Tip 1 – Apply Only If You Are Eligible.
Prospective students should read all the scholarship requirements and directions carefully. Be sure you are eligible to apply before you spend time preparing an application.

Tip 2 – Complete The Application In Full.
If a question doesn’t apply to the student, note that information on the application. Do not leave any question blank. Supply all additional supporting material such as transcripts, letters of recommendation and essays.

Tip 3 – Follow Directions.
Students should provide everything that’s required, but nothing that is not requested — they could be disqualified.

Tip 4 – Neatness Counts.
Applications should be typed; if they must be printed, make sure the work is neat and legible. Make a few photocopies of the forms before filling them out, and use the copies as working drafts.

The key to writing a strong essay is to be personal and specific. Students should include concrete details to make their experience come alive: who, what and when of a topic. The simplest experience can be monumental if presented honestly.

Tip 6 – Watch All Deadlines.
To help keep on track, impose your own deadline that is two weeks prior to the official deadline, and use the buffer time to make sure everything is ready on time. Don’t rely on extensions, as very few scholarship providers allow them.

Tip 7 – Make Sure Your Application Gets Where It Needs To Go.
Put your name (and Social Security number, if applicable) on all pages of the application. Pieces of the application may become lost unless clearly identified.

Tip 8 – Keep A Backup File In Case Anything Goes Wrong.
Before sending the application, make a copy of the entire packet. If the application becomes lost, it can be reproduced quickly.

Tip 9 – Give It A Final Once-Over.
You should proofread the entire application carefully, looking for misspelled words or grammatical errors.

Tip 10 – Ask For Help When You Need It.
If you are having problems with the application, do not hesitate to call the funding organization.

“10 Tips for Winning Scholarship Applications” by Kay Peterson, Ph.D. from fastweb.com

For comprehensive consumer information for campuses in AZ, ID, NM, NV, OR, TX, and WA visit: carrington.edu/ccsci

For comprehensive consumer information for campuses in CA visit: carrington.edu/cccsci

On the Cover
Xenia M. – Medical Billing and Coding

For information on accreditation, please visit our website at carrington.edu/accreditation.
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funds can be applied toward your program of study.

Ask Around:
Check with your employer to see if they offer scholarships or tuition reimbursement programs. Contact organizations, such as unions, churches, and community service organizations.

Attention High School Students:
you will NOT receive any scholarships unless you take the time to research and apply! Plenty of students have saved hundreds or thousands of dollars on college tuition by being proactive with applying for scholarships. Don’t be intimidated by your GPA or SAT/ACT scores. There ARE scholarships that do not use your academic state information as a qualifier for the application (although you should of course maintain excellence in those areas).

Apply, Apply, Apply . . .
You Have Nothing To Lose!

RESOURCES
US Department of Education
Federal Student Aid - 1-800-FED-AID (1-800-433-3243)

These resources are provided for individuals to use at their own discretion. Unless otherwise indicated, Carrington College does not affiliate with any of the listed agencies or programs and cannot be held responsible for any actions resulting from your scholarship search. Should you be awarded scholarship funds, present verification to your Student Finance office to determine if the funds can be applied toward your program of study.

Carrington College also offers the Carrington High School Scholarship. For more information visit carrington.edu.

These scholarships are not eligible to be combined with one another. In the event of early withdrawal, these scholarship awards will be limited to the same percentage earned in accordance with the college’s refund policy.

SCHOLARSHIP SEARCH WEBSITES
- www.college奖学金.org/
- www.fastweb.com
- www.finaid.com
- www.findtuition.com
- www.scholarships.com
- www.scholarships101.com
- www.smfscholarships.com/signin.cfm

SUSPECT A SCAM?
The old saying is almost always right: If something sounds too good to be true, it probably is. That’s certainly the case with scholarship offers of grants. You need to do your work beforehand to make sure what you’re applying for is legitimate, and to prepare for the ones that are not.

1. Protect Your Wallet!
Never let any organization pressure you into paying for anything, and never reveal any financial information to them.

2. Document All Your Dealings.
If you suspect fraud, make sure you keep records of the details of the offer, your response and the dates of all communication. It may sound like a hassle, but it’s important information.

3. Take Notes.
Whether in meetings or phone conversations, always record the date, time, name, place, nature of the conversation, the name of the person with whom you spoke and a detailed account of the conversation. Again, it sounds like a lot, but this is important information.

4. Report Them!
These organizations can help:
- National Fraud Information Center (NFIC)
  Call their toll-free hotline at: 1-800-876-7060
  Submit a complaint online at: www.fraud.org
- Or write: National Fraud Information Center
  5260 Wisconsin Ave, NW, Suite 1200, Washington, DC 20015
- Federal Trade Commission (FTC)
  To report suspected fraud, call 1-877-HELP-FED (1-877-345-3375)
- Submit a complaint online at: www.ftc.gov
- Or write: Federal Trade Commission
  2400 Pennsylvania Ave, NW, Washington, DC 20580
- State Attorney General’s Office
  File your complaint with the Bureau of Consumer Protection in your state.
- Better Business Bureau (BBB)
  Report business fraud or ask for information about a company. You can also read the BBB’s article about scholarships.
  Call: 1-703-276-0100
  Contact online at: www.bbb.org
- Or write: Council of Better Business Bureaus
  4200 Wilson Blvd., Suite 800, Arlington, VA 22203-1838
- US Postal Inspection Service (USPS)
  For complaints involving mail fraud, call: 1-800-654-8896
- Submit a complaint online at: www.usps.gov/postalscam/fraud/welcome.htm
- Or write: Inspection Service Operations Support Group Attention: Mail Fraud 222 S Riverside Plaza, Suite 702, Chicago, IL 60606

SCAMS – 10 WARNING SIGNS
1. Fees:
Scammers use bogus fees such as “application,” “disbursement,” “redemption,” and “process fees” as a way to take your money. Scholarships never require any fees.

2. Credit Card Or Bank Account Information:
Never give credit card or bank account information to anyone who calls you. If you do, all your bank or credit card issuer immediately.

3. Scholarship Guarantee:
No one controls judges’ decisions. Be wary of “high success rates,” which often refer to matches, not award winners.

4. No Work Involved:
Legitimate scholarship applications require time and energy and at the minimum ask for an application.

5. No Contact Information:
Before you apply, confirm the sponsor’s contact information. The sponsor should supply a valid email address, phone number or mailing address (not a P.O. Box) upon request.

6. Unsolicited Scholarships:
If you are called or emailed to receive an award for which you never applied, be alert. Ask where the sponsor obtained your information; check with that party.

7. Pressure Tactics:
Don’t allow yourself to be pressured into applying for a scholarship, especially if the sponsor is asking you to pay money up front.

8. “Exclusive” Scholarships:
Legitimate sponsors won’t restrict knowledge about their award to a single search service.

9. Official Name Or Endorsement:
A sponsor may use words like “national,” “education” or “federal” or have an official-looking seal; and still be a scam. The federal government and the U.S. Department of Education do not endorse private businesses.

10. Questions Aren’t Answered Directly:
If you cannot receive a direct response from a federal student aid or their scholarship application or what might happen to your information (e.g., if it will be sent to a third party) proceed with caution. “Suspect a Scam?” from fastweb.com

ADDITIONAL RESOURCES
- American Political Science Association www.apssa.org/oa/grants/aspin3/fm
- American Indian Services 1-801-375-1777 www.americanindianservices.org
- American Medical Technologies 1-878-825-9519 www.americanmedtech.org/School/Students/Scholarships/Articles.aspx
- Bureau of Indian Affairs 1-202-208-3478
- Burger King Scholars Foundation www.fastfoodyourwayfoundation.com/bkscholarship_eligibility.html
- GE and LULAC Scholarship Funds www.lulac.org/programs/education/scholarships/
- Health and Human Resources Administration www.hrsa.gov/loanscholarships/index.html
- Marine Corps Scholarship www.marine-scholarships.org
- National Association for the Advancement of Colored People (NAACP) 1-877-NAACP-98 www.naacc.org/page/hscholarship2
- National Merit Scholarship Corporation www.nationalmerit.org
- Scholarship America www.scholarshipamerica.org
- The Hispanic College Fund www.hispanicfund.org
- Tylene Future Care Scholarship www.tylene.com/
- United Negro College Fund www.uncf.org
- Wells Fargo Scholarships www.wellsfargo.com/college/steps

BOOKS
- The College Board and Financial Aid Solution: How to Go to College for Next to Nothing With Short Cuts, Tricks and Tips from Start to Finish, Debra Lophardt, 2008.