women students.

The following is a partial list of the types of local organizations that may fund scholarships:

- Service organizations — local chapters of groups such as Kiwanis, Elks, Rotary, or Knights of Columbus may have small scholarship programs.
- Local professional associations — groups of professionals such as engineers, social workers, or teachers.
- Labor organizations — some CSEA locals sponsor their own scholarships, although most of these are for the children of members.

There are thousands of scholarships offered from private sources. The eligibility criteria, application procedures, deadlines, award amounts, and annual number of awards vary greatly from program to program. While some base their awards on financial need, most use other criteria or some combination of need and other criteria. The other criteria used may include the following:

- Academic Achievement
- Religious Affiliation
- Ethnic or Racial Heritage
- Community Activities
- Artistic Talents
- Leadership Potential
- Career Plans
- Field of Study
- Hobbies or Special Interests
- Employer
- Membership in Civic Groups

Most of us can claim to meet some of the above criteria, so it may seem relatively easy to find scholarships for which we could apply. Unfortunately, many scholarships using some of the above criteria are affiliated with a particular college or have some very strict eligibility requirements. Nevertheless, it is still important to check out all possible funding sources for which you may be eligible. In researching established scholarship programs, you may find new types of programs offered by some established sources or by new sources.

Printed Resources

In addition to contacting local professionals, guidebooks are available to help you find scholarships for which you may be eligible. These guidebooks usually have scholarship programs organized in categories such as the following:

- General
- Specific Populations (e.g., women, disabled students)
- Fields of Study

Here is a list of some of the guides available:

- ***The College Blue Book: Scholarships, Fellowships, Grants, and Loans.*** Sources of financial assistance are listed for high school students through students studying in advanced professional programs. Contact: Macmillan Reference USA, Thomson Gale, P.O. Box 9187, Farmington Hills, MI 48333. Internet: www.galegroup.com/macmillan.
- ***College Board Scholarship Search 2009-10.*** This resource is developed by the College Board. It lists private, federal, and state funding sources. It also includes eligibility indexes that match you to scholarships based on various categories. Contact: College Board, 45 Columbus Avenue, New York, NY 10023 or call: (212) 713-8000. Internet: www.collegeboard.com
- ***Need A Lift? 2010.*** An annual publication from The American Legion that lists sources of scholarship and loan information for all students, with special emphasis on programs for veterans and their dependents.

To order, contact: National Emblem Sales, PO Box 1050, Indianapolis, IN 46206 or (317) 630-1200. Internet: www.needalift.org. Click on Americanism; Children and Youth Programs.

Internet Resources

Internet sites are now one of the easiest ways to get information about scholarships that may be more specific to your unique situation. Many of these sites are free and require you to enter specific information to search large databases for programs for which you may be eligible. Here are some free sites for you to try:

- **College Board Scholarship Search.** A search service requiring you to complete a questionnaire which allows you to search their database of more than 2,000 undergraduate scholarships, internships, and loan programs. www.collegeboard.com.
- **fastWEB.** Create a personalized profile that can be matched against their database of over 600,000 scholarships. Subscribing to fastWEB gives you free monthly updates on new programs and other relevant financial assistance information.
- **CollegenET MACH 25.** Searches over 600,000 awards using residential, personal, academic, and other criteria. You can also pick scholarships by keyword search or designing a profile search. www.collegenet.com

Applying

Application deadlines can be as early as January 1 or as late as August 1 prior to the fall term for which you would like to enroll. Some scholarship programs have a *priority* application deadline and a *final* deadline. Unfortunately, if you are interested in starting school in January, you will probably not be eligible to receive scholarship money until the following fall term.

When you do apply for any scholarships, make sure that you submit all of the paperwork required including transcripts, recommendation letters, and responses to any essay questions. Incomplete applications are usually not even considered!

Keep track of your scholarship inquiries and applications by setting up your own chart. Start keeping records as soon as you make your first inquiry. Include the following information in your records:

1. Scholarship name/sponsor
2. Address
3. Contact person
4. Telephone number and e-mail address
5. Date you requested information
6. Application deadline date
7. Date you received information
8. Date you mailed your application
9. Comments

This record keeping system will allow you to plan your time effectively and follow-up with sponsors for more information or to make sure that all your materials have been received.

Union-Sponsored Scholarships

There are CSEA-sponsored statewide scholarships available for dependents of members. Applications for these are available at your Region Office. Also, some CSEA locals and units offer scholarship programs for members and/or dependents. You should contact your local or unit president since many locals may be in the process of developing their own programs.

There are also AFSCME and AFL-CIO Scholarships for which you or your children may be eligible. AFSCME can be contacted at (202) 429-1250 or on their web site at www.afscme.org. Information on state AFL-CIO scholarships can be obtained from New York State AFL-CIO, 48 East 21st Street, 12th Floor, New York, NY 10010 or at (518) 436-8516.

Tax Credit Programs

If you, your spouse, and/or a dependent are currently taking college courses or other post-secondary training, you may benefit from three federal tax relief programs. The American Opportunity Credit, which replaces the Hope Credit, the Hope Credit (for at least one student attending an eligible institution in a Midwestern disaster area) and the Lifetime Learning Credit. These tax credit programs can reduce the amount of federal income tax you may have to pay.

You may find information about tax credits on the U.S. Internal Revenue Service (www.irs.gov) Publication 970: Tax Benefits for Education, use instructions accompanying Tax Form 8863: Education Credits which explains how to calculate credits and how to claim them on your tax return and on the NYS Department of Taxation and Finance (www.tax.state.ny.us) use instructions accompanying IT-272 Claim for College Tuition Credit or Itemized Deduction.

You may also download *Education Guide #4 Tax Credits for Education* on the Partnership's website www.nyscseapartnership.org which explains tax credits for education in more detail.

Additional Resources

Financing Your College Degree: A Guide for Adult Students, David F. Finney, College Board Publications, Dept. WWW, Two College Way, Forrester Center, WV 25438, 1997.
(800) 525-5562.

College Costs and Financial Aid Handbook 2006: All New 25th Edition, College Board Publications.

Scholarships, Grants and Prizes 2006, Peterson's Guides to Colleges and Universities, 7625 Empire Drive, Florence, KY 41042, 2009. www.petersons.com

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