



Education Guide #5

Scholarships

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, record keeping, and completing required profiles and applications.

Persistence and Information Gathering

Persistence is also an important quality for obtaining a scholarship. To begin your search, start searching with local resources. Speak with financial aid officers at local colleges. 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.

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.)
- 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 your situation (for example, scholarships for single mothers).

Specific criteria considered may include the following:

- Academic achievement
- Artistic talent



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- 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

Samples of 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** – For full or part-time students attending private, SUNY, and CUNY colleges or universities located in New York. Must be enrolled in an eligible degree program.

These 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. **For more information about the above programs and more, visit** Grants, Scholarships, and Loans on the New York State Higher Education Services Corporation website at: www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid.html#horizontalTab2.

Web Resources

Reputable scholarships websites 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 and 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).



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- **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).
- **Scholarships.com** – Users complete a profile and are matched with scholarships for which they qualify. There are over 3.7 million scholarships and grants (www.scholarships.com).

NOTE: Be cautious of scholarship and student loan scams. You don't need to provide financial information to apply for scholarships.

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:**

- **Raise.Me**
www.raise.me
- **Scholarships.com**
apps.apple.com/us/app/scholarships-com/id691353931
- **Going Merry Scholarships**
apps.apple.com/us/app/going-merry-scholarships/id1483037600
- **Scholly**
apps.apple.com/us/app/scholly-search/id1048625540

Printed Resources

In addition to contacting local professionals, guidebooks are available to help uncover scholarships and can generally be found at your local library or by purchase. These guidebooks usually have scholarship programs organized in categories such as specific populations or fields of study.

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. In addition, be sure to complete your FAFSA every year. Many scholarships will require this information when selecting applicants.



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It is helpful to maintain a log of your scholarship inquiries and applications. You can maintain a printed or an electronic version. Either way, start keeping records as soon as you make your first inquiry. **When adding a scholarship to your log include:**

- Scholarship name and sponsor.
- Scholarship criteria and requirements for application.
- Contact person name, address, telephone number, and email address.
- Date you requested information and 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 ensuring 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. You can reach AFSCME at (800) 588-0374 or visit their website at www.afscme.org. Information on NYS AFL-CIO scholarships can be obtained by visiting www.unionplus.org.

AFSCME also has a Free College Benefit program where union members and their families can earn an associate's degree online from Eastern Gateway Community College, and a bachelor's degree online from Central State University. For more information, visit www.freecollege.afscme.org or call (888) 590-9009.

Federal Tax Credit Programs

- The American Opportunity Credit
- The Lifetime Learning Credit

New York State Tax Credit Program

- New York State College Tuition Credit

For more information on federal and state tax credit programs, visit www.irs.gov and www.tax.ny.gov, or view the Partnership's Education Guide 4: Tax Credits for Education.