With college costs rising and student loan debt a major burden on Americans, scholarships have never been more important — they offer you a valuable way to pay for your education. Use the steps outlined in this guide to give yourself the best chance of finding, winning and keeping this free money for college.

IDENTIFY SCHOLARSHIP OPTIONS

Save time in the scholarship search by targeting those scholarship categories that best align with your strengths, background and interests:

- **Merit scholarships**: Awards based on exceptional academic achievement
- **Minority scholarships**: Awards based on ethnic or racial background
- **Athletic scholarships**: Awards based on athletic ability
- **Admissions scholarships**: Awards offered by colleges to accepted students

START THE SCHOLARSHIP SEARCH

Once you identify your best scholarship categories, there are many online resources to start the search:

- Cappex
- Chegg
- Fastweb
- Niche
- Petersons
- Scholarships.com
- Scholarship Monkey
- Student Scholarship Search
- The College Board
- Unigo

Remember that the higher the scholarship amount, the fiercer the competition you will likely face.

CONSIDER THE OBSCURE SCHOLARSHIPS

Most students are aware of the traditional types of scholarships available based on academic achievement, background and athletics, but there are a host of less obvious awards that range from ultra-specific to the downright strange:

- Career-specific scholarships: Awards offered to students studying in a specific career field
- State scholarships: Awards offered to students who are residents of the state
- Major scholarships: Awards based on a student’s program of study
- Employer and parent employer scholarships: Awards provided to employees and their children
- Company-sponsored scholarships: Awards provided by private companies

It’s worth noting that more obscure scholarships typically come with an award amount to match. You should not expect to get the bulk of your tuition covered by a handful of these less traditional scholarships.
DEDICATE TIME TO APPLY

You should view the application process as a part-time job. This includes setting aside significant blocks of time multiple times each week to find, complete and submit scholarship applications. Winning scholarships is a numbers game.

Before you hit submit on the application, don’t forget some important steps that can have a significant impact on your success:

- Carefully review application requirements
- Prepare all the information required when applying
- Complete all application sections
- Submit the application by the deadline
- Prepare for rejection, particularly if seeking high-dollar awards

REALIZE SCHOLARSHIPS CAN BE REVOKED

Most scholarships make it clear that they are contingent upon very specific academic benchmarks, fields of study and behavior. Lapses in any of those categories can cause you to lose the financial awards you worked so hard to win.

Below are a few of the most common reasons you could lose scholarships:

**Poor academic performance**

Most scholarships include minimum GPAs required to keep an award. If you underestimate the difficulty of college classes, you face the highest risk of losing your award due to slipping grades.

**Athletic decline**

Athletic scholarships require high achievement both in athletics and academics, making them some of the most difficult awards to maintain. Poor athletic performance, injury and even coaching changes can jeopardize your athletic scholarship.

**Disciplinary issues**

This is one of the more obvious reasons for losing a scholarship. Examples include legal troubles, violations of college rules and academic dishonesty.

Though initially winning an award is an achievement, maintaining it all four years of an undergraduate career presents even more of a challenge. You must not only learn the methods to win scholarships, but what you must do in order to keep them as well.

Questions about college scholarships and financial aid?

Reach out to the USF Admissions team for answers to your questions.