

Scoring a private scholarship or grant

By [Melody Warnick](#)

If you think your amazing harmonica-playing skills or your exemplary Girl Scout leadership should be worth some free money for college, you may be right:

Thousands of private scholarships and grants are available each year through the largesse of businesses, companies, nonprofit organizations, clubs, societies and unions across the country.

Neither is winning a scholarship just for the academically gifted or for members of minority groups, although that doesn't hurt. You just need to get smart about sniffing out scholarship money and making it yours.

Tracking down and applying for private scholarships and grants involves both considerable effort and considerable variability in results. There isn't a single scholarship clearinghouse that includes every program in America. Nor do you always win big. While a scholarship from the Colorado-based Boettcher Foundation can net a lucky student up to \$120,000, you're more likely to get \$200 here, \$500 there. Winning a scholarship is a numbers game: The more you apply for, the better your chances of getting some money in return.

And every little bit adds up. To start your hunt:

- **First think local.** You'll have a better chance of winning a local scholarship, available to a smaller number of applicants, than a state or national award. Start in your high school counselor's office
- **Log onto the Web.** A number of Internet search engines provide free access to scholarship listings, so bypass paid subscription-based [FindTuition.com](#) for the likes of [FastWeb.com](#), [BrokeScholar.com](#), CollegeBoard.com's [Scholarship Search](#), [Scholarship 101](#), CollegeNet's [Mach 25](#) scholarship search, [Peterson's scholarship search](#) and SallieMae's [College Answer](#). If you're willing to wade through a few Websites yourself, you might find a gem with a database put out by the [Michigan State Library](#), which includes private grants and scholarships available to students pre-college through postdoctoral. Another good [scholarship search site](#) breaks up grants by study subject areas.
- **Hit the books.** Mammoth tomes such as Peterson's "Scholarships, Grants and Prizes" book, the College Board's "Scholarship Handbook," or "The Scholarship Book" are updated yearly and list thousands of scholarships with prizes ranging from \$100 to \$135,000. Your local library or school guidance center should have a copy.

- **Check with a scholarship management service.** Not every private group administers its own scholarship program; some contract with private scholarship management services to do it for them. For instance, the National Merit Scholarship Corporation uses the Preliminary SAT as a launching point for a competition that distributes about \$50 million in scholarships annually. Another nonprofit organization, Scholarship America, helps local groups distribute scholarship money through its Dollars for Scholars program. Scholarship management organizations that target minority groups include the American Indian College Fund, the Hispanic Scholarship Fund Institute, the United Negro College Fund and the Gates Millennium Scholarship Fund.
- **Get face-to-face help.** The scholarships least likely to be listed in mammoth online databases are the ones you're most likely to win: local and regional scholarships that offer smaller dollar amounts but better odds. Work with your high school or college counselor to get a heads-up on money you might qualify for.

Finding a scholarship you can win

Whether need-based, merit-based or association-based -- or an unfortunate combination of the three -- most scholarships carry enough restrictions to make for a naturally limited applicant pool. That can be frustrating, but it can also work in your favor. Just consider what makes you special and what might make you eligible for a particular scholarship. What are your career goals? What academic field do you intend to enter? What unions, social clubs and civic groups, like the Rotary Club, do you or your parents belong to? Do you have any interesting hobbies? (You'd be surprised by the number of scholarships available for ham radio operators.) Where do you and your parents work? If you haven't come across a scholarship that matches your interests, do a [Google search](#) -- for instance, of the terms "sculpture" and "scholarship."

Once you've created a list of scholarships to apply for keep careful track of their due dates, which may fall throughout the year. Fill out an [FAFSA](#) if you intend to apply for a need-based scholarship.

For tips on writing winning scholarship application essays or acing interviews, you might want to consult a book like Gen and Kelly Tanabe's "Get Free Cash for College: Secrets to Winning Scholarships" or Ben Kaplan's "Scholarship Scouting Report."

When you do get a scholarship offer, make sure you know what you're committing to before you send a letter of acceptance. Occasionally, stringent requirements dictate that you maintain a certain GPA, take a certain number of credit hours or enroll in a specific program to keep your scholarship.