

# DEBT-FREE SCHOLAR

*Presents*



# TIPS ON PAYING FOR COLLEGE

# TABLE OF CONTENTS

Introduction .....	3
Is there ever a point at which a student should consider applying for college loans? .....	4
Is it possible for the average student to pay for college entirely through scholarships? .....	6
What do you think is the most common mistake students make when applying for scholarships? .....	9
Should students avoid highly-contested scholarships entirely? .....	11
What would be the smallest scholarship you would consider worthwhile? .....	13
What advice would you give a high school student beginning to look for scholarships? .....	15
Further Reading .....	18

# INTRODUCTION

Paying for college is a difficult endeavor. Every year, many college students get deeply into debt in their attempts to pay for college. However, this debt is not always necessary. Often, students can pay for college using “free money” – scholarship and grants.

In this special scholarship report, I have the opportunity to interview Cathy Gullo, the president of [Scholarship Consultant Services](#) and author of [Gearing Up To Finance A College Education](#), a book which I [reviewed](#) recently on Debt-free Scholar. Cathy has over 30 years experience as a high school English teacher, guidance counselor, and educational consultant.

I hope you find this interview interesting and useful.

Respectfully,

*Nate Desmond*

Editor, [DebtFreeScholar.com](http://DebtFreeScholar.com)

## **FREELY DISTRIBUTABLE**

Although this ebook is copyright Nate Desmond, you are **free to distribute** it. s Just be sure to include attribution and keep the original content intact.

If you enjoyed it, please pass it along. Also, make sure to [subscribe](#) to Debt-free Scholar at [DebtFreeScholar.com](http://DebtFreeScholar.com) for more tips and advice on college.

Is there ever a point at which a student should consider applying for college loans?

Loans should be a student's last option.

The only time that loans should be used is in certain situations, such as a student is in the last semester of completing a degree and all other funding has been depleted.

Another consideration is whether the loan has cancellation conditions that allow employment in certain professions or services as a payback instead of money.

Is it possible for the average student to pay for college entirely through scholarships?

It is possible for a student to have one's entire education funded by scholarships.

Students with high GPA, test scores, and outstanding credentials have a better chance for full funding.

However, an average student who has assumed leadership roles in many school and community activities or is talented in music, art, drama, dance, writing, or sports also can be a likely candidate for scholarships.

Selection of colleges that match the student's background and interests plays a big part in the process.

Also, the resumes, essays, interviews, and recommendations are most important.

Scholarships are available from a variety of sources to fit a variety of students.



What do you think is the most common mistake students make when applying for scholarships?

The most common mistake that students make when applying for scholarships is the applicant's or the parents' assumption that they do not qualify.

If a student matches the criteria for the scholarship and completes the application according to specific directions and in an exemplary manner, then one should let the scholarship committee make the final decision, realizing that every entry does not produce a scholarship.

Determination and drive make the real difference.

*Often, nationwide scholarships will have thousands of entrees while local scholarships will only have a dozen entrees:*

# Should students avoid highly-contested scholarships entirely?

Local scholarships should be a student's primary focus.

However, national scholarships should not be avoided entirely.

One should be selective in applying for national scholarships, as the process can be time-consuming and costly.

However, I have seen many students receive national scholarships because of the uniqueness of the application/candidacy or the selection committees' desire to "spread the wealth" to a cross-section of students and states.

*Many scholarships available are for small amounts of money (\$100 - \$300):*

What would be the smallest scholarship you would consider worthwhile?

The smallest amount of scholarship money worthwhile is dependent on individual needs.

A hundred dollars can buy books, lunches, or gas.

If the scholarship requires a great deal work to complete it, then one's time might be better spent on scholarships for thousands of dollars.

College scholarships usually provide the most money.

What advice would you give a high school student beginning to look for scholarships?

The best advice that I can give a high school student beginning to look for scholarships is to start early and realize that it is a process that involves many components and takes time to build.

Personal credentials must be recognized and become factors that one builds upon to make one more marketable to the colleges, scholarship committees, and other organizations.

These credentials are grades, course selections, SAT/ACT tests scores, school/community involvement, work experience, character, responsibility, and motivation.



The 9th grade is a good starting point.

However, thinking about one's future plans and narrowing the selection begins well in advance of high school.

# FURTHER READING

For more free college-help ebooks, visit [DebtFreeScholar.com/ebooks](http://DebtFreeScholar.com/ebooks) today.

The other ebooks in Debt-free Scholar's *Tips On College* series include:

