

Many parents with children preparing to attend college spend a substantial amount of time and money locating scholarships. 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.

The process for obtaining scholarships by adult students is 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.

### Persistence and Information Gathering

Persistence is the most important quality for obtaining a scholarship. To begin your search, start searching with local resources. Speak with financial aid officers at local colleges as well as librarians to find information on local scholarships. There is usually less competition with local scholarships, which increases the chances of selection. Colleges may also have scholarships designated for adult 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, nurses, 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. Some awards are based on financial need, while others use a combination of need and specific criteria. Specific criteria considered may include the following:

- Academic achievement
- Artistic talents
- Athletic abilities
- Career plans
- Community activities

- Employer
- Ethnic or racial heritage
- Field of study
- Hobbies or special interests
- Leadership potential
- Membership in civic groups
- Military time served
- Religious affiliation

Scholarships based on the above criteria may be affiliated with a particular college. It is important to speak directly with the college's financial aid office for information on scholarships sponsored by them. Explore all possible funding sources. In researching established scholarship programs, new sources may be uncovered. Scholarships are available for almost anything you can imagine, from academics and ethnic background to unique artistic skills. There are typically four types of scholarships: merit-based (academics, sports, arts, etc.), need-based (for low-income families), student-specific (age, race, religion, etc.), and career-specific (some careers are in higher demand, and therefore more scholarships are available for those seeking a degree in that field). You may also conduct an Internet search for scholarships using the criteria that best describes you, your background, and situation (e.g., scholarships for single mothers).

### **New NYS Scholarships**

- Excelsior Scholarship - For full-time students, attending SUNY or CUNY colleges
- New York State Part-time Scholarship - For part-time students, attending SUNY or CUNY community colleges
- Enhanced Tuition Awards - For full-time students attending private colleges in New York
- New York State Child Welfare Worker Incentive Scholarship

These new scholarship and enhanced tuition awards are for eligible New York state residents. Each program has specific and different eligibility criteria including income limits, number of course credits, grade point averages, work and residence commitments. The programs are described in detail on the New York Higher Education Services Corporation website at [www.hesc.ny.gov](http://www.hesc.ny.gov) and in the Partnership's *Financing Your Education: A Quick Reference Guide* located on the Partnership website at [www.nyscseapartnership.org](http://www.nyscseapartnership.org) under Educational Advisement Services, Education Guides.

### **Printed Resources**

In addition to contacting local professionals, guidebooks are available to help uncover scholarships. These guidebooks usually have scholarship programs organized in categories such as:

- General
- Specific populations (e.g., women, disabled students)
- Fields of study

This is a list of some of the guides available:

- Scholarships, Fellowships and Loans; 34th Edition - [www.cengage.com](http://www.cengage.com)
- Scholarships, Grants and Prizes 2017 - [www.petersonsbooks.com](http://www.petersonsbooks.com)
- Scholarship Handbook 2017 - [www.collegeboard.com](http://www.collegeboard.com)

## Internet Resources

Internet sites are convenient for learning about scholarships that correlate to a person's unique situation. Scholarship possibilities are matched to an individual's characteristics, provided by completing a survey, using a database search. Many Internet sites are free. Free sites include but are not limited to:

- **College Board Scholarship Search** - A search service that requires the completion of a questionnaire which creates a database search of more than 2,200 scholarships, internships, and loan programs ([www.collegeboard.org](http://www.collegeboard.org))
- **FastWeb** - Free scholarship matching service using a database of 1.5 million scholarships. Users complete a questionnaire about themselves which the database matches to a suite of information on scholarships, colleges, internships and jobs ([www.fastweb.com](http://www.fastweb.com))
- **MACH 25** - Searches a \$1.6 billion dollar scholarship database by using keywords or creating a personal profile ([www.collegenet.com](http://www.collegenet.com))

## Mobile Scholarship Apps

Today, there are apps for everything, including scholarship search apps for your phone. You may purchase mobile apps, for a nominal fee, to discover and apply for scholarships on your phone. Scholarship mobile apps include, but are not limited to:

- Sail Simple Scholarship Search ([www.apple.com/itunes](http://www.apple.com/itunes))
- Scholarships.com Mobile App ([www.apple.com/us/app/scholarships](http://www.apple.com/us/app/scholarships))
- Scholly ([www.myscholly.com](http://www.myscholly.com))

## Applying

Application deadlines can be as early as January 1 or as late as August 1 for the following fall term or semester. Some scholarship programs have a priority application deadline and a final deadline. Contact the college(s) for specific deadline dates.

When applying for any and all scholarships, be certain to submit all of the paperwork required including transcripts, recommendation letters, and responses to essay questions. Incomplete applications are usually not considered.

It is helpful to maintain a log of your scholarship inquiries and applications by setting up a chart. Start keeping records as soon as you make your first inquiry. Include the following information in your records:

- Scholarship name and sponsor
- Scholarship criteria and requirements for application
- Contact person
- Address
- Telephone number and email address
- Date you requested information
- Date you received information
- Application deadline date
- Date you mailed your application
- Comments

A record keeping system is an effective way to manage your time and efforts. It is a method for organizing follow-up with sponsors, and/or to ensure that all materials have been received. It helps to keep a log of all phone calls or emails with sponsors for future reference.

### **Union-Sponsored Scholarships**

There are CSEA-sponsored statewide scholarships available for dependents of members. Applications for these are available at your CSEA Region Office. Some CSEA locals and units offer scholarship programs for members and/or dependents. Contact your local or unit president to inquire about their union scholarship programs.

There are also AFSCME and NYS AFL-CIO scholarships for employees and/or dependents. AFSCME may be contacted at (800) 588-0374 or visit their website at [www.afscme.org](http://www.afscme.org). Information on NYS AFL-CIO scholarships can be obtained by visiting [www.unionplus.org](http://www.unionplus.org).

### **Federal Tax Credit Programs**

- The American Opportunity Credit
- The Lifetime Learning Credit

### **New York State Tax Credit Program**

- New York State Tuition Tax Credit

For more information on federal and state tax credit programs, visit [www.irs.gov](http://www.irs.gov) or [www.tax.ny.gov](http://www.tax.ny.gov), respectively, or view the Partnership's *Education Guide 4: Tax Credits for Education*.