

Ideal University

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Foreword

They say that one's success greatly depends on numerous things, such as knowledge, skills, perseverance, and determination, just to name a few. But do you know that choosing the right education institution also plays a major role when it comes to shaping your future?

If you happen to be one of the millions of students who are still undecided on what university or college you will enter, then, this book is something that you need to read right now.

Learn how you should choose a university based on different factors and be able to improve your chances in reaching the kind of success that you have been dreaming of.



Ideal University

Shaping Your Future Through the Right Education Institution

Chapter 1

Why The Right University Is Important For Your Future?

Synopsis

Aside from their own talents and skills, the future of today's students is also dependent upon the university or educational institution that they choose to join. Why is it important for you to choose the right university? In this chapter, learn the effect of being a part of a top university to your future success.

Is it really that important to attend one of today's top universities to make the most money in the future and be successful in your chosen career?

Without a doubt, some of the elite colleges such as Dartmouth and the top universities like Princeton carry a name recognition which will be able to help you in securing an interview or winning a job despite a high number of other candidates. But why is it so?

Choose the Right University and Change Your Future for the Better

Why is choosing the right university really influential when it comes to changing your future and ensuring your success in the field that you have chosen?

Better Networking Opportunities

Attending the right university, especially the top ones, will be able to help you in building influential networks which can open various doors of opportunities even right after your graduation.

Both the alumni and faculty members will be able to help you in obtaining job leads and references, and on top of that, you will also be able to establish an extensive network of friends coming from various walks of life that can eventually lead to a higher number of job opportunities.

Aside from these, the seminars and conferences held at the top universities will also give you the chance of getting in touch with specialists and experts that can help you in securing internships as well as full time employment.

How Will You Determine the Right University?

It is not enough that you just choose the right university but instead, you need to look for the best one that will meet all your needs: academic, financial, career, and more importantly, personal.

If you have already determined the specific career that you would like to pursue, then, choosing a university that specializes in the field that you want or has outstanding academic programs in your chosen field can give

you the chance of graduating fully equipped and prepared to face the tough job market.

For example, there are several universities that contain nursing colleges, journalism schools or schools of information science and library. Also, there are some independent professional institutions like law schools, art schools, and the veterinary universities.

Finding the Best University That Suits You

Being a graduate of one of the best universities will help guarantee success but you also have to remember that this is solely where your future lies. At the end of the day, your career and academic achievements will still greatly depend more on your determination and hard work more than the school's name recognition.

Aside from that, the value of university education encompasses not only potential earning power and career success. Students will be able to achieve a lot of intangible benefits from their experiences, which include the opportunity of expanding their worldviews, establishing lifelong friendships, participating in various activities and studying abroad.

Furthermore, based on research, university graduates have the tendency of having higher rates when it comes to civic participation and what is even better is that they are more likely to become happy individuals in general.

Chapter 2

Paying A Visit To The University During Its Open Day

Synopsis

Do you want to get a glimpse of a university where you are planning to enroll? Then, paying a visit during its open day is the best thing that you can do. So, what are the things that you have to remember to make this short and limited visit a worthwhile and meaningful one? Learn more about a university's open day in this chapter.



Make the Most Out of Open Days – Visiting Your Prospect Universities

Open days – this is the time of sheer excitement when universities try to present themselves in the best light as well as outshine their competitors. However, aside from the universities, the experience during open days is useful for parents and more importantly, the students themselves.

Today, open days have become more important than the universities, with students checking out an extensive list of universities. Before, they only visit 2 or 3 but these days, it has increased to 6 or 7. There are even instances when they visit one university over and over again, like they are newlyweds searching for their very first home.

The open days are now more professional than ever. They have been deconstructed, with universities thinking about each point of “experience,” starting from arriving, up to parking, as well as meeting the ambassador guides, with the entire staff being fully briefed on the possible questions and the like.

Visiting universities during open days can be very thrilling and to make the most out of this exciting experience, there are things that you need to do for it to be a great day.

- Never forget the postcode. This thing is very easy to do but unfortunately, many tend to forget it, thus ruining their experience during open days.

- While your antennae might be sharper if you attend the open day all on your own, it might still be useful if there is another set of watchful eyes to observe the environment and check if it will be suitable for you or not.
- Is the area something that you can stand? Open days are not solely about your chosen course because these things can be easily searched online. More importantly, these events are about whether or not you can live and stay in one place for several years. Try to imagine how it feels to be there when the rain is pouring heavily or when the sun is too scorching up in the sky.
- How about the accommodation? Is it properly allocated? What will happen after your initial year? What are the best halls and which are those that are simply worth avoiding?
- If you will use the open days for shortlisting your university choices, ask yourself if you will really be enrolling there once you get an offer. Never choose a “safety” that you will regret in the end.
- Make sure that you get your questions ready, although many of them will not really be answered if you will ask around and you have more chances of getting them solved when you check the university site, but still. Who are the teachers of undergraduates – post-grads or professors? What are used for assessing the course? Is it by coursework, class participation, coursework or exams only?

These are only some of the things that you might want to take into consideration when you visit your prospect universities on their open days. Keep them in mind in order to make the most out of this visit and for you to come up with the best decision in the end.

Chapter 3

Deciding Based On The Specialty Of The University

Synopsis

Every university has its own field of specialization and if you are currently undecided as to which one you should choose, you need to consider your own preferences in order for you to pick a university that will best suit you. Whether you are interested in business, art, law or any other fields of specialty, you will surely find it easy to look for the best university appropriate for the career that you want to pursue in the future.

While it is true that all educational institutions offer various courses and majors to their students, they also happen to have their own specialties, and this is yet another important factor that you need to consider during your search.



Look for Universities That Suit Your Chosen Field

Whether you choose to study on top and long established universities like the University of Oxford, Cambridge University, Harvard University, Massachusetts Institute of Technology, Princeton University, and others or you rather stay in low profile but still good institutions, you will have to take into account the specific major that you are planning to take and if the university that you will choose is known for that particular field.

This is a way of ensuring that you will get the most out of your major and you will stay at the forefront of other graduates when you apply after you have graduated.

For example, if you want to pursue a major in business, the University of Oxford can be your best choice. As a well known public university, it is recognized as among the oldest university that is said to have been established way back in the 11th century.

If you want to pursue veterinary medicine, one of the well known names in the field is Cornell University. For those who are looking for top ranked engineering programs, California State Polytechnic University might also be worth considering.

There are simply tons and tons of universities and the only thing that you need to do is conduct a research in order for you to learn about their specialties.

Chapter 4

Location & Environment Of The University

Synopsis

Two of the most crucial things that you need to consider when looking for a good university are the location and environment. Is it safe? Is it close to your home? Would there be sufficient amenities? Is it accessible to different modes of transportation? These and many more are factors that you have to take into account during your search for a good university.



Environment and Location – How Important Are They?

The university that you will choose will serve as your home for the whole 4 or even more years of your education. This is the reason why you need to search for one whose environment and location perfectly meets all your needs and requirements.

In the case of some students, different personal factors like distance from family and friends limit the location of the universities they apply to. However, there are also those who do not take it as a factor in their decision at all.

But wherever you belong, there are several things that you need to ask yourself in order to narrow your list of choices.

What are the Geographic Regions That You Prefer?

Is there a particular geographic location where you prefer to stay or one that you want to avoid at all cost? Here, weather might be one of the essential factors to consider? Are you not a big fan of the cold? Do you like a school that is close enough to a sunny beach that you can easily go to on the weekends?

How Far Would You Like to Be From Your Home?

Would you like to go home during weekends to enjoy your favorite home cooked meals or do the laundry perhaps? Or would you rather be as far

from home as possible? Are there friends in your home town that you like to meet regularly?

It is important for you to figure out your comfort zone as far as location is concerned. Everyone has the tendency to get homesick during the first year in college but most students overcome it after the first semester. It will all be up to you on how close or far you would like to be from your home.

Is It Accessible By Different Means of Transportation?

If your chosen university is far from your home, you will also need to consider how you are going to travel to and fro the campus as well as the possible cost of this. For short distances, you can make them by car but if it is far from your home, you might need to ride a train, bus or even travel by air. Think how often you will be returning home for visits, factoring in the costs and travel time.

Considering the University Environment

Aside from the location, the environment of the school itself is also important to take into account. It should be something that is friendly to students and will promote better study habits. The amenities of the university that you will choose should also be sufficient and suitable to your chosen major. For instance, if you are a music major, there should be adequate and functional musical instruments for every person in your class. If you will study studio arts, inquire if there is practice or studio availability and if there is enough locker space for all your instruments and personal supplies.

Chapter 5

Choosing The University You Can Afford

Synopsis

When searching for a university, being a wise student, financially speaking, is a must. Obviously, you can never enroll in one that you cannot afford and will make you neck-deep in debts even before you have graduated. How will you choose an affordable university? Here are some things that you have to bear in mind.



Be Smart in Your Educational Choices

You have already found a university that you love and you just cannot wait to get enrolled and start your life as a part of the place. But in your rush to attending the school that you like, were you really able to carry out due diligence on your decision making?

While you might be aware of all the available campus amenities, degree options, as well as job placement assistance, do you also know if you can afford being in that school? Is your budget enough for your expenses during your entire stay there to complete the program or degree that you have chosen, and not only for one semester or one year?

Below are several suggestions to help you choose a university that you can easily afford.

Calculate Your Education's Actual Cost

To know if your chosen university is something that you can afford, you should start by calculating your education's actual cost. Try to add up in advance all the expenses that you will have, like tuition, school, fees, living expenses and books before you factor in all the available financial aid, like grants, scholarship, student loans and work-study.

By doing so, you can have a "ballpark" estimate of your expenses in order for you to get a truer and more accurate cost. Of course, you will not really be able to know the exact cost that you will spend out of your pocket until you have been finally admitted to the university and you got the award letter for the financial aid that you will get but still, calculating the cost can give you a good enough rough estimate.

“Safety” School vs. “Reach” School

Majority of students do not completely understand the concept of a “safety” school versus “reach” school as far as the academic criteria is concerned. You choose your favorite universities and then you hope that you will get in. However, it is also important that you consider applying to back up schools if ever you have not been accepted to the school of your first choice. You might want to apply in the same way to schools, financially speaking. A back up plan should be ready if ever you have been admitted to your favorite school but you cannot afford it or you do not like acquiring a lot of debts as needed, depending on the financial aid package offered by the school.

When you plan ahead and you pick a university that you will be able to afford, there is a higher chance that you will be able to successfully complete the degree or program in order for you to see the perfect return on your investment. Take note that your expenses for your education are a great investment that you will make for yourself as well as your ability of earning much more in the near future so make sure that you invest wisely!

Chapter 6

Looking For University That Provides Financial Aid

Synopsis

Many universities today offer their students with financial aid in order to give them the chance of completing their chosen degrees and being able to reach all their goals and dreams. How should you look for these universities that provide financial assistance to their students? Learn this and more in this chapter.



Look for Good Financial Aid Packages

To help their students in finishing their studies without the need to be burdened by all the school expenses, different universities offer financial aid packages that can greatly help in reducing the total cost of going to college.

During your search for a school that offers their students with financial aid, the best resort that you've got is to check their official website in order for you to learn about their requirements.

Right now, many students are supported by these packages and most of them were able to get one by simply following the set requirements of the schools.

While the overall college cost is one crucial factor that you have to take into consideration, this must not be your sole focus until later in the process of choosing a university. Instead, your attention should be on finding a school that is a great fit, something that will be able to meet your academic, personal and career needs.

There are cases when receiving a financial aid has higher chances if you will apply to a private college, making you pay for a much lower overall price compared to that of a public institution. This is because most private colleges today offer more financial aid packages in order to get the interest of more students coming from various income levels.

At the end of the day, researching ahead of time is yet again the key in order for you to get the financial aid that will suit your needs.

Chapter 7

Considerations For Choosing A University Abroad

Synopsis

Studying abroad can be a truly exciting experience for many students. The thought of being in a different place with different people and entirely different culture and tradition is certainly a risk worth taking. If you have plans to study in a different country, there are several things that you have to consider when choosing a university abroad.

Right now, there is an extensive plethora of universities that proffer exciting opportunities for the students to continue their education on a foreign land. Many students choose to study in universities abroad for the purpose of fulfilling their fancies of full degree or exchange year programs. Studying abroad provide students with an entirely different teaching approach, a different way of living their life, an inter-cultural mix as well as a multitude of wonderful benefits.

Factors to Consider When Looking for Universities Abroad

Earning a degree overseas can definitely add a different glitter to your currently vitae, enhancing your chances of financial and career growth. However, there are a few factors that you need to consider prior to coming up with a decision as to which overseas university you should choose.

A few of these considerations include the country where you plan to study, the possible consequences if you choose a certain university abroad, the field where you want to major, the expectations of a certain country and university, the choice of residence, whether in your own arrangement or within the campus and above anything else, the financial concerns.

Once you have finished answering the questions as honestly as you can, you will be able to get an in-depth know-how of the universities abroad. The place where you plan to study is a must when you look for an overseas school. This is the reason why you should not let yourself get swayed by the cool weather and picturesque landscape and instead, make sure that you pick a college that ranks high on your personal anticipations. Some of the crucial factors that are encompassed in the context of the place of study include the scholarships offered, the course program, the faculties' experience, research scope, and others.

Once you have decided on these factors, the next thing that you can shift your attention to include the recreational activities, like the scope of the available part time jobs, vacation opportunities, cultural mix, and others. Another factor will be the assistance that educational consultancies give to the students that choose to study abroad. They are the ones who have exact figures and facts about the placement success, the reviews of former

students and other available assistance. They can provide you with some insider tricks, tips and the suitable reaction to your dilemmas and queries.

See to it that you have the right eligibility about the previous academic scores, sufficient TOEFL, cat or GMAT scores, previous work experience and others. Universities abroad aptly gauge your entire persona which is why you will also need to improve both your character and your overall personality. Your cultural experience when you study in a university abroad is also very important. You can get the perfect chance of meeting new folks and discovering brand new language, food, rituals, music and dance. The financial concerns of studying in a university overseas also hold an extreme significance.

If you feel that your resources are not enough for sustaining the entire structure of the fees, you can always search for good scholarships. A few of the best ways for you to save enough money when you study abroad include finding roommates or paying a guest accommodation to reduce your expenses on accommodation.

It will also be a much better idea if you choose to cook your own food instead of dining the restaurants or cafeterias. Make sure that you also keep updated with your home country's currency value as against to that of the country where you study as this will give you a great sense of assessment and provide you with the response on the state of your finances every now and then.

Studying in universities abroad can definitely become a more worthwhile and exclusive experience when you remember all these factors.

Chapter 8

Perform Some Research Online For University You're Intended To Join

Synopsis

With the help of the internet, learning more about the university that you are planning to join has become much easier than ever. Today, you can now perform some research online to discover if a certain university is really the one that you are looking for. In this chapter, discover more about the things that you can get from performing an online research.

When looking for the right university, it is a must that you consider the things that are most important to you for this is the best way of weeding out the schools in your list which are completely unrealistic or do not have the qualities that you assume essential on your intended school. Think about the things that you would like to get out of your university experience, whether the institution has an established academic record, diverse social services and programs, outstanding athletic teams and identify if you are applying to universities for the right reasons.

Choose the Right School – Research Online Today

The moment you have applied and accepted, you need to compare their offered packages for financial aid for this decision might call for more sacrifices than what you made when you are deciding where you should apply. Identify if it is worth it to take out several student loans at a certain school and if ever it is, try to create an action plan that you can use for getting the best out of the free money in grants and scholarships that you can.

Set Aside the Reputation

Each college application must have one dream school included in their list which can be slightly out of their reach, either academically or financially. But together with that one application for the dream school, high school seniors bound to college must look at the schools which can offer them either a kind of program that they would to pursue or an extensive range of programs that they can pick from in case you are undecided. If you are already sure about the career that you want, there are several smaller and less expensive universities are known for specific schools, and this is where it is important for you to perform an online research regarding those institutions specializing in your chosen field. Set aside everything that you head regarding the schools, the word of mouth coming from the older brother of your friend and try looking beyond what you think will impress the members of your family or will look great on your resume. There is just a wide range of universities out there that has superb academic programs which might turn out to be more impressive compared to those large and expensive universities that the rest of your classmates are vying for.

Considerations for the Cost

You might want to consider the low cost choices if you are concerned as to how you will pay back the student loans that you need to take out if you will choose to join a more expensive school. See to it that you also compare out of state college costs with that of in state tuitions when you decide on the short list of the universities that you will apply to. Depending on the place of your residence, you might still enjoy the experience of going to college and still maintain that sense of independence with no need to leave the state and enjoy the wonderful cost benefits of studying locally. And if ever you will not feel homesick during the first year, it is going to be easier and even less expensive on your part to visit your home compared to if you will make a long move across the country.

While state grants and scholarships have become common, usually, they can only go to those long time residents of a certain state as a means of boosting the local economy and keeping qualified applicants from leaving their own home states.

While it can be tough to choose the right university for you, by simply performing an online search, you will surely be able to come up with an impressive list of schools which will not just meet your specific needs but at the same time, will be cost effective for you.

Chapter 9

Checking On The Ranking Of The University

Synopsis

What is the role of a university's ranking on your decision making? Does the placement of a certain school against other schools mean a lot? Will it really reflect their overall standing? Check the ranking of your intended university and see if this is truly that important when you make your decision or not.

Do you know that although you should not put 100% weighting on university rankings, still, they can be a great tool when making an important decision in life like choosing a university where you will be spending the next few years for your education?

Impressions Matter – Check the University Rankings

University rankings happen to be most useful if you have plans to join one of the world's best institutions, although you might want to remember that these also happen to be the most competitive.

The rankings of universities by subject can be extremely helpful, assisting you to find the finest universities that suit your area of interest and at times, the ordering can be a bit different as compared to the general ranking.

Aside from looking at the rankings themselves, you also need to get yourself familiar with the methodology used behind them. It will explain how each university is assessed and why one ranks higher than another.

The personal criteria that you have might not necessarily be exactly similar with the ones used for the making of the ranking. For instance, you might consider international diversity or the university employer's reputation to be a big factor.

If there is a certain region in the world where you plan to study, you might also want to consult the regional rankings.

There is no denying that these numbers can greatly influence your decision in choosing a university but more than these rankings, you should still take into account all the other factors mentioned in the previous chapters to come up with an educated decision.

Chapter 10

Enter Universities That Companies Often Sought For Employees

Synopsis

The last but definitely not the least thing that you have to consider if you really want to come up with the best decision on the university that you will join, you also have to determine if your chosen institutions are among those that companies usually sought for their potential employees. Why is it so? Learn the answers in this chapter.

Whether you accept it or not, in this competitive world, only the fittest survive and as far as employment is concerned, aside from your outstanding grades, long list of commendations and achievements and an extensive citation of references, the name of the university where you came from is also considered by potential employers.



Search for a University In Demand Among Potential Employers

At first, this might seem like discrimination, especially since at most cases, the university or school itself has nothing to do with the knowledge and skills of an applicant.

However, at this point in time, more and more companies screen their applicants by basing on the name of the university or college cited on the curriculum vitae.

As it so happens, applicants that came from established, well known and top universities also tend to be the best in their field because the institutions where they spent their college years are fully dedicated in honing them to be the best that they can be, with the help of an experienced faculty, good study environment, state of the art amenities, and many other perks that, unfortunately, are not provided by those universities whose names might even be unheard of.

Remember that the ideal university is something that can help in shaping your future for the better and for this to happen, it should be an institution well known and familiar to those potential employers in the companies where you plan to pursue your career in the hopes of creating a brighter future ahead of.

By making the right choice of university, you will also be making the right path to take not only for your education but for your future as well.

How to Apply for and Obtain a Scholarship no Matter Your Situation

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INTRO

Looking for scholarship money isn't easy, no matter how good your grades are, no matter how hard you worked, what clubs you joined, it's going to be tricky trying to get enough money from scholarships to pay for tuition, books, room and board, transportation and on and on.

Chances are, you're not going to get your entire academic career paid for by one, or even a few scholarships, and some of your education is going to be coming out of your own pocket. However, you can significantly cut down on exactly how much you'll be paying yourself just by knowing who to ask, how to ask, and what to do to obtain scholarship money.

What it comes down to is this one guiding principle: The people who hand out scholarships are giving you a college sponsorship, and they want to know that the person they're investing in is a good investment. Show them that you have potential.

1

CHOOSING TO GO BACK TO SCHOOL

The first thing to consider is this: There's no law saying you have to go to college. If you want to continue your studies, it has to be for the right reasons and it has to be because that's what you want to do.

GIVE YOURSELF OPTIONS

You need to be careful when selecting what you want to study, you want to make sure that the degree you're looking for is versatile, that you'll be learning skills that you'll be able to apply to just about any career path. This is especially true if you're just out of high school.

When you're young, it's too easy to believe that you already have your life figured out. Getting the career you want and climbing to the top of your field before you're thirty... it doesn't happen to everyone. It takes a lot of hard work and some luck.

Don't be afraid to admit that you might not be one hundred percent certain what you want to do with the rest of your life in the first place. Take some time to think it over.

Now, if you have a great school lined up, if you've already got some great courses picked out, then you can just skip this chapter and get right into the more practical advice a little later in this text. But, if there's a fraction of doubt, take some time, maybe a few months to a year, and really consider where you want to go in life.

GET YOUR HANDS DIRTY

What we recommend is that you take some time and devote it to charitable causes. Help out at an old folks' home. Join the Red Cross. Heck, clean up some graffiti. Taking some time out in the real world, gaining real life experience, it doesn't just lead you to some new revelations about yourself, it also looks really, really good on a scholarship application.

Don't be impatient, don't be too anxious. But on that note: Don't hesitate, either.

To mix a few common sayings: More is lost due to indecision than to bad decisions, a good idea today beats a great idea tomorrow, but haste makes waste.

Get a little bit of life experience outside of the academic world, and use that towards building your academic career. You'll have a clearer, more complete perspective on what you want to do with yourself, and your resume will look much more impressive to the people who decide who does and who doesn't get a scholarship.

In the end, what constitutes "life experience" is up to you. College can be an incredible learning experience, and not just academically. There are a lot of things you can learn about life by living on your own, away from home. There are also a lot of things you can't learn in college.

WORK EXPERIENCE

If you're still living at home, the good news is that you don't have to get a job you hate right away. But, work experience looks good on a scholarship application. It shows that you have a sense of the real world.

If you really want to impress them, start a business of your own, or a non-profit organization. If you can make it a success, this shows that you're already equipped with the mindset to make something of yourself in life, and, again, that's what these people are really looking for.

College will help you reach your full potential, but only if you're ready for it to do just that. The people giving out scholarships aren't looking for people who just don't care. Show that you care, show that you're a hard

worker, and get a little life experience.

This will help you make the right decisions regarding your academic career, and it will help you get a scholarship.

Besides, it's easy to burn out when you jump right from high school into college. If you're going to take some time off, do it before college, not mid-semester. Most people who "take a year off" halfway through their academic career never return to the classroom.

IS THIS NECESSARY?

Throughout all this, volunteering, working, getting some real life experience, you should be applying for scholarships left and right along the way. If you land a great scholarship, go for it, don't hesitate.

It's possible to get a great scholarship on your high school record alone, the clubs you've joined, projects you've completed, but you don't want it to look like you were only doing that because you were in high school and you were hoping for a scholarship!

By working your butt off towards your goals or to improve your community once you get out of high school, you're showing the world that you weren't faking it, that that's just who you are: Someone who works hard for what they want, and someone who can do whatever they want in life.

Anybody can work towards charitable causes when they're getting something out of the deal, what they want is someone who will do it even when there's no immediate, guaranteed reward... Okay, maybe wanting a scholarship is actually a pretty big part of why you're doing it, but the fact that devoting your own free time to charitable work or career development doesn't technically guarantee a scholarship or other rewards is exactly why it can actually go a long way towards helping you land a scholarship.

2

CHOOSING YOUR SCHOOL AND WHAT TO STUDY

What you choose to study, and where you choose to study, is going to be a major factor in your scholarship application. These people are, again, looking for young men and women who show promise. An application that seems wishy washy, vague and ambiguous speaks of a young adult who really doesn't have much in the way of direction.

But, as we mentioned in the previous chapter, the last thing you want to do is devote your entire academic career to something too specific to really have any practical application outside of one, restrictive field.

That's not to say that none of your courses should be specific, and obviously, this rule flies right out the window if you're going to medical school, law school, film school or any other specialized university.

So what we're saying is: Know where you're headed, but be open to the new experiences you'll have along the way. Look to have an area of expertise, but an area of expertise that will allow you to excel at just about anything you want to do.

VERSATILITY

Think of it this way... A course in advanced literature can help you earn a job as the manager of a library or a bookstore, it can help you to start your own publishing house, or you could become a professor of literature yourself. A course in advanced mathematics can help in literally any career path: Financing, accounting, stock brokering, it can lay the foundation for a career in science, real estate, business management, really... just about anything.

Couple that with a few courses in history or similar.

COLLEGE WON'T TEACH YOU EVERYTHING

When you sign up for any course in college, there's an assumption that you're already at least somewhat familiar with the subject.

Too many people sign up for subjects they really know nothing about, expecting the professors to hold their hand the whole way through and teach them everything they need to know from scratch.

That's not how it works.

They call it "advanced learning" for a reason. College won't teach you the basics. Sorry to be blunt, but college is there to turn amateurs into professional, not to turn incompetents into professionals. Don't think you can just sign up for a few classes and become an expert in four years time. The last thing you want is to get your scholarship and waste it on classes that you have to drop because they're well beyond your skill level.

THE FREE TIME RULE

If all you want is a good paycheck, then learn to cook and get a good night shift at Denny's. They pay really good rates to people who can work all night, and there's a lot of room for upwards career development. Within three years, you could be the restaurant manager. That's less time than it takes to get through college, and you'd be making about the same money you could at many jobs that require a college education.

But is "a good paycheck" really why you want to go to college? Of course not. You want to go to school so that you can get paid to do what you want to do with your life. That's what we all want.

There's that question: If you had a million dollars, what would you do? Whatever the answer is, that's what you should try to do for your career.

Or to put it another way: If you wouldn't be willing to do it in your free time, don't pursue it as a serious career path.

There's a common story we're always hearing about film school. A student gets a scholarship or they take out a student loan, they attend NYU or some other prestigious film school, and they spend a few grand making their first short film on real celluloid film stock.

They go into debt, and the movie they made is really terrible and never gets them any work as a director.

Why? Because they never made a movie on their own time, they never learned the ropes. In this day and age, where you can make a movie with your friends and a cell phone camera, there's no excuse to go into film school with zero experience in the craft. But so many young people are lured into the idea of "Getting into showbiz" because it's glamorous, because of the beautiful women, seven figure paychecks and stretch limos. They don't know if they want to make movies, they just know they want to be rich and famous.

As we said above, college isn't going to teach you how to do things from scratch. It will only help you refine the skills you already have.

But beyond that, why devote your academic career to something you don't know you want to do?

In other words, if you've never written a short story, forget advanced writing classes. If you can't even keep a blog, forget journalism. If you've never played with a video camera, forget film school. If you can't even toast bread without starting a fire, forget the culinary arts. If you can't... well you get the idea.

Study something that you at least have some experience in, something you know you enjoy doing. Not only will this make your academic career and your future career more rewarding, it also looks a lot better if, on your scholarship application for film school, you have a link to your Youtube account, proving that this is, in fact, something that you already excel at, and would like to continue excelling at on a professional level.

3

YOUR HIGH SCHOOL HISTORY

Grades are important, but they're not the only thing that matters in landing a scholarship.

Straight A's always look good on an application, but they're not a guarantee of anything. In fact, a student who consistently earns B's and C+'s, with maybe an A- now and then, sometimes has a better chance at a scholarship than a straight A student if they joined a ton of clubs, if they participated in optional school programs, if they devoted time to school sponsored charity programs, or even if they wrote an essay or participated in a single project that really wowed the community.

Certainly, if you're looking to study theater, an incredible performance in the school production of West Side Story is going to go a lot further in your scholarship application than an A+ in Spanish.

Obviously, it's a little more difficult for someone who got nothing but D's and F's, or someone who just dropped out entirely. It's not impossible, but we'll get to that later.

WHAT YOU CAN DO

If you're still in high school, and if you're serious about getting a scholarship, then luckily, you still have a lot of options for what you can do to really wow the scholarship people. Your high school career isn't the only factor in getting a scholarship, but it will provide a solid foundation for your application.

JOINING CLUBS

It's not just about joining clubs, though, it's more about the fact that club activities will give you a higher profile and more opportunities to really impress the people who decide on these matters. Don't think that just

joining every club you can and showing up regularly is going to do you any favors.

Rather, joining a Chess club for example, and then going on to win a school tournament, that's impressive. Joining a club that gets involved with the community and gets a front page story devoted to them, that's something you can clip out of the paper and show the scholarship people.

A long list of clubs you joined doesn't amount to much, but a long list of achievements that you had the opportunity to accomplish thanks to those clubs, that's something.

PERSONAL PROJECTS

A science project you conduct for your own curiosity is, actually, going to be a little more impressive on your resume than one that you did because you had to for class. Everyone built an electric motor or experimented with chemical reactions in science class, but not everyone built an air-pressure rocket out of a bike pump and a soda bottle at home. Not everyone bred goldfish to experiment with natural selection. Everyone had to write a short story or two for lit class, but not everyone wrote their first novel at the age of sixteen.

The fact is that, to the people who hand out scholarships, a major accomplishment, achieved by a high schooler, and on their own time, is an impressive feat. If you like to play around with science experiments, if you write, even if you used to print a family newspaper on your computer, that helps.

It shows interest, it shows initiative. It shows that you can take charge, that you have your own curiosities, your own passions, and that you don't just sit around waiting for someone to tell you what to do.

WHY GRADES AREN'T THE MOST IMPORTANT THING

Grades are important, but they're not going to guarantee you a scholarship alone. This is because getting some grades or other is pretty mandatory if you're going to school. It requires effort to get great grades, but it doesn't require extra effort.

The truth is that anybody with half a brain can get straight A's if they apply themselves. The work is relatively easy and the subjects are fairly

understandable. Straight A's only prove that you can do the work when it's laid right out in front of you.

Scholarships don't go to followers, they go to leaders. This is why mediocre grades coupled with a lot of initiative will go a lot farther than great grades with no extracurricular achievements to back them up.

That's the key word here: Initiative.

The scholarship people are looking for students that participate, or even organize, school fund raisers. Students that have a long list of things they've done that they DIDN'T HAVE TO DO. That's what sets you apart from the crowd.

In other words, straight A report cards are a dime a dozen. Students who have accomplished more than simply great grades are a little rarer, and a student has both great grades AND a long list of extracurricular achievements is a true scarcity.

WHY ALL THIS STUFF MATTERS

You may notice that we're three chapters into this text and we haven't even gotten into the application process yet, how to present your case, where to look for a good scholarship. Well that's because they're not just grading your application, they're grading who you are in school and who you are in life.

Obviously, you want to know how to write a convincing application, too, but a Pulitzer Prize winning application won't get you a scholarship if it can't cite some impressive accomplishments.

There will be a few chapters devoted to presenting your case, to finding the right people to ask for scholarship consideration, and to what you can do with your scholarship once it's been granted. But before you can even consider the nuts and bolts, the actual application process, you need to make sure that your life makes for a great scholarship application.

It's not just about having a few cool things you did years ago, it's about proving to them that you live the lifestyle of someone who would be a credit to any professional field.

4

WHAT, EXACTLY, THE DONORS ARE LOOKING FOR

If it hasn't been made crystal clear yet, here's the whole point of the first half of this eBook: The people who hand out scholarships are sponsoring your education. They're not sponsoring your grades, they're not sponsoring some extracurricular stuff that you did three years ago. They're sponsoring YOU, who you are and what you do on a consistent basis.

The ideal strategy in presenting yourself to the scholarship people is, well, to really have something to present.

The irony here is that, in order to get a good scholarship package, you have to become somebody who doesn't really need a scholarship to get through college in the first place. In fact, making it clear that, with or without a scholarship, you'll be able to put yourself through college, is a great way to get a scholarship.

Proving that you'd be willing to put yourself through college on your own dime is a great way to prove to the scholarship people that you have the passion and dedication it takes, that you are exactly who they're looking to sponsor for an education.

So what does this mean, exactly? Well, let's break it down to a few things you can do, in a practical sense, to prove to the scholarship people that you can go the distance...

HAVE A JOB

Remember what we were discussing earlier? Well, don't quit your job when you start applying for scholarships. Having a job shows that you're already working on a backup plan. Furthermore, putting that money towards your academic career, such as buying a car or using it to do some research on your own time, can go a long way in showing what you're made of and how truly passionate you are about your education.

KEEP DOING WHAT YOU DO

Whatever you're hoping to study, it has to be an everyday part of your life. You can't simply make a few efforts in that direction and then forget about it. This comes down to, actually, one of the keys to life: Be what you want to be. If you want to be, say, a journalist, but you don't spend any time blogging or talking with the people in your community, then do you really want to be a journalist? Forget about the title, forget about the pay, and think of what a certain type of professional does in life. A lawyer spends a lot of time reading about the law. A doctor spends a lot of time studying medicine and biology. If it's not something you're willing to do every single day, for free, then forget doing it professionally.

DIVERSIFY

Develop other interests beyond your main field of study. This goes back to what was discussed earlier: Staying focused without boxing yourself into one tiny piece of one single industry. If you want to be a five star chef, for example, know that nobody's going to hand you your own restaurant fresh out of school. If you want to run your own restaurant, you could get into real estate and property development since that's a big part of being a restaurateur, as well as a second skill set that can really help you in life. These extra skills will help you in your main career path, as well as giving you options to continue making money in the meantime.

DON'T RELY ENTIRELY ON THE SCHOLARSHIP

Again, you really have to luck out in order to have your entire education paid in full by scholarships. Chances are, you're going to at least have to buy a few books on your own dime, or provide your own room and board. Full tuition is difficult enough to find, let alone full tuition, food, living arrangements, books, transportation and other expenses. You need to get some money from other sources, be it student loans, your day job, grants, or starting your own business, for two reasons. The first reason is that it's simply practical, it makes sense. Scholarships alone are not likely to pay the entirety of your costs, and you don't want to land the perfect scholarship but be unable to attend because it's just not enough. Second, it looks great on your application, it shows that you're serious, that you're

realistic, and that you know exactly what it's going to take to get through your education. Again, this is exactly what the scholarship people are looking for.

RAISE YOUR PROFILE

Remember when we were talking about why you should bother joining clubs in the first place? To get your name in the paper, to win awards, to get involved in school projects. It raises your profile in the community. So going back to the example of a future journalism student starting a blog. Well, don't just start a live journal or Facebook about your day to day life, focus on the news, politics, entertainment, the crisis in Iraq, whatever it is that you think deserves attention, and publicize your blog, network with other bloggers. A blog is one thing, a blog with thousands of regular readers is something else entirely.

If you're already running a widely read news blog, then you've already made a splash on the web journalism scene, and granting you a scholarship would look good on any benefactor's record. Likewise, if you want to go to film school, views in the six or seven digits can't hurt. If you want to be a writer, self publishing your novel already puts you on the professional level.

Music school? Start a band and play at the local clubs and coffee shops, record an album, start a MySpace account and make a name for yourself. In short: Be Somebody, and the accolades that go with it are sure to follow. It's easy to make a name for yourself in any field in the internet age, so if you're passionate, just keep at it, raise your profile, and show that you're going to rise to the top with or without a scholarship, so they may as well help you out so they can jump along for the ride.

5

TYPES OF SCHOLARSHIPS AND WHO CAN QUALIFY

We're already five chapters in and we haven't really taken an opportunity to define what, exactly, a scholarship is.

Well, you know what a scholarship is or else you wouldn't be reading this in the first place, but let's take a page to discuss the technical definition of a scholarship...

A scholarship is defined as an award of financial aid in order to help a student further their education. Scholarships are typically rewarded based on a certain set of criteria usually reflecting the values and purpose of the individual or corporation putting forth the investment.

The key words there: Values and purpose.

What this means is that, if you really want full scholarship, you should be looking for scholarships wherein the donor's needs are in line with your own. This way, they're not simply giving you a handout, but rather, investing in your future as well as their own.

That said, there are essentially four basic types of scholarship...

MERIT BASED SCHOLARSHIPS

Merit based scholarships will, of course, be based upon your merits. The people donating this sort of scholarship will be looking at your abilities, your contributions to your community.

So, some obvious examples would be scholarships based on your academic abilities. This would mean high SAT and ACT scores, along with great grades and a long history of excelling at extracurricular activities.

Another obvious example would be an athletic scholarship. If you have a

knack for basketball or football, stick with it, even if you have absolutely no interest in doing it professionally. You can use it as pretty much a free ride into the school of your choice where you can study whatever you please. College teams are always looking for new recruits.

You can also earn this type of scholarship based on artistic ability. Short stories, painting, film making, any art form you excel at, that can be a big credit towards getting the scholarship you need.

NEED BASED SCHOLARSHIPS

A need based scholarship will be based upon the financial history of yourself and your family. You will want to fill out a FAFSA to qualify for a federal scholarship award.

There are also privately organized need based scholarships, which, likewise, require FAFSA results to look at the degree of your financial need, cross examined with the cost of attendance at the school of your choosing.

Whatever other scholarships you might be applying for, you should always put in a few need based scholarships... Unless of course you're rich enough to pay for your own education in full, in which case, you're probably not bothering with scholarships in the first place. If you need a scholarship at all, you might be able to qualify for a need based scholarship.

STUDENT SPECIFIC SCHOLARSHIPS

A student specific scholarship is one awarded based on the student's background. So this could mean that they come from a low income family, that they've suffered medical setbacks, or even the family's religious background. For example, there are scholarships specifically for Catholics attending theological academies.

The most common student specific scholarship would be the minority scholarship. This could mean race, such as a native American scholarship, or it could refer to being a member of the gay, lesbian and transgender community. There are a lot of organizations out there dedicated to getting hardworking young minorities into school.

The reason for this is obvious: Minorities are the most persecuted groups of people in any country, and by putting them in positions of power as

corporate executives, politicians or any sort of community leadership role, the tide can change towards understanding and compassion.

If you are a member of any minority, play it up, make it work for you. Even if you think it seems a little crass to use your skin color, religious background or sexual orientation to your advantage, the fact is that every little bit helps, and nobody ever got a full scholarship without taking advantage of what they had going for them.

CAREER SPECIFIC SCHOLARSHIPS

A career specific scholarship is typically awarded by the college or university itself in order to bring more people into a specific profession. This is usually when the student is studying in a high-need field.

Two of the most common examples for this type of scholarship are nursing and education. There aren't enough nurses and there aren't enough teachers. Neither of these jobs are glamorous or sexy, and both of them, while they pay well, there aren't many teachers or nurses making six figures a year.

That said, you can make a comfortable living, nonetheless, with either of these career paths, and if the scholarship is paid in full, it can be a great opportunity to essentially develop an in-demand skill set at no cost to yourself beyond the work you put into your own education.

This type of scholarship is easiest to obtain if you plan on servicing a high-need area. So if you want to study teaching, make sure that your application mentions where you want to teach. Look for a school that never seems to have enough teachers on staff.

Even if that's not where you want to spend your entire career, it's a start. At a high need school or hospital, you will develop further skills that you will need to teach or nurse anywhere.

Obviously, teaching and nursing aren't the only careers where this is an option, but they work excellently as a pair of examples.

6

UNDERACHIEVERS: WHERE TO START WHEN YOUR HIGH SCHOOL CAREER WAS LESS THAN STELLAR

Okay, for all the proud underachievers out there, we promised we'd tell you what you could do to make up for your straight D and F report cards, so here we go...

HIGH SCHOOL DROPOUTS

If high school wasn't your scene and you had to call it quits, and if you're serious about wanting to go to college, then the first thing you need to do is get your diploma equivalent.

Obviously, you can get your GED, but you should also look into any other programs offered in your state or county. For example, in California, you can take the California Proficiency Exam. This test takes about an hour out of your day and is, legally, the same as a diploma.

Finishing your high school education is the first step, before you can do anything else. You don't need to go back to school, just do some research online about your chosen "alternative diploma", figure out what you're going to need to study, and study it at home on your own time.

As we've mentioned before, grades aren't the most important thing. Nothing but A+ grades will certainly help, but it will really only help about as much as a really impressive science fair project or a hundred hours devoted to community service. It's only one factor in the equation.

However, if you didn't even bother finishing school, and then furthermore didn't even bother going back and getting qualified with your diploma

equivalent, that kind of speaks of a lack of interest in the academic process.

You don't need to take night school or anything to catch up. Honestly, the stuff on these exams is pretty easy, basic stuff. But, you need to pass one of these exams and earn your diploma equivalent. If you're not willing to do that, you can forget college. Don't worry, it's pretty easy. As long as you remember a thing or two about math, literature and English, you should do fine. If you can write a grammatically correct email, if you can file your taxes without getting confused, if you know that Napoleon Bonaparte and Genghis Khan never fought one another on the field of battle, you probably know everything you need to know to pass the exam, so give yourself a few refresher courses (honestly, a few hours on Wikipedia should do), and take the exam.

WHAT ELSE?

From there, follow the same advice this eBook is giving everyone else. Just know that, if you dropped out and had to get a GED, or if you just barely passed with not-so-flying-colors, you're going to have to work a little harder.

C's and B's coupled with community service, professional experience and personal accomplishments is great. C's and D's, on the other hand, you're going to be fighting an uphill battle.

On the other hand, you can make it work for you, not against you... It still takes a lot of work to spin this around, but it can be done.

A student who didn't really care or try very hard in high school, but goes on to start a successful business on the internet, or put themselves through a few courses at the community college on their own dime, or host and update a popular website, that shows that you're actually more passionate about the actual process of doing things in life than you are in the academic, theoretical study of those ideas. And, again, while you do need to prove that you can be passionate about academics, it's more important that you're passionate about the reality of your field, and not only in the theoretical, strictly academic atmosphere.

You're going to have to work harder to make up for your grades in the eyes of the scholarship people regardless, but in the end, real life accomplishments and contributions to the community tend to go a lot farther than academic achievements.

WORK EVEN HARDER

When it comes to making the money to put yourself through college, we've already gotten into the fact that it's very difficult to get it all taken care of by scholarships alone. Well, if your high school career was nothing to write home about, this is doubly true.

Oftentimes, the best you can hope for with bad grades is something like a "matching" deal, wherein, however much money you can raise, the scholarship will match it. This puts a lot more responsibility on you to keep a job, find grants and loans, and really make it work.

Luckily, there are actually a lot of grants and programs to help people with less-than-stellar high school careers put themselves through school, so don't think you're out of options.

Just know that you're going to be working harder than anyone to get through school.

So if you didn't graduate, get your GED and get started. If you just barely graduated, start looking for scholarships, but keep putting real effort into what you're doing and impressing the people handing them out.

We'll be blunt here: The cards are not stacked in your favor.

The game isn't over yet. The truth is that the cards are really stacked against all of us, unless of course you were born to a rich family with a legacy at the school of your choice, and even those silver spoon babies still have to work hard to actually graduate. Life's not easy for any of us.

So just know that you're going to have to fight it out for every dollar, that you're going to have to work harder than the next student, and that yes, it is worth it when you reach the finish line.

7

FIRST IMPRESSIONS: WHAT YOU CAN DO TO MAKE AN IMPRESSION

Okay you've got your academic stuff taken care of, you took a makeup test to clear your name or you earned your GED, you've been working with the elderly, you've been working your butt off at a part time job, and you're ready to apply.

Well, before you do, you might want to do a couple of things just for the sake of having something really good on your resume.

Below you'll find a list of short term projects that can really help to give you that extra ounce or two of credit to your name that might just be the little extra push you need to land a full scholarship deal. Think of it as showing off on a grand scale...

INVENT SOMETHING

If you want to go to school to study anything in the sciences field, in engineering, in mechanics, invent something.

If you want to study biology, develop some new procedure or formula for conducting certain experiments. If you want to study mechanics and engineering, attach a chainsaw motor to a skateboard or something and invent a new way to get around town.

This will show that you have the creativity and the sense of innovation needed to excel in your chosen form, and that it would be a crime to keep you from reaching your full potential. It's just a way of really having something to offer the industry, and a positive mark to go on the donor's own record.

FINISH A MAJOR PROJECT

If you want to go to study art or literature, finish something big. It doesn't have to be perfect, but supposing you want to study literature, write a novel. Film? Finish a whole feature on digital video (it really only takes about a month of shooting if you do it on the cheap). Liberal arts? Paint a scale replica of Michelangelo's Sistine Chapel mural on your bedroom ceiling.

They're not just looking for people who can throw out a quick sketch or a short story that impresses, they want artists and writers who have the dedication to finish major, long term projects. It's a little more work, and maybe you're not even ready for such a big project, maybe you'll wind up thinking your novel is pretty lousy, BUT... that's beside the point.

They want talented people who can go the distance, not just talented people who are content to sit around being proud of how talented they are. Remember, potential alone isn't impressive, reaching to fulfill your potential is, even when you fall short.

GET IN THE PAPER!

We've emphasized this a few times, haven't we? There's really nothing like a newspaper clipping to impress the donor of a scholarship. It doesn't have to be front page material, it could be some page three human interest story.

Let's say you're working with some other students to clean up some graffiti. Invite a reporter to come down and check it out. Working on that feature film to get into NYU? See if the paper wants to run a story on it. It may seem bold to call the reporter yourself and say "Hey look at what I'm doing!" but believe us, reporters are desperate for new material. It's hard to fill every page of the paper every single day, and the associated press only provides so much content. They'll be grateful that you dropped a story right in their lap.

This is basically a way to make a big splash in the community, and "community" is a word that gets thrown around quite a bit in discussions on scholarships and who's going to get one.

TRAVEL

But don't just travel, travel to go learn something, and preferably on your own dime.

You don't need to go to Greece, but if you want to get into wildlife and natural science, you could take a trip to the coast to study aquatic life. If you want to study art, you could hop on a bus to the Los Angeles Museum of Art.

And most importantly, document all of your thoughts and observations while you're there. Otherwise, you might as well just be going for fun.

The message that this sort of effort will send to the donor is that, with or without their help, with or without formal education, you're going to excel in this field, that, in fact, you would probably be a bigger credit to them than they could be to you.

It simply shows dedication, passion and, based on the quality of your findings, competence.

8

PRACTICAL APPLICATION: THE NUTS AND BOLTS OF THE APPLICATION PROCESS

Okay we've gotten into how you can make your application more impressive, what to do to really knock the socks off of the donors, but, we haven't taken so much as a single paragraph to discuss the technical side, the actual nuts and bolts of applying for a scholarship.

It's pretty self explanatory, to be entirely honest, but that doesn't mean it won't confuse you a bit the first time you try applying for a scholarship. Besides, there are some less-obvious points of interest regarding the application process that we'll want to get into.

So, we hope that we can cover everything you need to know about this in one short chapter...

RESEARCH, RESEARCH, RESEARCH

Before you write a single word on your application, do your homework on the people, companies and organizations who will be reading your application.

Think of the process as something of a chess game. You want to get a scholarship, while the donors are reluctant to hand one out to just anyone. In a way, you can read it as a sort of competition, the scholarship donor is both judge and opponent.

Now, one of the main principles of all competition is: Know thy opponent and know thyself. It's true in war, in sports, in chess, it's even true in video games. If you know your opponent and yourself, the victory is already decided on your behalf.

So look into the available scholarships and do a ton of research on the

people who are putting the money up and deciding who gets the award. Look at who they've given scholarships to in the past, look for patterns. Look at what the company or individual stands for and believes in.

And most importantly, in putting together your application, don't let slip that it's specifically geared towards their values! It should be a "happy coincidence" that what you're after is right in line with what they're after!

GET YOUR STUFF TOGETHER

Keep all of your records in one place and make something like a million billion photocopies of all of them. Well... not that many, exactly, but you'd better bring a few bucks with you to the library for photocopying, or else be ready to buy your parents a new ink cartridge after you drain the previous one making a few dozen copies.

Do your research on what it takes to apply for each scholarship. Some require one copy of all your files, others require one copy for everyone reviewing your application. In general, you want something like twice as many copies as you think you probably need. You need some copies for yourself, of course, you need some copies in case you lose other copies, you need backups, one for each scholarship application reviewer, one for every... you get the idea. Get more than you think you need.

To make sure we're clear, here's what you're going to need copies of...

- Transcript
- Standardized Test Scores
- Family's Financial Information
- Financial Aid Forms like FAFSA and PROFILE
- All of your best essays
- As many letters of recommendation as you can get
- Proof of eligibility (remember, each scholarship has different standards for qualification, so read them over carefully and prove you meet them)

WRITE, WRITE AND REWRITE

You'll notice that the cover letter was not included on the above list... That's because you'll be writing a new one for each application.

Remember, each scholarship is different, and you want to "play to your audience", so to speak. When you send away for your need based scholarship, you want to show them your credentials and let them know that you hope to be the first in your family to graduate college. When you send one off for your student based application, you need to talk about how you hope to contribute to your ethnic or religious community. Etc.

Use common sense and tell them what they want to hear... Don't LIE, but "speak their language", as it were. If you were recommending a movie to your dad, you'd tell him about this great action scene at the end, but to your mom, you would tell her it made you cry, right? Well the same goes with presenting yourself on your scholarship application. Play to the crowd, talk about what interests them.

SOME MISCELLANEOUS TIPS...

All the major stuff is covered above, but here are some of the more important tips that you really ought to keep in mind, besides...

PROOFREAD EVERYTHING

Type everything up or print it out on your computer, don't hand write anything but your signature, and run it through spell check, have a friend, or several friends, look at it to make sure it's grammatically correct, and make double sure it is. You should probably be spending as much time reading and re-reading your applications as you are actually writing them! It really is that important. One typo won't ruin your shot at higher learning, but a poorly written essay with weak grammar and a dozen misspelled words doesn't exactly shout "I'm the best candidate for the award!" Remember that there are hundreds of people just as skilled and intelligent as you applying for this scholarship. Now theoretically, let's say that you and your evil twin both write the same exact application and send it to the same scholarship people... the one with fewer typos is going to win.

GET YOUR APPLICATIONS IN EARLY

We can't stress this enough. Again, if your application is just no good in the first place, early or not, it won't matter, but earliness can be the tiebreaker, and believe us, with all the competition out there, you're going to need a tiebreaker. Getting your application in months before the deadline can go a long way. For starters, you're the one making the very first impression, and all other applications will be compared to yours. There was a study conducted wherein identical twins of both genders would take turn walking into a room with a member of the opposite sex. In general, the twin who walked in first was typically seen as more attractive. Making the very first impression goes a long way. Do something first, and everyone else who does it has to live up to where you set the bar.

FOLLOW INSTRUCTIONS TO THE LETTER

Every. Single. One. If they say you need to send your application on squared origami paper, and then fold it into a swan and send it to them in a gift box with a red bow on it, then that's what you'd better do, or you can forget that scholarship. No matter what the instructions are, follow them to the letter, as if they were the holy word of your chosen faith.

DOUBLE CHECK READABILITY

Besides spelling and grammar, make sure that everything printed out alright, make sure it reads clearly, heck, make sure you used the right sized font. Check everything out, over and over, for every application, to make sure that it's easy to read, and that it's even attractive to the eye. An application that looks ugly when you pull it out of the envelope is already a mark against you. On the other hand, an application printed on high quality paper in eleven point Times New Roman, that's already a point for you.

KEEP A COPY OF EVERYTHING FOR YOURSELF

The last thing you want is to not have any papers of your own after you've finished sending everything off. Everything you write or print or otherwise send away, keep a copy for yourself. You never know what can happen. They may want to discuss something with you, in which case you'll need a copy for reference. They might lose it in the mail, so you'll need a copy for that. They might want an extra copy to frame on the wall for all you know, so don't ever send your only copy. Always keep one for yourself, of everything. Photocopy the envelopes if you think you need to. Keep a copy of EVERYTHING. Keep at least one copy on paper and one on your computer... And one on the internet, by emailing your digital copies to yourself... And one on your mom's computer and one on your own.

DOUBLE CHECK ALL ELIGIBILITY REQUIREMENTS

This is a big one. The last thing you want is to spend a whole day fine tuning a twenty page application, only to have a letter sent back that reads "This is an excellent application and anyone would be proud to sponsor you. Unfortunately, this is a scholarship for the legally blind/the opposite gender/the criminally insane." Double check their eligibility requirements and make sure you're applying for the right scholarship in the first place!

Oftentimes a student is turned down because of a difference of a hundred dollars or so on an income statement (if this might be the case, then you'll want to round down, rather than up!).

Read the eligibility requirements, then read them again, then read them again and again until you know exactly where you stand. Now, forget the scholarships that you'll never qualify for, and make sure to "play to the crowd" again. If there's a minor technicality in the way of your eligibility, you can always... not so much twist the facts, but, let the scholarship people know that that D+ was a fluke, or that your family may claim X amount of money a year but they really make Y and round it up for the purpose of convenience when tax season rolls around.

TALK TO EVERYONE FOR ADVICE

And we mean everyone. Anyone who might have the slightest bit of perspective. Look, when you're talking about the subject of yourself, there's only so much you can know. You're only getting one perspective on who you are. So, in presenting yourself, you're never sure what you need to really play up, what you need to play down, what you need to work on, what you need to even brag about.

So before you start in on your cover letter, before you decide what and what not to include in your application package, talk to everyone you know, your parents, your friends, your family, your fellow students or coworkers or... just anybody who can offer a second opinion and ask them how to present yourself, what you should be telling the scholarship people, and how you can really nail your application.

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WHAT TO DO NOW THAT YOU HAVE YOUR SCHOLARSHIP MONEY IN HAND

This guide doesn't work as a surefire, one hundred percent guaranteed road to full scholarship. No guide does. There's an element of subjectivity that makes it so that, no matter who you are and what you do, there's always a chance of getting turned down. All we can really do is help you improve your odds.

If you keep chopping at a tree, eventually you'll have enough firewood to last you a year. If you keep climbing a mountain, you eventually reach the top. Earning a scholarship, though, requires not just a lot of hard work, it also requires that the people giving out scholarships recognize the validity of the work you've put in.

So earning a scholarship requires not only hard work, but also a bit of luck.

That said, if you've put in the hard work and if you've proven to be lucky enough to land a full scholarship, then first of all, congratulations. Secondly, it's not over yet. Here's what you need to do next...

DOUBLE CHECK YOUR PREMISES

Did you pick the right school? The right field of study? Do you feel like maybe you're only doing this because you got an easy scholarship, or do you want to keep your options open?

If you have some doubts, then stop and think.

Don't let your doubts get the better of you. Many young people may simply be afraid of success, afraid of the extra work you need to put in when a door of opportunity opens up. Don't let that fear and worry trick you into making the wrong decision, but do take a day or two to process

everything and think of what those opportunities are, and if they're the opportunities you need to be jumping on.

If you've determined that you're not really all that into astronomy after all, then you need to change your mind before your first day of school. You can still return the scholarship money, no harm no foul, but once you start school, it's do or die.

So just take a day or two and make sure that you're doing the right thing. Chances are, you're on the path to success and happiness. It takes so much effort just to get the scholarship in the first place that nothing but true passion can really drive you through it... just make sure that your passion was well channeled and if you do realize that maybe you're looking into the wrong field, know that, if you got a scholarship once, you can do it again when you figure out exactly what it is you do want to do.

On the other hand, we were talking about versatility. If you can supplement course X with course Y, you can still use the initial scholarship funding to study whatever you please.

BUST YOUR BUTT

A scholarship and an acceptance to the college of your choice isn't a guaranteed degree. Once you start school, don't get distracted, stay focused, be passionate and work your rear off to get what you want out of life.

As tough as it was finding a scholarship in the first place, imagine that times ten, and stretched over the course of four years. That's college.

Well, that's college if you actually want to graduate at the top of your class. You could always stay out at the bar all night and go thousands of dollars into debt by getting a credit card and eating nothing but pizza for three meals a day, but... If that's what you plan on doing at college, unemployment checks and a studio apartment will get you the same education.

The upside is that, while scholarships demand that you work your butt off for a "maybe", college is hard work towards a certain finish line. As long as you keep your grades up, you will graduate, simple as that. At this point, your future is in your own hands and nobody else's.

WHAT ELSE?

Well, that's about it, actually. We know, you were probably hoping for something like "Here's how to make college life easier..." but, no... It only comes down to putting in the work and making sure that you're making the right choices.

Well, okay, one other thing, for our younger readers...

BE CAREFUL WITH YOUR CREDIT

Your credit cards should only be used for one thing at this point: Building up good credit.

While you're in college, here's what you can do: Buy your gas with your credit card, and pay it off on time each month.

Other than that, you should seriously look into getting a part time job to pay for groceries and other expenses. Look, a credit card is not free money. Too many college students wind up going tens of thousands of dollars into debt because they use their credit card like cash.

If you don't think you'll ever want to buy a house, go ahead and max out your credit and never pay it off. If you never want to own a new car, if you never want to be granted a business or personal loan, go ahead.

But if you ever want your credit to be in good shape, ever, for as long as you live, be very, very careful with it while you're in school.

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LAST RESORT: WHAT YOU CAN DO WHEN SCHOLARSHIPS FALL THROUGH

Okay, so nobody wants to give you a scholarship... That's kind of hard to believe, actually. It's tricky to get a full scholarship, but you should be able to obtain at least partial financial aid no matter your situation, just so long as you at least passed your GED. So the first step if you completely strike out is...

TRY AGAIN

So you applied to a dozen places and didn't get a scholarship? Okay, try applying to a hundred. Didn't work? Try two hundred. Still striking out? Well, you know that book, "Zen and the Art of Motorcycle Maintenance"? The author of that novel sent his manuscript to thousands upon thousands of publishers, agents, executives and higher-ups in the publishing industry, and he only got picked up by one, single publisher.

All it really costs is a stamp and some photocopy fees, and there are thousands of scholarship programs you can apply for. There's never an excuse to stop looking. Even if it takes you three or four years, keep trying. And if that doesn't work...

TRY AGAIN EVEN MORE

Seriously, we mean it. Somebody out there is going to give you some money sooner or later, no matter what you want to study.

That said, here's what you want to look into if you're tired of looking for a scholarship fund and you just want to get into school already...

COLLEGE LOANS

Be careful about these. More than a few students have ruined their credit permanently thanks to taking out a student loan to get an impractical degree. As an example, the only thing you'll ever get with a philosophy degree is a job teaching philosophy.

If you're taking out a student loan, make sure that what you're studying is an in-demand skillset, something that will get you a job right after graduation. Otherwise, be prepared to spend the rest of your life paying off the loan.

Sorry to be so blunt, but it's true. Tuition is expensive without a scholarship. Heck, even with a scholarship, full grown adults often have to move back into their parent's home just to be able to afford to keep going.

RICH FAMILY MEMBERS

Hey, it never hurts to ask, right?

GRANTS

Getting a grant, as opposed to a straight forward scholarship, typically means that your education is only the first step in a long term plan.

This could mean that you want to study social sciences in order to start a non-profit organization, or you want to study art as part of a major project. Use your imagination, but know that, to apply for a grant, you're going to need a whole other eBook, and it's just as tricky as applying for a scholarship. As a basic tip, though, people giving out grants are typically looking for people who already have a little education under their belt, so maybe taking some community college classes on your own would be a good way to begin on this path.

CONCLUSION

No matter where you are in life, no matter what your high school career was like, no matter how much money you make, what you do for a living, or what you want to do for a living, there are options for getting a scholarship to the school you want to attend.

It's easier for some of us than it is for others. For many students, scholarship offers seem to fall right into their laps with little to no effort on their own part. For other students, it seems like you have to fight for every last dollar, and then you still wind up with a part time job to pay for your books and meals.

But if you're serious about furthering your education, then it is worth it no matter how far you have to go to earn your scholarship.

We hope that we've equipped you with all of the basic knowledge you'll need in order to get a scholarship, but the truth is that we don't have an answer for the toughest question of all: Are you ready to work your butt off to get what you're after in life?

That's up to you.

Internet Marketing Resources

- 1) **[PLR Products by PLRMINES](#)** – Thousands of private label license products that you can use to jumpstart your online marketing endeavour.

- 2) **[READY MADE WORDPRESS SITES by PREMADENICHES](#)** – Hundreds of ready-made WordPress-based niche sites. Start your own niche website now!

- 3) **[WordPress Themes by PMTHEMES](#)** – easy to use WordPress themes for your online business sites.

- 4) **[Ready Made Graphics](#)** – In need of graphic templates for your online products? Get ready made templates at Premadegraphics.com at a very affordable price.

- 5) **[High Quality PLR Articles](#)** – Looking for high quality articles that you can freely edit and use for your own sites? Look no further. Just go to plrspin.com

- 6) **[Quotes Deck](#)** - Feeling down and just need some inspirational quotes? Just visit quotesdeck.com for motivational quotes and sayings about life, love, business, success, hope, happiness and more!

Grants and Scholarships

Financing your Post-Secondary Education with Free Money

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1. Financing your Education

Education is one of the most expensive endeavors that anyone can partake in. Like the stock market or real estate it's an investment. Unlike the stock market or the real estate market it's a very long-term investment and the investment of more than just money; you're investing your future.

Part of the reason anyone tries to attain a higher education is so that they can have a job that they love and, ideally, make a good salary to support their family or their lifestyle. Unfortunately a lot of people don't know how to finance their education so they take out massive education loans with ridiculously high interest rates. This might get to into a job you love but paying back the loans is often so taxing that many people find they would have been better off financially if they worked at a local fast-food chain.

Grants and Scholarships are free money that you can use to pay for your education. They can allow you to severely reduce your education-related debts or even go through school with no debt at all! Imagine what you could accomplish, how different your life could be if you could get your degree for little to no cost. There's no better investment than one which requires very little initially and provides a huge return.

2. What is a Grant?

Grants are funds disbursed by one party (Grant Makers), often a Government Department, Corporation, Foundation or Trust, to a recipient, often (but not always) a nonprofit entity, educational institution, business or an individual. In order to receive a grant, some form of "Grant Writing" often referred to as either a proposal or an application is usually required. For more information regarding successful grant submissions see Grant Writing.

Most grants are made to fund a specific project and require some level of compliance and reporting. The Grant Writing process involves an applicant submitting a proposal (or submission) to a potential funder, either on the applicant's own initiative or in response to a Request for Proposal from the funder. Other grants can be given to individuals, such as victims of natural disasters or individuals such as people who seek to open a small business. Sometimes Grant Makers require Grant Seekers to have some form of tax-exempt status, be a registered nonprofit organization or a local government.

In the US, grants most often come from a wide range of Government departments or an even wider range of public and private trusts and foundations. According to the Foundation Center these trusts and foundations number in excess of 88,000 and disperse in excess of \$40 billion every year. Trusts and Foundations are a little more complex to research and can be found through subscription based directories.

Most often, grants are issued by the government to students through attending post-secondary education institutions. In certain cases, a part of a government loan is issued as a grant, particularly pertaining to promising students seeking financial support for continuing their educations.

Grant compliance and reporting requirements vary depending upon the type of grant and funding agency. In the case of research grants involving human or

animal subjects, additional involvement with the Institutional Review Boards (IRB) and/or Institutional Animal Care and Use Committee (IACUC) is required.

3. How Do I Apply for Grants?

The Fantastic FAFSA

FAFSA stands for Free Application for Federal Student Aid. It's a form that can be prepared annually by current or prospective college students (it doesn't matter if you're undergraduate or graduate) in the U.S. The government uses it to determine your eligibility for student financial aid) Which includes Pell grants and work-study programs).

Even though it's called the application for *federal* student aid it's actually the gateway to be considered for over 600 state-based aid as well as most of the institutional aid that's available.

Part of what the FAFSA helps establish is your EFC. EFC stands for Expected Family Contribution. This is the amount of money that the government thinks is reasonable for you and your family to contribute to your college education. It's important to note that receiving an EFC of 0 does not mean that the government will pay for your college; it does mean that you'll probably be eligible for a lot of financial aid opportunities though.

The FAFSA determines your Expected Family Contribution (EFC) by conducting a "need analysis" based on financial information. This includes things like income, assets and other household information, which you (and your parents if you are a dependent student) will be asked to provide. The FAFSA is submitted to a federal processor contracted by the U.S. Department of Education (ED). The

results are electronically transmitted to the financial aid offices of the schools that you list on your application.

Nearly all colleges and universities in the U.S. use the FAFSA to determine your eligibility for federal and state-funded financial aid including grants, work-study programs and educational loans.

FAFSA Eligibility

- Almost every student is eligible for some form of financial aid. This includes low-interest Federal Stafford and/or parent PLUS loans, regardless of income or circumstances, as long as you:
- are a U.S. citizen, a U.S. national or an eligible non-citizen;
- have a valid Social Security Number;
- have a high school diploma or GED;
- are registered with the U.S. Selective Service (Males age 18-25);
- complete a FAFSA promising to use any federal aid for educational purposes;
- do not owe refunds on any federal student grants;
- are not in default on any student loans; and
- have not been found guilty of the sale or possession of illegal drugs during a period in which federal aid was being received.

Applying for Aid

Before you can even be considered for financial aid, you have to fill out a FAFSA. Additionally, most states, colleges and universities use the FAFSA to award other types of institutional financial aid, including state- and college-sponsored financial aid, such as grants, educational loans, and work-study programs.

In addition to the FAFSA, some states/colleges require additional forms or applications for aid. Check with your school's financial aid office for any state- and/or school-specific requirements.

FAFSA Deadlines

Many states, colleges and universities have filing deadlines that are much earlier—some occurring as early as the first few weeks in January. Additionally, applicants have to pay particular attention to deadline specifics, as some refer to the date by which individual FAFSAs must be submitted (Transaction Receipt Date), while others refer to the date by which individual FAFSAs must be fully processed (completed by the federal processor and made available to the school financial aid office).

Other Grant Options

FAFSA is always the first step you should take in regard to non-scholarship financial aid (In fact, it's the first step you should take period when you're trying to plan financially for college) but there are other grants that you will need to apply for on a per-grant basis.

There are grants available from the government, the state and even your employer. A lot of private businesses provide grants for prospective and current students who meet specific criteria; it's a good idea to call several large companies in the field you're trying to get into and ask about their scholarship and grant

programs. Here are some steps you can use to help you successfully write a college grant:

Writing for a Private Grant

1. First and foremost you need to believe that you can and will find a college grant. Finding a college grant is not an easy process, so you really have to believe in yourself in order to follow the process through. It's imperative that you're willing to work for your grant.
2. Carefully peruse the rules and requirements for the grant. It's pointless to assume you can get past any rules or regulations that you don't qualify for. A good example is an age or family history requirement. If you can't prove that you fit the requirement you may be found ineligible at any point in time, even if the money has already been spent! Misappropriating and fraudulently receiving government grants can get you into some hot water as well. Find a grant that's better suited to you, don't waste anyone's time with a grant you don't qualify for (Scholarships are a bit different, it never hurts to apply unless you blatantly don't qualify).
3. Decide what you're absolute best qualities are and then write a list of your five best traits. Afterward, write a few ideas for each one regarding how you use that quality in daily life. Simply telling the grant committee that you are the right person is usually not effective; people who get grants provide concrete examples of how they use their best traits in everyday life.
4. Take your worst qualities and take from them only the positive. If you tend to be a little too laid back or lazy, say that you always balance work and personal life and keep your stress levels down so you're an efficient and effective student. It's generally recommended to list a negative quality but it's foolish to just blatantly bad-mouth yourself. Present your weakest qualities in a manner that makes you seem humble and downplays them. (e.g. My biggest weakness is that I tend to be a perfectionist. I like to do things correctly and to the fullest of my potential and sometimes it's stressful).

5. Originality is a cornerstone of producing a compelling argument and winning over the grant committee. Having a unique edge that separates you from the other applicants is paramount to your success. Find out what makes you different and unique in a positive way and run with it. Grant committees have to go through hundreds of essays so making yours memorable is the key to rising above the rest.
6. Always have boundaries. Yes; it's extremely important to be unique and memorable; it's not, however, a good idea to be completely whacky. You have to create a balance between clever and downright odd. People like to read essays with a fresh perspective; they do not like to read essays that leave them confused and uncomfortable afterwards. Focusing on interesting life circumstances is usually a good way to be creative. Discussing socially unacceptable or strange habits and hobbies should probably be avoided.
7. Be extremely organized. Every grant has different requirements; read them carefully and make sure your essay fits them as well as possible. In general you'll be following a five paragraph essay format (fairly standard). This will include an introduction paragraph with a preview of the content, 3 strong supporting paragraphs and a conclusion that rephrases the introduction and provides a final thought or insight.
8. Double, triple and quadruple check your work! Nothing will get you denied faster than a spelling or grammatical error. Some committees will automatically disqualify any essays that contain spelling or grammar errors regardless of how profound or compelling they are. The most important thing is to actually read your essay out loud. Spell checking in your word processing program generally won't catch homophone misuse (their/they're/there or pour/poor) or word confusion (affect/effect, constrained/contained). Only you can find these types of errors by carefully reading and having someone else read a copy. Generally you find errors better if you print out a copy and read it on paper.

9. Get advice from peers, mentors and family members. If you're writing a college grant you should get a thorough review from no less than 3 different people before submitting. These would ideally be people from different backgrounds, for example: a family member, a teacher and a fellow student.

Department of Education Grants

This information comes from their official website but it's still a good idea to visit it and make sure everything is up-to-date and accurate. (www.ed.gov)

Federal Supplemental Educational Opportunity Grant

- The Federal Supplemental Educational Opportunity Grant (FSEOG) program is for undergraduates with exceptional financial need. Pell Grant recipients with the lowest expected family contributions (EFCs) will be considered first for a FSEOG. Just like Pell Grants, the FSEOG does not have to be repaid. You can receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding at the school you're attending, and the policies of the financial aid office at your school. If you're eligible, your school will credit your account, pay you directly (usually by check), or combine these methods. Your school must pay you at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

Federal Pell Grant

- A Federal Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added.

- The maximum Pell Grant award for the 2010-11 award year (July 1, 2010 to June 30, 2011) is \$5,550. The amount you get, though, will depend not only on your financial need, but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. Note: The maximum award amount is given for any Pell Grant eligible student whose parent or guardian died as a result of military service in Iraq or Afghanistan after Sept.11, 2001. You must be under 24 years old or enrolled at least part-time in college at the time of your parent's or guardian's death.
- You may receive up to two consecutive Pell Grant awards during a single award year to accelerate your program toward your degree. You must be enrolled at least half-time and in a program that leads to an associate or bachelor's degree or certificate.
- If you received a Pell Grant for the first time on or after July 1, 2008, you can only receive the Pell Grant for up to 18 semesters or the equivalent.
- Your school can apply Pell Grant funds to your school costs, pay you directly (usually by check), or combine these methods. The school must tell you in writing how much your award will be and how and when you'll be paid. Schools must disburse funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year.

National SMART Grant

- The National Science and Mathematics Access to Retain Talent Grant, also known as the National Smart Grant is available during the third and fourth years of undergraduate study (or fifth year of a five-year program) to at least half-time students who are eligible for the Federal Pell Grant and who are majoring in physical, life, or computer sciences,

mathematics, technology, engineering or a critical foreign language; or non-major single liberal arts programs. The student must also be enrolled in the courses necessary to complete the degree program and to fulfill the requirements of the intended eligible major in addition to maintaining a cumulative grade point average (GPA) of at least 3.0 in course work required for the major. The National SMART Grant award is in addition to the student's Pell Grant award.

- A National SMART Grant will provide up to \$4,000 for each of the third and fourth years of undergraduate study. The amount of the SMART Grant, when combined with a Pell Grant, may not exceed the student's cost of attendance. In addition, if the number of eligible students is large enough that payment of the full grant amounts would exceed the program appropriation in any fiscal year, then the amount of the grant to each eligible student may be ratably reduced.

- Eligible Students:
 - be a U.S. citizen or eligible non-citizen;
 - be Pell Grant-eligible during the same award year;
 - be enrolled at least half-time;
 - be in the third or fourth year of an undergraduate degree program (or fifth year of a five-year program);
 - be pursuing a major in physical, life, or computer sciences, mathematics, technology, engineering or a critical foreign language; or non-major single liberal arts programs, and
 - have at least a 3.0 GPA on a 4.0 scale as of the end of the second award year and continue to maintain a 3.0 GPA that must be checked prior to the beginning of each payment period (e.g., semester).

- A student is eligible to receive a National SMART Grant if the student enrolls in the courses necessary to complete the degree program and to fulfill the requirements of the intended eligible major.
- That is, an otherwise eligible student can receive a National SMART Grant for a payment period only if the student is enrolled in at least one course that meets the specific requirements of the student's National SMART Grant-eligible major and it is not necessary that the course be offered by the academic department that confers the degree in the eligible major. For example, a student majoring in biology is eligible to receive a National SMART Grant during a semester in which he or she is enrolled in a physics course if the physics course is required for the major even if the student is not enrolled in any biology courses.
- A student who is taking general education courses or electives that satisfy general degree requirements for the student's National SMART Grant-eligible program, but who is not taking at least one course specific to and required for the National SMART Grant-eligible major, is not eligible for a National SMART Grant payment for that payment period. For example, the biology student described above may be taking courses during a semester in the humanities, the arts, and physical education in order to fulfill the general education requirements of the degree program or major. However, to be eligible for a National SMART Grant the student must also be enrolled in at least one course required for the student's National SMART Grant major. If the student were enrolled only in courses that satisfy the general education requirements of the National SMART Grant-eligible program, but not in any courses that are specific to the major, he or she would not be eligible for a National SMART Grant payment for the semester.

Teach Grant Program

- Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If, after reading all of the information on this fact sheet, you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled.
- In exchange for receiving a TEACH Grant, you must agree to serve as a
- Full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students (see below for more information on high-need fields and schools serving low-income students). As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education. You will be charged interest from the date the grant(s) was disbursed. Note: TEACH Grant recipients will be given a 6-month grace period prior to entering repayment if a TEACH Grant is converted to a Direct Unsubsidized Loan.
- **Student Eligibility Requirements:**
 - To receive a TEACH Grant you must meet the following criteria:
 - Complete the Free Application for Federal Student Aid (FAFSASM), although you do not have to demonstrate financial need.

- Be a U.S. citizen or eligible non-citizen.
- Be enrolled as an undergraduate, post-baccalaureate, or graduate student in a postsecondary educational institution that has chosen to participate in the TEACH Grant Program.
- Be enrolled in course work that is necessary to begin a career in teaching or plan to complete such course work. Such course work may include subject area courses (e.g., math courses for a student who intends to be a math teacher).
- Meet certain academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25).
- Sign a TEACH Grant Agreement to Serve (see below for more information on the TEACH Grant Agreement to Serve).
 - High-Need Field
 - High-need fields are the specific areas identified below:
 - Bilingual Education and English Language Acquisition.
 - Foreign Language.
 - Mathematics.
 - Reading Specialist.
 - Science.
 - Special Education.
- Other identified teacher shortage areas as of the time you begin teaching in that field. These are teacher subject shortage areas (not geographic areas) that are listed in the Department of Education's Annual Teacher Shortage Area Nationwide Listing. To access the

listing, please go to

<http://www.ed.gov/about/offices/list/ope/pol/tsa.doc>.

- As of July 1, 2010, a recipient of an initial TEACH Grant who has received an academic degree, or expertise, in a field that was, at the time the recipient signed the TEACH Grant Agreement to Serve, designated as high-need, but no longer has that designation, can fulfill the service obligation associated with the TEACH Grant by teaching in that high-need field.
- Schools serving low-income students include any elementary or secondary school that is listed in the Department of Education's Annual Directory of Designated Low-Income Schools for Teacher Cancellation Benefits. To access the Directory, please go to <https://www.tcli.ed.gov/CBSWebApp/tcli/TCLIPubSchoolSearch.jsp>.
- Each year you receive a TEACH Grant, you must sign a TEACH Grant Agreement to Serve that is available electronically on the TEACH Grant Agreement to Serve Web site. The TEACH Grant Agreement to Serve specifies the conditions under which the grant will be awarded, the teaching service requirements, and includes an acknowledgment by you that you understand that if you do not meet the teaching service requirements you must repay the grant as a Federal Direct Unsubsidized Loan, with interest accrued from the date the grant funds were disbursed. Specifically, the TEACH Grant Agreement to Serve will require the following:
 - For each TEACH Grant-eligible program for which you received TEACH Grant funds, you must serve as a full-time teacher for a total of at least four academic years within eight calendar years after you completed or withdrew from the academic program for which you received the TEACH Grant.
 - You must perform the teaching service as a highly-qualified teacher at a low-income school. The term highly-qualified teacher is defined in

section 9101(23) of the Elementary and Secondary Education Act of 1965 or in section 602(10) of the Individuals With Disabilities Education Act.

- Your teaching service must be in a high-need field.
- You must comply with any other requirements that the Department of Education determines to be necessary.
- If you do not complete the required teaching service obligation, TEACH Grant funds you received will be converted to a Federal Direct Unsubsidized Stafford Loan that you must repay, with interest charged from the date of each TEACH Grant disbursement.
- **If you receive a TEACH Grant but do not complete the required teaching service, as explained above, you will be required to repay the grants as a Federal Direct Unsubsidized Stafford Loan, with interest charged from the date of each TEACH Grant disbursement.**

4. What is a Scholarship?

A scholarship is an award of financial aid for a student to further education. Scholarships are awarded on various criteria usually reflecting the values and purposes of the donor or founder of the award.

Scholarship Classifications

- **Merit-based:** These awards are based on a student's athletic, academic, artistic or other abilities, and often factor in an applicant's community service record and extracurricular activities. The most common merit-based scholarships, awarded by either private organizations or directly by a student's intended college, recognize academic achievement or high scores on the ACT and SAT standardized tests.
- **Need-based:** These awards are based on the student and family's financial record and will require applicants to fill out a FAFSA to qualify if the scholarship is a federal award. Private need-based scholarships will also often require the results of a FAFSA, which calculates a student's financial need through a formula looking at the expected family contribution and cost of attendance at the intended college.
- **Student-specific:** These are scholarships where applicants must initially qualify by race, gender, religion, family and medical history, or many other student-specific factors. Minority scholarships are the most common awards in this category, and not all are based in the United States. For example, students in Canada may qualify for a number of aboriginal scholarships, whether they study at home or abroad.
- **Career-specific:** These are scholarships awarded by a college or university to students planning to pursue a specific field of study. Often the most generous awards are given to students pursuing careers in high-need areas

such as education or nursing. Nursing students are in high demand, and many schools will give future nurses full scholarships to enter the field, especially if the student intends to work in a high-need community.

Some scholarships have a "bond" requirement. Recipients may be required to work for a particular employer for a specified period of time or to work in rural or remote areas; otherwise they may be required to repay the value of the support they received from the scholarship. This is particularly the case with education and nursing scholarships for people prepared to work in rural and remote areas. The programs offered by the uniformed services of the United States (Army, Navy, Marine Corps, Air Force, Coast Guard, National Oceanic and Atmospheric Administration commissioned corps, and Public Health Service Commissioned Corps) sometimes resemble such scholarships.

Local Scholarships

It is typical for persons to find scholarships in their home region. Information on these can be found by asking local persons and organizations. Typically, these are less competitive as the eligible population is smaller.

- **Guidance counselors:** When starting to explore scholarship opportunities, most high school students check with their guidance counselors. They can be a reliable resource for local scholarships.
- **Non-profit organizations and Charitable trusts:** Most non-profit organizations have at some point of their history founded scholarships for prospective students. The Good Schools Guide, a guide to schools in the UK, states "Charitable grant-making trusts can help in cases of genuine need," and goes on to outline several instances where this may be the case, including an "unforeseen family disaster" and a "need for special education".

- **Community foundations:** Many counties and cities and regions have a local foundation dedicated to giving money in the form of grants and scholarships to people and organizations in the area.
- **Music teachers:** Some music teachers offer reduced-cost or free lessons to help low-income children gain access to an arts education. In addition, some local non-profits provide free music classes to youths.
- **Foundations:** Certain Foundations in the United States offer scholarships for Entrepreneurial Endeavors.
- **Labor unions:** All the major labor unions offer scholarships for members and their dependent children.
- **Houses of worship:** The local house of worship may or may not have any scholarships for their members, but the religious organization or headquarters may have some available. Of course, theology study is highly encouraged.
- **Chamber of commerce:** Many chambers of commerce offer (usually small) grants to students in the community, especially those planning on careers in business and public service. Even if they do not offer any themselves, one can usually get a listing of members, and many of them may offer small scholarships to local students.
- **Other volunteer organizations:** Many organizations offer scholarships or award grants to students whose background or chosen field overlaps the field of the organization. For example, local chapters of professional societies may help the studies of exceptionally distinguished students of the region. Similarly, charity organizations may offer help, especially if the late parent of the student was a member of the organization (e.g., a Masonic lodge might help the orphan of a lodge brother.) This kind of scholarship is mostly ad hoc.
- **School:** Old, well-known schools are often endowed with scholarship funds.

- **University:** Old, well-established universities may have funds to finance the studies of extremely talented students of little means. To be eligible, a student often must belong to some special category or be among a nation's best. However, universities have information available on scholarships and grants, possibly even internship opportunities.
- **PSAT/NMSQT:** In the United States, students are offered the opportunity to take the PSAT/NMSQT test, usually in their junior year of high school. Not only does it help them to prepare for the SAT later on, but National Merit Scholarship programs are determined, in the first step, by the scores received on the PSAT/NMSQT test. Some private scholarship programs require applicants to take the PSAT.

Other sources of information on scholarships are libraries, newspapers, the yellow pages, and Internet search engines.

5. Where Can I Get Scholarships?

There are a ton of different places to get scholarships for college. There are generally more opportunities for high school seniors and recently-graduated students but there are ample opportunities for people from all walks of life. The Fransisco Tomei website is one of the best resources available for finding scholarships; anything this book neglects to mention can probably be found there: www.scholarships.fatomei.com

Most of the following information is right from the scholarship's official website but it's definitely a good idea to follow the link and make sure all the information is current and no changes have been made to the program. Scholarships are constantly changing and being improved or sometimes retired.

High School Seniors

There are quite a few options for high school seniors to receive scholarships. High school seniors are the primary target for most scholarships as there is a nation-wide incentive to get kids getting post-secondary education.

- **The U.S. Presidential Scholars Program (www2.ed.gov/)**
 - The U.S. Presidential Scholars Program was established in 1964, by executive order of the President, to recognize and honor some of our nation's most distinguished graduating high school seniors. In 1979, the program was extended to recognize students who demonstrate exceptional talent in the visual, creative and performing arts. Each year, up to 141 students are named as Presidential Scholars, one of the nation's highest honors for high school students.
- **The National Merit Program (www.nationalmerit.org)**
 - Every year some 1,500 National Merit[®] Program participants, who are outstanding but not Finalists, are awarded Special Scholarships provided by corporations and business organizations. To be considered

for a Special Scholarship, students must meet the sponsor's criteria and entry requirements of the National Merit Scholarship Program. They also must submit an entry form to the sponsor organization. Subsequently, NMSC contacts a pool of high-scoring candidates through their respective high schools. These students and their school officials submit detailed scholarship applications. A committee of NMSC professional staff evaluates information about candidates' abilities, skills, and accomplishments and chooses winners of the sponsor's Special Scholarships. These scholarships may either be renewable for four years of undergraduate study or one-time awards.

- **National Honor Society (www.nhs.us)**

- The National Association of Secondary School Principals (NASSP), parent organization for the National Honor Society, has awarded the NHS Scholarships since 1946, providing more than \$10 million in scholarships to outstanding NHS members. Now in its 64th year, the program provides \$200,000 annually in scholarship awards. The National Honor Society Scholarship program is a nomination process. Students cannot apply but must be nominated through their high school National Honor Society chapter. Nomination forms cannot be sent to students or parents but must be obtained through the high school NHS Chapter Adviser.

- **U.S. Army ROTC Scholarships (www.goarmy.com/rotc)**

- The high school Four-Year Scholarship is for high school students planning on attending a four-year college program. It requires an 8-year service commitment with the Army. The students serves full time in the Army for 4 years and then 4 years in the Individual Ready Reserve. Select cadets have the option to serve part time in the Army Reserve or Army National Guard while perusing a civilian career.

- **U.S. Airforce ROTC Scholarships ()**

- The Air Force ROTC High School Scholarship Program provides three- and four-year scholarships in three different types to high school seniors. Students must have a 3.0 GPA (9th-11th grade) in order to meet that qualification as well as an ACT score of 24 or an SAT score of 1100. There are different types of scholarships. **Type 1** – Pays full college tuition, most fees and \$900 per year for books. Approximately 5% of our four-year scholarship winners will be offered a Type-1 scholarship. **Type 2** – Pays college tuition and most fees up to \$18,000 and \$900 per year for books. Approximately 20% of our four-year scholarship winners will be offered a Type-2 scholarship (mostly in technical fields). **Type 7** – Pays college tuition up to the equivalent of the in-state rate and \$900 per year for books. A 4-year type-7 scholarship can be converted into a 3-year type-2 scholarship.

Those are just a few of the many, many opportunities for high school seniors and recently graduated students. There are tons more examples on the Tomei website. High school students can usually find a lot of information regarding scholarships by talking with guidance counselors and teachers as well.

Women

There are several special scholarships that are geared towards women. Here are a few of the more renowned and beneficial of them:

- **APS/IBM Research Internship (www.aps.org)**
 - The American Physical Society and IBM co-sponsor a research internship program for undergraduate women. The goal is to encourage women students to pursue graduate studies in science and engineering. The internships are salaried positions typically 10 weeks long at one of three IBM research locations (San Jose, CA, Austin, TX, or Yorktown Heights, NY), and give the opportunity to work closely

with an IBM mentor. The Watson lab has a full range of research, as does the Almaden lab, and the Austin lab focuses on software and systems. Research areas of the internship are individually chosen so as to optimize the match between the skills and interests of the student, and the ongoing research programs of the laboratory.

- **AAUW (www.aauw.org/learn/awards/)**
 - AAUW is nationwide network of more than 100,000 members and donors, 1,000 branches, and 500 college/university institution partners. The purpose of this program is to create a centralized, standardized, online undergraduate scholarship application posting and processing initiative that supports AAUW's local scholarship programs across the U.S. Participating branches and states determine their scholarship amounts and their eligibility criteria, providing a simple, dedicated web portal for women students seeking AAUW educational funding in their local communities and the ability to submit an application online. Applications will be reviewed by AAUW states and branches to determine selected scholarship recipients.

Minorities

- **Gates Millennium Scholars (www.nominations.gmsp.org)**
 - The Gates Millennium Scholars Program (GMS), funded by a grant from the Bill & Melinda Gates Foundation, was established in 1999 to provide outstanding African American, American Indian/Alaska Native, Asian Pacific Islander American, and Hispanic American students with an opportunity to complete an undergraduate college education in any discipline area of interest. Continuing Gates Millennium Scholars may request funding for a graduate degree program in one of the following discipline areas: computer

science, education, engineering, library science, mathematics, public health or science.

- **American Chemical Society (www.portal.acs.org)**
 - ACS awards renewable scholarships to underrepresented minority students who want to enter the fields of chemistry or chemistry-related fields. Awards of up to \$5,000* are given to qualified students. African American, Hispanic, or American Indian high school seniors or college freshman, sophomores, or juniors pursuing a college degree in the chemical sciences or chemical technology are eligible to apply.

- **American Hotel & Lodging Ed Foundation (www.ahlef.org)**
 - In 1988, Hyatt established this fund to provide financial aid to minority students pursuing a degree in hotel management. Since 1988, approximately 254 minority students have received \$508,000 through this scholarship.

Students are eligible if they are:

- Enrolled in at least 12 credit hours for upcoming fall and spring semesters, or just the Fall semester if graduating this December
- Undergraduate hospitality management major
- At least a sophomore in a four-year program
- The competition is open to minority students: African-American, Hispanic, American Indian or Alaskan Native, and Asian or Pacific Islander.
- A U.S. citizen or permanent U.S. resident.

Scholarship winners receive a \$2,000 award and plaque. In 2009, a total of 17 scholarships were awarded. Hyatt Scholarships are Self-Nominated, which means students do not have to attend a particular school or be

nominated by their respective schools. Applicants must complete all sections of the AH&LEF Scholarship Application including Appendix A which requires a recommendation letter from an employer and instructor. AH&LEF academic scholarship applications are only accepted from January 1 to May 1 each year.

- **CIMD (<http://mati.eas.asu.edu>)**
 - College-bound students who plan to major in science, math, and engineering fields will benefit from this database that provides information on academic programs, financial aid, internships, and fellowships available at colleges and universities across the country. For each financial aid program, the contact address, phone number, conditions, deadline, time period, ethnicity, citizenship requirements, and amounts are displayed. The Coalition for Increasing Minority Degrees has information regarding Summer Aid, Undergraduate Aid and Graduate Aid.

- **Harvard University (www.harvard.edu)**
 - Harvard university has a special financial aid initiative for talented students of low-income families. Since 2006, students from families with incomes less than \$60,000 who are accepted to Harvard under our regular admissions policies have no expected parent contribution for their education. Additionally, families with incomes between \$60,000 and \$80,000 have seen their expected parent contributions significantly reduced. Financial aid is available to all students based on assessed need.
 - To be considered under HFAI, students must apply to and gain admission to Harvard College. However, admission to Harvard is based on achievement and promise without regard to financial need; the financial paperwork is handled separately, and applying for financial aid does not jeopardize a student's chances for admission. The

application fee normally associated with admissions can also be waived upon request in yet another effort to facilitate the initiative's goals.

- In addition to filing admission application materials, students need to apply for financial aid. These forms help the Financial Aid Office determine what kind of aid package a student will need to be able to afford to attend Harvard. Harvard guarantees to meet 100 percent of a student's demonstrated financial need for all four college years based on information we receive from the family each year. The policies above reflect Harvard's unwavering belief that financial concerns should never be a deterrent to a student's pursuit of an education at Harvard, which is open to talented students from all backgrounds.

Teachers

- **American Assn. of Physics Teachers (www.aapt.org)**
 - The AAPT Executive Board offers scholarships for future high school physics teachers. These scholarships, supported by an endowment funded by Barbara Lotze, are available only to U.S. citizens attending U.S. schools.
 - Undergraduate students enrolled, or planning to enroll, in physics teacher preparation curricula and high school seniors entering such programs are eligible. Successful applicants receive a stipend of up to \$2,000. The scholarship may be granted to an individual for each of four years.
- **U.S. Dept. of Education (www.ed.gov)**
 - Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants of up to

\$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low-income families. If, after reading all of the information on this fact sheet, you are interested in learning more about the TEACH Grant Program, you should contact the financial aid office at the college where you will be enrolled.

- In exchange for receiving a TEACH Grant, you must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students (see below for more information on high-need fields and schools serving low-income students). As a recipient of a TEACH Grant, you must teach for at least four academic years within eight calendar years of completing the program of study for which you received a TEACH Grant. If you fail to complete this service obligation, all amounts of TEACH Grants that you received will be converted to a Federal Direct Unsubsidized Stafford Loan. You must then repay this loan to the U.S. Department of Education.

Nurses & Medical School

- **HRSA (<http://www.hrsa.gov/>)**
 - The Nursing Scholarship Program is a selective program of the U.S. Government that helps alleviate the critical shortage of registered nurses currently experienced by certain types of health care facilities by helping needy students complete their registered nurse training. In exchange for the scholarship, upon graduation, the newly minted nurses work at these types of facilities for at least 2 years. Nursing Scholars fulfilling their service commitment receive a competitive

salary and benefits package, which they negotiate directly with the employing facility.

- Applications are accepted once each year, beginning in March or April and ending in April or May. Applicants selected to receive the scholarship are notified by postal letter no later than the end of July.
- In exchange for at least 2 years service at a health care facility with a critical shortage of nurses, the Nursing Scholarship Program pays
 - tuition
 - required fees
 - other reasonable costs, including required books, clinical supplies, laboratory expenses, etc.
 - monthly stipend (\$1,326 for the 2010-2011 school year)
 - more about scholarship benefits
 - more about fulfilling the service obligation
- Applicants are eligible if they meet the following:
 - U.S. citizens (born or naturalized), nationals or lawful permanent residents
 - enrolled or accepted for enrollment in a professional registered nurse program (baccalaureate, graduate, associate degree, or diploma) at accredited school of nursing located in a U.S. state or territory
 - begin classes no later than September 30
 - free from any Federal judgment liens
 - free from existing service commitments
 - not delinquent on a Federal debt

- **U.S. Army Health Care Opportunities ()**

- Active Nurse Corps Program: This program is open to undergraduate students pursuing a Bachelor of Science in Nursing from an accredited nursing program. It provides:
 - A \$5,000 bonus when you begin the program, plus a \$5,000 bonus at graduation
 - A monthly stipend of \$1,000 during the months you are enrolled in a full-time Commission on Collegiate Nursing Education-, or National League for Nursing-accredited nursing program
 - Eligibility requirements:
 - Bachelor of Science degree must be completed within 6 to 24 months
 - Passage of the NCLEX-RN examination is necessary prior to commissioning as an Army Nurse Corps Officer
 - U.S. citizenship
 - Prior enlisted Army Soldiers must have completed all Mandatory Service Obligations and have less than 10 years active federal service at time of commissioning
- This program is open to associate degree/diploma nurses currently enrolled in an accredited Bachelor of Science in Nursing (BSN) program. Recipients receive a monthly stipend of more than \$1,900. Participants incur a one-year obligation to serve in the Army Reserve for each six months or less of financial assistance.

- **American Association of Critical Care Nurses ()**

- The American Association of Critical-Care Nurses scholarship program has expanded to help members enrich their careers and acquire knowledge and skills beyond traditional academic nursing education. A

limited number of scholarships for specific academic courses will continue to be awarded.

- Scholarship applicants must assess gaps in their knowledge and skills, identify and evaluate learning opportunities, and develop a plan to show how an AACN scholarship will help them achieve their professional learning goals. In developing your learning plan, be as specific as possible when you are linking learning activities to knowledge gaps. AACN membership is required for the duration of the learning activity.
- **Emergency Nurses Association (www.ena.org)**
 - ENA Foundation academic scholarships offered are intended for licensed nurses (RN, LPN, LVN) pursuing their undergraduate, graduate or doctoral degrees. All applicants must be a member of the Emergency Nurses Association for a minimum of 12 months to be eligible. There are a minimum number of scholarships offered for non-RN applicants who are considered Rescue workers, EMT's or individuals who work in the emergency department.
 - The requirements are as follows:
 - A minimum of a 3.0 Grade Point Average (GPA) is required for consideration.
 - Applicants must be attending a NLN, CCNE or AACN accredited school and must provide verification of the schools current accreditation.
 - Applicants must be an ENA member for a minimum of twelve (12) months immediately prior to applying. Non-RN category applicants are not required to be an ENA member but a letter of reference from a current ENA member is required.

- Previous scholarship recipients are not eligible to reapply under the same category. However, qualified previous recipients may apply for the next category.
 - ENA members having served in the immediate past three years on the ENA Board of Directors, ENA Foundation Board of Trustees, or ENA Foundation Scholarship Review Team are ineligible to apply.
- **HRSA & BPHC (<http://nhsc.hrsa.gov/scholarship/>)**
 - The National Health Service Corps scholarship pays tuition, required fees, and some other education costs, tax free, for as many as four years. Education costs may include books, clinical supplies, laboratory expenses, instruments, two sets of uniforms and travel for one clinical rotation. Recipients also receive a monthly living stipend (\$1,326 in 2010-2011).
 - These are the requirements:
 - U.S. Citizen or National
 - Enrolled or Accepted for Enrollment
 - Pursuing An Eligible Degree In An Accredited Program Located in the U.S. (joint programs that provide dual degrees are not eligible):
 - Physician: MD or DO
 - Dentist: DDS or DMD
 - Family Nurse Practitioner: master's degree or post-master's certificate
 - Certified Nurse-Midwife: master's degree or post-master's certificate

- Physician Assistant: associate, bachelor's or master's degree
- National Health Service Corps scholars are committed to serve one year for each year of support (minimum of two years of service) at an approved site in a high-need Health Professional Shortage Area soon after they graduate, serve a primary care residency (family medicine, general pediatrics, general internal medicine, obstetrics/gynecology or psychiatry for physicians and general or pediatric for dentists) and are licensed.
- **U.S. National Institutes of Health (<http://www.nih.gov/>)**
 - The National Institutes of Health (NIH) Undergraduate Scholarship Program (UGSP) offers competitive scholarships to students from disadvantaged backgrounds who are committed to careers in biomedical, behavioral, and social science health-related research. The NIH UGSP will pay up to \$20,000 per academic year in tuition, educational expenses, and reasonable living expenses to scholarship recipients. Scholarships are awarded for 1 year, and can be renewed up to 4 years.
 - The NIH Undergraduate Scholarships are awarded on a competitive basis to students who show a commitment to pursuing careers in biomedical, behavioral, and social science health-related research. The following are the basic requirements:
 - U.S. citizen, national, or qualified noncitizen. (See below for more information.)
 - Enrolled or accepted for enrollment as a full-time student for the 2008-2009 academic year at an accredited, 4-year undergraduate institution.
 - From a disadvantaged background. Disadvantaged background means that your financial aid office has certified you as having “exceptional financial need.” (See below for more information.)

- 3.5 GPA or higher (on a 4.0 scale) or within the top 5 percent of your class.
- ALBERTA HERITAGE FOUNDATION FOR MEDICAL RESEARCH
 - AHFMR Summer Studentships offer motivated students with exceptional academic records an opportunity to participate in medical or health research in Alberta during the summer months. The award is meant to encourage students to consider pursuing formal training and a career in health research. The award consists of a stipend only.
 - Those candidates who meet one of the following criteria are eligible to apply:
 - registered in an Alberta-based undergraduate degree program in a medical or health-related field,
 - registered in an undergraduate degree program outside of Alberta, and desiring to engage in research during the summer at an Alberta institution,
 - registered in an M.D. program, and who may also hold an undergraduate or graduate degree,
 - exceptional high school students with records of participation in the healthcare system, and a clear interest in pursuing a health research career,
 - currently in the last term of their undergraduate degrees and who have applied either to Medical School or to a graduate program that would start in the coming Fall.
 - The award is tenable for a minimum of 2 months, and a maximum of 4 months during the period of May to August. A faculty supervisor possessing both a record of productive health-oriented research and sufficient resources to ensure the satisfactory conduct of the research must sponsor the candidate. Students and supervisors will be required

to submit a final report to the Foundation upon completion of the award. Additional information will be provided to successful applicants.

- **Lilly Reintegration Scholarship program()**
 - The Lilly Reintegration Scholarship program is designed to offer financial assistance for a wide range of educational opportunities in which students work to attain a certificate or degree from an accredited institution. Noncredit, online, home study, and distance learning courses are not covered under the scholarship. Also, the program is only open to U.S. citizens who plan to attend classes within the United States.
 - Eligible programs include:
 - High school equivalency programs
 - Trade or vocational school programs
 - Associate degrees
 - Bachelor degrees
 - Graduate degrees
 - In order to be eligible for consideration for the *Lilly Reintegration Scholarship*, applicants must:
 - Be diagnosed with schizophrenia, schizophreniform, schizoaffective disorder, or bipolar disorder
 - Be currently receiving medical treatment for the disease, including medications and psychiatric follow-up
 - Be actively involved in rehabilitative or reintegrative efforts, such as clubhouse membership, part-time work, volunteer

efforts or school enrollment

- Complete an application package that includes an application form, essay, transcripts (if applicable), recommendation forms from three references and school financial requirements.
- the Lilly Reintegration Scholarship is not a full scholarship. It goes toward supporting Lilly Reintegration Scholars' tuition, books, laboratory supplies, and mandatory fees, but no living expenses. An independent panel of judges comprised of nine psychiatric-care professionals selects the scholarship recipients. The judges review all eligible scholarship applications, select Lilly Reintegration Scholarship recipients, and determine monetary awards for each recipient based on financial need and educational goals.
- The applications will be judged by the following criteria:
 - Academic success
 - References from three individuals, including the applicant's psychiatrist or prescribing authority
 - Quality of essay
 - Thoughtfulness and appropriateness of academic and vocational/career goals
 - Rehabilitation involvement
 - Success in dealing with the disease
 - Recent volunteer and/or vocational experience
 - Completion of application requirements
- The number of applications received varies yet increases each year, last year approximately 600 applications were received. Current Lilly

Reintegration Scholars wishing to continue their education receive top consideration as long as current academic records and rehabilitative/reintegration efforts reflect dedication and commitment to an academic or a vocational goal.

- The number of scholarships awarded varies greatly as well. It is related to the number of applications received and the continued support of current Lilly Reintegration Scholars. Approximately 70 students received a Lilly Reintegration Scholarship for the 2006-2007 school year and are attending such schools as Broward Community College, New Hampshire Technical Institute and The University of Arizona.

College & Graduate School

- **Barry M. Goldwater Scholarship (www.act.org)**
 - The Barry M. Goldwater Scholarship and Excellence in Education Program was authorized by the United States Congress in 1986 to honor Senator Barry M. Goldwater, who served his country for 56 years as a soldier and statesman, including 30 years of service in the U.S. Senate. The creation of this program pays tribute to the leadership, courage, and vision of Senator Goldwater and establishes in his name an endowed recognition program to foster and encourage excellence in science and mathematics.
 - The purpose of the Barry M. Goldwater Scholarship and Excellence in Education Foundation, as stated in the enabling legislation, is to alleviate a critical current and future shortage of highly qualified scientists, mathematicians, and engineers. A more realistic statement of the purpose, in today's terms, is to provide a continuing source of highly qualified individuals to those fields of academic study and research.

- The Foundation is supported by the Barry M. Goldwater Scholarship and Excellence in Education Fund, which has been established in the Treasury of the United States. Funding for awards and administrative expenses derives from interest on the Trust Fund, invested in U.S. securities.
- The Foundation will award undergraduate scholarships to outstanding students, to be known as Barry M. Goldwater Scholars, in the spring of 2010 for use during the 2010–2011 academic year. The awards will be made on the basis of merit to two groups of students—those who will be college juniors and those who will be college seniors in the 2010–2011 academic year—who have outstanding potential and intend to pursue careers in mathematics, the natural sciences, or engineering. Four-year institutions are eligible to nominate up to four students who are in the sophomore or junior class during the 2009–2010 academic year. Two-year institutions may nominate up to two students who are sophomores during the 2009–2010 academic year. To be considered, a student must be nominated by his or her college or university using the official online nomination process on the Foundation's website.
- Each scholarship covers eligible expenses for undergraduate tuition, fees, books, and room and board, up to a maximum of \$7,500 annually. Scholarship monies not used during one academic year are not transferable to the succeeding academic year. Junior-level scholarship recipients are eligible for a maximum of two years of scholarship support, and senior-level scholarship recipients are eligible for a maximum of one year of scholarship support. Scholars may opt to study abroad, but their Goldwater funding will be based on their U.S. institution's budget. Please consult with the Foundation prior to signing up for an overseas program, as there may be some costs associated with being overseas that are prohibited from being covered by this scholarship.

- The Trustees intend to award up to 300 Goldwater Scholarships. The number of scholarships to be awarded per state will depend on the number and qualifications of the nominees from the 50 states, the District of Columbia, Puerto Rico, and, considered as a single entity, Guam, the Virgin Islands, American Samoa, and the Commonwealth of the Northern Mariana Islands.
- To be considered for nomination as a Goldwater Scholar, a student must:
 - Be a full-time matriculated sophomore or junior pursuing a degree at an accredited institution of higher education during the 2009–2010 academic year. "Sophomore" is defined as a student who plans two more years of full-time undergraduate study beginning September 2010. Sophomore nominees can expect to receive a maximum of two years of support. Students in two-year colleges who plan to transfer to a baccalaureate program at another institution may be nominated. "Junior" is defined as a student who plans one more year of full-time undergraduate study beginning September 2010. Junior nominees can expect to receive a maximum of one year of support.
 - Have a college grade-point average of at least "B" (or the equivalent) and be in the upper fourth of his or her class.
 - Be a United States citizen, a permanent resident, or, in the case of nominees from American Samoa or the Commonwealth of the Mariana Islands, a United States national. Nominations from permanent residents must include a letter of the nominee's intent to obtain U.S. citizen
- All candidates for scholarships are nominated by their college or university. The Foundation will not solicit or accept applications directly from candidates but will advise applicants as to the appropriate

procedures. The Foundation invites eligible accredited U.S. institutions (or branches of those institutions) to nominate students for the 2010 competition. Two-year institutions may nominate up to two current sophomores. Four-year institutions may nominate up to four current sophomores or juniors. If an institution chooses to nominate more than one student, these nominees may reside in the same state or district or they may be from different states or districts.

- **Harry S. Truman Scholarship Foundation ()**

- The Truman Scholarship provides up to \$30,000 in funding to students pursuing graduate degrees in public service fields. Students must be college juniors at the time of selection. The Foundation also provides assistance with career counseling, internship placement, graduate school admissions, and professional development. Scholars are invited to participate in a number of programs: Truman Scholar Leadership Week, The Summer Institute, and The Truman-Albright Fellows Program. Please visit the For Scholars section of the website for an overview of the programs the Foundation currently offers for Scholars.
- This scholarship has quite a laundry list of requirements, which include:
 - **LEGAL REQUIREMENTS**
 - At the time I apply, I will be a full-time student pursuing a bachelor's degree with junior-level academic standing; I have senior-level standing in my third year of college enrollment; or I am a senior and a resident of Puerto Rico, the Virgin Islands, or a Pacific Island. Note: Students who have completed their bachelor's degree or are already attending graduate school are not eligible for the Truman Scholarship.

- I am a U.S. citizen (or a U.S. national from a Pacific Island) or I expect to receive my citizenship by the date the Scholarship will be awarded.
- **CAREER AND GRADUATE STUDY INTERESTS**
 - I hope to be a "change agent," in time, improving the ways that government agencies, nonprofit organizations, or educational institutions serve the public.
 - There are conditions in our society or the environment which trouble me.
 - I want to work in government, education, the nonprofit sector, or the public interest/advocacy sector to improve these conditions.
 - I am comfortable committing to work in public service for three of the first seven years after I complete a Foundation-funded graduate degree.
 - I would like to get a master's degree, a doctorate, or a professional degree such as a law degree or a Master of Public Administration, Master of Public Health, Master of Social Work, Master of Education, Master of Public Policy, or Master of International Affairs.
- **COMMUNITY SERVICE AND ACADEMIC RECORD**
 - I have participated extensively in two or more of the following sets of activities:
 - Student government and/or campus-based extracurricular activities;
 - Community service-related activities that were not organized by my school or by my fraternity/sorority;

- Government internships, commissions or boards, advocacy or interest groups, nonpartisan political activities, or military/ROTC ;
- Partisan political activities and campaigns.
- I have been involved with organizations or activities related to my career interests.
- I have demonstrated some of my leadership potential.
- I have sufficiently strong grades and coursework to gain admittance to a first-rate graduate institution.
- I read regularly a good national newspaper and a thoughtful periodical.
- I have had one or more courses relating to my career interests.
- **GENERAL**
 - I would appreciate external affirmation of my values and goals.
 - I would like to become associated with Truman Scholar "change agents."
 - I am capable of analyzing a public issue in my intended career area and presenting my findings in a one-page memo to a government official who could take action.
 - I am willing to prepare an outstanding application and policy proposal under the supervision of my Truman Faculty Representative.
 - I believe I could hold my own in a challenging interview conducted by a panel of prominent public servants, educators, and former Truman Scholars.
 - I could use \$30,000 to continue my education.

6. The Future and Beyond

These are just a few of the many grants and scholarships that are available. The most powerful resource we have for researching more grants and scholarships is the internet. You don't have to know some secret website or be a part of a special group to find free money for college; just pull up your favorite search engine and look for key phrases like "Scholarship for Minorities" or "Science Education Grants." You'll be surprised at how many you find.

Another great resource is online forums. Online forums are not only an excellent way to communicate with other people, they often act as an archive of online information. Any social medium where you can talk with fellow students who are looking for grants or seasoned veterans who have already paid for their college education with grants will be an invaluable asset during your search for financial aid.

It's also worth pointing out that not all loans are "evil" or a bad investment. Government loans are particularly helpful because they usually have reasonable interest rates and the U.S. Federal Government has many more options for low-income individuals to pay back their loans. They have more collection tools than private lenders but they also have better repayment plans and longer forbearances. Some federal loans (like Parent PLUS Loans) are only available as a form of financial aid when you fill out your FAFSA.

I hope this guide has opened your eyes to the benefits of using grants and scholarships to pay for your education and allow you to do things you may have never thought possible. Education is one of the most valuable things we have and, if you ask me, it should be your right; it shouldn't cost a dime. Luckily, for many of us, it doesn't have to!

Internet Marketing Resources

- 1) [**PLR Products by PLRMINES**](#) – Thousands of private label license products that you can use to jumpstart your online marketing endeavour.

- 2) [**READY MADE WORDPRESS SITES by PREMADENICHES**](#) – Hundreds of ready-made WordPress-based niche sites. Start your own niche website now!

- 3) [**WordPress Themes by PMTHEMES**](#) – easy to use WordPress themes for your online business sites.

- 4) [**Ready Made Graphics**](#) – In need of graphic templates for your online products? Get ready made templates at Premadegraphics.com at a very affordable price.

- 5) [**High Quality PLR Articles**](#) – Looking for high quality articles that you can freely edit and use for your own sites? Look no further. Just go to plrspin.com

- 6) [**Quotes Deck**](#) - Feeling down and just need some inspirational quotes? Just visit quotesdeck.com for motivational quotes and sayings about life, love, business, success, hope, happiness and more!

Time Management — For Success —



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Chapter 01 - Time Management and its Basics

Synopsis

“Ordinary people think merely of spending time. Great people think of using it.” – Anonymous

How do you make the most of your time? Have you felt missing something at the end of the day, thinking that you can do more with your time yet do not get the chance to do so? This is probably a typical scene for most people. But, to be able to become successful, you have to realize that time management is an essential ingredient.

Time Management and Its Fundamentals

Time has been considered as one of the most essential things in one's life. Without it, the society must be in great trouble these days. That is why many people try to engage in proper time management.

Time management is considered as the most essential part of becoming a successful employee, student, or a person as a whole. Before you continue reading, think about this, what do you do every day so as to be efficient in managing your own time? Have you experienced middling about other tasks on the day while working in the mid of a certain task? Do you experience combining two different tasks together successfully or unsuccessfully? Do you find yourself thinking about the things you should have conducted today while lying on your bed? If so, it could be a good sign because at least you are aware of your own time.

Hence, what is really time management? Simple, it is actually the art of being aware of the tasks within the given day and allocating your time in such a way that you will be able to effectively and logically accomplish all your tasks as well as your individual activities.

There are a number of levels to time management that you have to tackle. You can say that you are an efficient time manager if you are able to handle an unpredicted task that is not included in your predetermined schedule of the day. This is exactly where the true time management enters the scene and is something you must learn about.

However, for now, a simple way towards the creation of an efficient schedule can be taking a single day of a week, preferably one weekend day in order to take a seat with yourself for at least one or more hours and

design your schedule for the whole week. As you do this, you will need to note down the tasks you have daily and allocate the amount of time required in order for you to have them accomplished. Do not fool yourself by including the impossible. Make sure that the schedule you have created applies to reality. You may imagine the way it would work in your mind as you go about the creation of the schedule.

Yes, at first, expect that it will be difficult. However, keep in mind that doing great in [time management](#) will surely offer you great benefits in just about every area of your life that especially includes work and school.

And if in case you find some trouble having yourself committed into it, always keep in mind that time is certainly your most valued possession that you should manage properly. While important, people have to deserve of your time, as it is not like money that you can get any time that you want. It is something that you can never return once lost, so make sure to make the most of it.

Chapter 02 - Treating Others with Love and Respect

Synopsis

“Respect was invented to cover the empty place where love should be.” –

Leo Tolstoy in Anna Karenina

Giving quality time to your loved ones simply shows how much you love them. Time is something that is considered very important in relationships. If you give some of your time to them, even with your busy day to day living, it should let them feel your love to them, showing how much you respect your relationship. This only means that quality time allows the establishment of good rapport.

The Best Way to Show Your Love and Respect with Others

Showing your love and respect to other people is an essential part of keeping significant personal relationships. Learning to respect the abilities, quirks, abilities, opinions and efforts of other people should benefit you in return, as it will keep you successful and happy with your interpersonal life.

Giving respect to yourself may also assist you in moving forward complemented with confidence so as to create the routine of respect and have it shared with other people who surround you.

As you show a person that you respect him, you also display your love to him. If you respect a person, you will listen to what he says harder. As you may know, proactive listening must be your initial social skill. You should know this because you certainly love people who listen to you. Hence, it will be safe to think that others also love it whenever you listen to them.

Being considerate is another way you can show your respect to others. Once you have listened, it is then the time to do the action accordingly. When there is something about the body language and the voice tone of the person that gave a clue of how they feel, make use of that data in your contact.

Keeping your promise can be another way to display how much you respect others. As you keep your word with someone, this does not only display you as a person with integrity, yet it will also make that someone feel like you truly value them.

Time also plays a significant role in showing your respect to others. Being on time must entail that you respect them. By treating someone's time as

valuable, you simply show them your respect. Be punctual and respect to others should follow, which may even give you their respect in return.

Show some manners. If you respect a person, of course, you will show him the respect you think he deserves. Never be an interruption in a conversation. Make sure to be polite and observe your “thank you” and “please”. By showing good manners to someone, you should make him feel valuable.

Respect and love are generally connected, so if you love someone you will show him respect and give him your time he simply deserves.

Chapter 03 - Why is Showing Gratitude Important?

Synopsis

“The more you are in a state of gratitude, the more you will attract things to be grateful for.” - Anonymous

Feeling thankful of what you have is sometimes enough to live a happy and contented life. However, this is something that most people find hard to achieve. Sometimes, they tend to overlook its advantages. So, how do you make yourself feel grateful?

Feel Thankful Of Everything You Have

Being grateful is considered as one of the most actions you can ever do. The feeling of gratitude does not only help you in feeling good right away, yet it could also assist you in alleviating your resistance with respect to challenging situations.

If you have ever wondered as to why some people have something which you are not able to acquire, you possibly feel as though life is unfair. You normally call this attitude as negative thinking, which has to be removed from your life. Remember when you were at a young age.

There were probably a lot of instances when you were unable to get the toy that you want because you already had something at hand. Probably, your parents had told you to feel thankful for what you have. At such a young age, you probably did not realize what it means, but it is indeed a good lesson to realize. As an adult, one of the most significant things that you could do is to feel grateful for what you got.

Having this kind of attitude should encourage you to become an even more positive individual. While you are focusing on the things that you have, you will be able to restrain yourself from thinking about the negative things within your life. Positive thinking is not only great for the mind, but it is also good for your overall health. By feeling grateful and thinking positively, you should be able to avoid acquisition of various harmful illnesses.

Another reason for the importance of grateful is the fact that there are some people who will gladly do anything just to have what you got. It might not seem much for you as you demand more, yet to the ones who are less fortunate it may be a world to them. Hence, it becomes very important for

you to feel grateful for what you have because there is always someone who holds worse as compared to what you do. You should be able to appreciate how blessed you are simply for what you got.

Furthermore, having this kind of attitude is also important, as because of it you will get the chance to a more contented person after all. With this, you will no longer get to think about those negative thoughts which reduce your spirit, as you feel contented for what you have.

However, this does not necessarily mean that you must settle. It only means that you should be able to realize the things that you have and be able to appreciate it. When you give emphasis on the things that you don't have, it may close to impossible for you to feel happy. Though you acquire such things, you must still feel worried of losing them. Ultimately, give importance and appreciation for what you have by being grateful!

Chapter 04 - Express Yourself for the Betterment

Synopsis

“Never express yourself more clearly than you are able to think.” – Neils Bohr

Communication is one of the essential aspects in human life. However, sometimes it is also one of the hardest ones to cope with. This is especially true when what you want to communicate is yourself. Expressing yourself to someone is never an easy task. So, how will you be able to express yourself efficiently? This is what you will uncover in this chapter.

Efficient Expressing Of Oneself Leads to the Betterment

How often are the instances when you have said something which did not come out just the way you liked it to be? Are there instances when you have said something which you really did not mean, yet you are just so frustrated to avoid it from being uttered?

What's more, there are even other people who have a complete fear of having their selves expressed to others. They are afraid of saying something which may affect their friendship, or they just cover up everything at the only thought of having their real emotions shared. For some people, this can be an incessant struggle. On the other hand, this can be something which could be tackled once done right.

Just about every creature on this planet communicates in a certain manner. The more complicated the type of communication is, the more complicated a relationship will also be. Human speech is considered as the most complex kind of communication in this world. People have a number of ways to be able to express their feelings, suggestions, ideas, intents, rage, desire, dreams, thought, love and the like.

Words hold the ability to provide life and death, particularly in relationships. Hence, it becomes very important that you learn how to rightly express yourself. You should learn how to address your ideas, thoughts, ambitions, emotions, hopes and dreams to the ones who you share your relationship with. Being unable to accomplish this might eventually damage the relationship.

How to Express Yourself Efficiently

- **Perform Lots Of Reading**

Reading should help you discover the best ways people are able to express themselves. Pay close attention to diction, word usage, tone, voice and flow. A wise man said, “Not every reader is a leader, but every leader is a reader”.

- **Perform Your Own Writing**

Perform a range of writing. You even start a novel or write different letters. Maintain a dairy or journal. Writing should help you in organizing your thoughts. It will provide you direction and focus.

- **Do Not Fear The Judgment Of Others**

It is not a disease. Social anxiety cannot be obtained from a person who holds it. It is recognized as a spiritual emotional state which is a direct outcome of fear. Asking for the help of others is never a bad idea. There is truly only a single kind of fear and it is the fear of the unknown. Never fear of what others may think of you. Frankly, your imagination would form far worse scenes as compared to what most of them would ever think.

Sometimes, it is only you who make the worse in you. Never over think, just go with the flow and express yourself freely.

Chapter 05 - Treating Yourself in the Right Way

*“It takes courage to grow up and become who you really are.” - e.e.
cummins*

How you treat yourself should create a huge difference in the way your spirit, mind and body respond. Modifying your inner conversation could be one way to reject the stress and lengthen the relaxation. Many people have probably struggled with such issues, so most of them should realize how difficult it could be to produce a new conversation.

Treating Yourself Right

Treating yourself just right can be another important factor required to achieve success. Practice can be the main key. Make sure to treat yourself with love and respect. Each time you see yourself being so mean to yourself, take a break, disrupt yourself, and select a different retort. The same should apply with your exercise plan, diet and some other aspects of self-care. Finding the right way to execute them lovingly instead of self-critically is a vital part of opposing chronic stress.

Your ultimate goal must be to treat yourself with love and respect, offering your emotions, spirits, bodies, and minds with proper nurturing and care that they require. If it may sound too challenging for you at the moment, you may want to take it down the notch. Simply observe the way you treat and talk to yourself. Then, when you have the chance, you may disrupt yourself each time you hear the overly critical or mean monologue and select a diverse response.

The following are some concrete recommendations on how you may start:

- **Conduct Self-Inventory To Determine Your Critics**

Your aim at doing this is to draw some nurturing and positive messages to as have the harsh ones replaced. All people have the voices inside their heads. These are the ones you produce after listening to your parents, teachers or perhaps to older sister or brother. These voices telling you are not good enough. Determining these voices and identifying their origins may take away a significant part of their dominance. Producing supportive messages in order to have the critical ones replaced may work wonders for your emotional as well as physical health.

- **Commit To Accepting And Asking For Help**

Asking for help and accepting some is never a bad idea. When you feel as though you are carrying the world on your shoulder, see that other people are surrounding you willingly ready to help you out of your problem. This should let you feel a lot better than what you might think.

- **Notice The Supportive And Helpful People In Your Life**

Sometimes, when you become aware of your inner critics, you may realize that some individuals who surround you echo the voices and further worsen your most adverse self-image. You should start making some changes when you notice that the people around do not really support you. Just like everybody else, you also deserve to have a support structure of caring individuals, seeing you as lovable and valuable and the ones always leaving you with better perception of yourself.

- **Commit Some Time For Your Own Requirements**

Taking at least 15 minutes every day with nothing to do can be the most favorable thing you can ever give to your health. Doing this should let your adrenals feel grateful.

- **Never Say Something To Yourself That You May Not Say To Your Friend**

Statements like “You are so fat!” “You are so stupid!” “You look terrible today!” are the ones you can hardly ever say to a friend, so why would you talk in that way with yourself?

- **Never Push Yourself To The Limit**

When tough workouts leave you refreshed and energized, they help you enhance your health. However, when your exercise habit leaves you with the feeling of exhaustion, you may go for something that is less tiring, such as a slow swim, an easy bike ride, or even a 20-minute walk.

Make sure to consider these tips to be good to yourself.

Chapter 06 - Positive Affirmations and Time Management

Synopsis

"In truth, people can generally make time for what they choose to do; it is not really the time but the will that is lacking." - Sir John Lubbock

Proper management of your time requires some sort of motivation. How do you expect to achieve your goals on time management if you will constantly think about those negative thoughts? Thinking about positive words with respect to time management indeed has something to do with its success. So, make sure to think about these positive affirmations.

Think Positively Towards Successful Time Management

Using positive affirmations is an important factor when dealing with time management. When you stuff in your mind with negative thoughts saying that you are unable to achieve your goals on time management, what you might be thinking is the same with the result you may expect.

Thinking about these affirmations should help you in managing your time more efficiently, make an advance plan and simple become more productive and more efficient in every area of your life. Using these words will naturally carve your mind and will slowly convert you into one of the individuals who efficiently manage their time. These are the people who are fully aware of the things they do and when to perform them. These people are the ones who never miss an appointment, never run on a project and just come with an even day each day.

When this sounds like too good to be true, realize that it is not. The difference between and those naturally time effective individuals is completely inside your mind. Through the dominance of these positive affirmations, you may also become one of those people and also obtain natural skills on time management.

Some of the positive thoughts you want in your mind may include:

- I possess excellent skills of time management
- I naturally manage my time all the time
- I am talented naturally when it comes to managing my time in every aspect of my life
- I am always conscious on what I should do

- I always tend to accomplish my projects just on time

Thinking about these affirmations should be useful. However, you still need to have it complemented with the best course of actions.

Chapter 07 - Think About What You Really Want To Accomplish

Synopsis

"Once you have mastered time, you will understand how true it is that most people overestimate what they can accomplish in a year - and underestimate what they can achieve in a decade!"

- Anthony Robbins

Everybody has their own goals that they will want to be accomplished. These may include educational goals, health goals, and your goals on time management. Sad to say, it is just so easy to load each day different time consuming tasks, enabling you to delay working towards achieving your goals for an indefinite period. But then, by enhancing your skills on time management, you should have more than enough time to contemplate. Strategies on time management are also vital assisting you achieve the vital goals that will help in making your life even more fulfilling.

Contemplate Your Time Management Goals

Procrastination continuously affects every individual now and then, while some individuals have far more issues with procrastination as compared with others. While goals are the things you normally wish to do instead of particular requirements, procrastination could be a huge factor when it comes to upsetting your capability to achieve your goals. Basic cognitive distortions which fuel procrastination may include fear of success, fear of failure, and having the belief that you must wait till you feel in the mood for working on the job.

By being aware of the different forms of destructive thoughts, you may start to fight the effect that they employ on your time management. Once you continuously think about the things you want to achieve, you will likely increase the chances of reaching your goals. If you wish to achieve your time management goals more effectively, thinking about them more frequently is vital in the process of achieving it.

You can break your goals into simpler or smaller tasks. Significant goals may demand long term effort. On the other hand, it may be easy to feel overwhelmed because of the several tasks needed to obtain a long term goal. When your task still looks overwhelming, you may break it down even smaller. For instance, when you like to achieve proper time management, you can list down all the important ones and sort it from the small ones. It is suggested to spend at least ten minutes each day on the task that you've been avoiding. It is a good way to start.

Chapter 08 - Practicing Time Management

Synopsis

“You will never find time for anything. If you want time you must make it.” - Charles Buxton

Achieving proper time management requires some time and effort. Practicing time management is important in order to become successful with such goals.

Best Way to Practice Time Management

The following time management practices are usually considered as the finest methods by the ones who use them as well as most suggested by professionals.

- **Make A “To Do” List Regularly**

This is normally the leading suggestion by time management professionals, business leaders as well as other ones who are efficient at managing and using their time. Making and using a list of nice-to-do and needed tasks focuses ideas on the job so that there is nothing essential that becomes neglected. This gives a list-maker the chance to make a plan of their day. Keeping your list always ready should make it simple to complement new items because they check-off and come up completed items. Assessing the tasks that you already checked off may help motivating you in accomplishing the tasks and make the most of the great sense of achievement at the end of the day.

- **Note Down Your Appointments**

Writing down your tasks is considered as another adage of most experts on time management, not just for your “to do” list, yet also your appointment calendar. Writing down appointments on your calendar once they are accomplished may help freeing your mind for some other imaginative things. Furthermore, it may also help in the prevention of neglecting an appointment or meeting in the future. Reviewing the calendar must be a daily practice at the start of every day in order to guarantee that you miss nothing. When checking your appointments, your decision could be created to attend, employ a substitute, or if necessary try rescheduling.

- **Identify Work Priorities**

Another key to enhance time management is to determine the important task to do every day and the tasks that may be put off till another time. The high priority appointment or task will be relevant to a crucial project, which is something that might result to advancement. Low priority items on your to-do-list are the ones which are nice-to-do, yet are not right away needed. Medium priority will be typical team meetings or standard work tasks.

- **Set Alarms**

Those people who find that they are usually late to meeting or neglect other forms of appointments, find that using or setting an alarm on a phone, computer or watch functions pretty well as reminder. You can at least set the alarm around ten minutes advance from the actual schedule of appointment so needed information may be collected and to enable walking to the room of the meeting. When the meeting will not be held in similar building, you can then set out the alarm further to provide time for travel. Some individuals might even have their alarm reset if they are at the meeting for ten minutes prior to the end time of the meeting to guarantee adequate time for appointment wrap up and to still be able to be out right on time.

- **Break-Up Huge Projects**

A lot of people find themselves delaying with starting huge projects, as it looks like it is too difficult to finish or too much to deal with. In order to make even simpler to begin on a significant project, you may break it into a number of subtasks. After which, you may complement various subtasks onto your regular “to do” lists performing backwards from its due date in

sequence tasks must be accomplished. In such a way, every subtask will then become a part of a scheduled work, as the project becomes accomplished on time. Some professionals refer to the simple process of project management known as the “Swiss-Cheese Method” because it includes poking the holes within bigger cheese (project) till all are completely gone (done tasks).

Using these five suggestions mentioned above, you may create your own time management system that is suitable to your individual requirements. Make sure that you keep all these considerations in mind when practicing efficient time management.

Chapter 09 - Rewarding Yourself is Important

Synopsis

"One worthwhile task carried to a successful conclusion is worth half-a-hundred half-finished tasks." - Malcolm S. Forbes

Accomplishing your goals can be very rewarding. Hence, it should be a great idea to reward yourself once you accomplish your time management goals. While it is never easy to deal with such not so simple tasks, make sure to have yourself rewarded with some things great for you.

Savor the Taste of Achievement

There are a number of articles and books that provide tips on time management for an ordinary individual, as efficient time management does not demand costly software or executing lengthy tasks on planning. On its basic extent, it has something to do with awareness of who you are, how you behave and what you do about your behavior.

It could be tedious tasks which are very low priority and hugely unimportant. This will eventually result in losing your valuable time, feeling increased guilt and feeling overwhelmed by the loads of work you should do and the lessening time amount. In order to make you feel ready and cheer up for your tasks, you may consider rewarding yourself after every accomplished task.

Rewarding yourself of something due to an accomplished task can be very motivating. Yes, just like in any types of practice, the use of reward is very beneficial when letting yourself feel motivated towards achieving your desired time management objectives. You may offer yourself some motivation through making a plan of treating yourself once you get to accomplish the agreed loads of work and not as the pre-work reward.

Once you get to learn how to do this well, you should be able to determine the real secrets to improved time management.

Chapter 10: Benefits of Time Management

Synopsis

“He who gains time gains everything.” – Benjamin Disraeli

As everyone knows, effective time management certainly has great benefits, though not many people get to realize about it. Many are still taking time for granted thinking that they have all of it in the world. However, what they do not realize is the fact that managing time efficiently alone already comes with a very significant value. This value is uncovered in this following chapter.

Effective Time Management and Its Time Management

While it is very important, effective time management also provides a lot of advantages that basically include the following:

- **You Will Never Overlook Any Important Life Deadline**

Life projects and deadlines are the ones keeping your life just on track. So, with efficient time management, these life projects and deadlines should be tackled in no much hassle.

- **It Gives You Adequate Time To Sleep, Exercise Regularly And Eat Right**

Smart management of your time should mean that you have much of the needed time to take care of yourself. The better you are treating your body, the more favorable benefit you get from it. Exerting bit energy into your time management may now mean that you will have greater energy in order to get through your days.

- **Lesser Stress**

Once you get to manage your time properly, you will no longer need to face those worries of hitting your deadlines wrong. You will have enough time to execute your tasks and so lesser stress will be on your way. This only means a happier and more exciting life for you.

- **Have Some Time For Leisure And Relaxation**

Thinking about the things you will need to accomplish will never give you a relaxed and stable mind. However, once you are able to allocate your tasks

and schedules just right, it will be very easy for you to achieve such relaxation.

- **You'll Have More Time For Your Loved Ones**

With effective time management, you can freely make yourself up with your friends and family. This advantage should be connected with the former one. When you spend time with your loved ones, of course, it is the perfect moment to sit, enjoy and relax without having to think about the schedules and projects that you need to keep track to. This means a happy life for you.

Having said about the advantages of effective time management, you must find yourself interested on employing the information and tips mentioned in this book. So, make sure to know and understand them well.

FANTASTIC STUDY TIPS

LEARN THE STRATEGIES TO KEEP FOCUS
AND ACHIEVE GREAT SCORES



FANTASTIC STUDY TIPS

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Chapter 1:

Understanding the Motivation for Studying

Synopsis

“If someone is going down the wrong road, he doesn't need motivation to speed him up. What he needs is education to turn him around.” – Jim

Rohn

Education is an essential aspect of life. However, not all students realize this wisdom. That is why, many of them disregard studying hard to do well in school. This only means that thinking about the importance of education alone is never enough to encourage students to study. What they need is high level of motivation.

The motivation of students has always something to do with their desire to join in the process of learning. Motivation, once done effectively, can allow students to boost their participation in school. This is similarly true when they are to study their lessons for an upcoming test or merely gaining knowledge from the past lessons.

Motivation is the Fuel to Study

Getting motivated to study is not that easy as it may sound. It is hard and everyone probably experiences this during their school days. Whether you are presently a student attending school or perhaps a grown up acquiring new knowledge, it is just common to experience having lack of motivation towards studying. This is particularly true if you do not have much of an interest to the subject you are dealing with.

Luckily, with determination, willpower and few simple techniques and tips, anyone has the ability to convert their aversion into productive study motivation.

Studying could be exciting, interesting and fun. It is never good to label studying as painful, uncomfortable or boring. In this way, you will be negatively pre-framing yourself even before starting it out. You would have lost in the battle even before it started. Actually, you do not want to term it as a battle. You should consider studying as a meaningful voyage of discovery.

Things You Should Do:

- **Stay Curious** - Getting interested in the subject you are studying is a good way to start. It will be easier to deal with things if you are only interested in the subject you are studying. You will be motivated naturally to read and learn about it. To be able to develop interest, you need to adopt some attitude of curiosity.
- **Set Your Schedule For Studying** - Set a schedule when you will conduct your studying and make sure it set at the right time. You can

set it every day. Plan it in advance. Set the specific time for studying and the time for relaxing or playing. In this way, you will not have to miss the fun. It is good to use the future fun as motivation for studying in the present.

- **Start/Stop At The Interesting Part** - If you need to stop to take meals, breaks or some other activities, you should plan it when you are at the easier part or fun part of a subject. Consider the parts which are more enjoyable and interesting to you. In such a way, you will stay interested and excited to carry on with studying.
- **Get Rid Of Distractions** - This is obviously a very essential factor for achieving study motivation. If you have your phone, computer, TV, bed, magazines or any other things close to you, you will easily find yourself into temptation, throwing the books aside. At least try to get rid of distractions as many as possible out of your sight.
- **Set Your Study Area** - Have a study area that is set in a comfortable environment as much as possible. The environment is playing a significant part in keeping study motivation. So, make sure that the place you will study in is as conducive as possible.

Since motivation is very important in studying, make sure to consider these tips mentioned above for a successful gaining of knowledge.

Chapter 2:

Study More with Proper Time Management

Synopsis

“Time is the school in which we learn, time is the fire in which we burn.” –

Delmore Schwartz

Setting your time for anything that you do is important, especially when it involves studying. Studying even in a short time period can be worthy as long as you obtain something from it. However, if you want to become more effective at studying, working with proper time management may make a lot of difference.



Proper Time Management Improves Studying Efficiency

While attending school, studying and feeling stressed are completely normal. However, if you feel like your life is running down and running out of control, there must be something wrong with you that you need to address immediately. Feeling this way might normally result from ineffective management of time.

Student days are possibly the most hectic days in a person's life. Recitations, exams, projects and all combined assignments make your college life the cyclone of exhaustion. Complement to this, the idea that the majority of students hardly ever have is the quality time to spend with their families.

Their time management is largely affected by their community activities, extracurricular things and socializations. However, once not managed properly, it may have a huge impact on their studies. So, it is very important for students to manage their time properly.

With the correct skills and proper planning, you are likely to manage everything comfortably. Managing time sensibly is the skill that every student must possess.

Managing Time Effectively

There are different available ways that will allow you to effectively manage your time. Here are some of them:

- Proper time management can significantly help students to carry on with their intricate lessons. It may also enable them to learn how to set up an accurate schedule so as to acquire the possible maximum time to accomplish their work.
- Allotting sufficient time to every subject should also assist the student from preparing for every class and allocate time for each subject as required. Being provided with some time in between classes should guarantee that you never come in late to your class.
- A student may use the time to come about the ways he will utilize the period. Take note that every second counts.
- Proper management of time should help students have adequate time for their periodical exams. Keep in mind that every single quiz or test that you take demands some research and study to acquire good ratings, so make sure that you allocate enough time for them.

Lots of students are having a hard time balancing their schedules, particularly those working students. One of their priorities might be sacrificed. However, with proper time management, this issue must easily be resolved.

Chapter 3:

How to Eliminate Distractions and Keep Focus

Synopsis

“Whenever you want to achieve something, keep your eyes open, concentrate and make sure you know exactly what it is you want. No one can hit their target with their eyes closed.” – Paulo Coelho

Maintaining interest in studying is something most students find hard to accomplish. If you are one of those students finding it hard to get interest studying, you should know that it is vital to get rid of distractions and stay focused. Know just how to do so in this chapter.

Destroy Distractions and Maintain Focus

When you are studying, you will feel that everything else may seem much more appealing, even simply staring at your wall. First off, have a firm thought that you are going to study hard and going to get good ratings. However, thinking about this is not enough to stay focused, as there are lots of distractions that might be surrounding you.

There are so many things you have in mind, especially as you sit down to study. The technique basically lies in preventing distractions efficiently and maintaining motivation in you to carry on studying.

How to Do It?

The roll of distractions might be endless and varied for everyone. But then, you can cope with them efficiently by employing a disciplined method along with some practical techniques as suggested by the following:

- **Choose a Comfortable and Quite Place** - Study in a place in which you feel highly comfortable. For many people, a home can be the best choice, yet when there are lots of people in it, you can go anywhere else. A library can also be a great place for studying. While it normally has a study room, you can use it. Your own school campus may also have dedicated study rooms, use these facilities.
- **Put Distracting Things Away From You** - Clear off your study table. Remove from your table the things you don't need when studying. Mess around the study room may end up being a distraction. Seeing things, such as a bill, a photograph or any unrelated book might distract you. TV and other entertainment devices might have you tempted, so keep them away or keep away from them. Put your phone on silent or ideally out of your sight.
- **Set a Timetable and Stay With It** - Set a timetable and switch between subjects which interest you and the ones that do not. Make yourself a target and at the end of each day, see if you get to attain it or not. Once you accomplish it, reward yourself. This should keep the motivation from flowing.
- **Take Some Breaks At Predetermined Intervals** - It is vital to have some breaks, before you end up feeling saturated and loosing

complete concentration. You can take at least 10 to 15 minutes break per hour or more, based on the level of your concentration. Taking breaks regularly are extremely beneficial in sustaining concentration. When you feel tired, you may wish to take longer breaks and return to studying once you feel prepared. You can also take small meals during the breaks.

- **Know When You Feel Very Alert** - Studying at the time when you feel the sharpest can be your best option. During this time, you can set the hardest things to study. After you determine your body-clock, accordingly create a schedule and stay with it.
- **Get Rid Of The Entire Distractions Internally** - Internal distractions may include emotional stress or incomplete work, which preoccupies your mind and doesn't allow you to concentrate.

Aside from these tips, you may also want to get yourself surrounded with individuals who are truly hard working. Their sincerity may simply rub off on you.

Chapter 4:

Getting More Rest, Not Lazy

Synopsis

“Inspiration is a guest that does not willingly visit the lazy.” - Pyotr Ilyich Tchaikovsky

Laziness will not reap you any good. It is a desire to become idle, to resist effort and do nothing. It is the passivity state and of allowing things to stay as they are. This act may be good for getting rest after a long hour of work, but should be intolerable once done too much, especially when you have a lot of studies to work with.



Kill Laziness, Don't Let Laziness Kill You

To be able to execute your tasks, work effectively, live your life to the fullest and attain success, you should learn how to prevail over laziness. It is your enemy that you should never tolerate.

So, how do you fight it off? The following should help you do so.

- First thing you want to do is to break down your tasks into smaller ones. For instance, when you are studying, you can break down your tasks by tackling the hard ones first before the easier ones.
- Take enough (but not too much) rest, sleep and perform enough exercise. This should be considered because laziness can sometimes result from lack of energy and tiredness. So, before you engage yourself in tough studying, make sure that you have enough energy to do what you need. In addition, you may also provide your body with some exercise and some fresh air.
- Having lack of motivation might also result to laziness. So, make sure to have enough of it by considering the tips mentioned above.
- Think about the benefits of working towards your goals. You may think of what you can get once you overcome your laziness. It may also serve as a good motivation.
- Apart from the benefits, you may also think about the consequences once you continue with your laziness.

- Perform one task at a time. Focus on conducting one task at a time. When you feel of having lots of things to do, it will only result you from feeling overwhelmed, allowing laziness to overcome you rather than overcoming it.
- Learn from the success of others. If you see that your classmates excel in your class, why can't you?

Killing your habit of laziness should be obtained through a sequence of regular activities and actions, once you choosing acting rather than staying passive. Each time you overcome laziness, you become stronger. Each time you choose acting, you boost your capability of winning, achieving goals and improving your life as a whole.



Chapter 5:

Simple Ways to Stop Procrastination

Synopsis

“The sooner I fall behind, the more time I have to catch up.” – Anonymous

This excerpt from an unknown author means a lot to everyone. This is particularly true to the ones who are used to the habit of procrastination. What you can do today should be done today and must not put forth till tomorrow.

If you want to become successful at studying, you should make sure you do well with effective time management. Effective time management means no procrastination.

The following are easy to follow solutions that will surely produce you with some great results. You may wish to introduce them into your daily schedule and see what they can do.

Avoiding Procrastination is Your Way to Do Well in Studying

- **Plan** - The first thing you should do is to make a plan to complete your job just on time. Set up your own time management plan. Managing your time can be your key to have an organized life.
- **Divide Your Task** - Another good way to put an end to procrastination is to divide your tasks into small units. Accomplishing smaller jobs is practically easy as compared to doing the big ones. It should help you from shedding out the mental stress and accomplish your task in the much favorable way. The approach should help you in avoiding any delays with your studying opportunities.
- **Take Complete Control** - A person may end procrastination through taking complete control of his activities. You may constantly remind yourself that you have to finish studying to get good grades and scores from your examinations.
- **Manage Some Positive Attitude** - Always complement your life with positive attitudes. It is something that will guide you in everything you do. It is your positive outlook that keeps the anxiety and tension away. It should help you overcome your fears and look towards your responsibilities as they approach you. Focus your energy at the bright side and it will allow you to accomplish your task becoming successful in everything.

Nothing is very hard to handle if you only know how to organize your life. Set straight your priorities and manage your time in a productive way and expect that it will be easy for you to achieve things.

Chapter 6:

Memorize Important Information for Better Results

Synopsis

“A moment lasts all of a second, but the memory lives on forever.” -

Anonymous

In when studying, your cognitive skills must be actively working. Your mind has to accept and accept things for you to use such information for future examinations. In this case, effective memorization is highly required.

People who know how to memorize important facts, details and perhaps even simple tidbits usually shine in school. This also holds true to those people at their works and in their person lives. While a few people are gifted with the photographic memory, there are some who have to work a bit harder so as to make the most of the same outcomes.

A few of the finest ways to memorize just about anything includes knowledge of memorization tactics, mnemonic tools as well as other tips and tricks of a memory trade. Coping with learning how to recall and memorize information accurately and effectively could mean good and higher scores on your tests and examinations.

Effective Memorization Means Good Ratings

Acronyms might be helpful when using mnemonic devices for remembering vital pieces of information. For instance, when you have to memorize the sequential colors of the rainbow, using an acronym may great help. This form of memory device is functional for assisting a student to remember everything he needs to memorize for an exam. The technique here the utilization of the initial letters of every word included to a form a new word, which represents all of them. Once the technique turns out to be efficient, the words that the acronym stands for would easily be recalled once needed.

You may also form sentences based on the initial letter of every word, which has to be memorized. This technique is the one known as acrostics. When your created sentence is simple enough, you should be able to recall it in an instant. It can be a great technique for the ones who wish to recall musical scales. Hence, it is very effective for your music subject.

In terms of memory recall, practicing makes it perfect. Repetition may be a good way to remember everything from the long lists of formulas, details and important facts. Similar with what you do with the ABC's when you memorize it during your childhood. You may read important information for several times and see just how your memorization skills improve.

Considering all these ideas should reap you good scores from your exams or recitations. So, make sure to keep them in mind.

Chapter 7:

Using Flash Cards for Accelerated Learning

Synopsis

“The more that you read, the more things you will know. The more that you learn, the more places you’ll go.” – Dr. Seuss

Learning does not merely involve thinking. To be able to learn effectively and comprehensively, you have to make use of the different tools and devices that will help you boost learning. One of the common tools to use is flash cards. Learn how to use them for accelerated learning in this chapter.

Flashcards stay to be one of the finest tools used to memorize information. A common way to make flashcards is through the use of index cards. As a student, you may simply write a related question about the subject and then place the answer for that question on the other side. After which, you may test yourself repeatedly.

However, you have a number of ways to do in order to change the process and accelerate your learning from it. One way to do this is to fit in color into the process of making the cards. For instance, when using flashcards to learn about a certain foreign language, you can use blue color for masculine words while pink color for the feminine ones.

Using colors may also be a good way to indicate irregular and regular verbs in the foreign languages. This color coding technique is particularly useful for students who are tactile or visual learners.

Flash Memory with Flash Cards

Computer-generated cards may also be used to boost the process of learning. Students may type the list to form question cards, have them cut out, and place in the answers manually on their back sides. Tactile learners can surely take advantage from this process because writing the actual answers becomes really a part of the process of learning. So, when you find that filling out the answers on the flashcards manually works best for you, you may just repeat the printing process of the list and having the answers written.

If you wish to utilize the cards repetitively for the whole school year, you can have them laminated. You may keep blank card at hand for taking notes in the class. Once you hear a vital term, you may write it down on the card immediately and have the answers added later, once you study. The process motivates you from reinforcing the information you attend to the class.

When studying through the use of flashcards, you can form a tiny check mark on the side of the ones you get correctly. Once you've made 2 or 3 marks on the card, you may place it within the separate pile. Continue through the main pile till all cards receive 2 or 3 marks.

You can cut up poster boards to form very huge cards. They come in several colors, thus giving you the chance to use them to allocate particular meanings.

Make sure to take advantage from these tips on using flash cards while studying to see just how useful they are for accelerating learning.

Chapter 8:

Prioritize Your Studies and Retire Yourself from Too Many Social Activities

Synopsis

“Truthfully, the most important thing in life is knowing what the most important things in life are, and prioritizing them accordingly.” – Melchor

Lim

Everyone has their individual priorities, but not all of them know which is the most important among them. Students might know that studies is their first priority, but do not get to successfully accomplish it. While many students engage themselves in too many social activities, most of them normally overlook their priorities.

As a student, you must already know how to prioritize things. You should know that your studies are more important than socializing. Socializing is also good at times, but spending much of your time in it is never a good idea. This is especially true if you are still a student.

Alerts, alarms, lists, bells, warnings, and reminders are sounding off from your clocks, computers and phones, all prompting you to remember. Keep in mind the date, the schedule, the term paper, the tests, and all. The dissonance of the bells is sufficient to let you unplug those useful assistants and silent them for good.

Studies First Before Anything Else

The whistles and bells might help you remember of doing something, yet they are not useful in setting your priorities effectively. To learn prioritizing your tasks, you can depend on the traditional method known as “the list”. However, do not halt with the typical “to-do” list. It may help you organize your tasks and priorities.

Prioritizing skills are considered as the person’s capability to determine which tasks are more vital at every moment and offer those tasks more time, energy, and attention. You give emphasis on the things that are essential without regard for activities with lower value.

So, if you are a student who is responsible enough of your actions, you will realize that your studies are more important than socializing. As a student, you should know that your first priority is your studies and not to expand with socialization. It is not bad to socialize, in fact, it is healthy. However, having too much of it that you even overlook your priorities is never a good idea.

Instead of wasting too much of your time and energy socializing, why don’t you strive to have good grades and high ratings on your exams by spending enough time studying. Spending too much time studying might not eliminate your social life. If you want, you can even combine your studies with socialization by forming a study group. In this way, you can sustain studying while socializing with your group mates through collaboration.

Chapter 9:

Form a Study Group, Not Group Gossiping

Synopsis

“Study is the bane of childhood, the oil of youth, the indulgence of adulthood, and a restorative in old age.” – Walter Savage Landor

Sometimes, a student is unable to absorb the important lessons in mind due to the tempting acts of the people around him/her. Gossiping is a common act among students that has to be addressed, as it can greatly affect the learning capability of anyone. This is especially true when using study group as your method towards studying. Learn to form study group rather than group gossiping.



Form a Group to Study, Not To Gossip

Most students will likely prefer to study within a group, as studying with it should provide a range of strengths and points of views. There is no single person who can accomplish everything well. But, a team of students collaborating together may acquire great outcomes with a shorter time period.

Rather than wasting your time mingling with a gossip group, why don't you aim to do well in class by collaborating and participating in a study group? Simply think about the benefits and results you can obtain from improving your knowledge through a study group.

Tips for a Successful Study Group

Once you make a decision of forming a study group, you have to set up some guidelines or rules so as to avoid your group from alleviating enthusiasm. The following suggestions may help you do so:

- Restrain the group to 3 to 6 students to obtain great results. Hearing too many voices in the group add confusion.
- When there are 8 or more students interested about joining the group study, just form 2 groups and then combine the membership once in awhile. It will avoid making hurt feelings and prevent having a weaker and stronger group.
- Do not consider restricting yourself to studying merely with your friends. Choose smart individuals who perform homework when the thing you intend is to increase your grades.

- Set up a regular time and place for meeting and motivate one another.
- You can also give a name to your group. It should offer the group with the stronger identification and motivate participation.
- During your initial meeting, you may encourage every member from talking about their strengths, which will make the group better.
- Take turns when acting as the group moderator in order to maintain the discussion on topic. A moderator must speak up when the conversation shifts too distant from the assignment.
- Predict quiz questions and test one another.
- Produce a prize or code word for fine ideas. Everyone appreciates receiving some recognition. Think about a small reward or special word to congratulate the members of the group whenever they procure a “zinger”.
- Produce a friendly word for those members who slack off. Make use of it as a sign to motivate them to do better.

By consider these tips in forming a group study, you should avoid forming a gossip group, but rather a developing and productive one.

Chapter 10:

Studying With Mind Mapping Techniques

Synopsis

“To acquire knowledge, one must study; but to acquire wisdom, one must observe.” - Marilyn Vos Savant

Studying does not merely involve plain reading. It also demands certain techniques that will help you maximize the potential of gaining knowledge. One of the common techniques used when studying includes mind mapping. What is it? Find out in this chapter.



Effective Techniques for Effective Studying

Mind mapping is the technique, which maximizes the use of the person's brain power and enables you to study and preserve information more efficiently. Because of this characteristic, mind maps have been recognized to be very efficient once utilized for studying.

Mind maps function in similar concept that of our brain and mind, through processing and retaining information in the visual way. It may take the fundamental idea of the ways your mind organizes information, ideas and thoughts to produce a structure that allows easier learning and recalling.

For instance, suppose you have a thought about your school. From such basic word, a number of connected concepts will eventually emerge. You will think about your lessons and your classroom. Those factors are connected with the word "school", so your mind comes up with the images. It is how the mind map functions. It places the basic concept in the middle, and then produces connections based upon it.

In the milieu of learning and studying, it become a more efficient method of recalling things, as it doesn't rely on learning through taking notes or rote. It discards the entire concepts and depicts upon the fundamental concept used by your mind. If the pressure of recalling is drawn away and the concepts are permitted to organize by themselves, they intend from flowing freely with no one needing to pressure them so as to follow by. Hence, it normally becomes easier for you to recall study material even more clearly.

Using Mind Mapping

You study for an exam, feeling confident that you are topping it. Then, once you finally take your seat for the exam and a certain point within the answer falls out your mind, you may find yourself forgetting about everything which follows.

This is exactly what occurs once you learn through rote. It is without knowing the fundamental concept close by. If you focus on understanding the root of the topic, you will find that there are really some better chances of recalling everything without having to beat yourself over it. This is just how mind map works. It assists you in understanding the fundamental concepts and thus assists you in learning and retaining more information. This is the perfect scenario in terms of studying.

Depending on your requirements and personal preferences, it should be easy for you to come up with a functional mind map. In fact, there are many people who come up with more advanced ways to draw those maps. Even though they may use various techniques, still, they are running on the common objective. This is to plan and formulate the lesson plan to aid retention and learning with the goal of total recall. Try bringing the idea into action and you will surely see that your capability towards learning and understanding will greatly improve.

With this eBook, you are certain that you can keep focus and achieve the best grades in class. So, never underestimate the above tips and you will figure out how valuable they are.