

YOUR EDUCATION SUCCESS KIT



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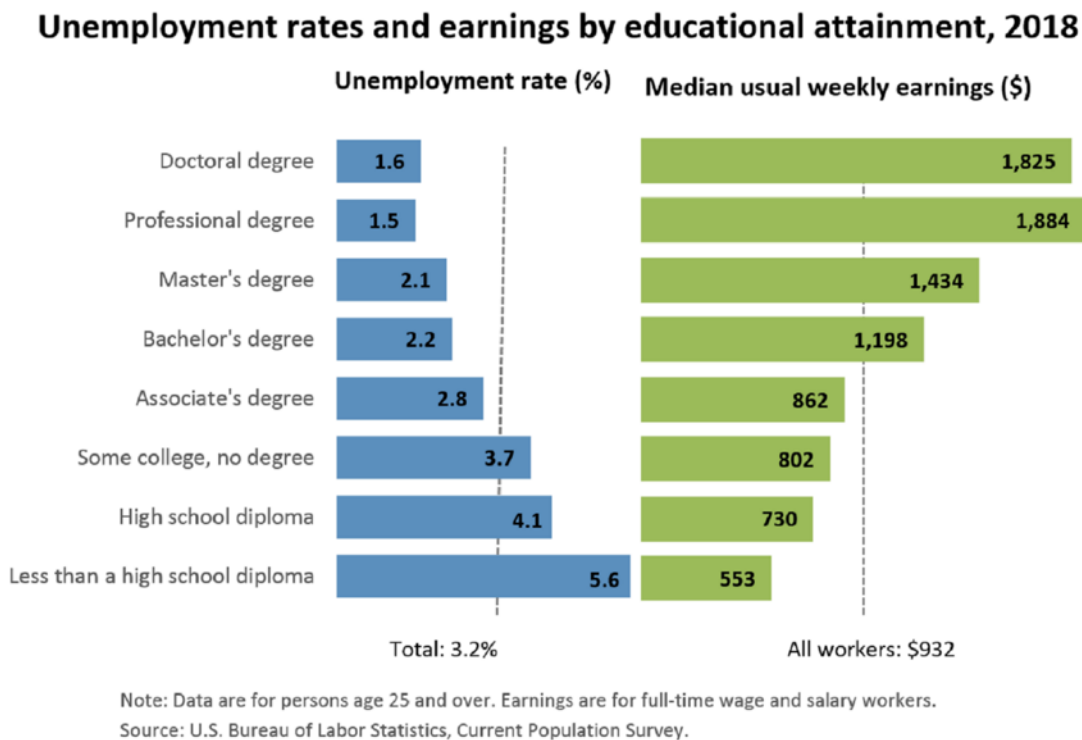
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1. The Value of a Degree

How could earning a degree be so valuable?

To begin, a degree may help you earn more money. According to the U.S. Bureau of Labor Statistics (below), college graduates may earn more during their careers than high school graduates. They also have much lower unemployment rates. A degree could allow for more career opportunities and could open doors that may otherwise remain closed.

Take a look at this chart from the U.S. Bureau of Labor Statistics.



*Source: <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

Job Security

The largest corporations in America now promote the importance of education so much that 83% of companies polled by International Foundation of Employee Benefit Plans (IFEBC) among its members and those of its sister organization, the International Society of Certified Employee Benefit Specialists reported that they provided some sort of educational assistance*. This means the company helps pay for employees to achieve higher education.

*Source: <http://www.shrm.org/hrdisciplines/benefits/articles/pages/educational-assistance.aspx>

Sense of Accomplishment

In a report published by the Institute for Higher Education Policy*, the individual benefits enjoyed by college graduates may include:

- Higher levels of saving
- Increased personal/professional mobility
- Improved quality of life for their offspring
- Better consumer decision making
- More hobbies and leisure activities

*Source: Reaping the Benefits: Defining the Public and Private Value of Going to College, Institute for Higher Education Policy. <http://www.ihep.org/assets/files/publications/m-r/ReapingTheBenefits.pdf>

In addition, according to the Carnegie Foundation,* the non-monetary individual benefits of higher education may include the tendency for post-secondary students to become:

- More open-minded
- More cultured
- More rational
- More consistent
- Less authoritarian

*Source: Rowley, L.L., & Hurtado, S. (2002). The Non-Monetary Benefits of an Undergraduate Education. University of Michigan: Center for the Study of Higher and Postsecondary Education. <http://www.ericdigests.org/2003-3/value.htm>

Why Doesn't Everyone Have a Degree?

With so many potential benefits, why doesn't everyone earn a degree? We believe the answer could be broken down into three parts: money, time, and hesitation.

Fortunately, solutions exist for each concern. Qualifying students may be able to use government financial aid options and/or private loans offered by financial institutions to help pay for higher education, if available. The availability of online education means students can work degree programs around already busy schedules, offering convenience for professionals and families. Students can overcome the remaining concern – hesitation – by familiarizing themselves with the ease, convenience and benefits of online education.

Throughout our site, you will find valuable information to help ease your fears and build your enthusiasm for achieving higher education sooner than later.



2. Admissions Process

Choosing a Degree

Now that you know how a degree may affect your quality of life, how do you choose which degree to earn? Well, if you are like most people, the choice is probably directly related to the career you wish to pursue. If you already have a career that you want to enhance, you might already have an idea of which degree you want to earn. If you know what career you want to pursue, then research which degrees may be necessary or beneficial for that particular occupation. Start with the Department of Labor website: <http://www.dol.gov>.

However, many people have no idea what type of career they want to pursue. Does this sound like you? If so, these simple tips could help you figure it out.

1. Don't pursue a career just because it may pay well. Many people make this mistake and end up disliking their jobs.
2. Look inward. What type of person are you? Are you an introvert or extrovert? Do you like to work with people? What you want in a job is a key factor in deciding which careers may suit you. This 8 Steps to Going Back to School page may help you explore different questions to ask yourself that can help you decide what degree to earn—and then start on your career path!
3. A hobby could turn into a career. Don't listen to the person who said that you can't earn money with a hobby! What is holding you back from earning money at what you love to do most? Check out relevant degree programs.
4. Ask questions. If you are interested in a career, don't be afraid to find someone who has that same occupation and ask if they could answer your questions. Contact associations for that particular occupation. Their insight could steer you to the education you need.
5. Don't turn your back on your dreams. Many people have that dream job they've always pictured in the back of their heads. And many people have shelved that dream, dismissing

it as impossible. Think back – have you ever done this? If so, take a second look – earning a degree could make that dream job a reality.

Now that you have an idea of which degrees might interest you, take the next step and talk to admission advisors at your selected or matched schools. In the next section, you will find out what important questions you should ask as you talk to each school that eLearners has matched you to or schools of your choice. The following information will help you in making an informed decision about your education.

Admissions Process

Once you have submitted your information, you will receive an email from eLearners with the names of up to three schools “matched,” or recommended to you. eLearners suggests that you consider speaking to all schools matched to you, and any other schools you are interested in, before making a decision.

In the near future, the schools should be in contact with you regarding possible enrollment and the admissions process with those schools. By speaking to all schools, you will be better informed when deciding which school is best for you.

Methods of Contact

While each school's Admissions department has a different practice for contacting potential students, some common methods include:

- **Phone Call:** When the schools call, don't be afraid to pick up the phone! Typically, you will be contacted by a College Admissions Representative. The representatives are there to answer your questions, schedule future appointments with you, help you make informed decisions about going back to school, and ultimately help make the admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and be sure to check your spam or junk folder periodically to be sure you receive these emails (or turn off your spam/junk mail blocks if you prefer).
- **Mail:** You may also receive a catalog and paper application via U.S. Mail from schools.

Typical Admissions Process Overview

Step 1: The First Phone Call

During the first phone call, the Admissions/Enrollment representative may want to schedule an interview time to speak with you. Otherwise, they may want to discuss the following during the first call and then schedule an interview at a later time:

- Selecting the right degree program for your career and life goals
- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions representatives from each school, they should provide you with specific information regarding their school and its offerings. It's a good idea to ask the same questions so you can make accurate comparisons.

The following questions may be helpful to you – you can print these out and write down the answers as you speak to each school:

1. What type of accreditation do you hold?

Schools may hold regional or national accreditations from various private accrediting agencies. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Most employers hire only graduates of accredited institutions and most schools will accept as graduate students only those with undergraduate degrees from accredited universities or colleges. A good place to start a search for an accredited institution is provided by the U.S. Department of Education at: <http://ope.ed.gov/accreditation/>

2. Do you offer any school scholarships or grants? Title IV funding (government financial aid)? Help with private loans?

Some schools may offer their own financial aid packages to qualifying students. Most schools are eligible to participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid. Financial aid may be available to those who qualify. For questions on how to pay for your secondary schooling, visit the U.S. Department of Education's "Do You Need Money For College? Guide" at: <https://studentaid.ed.gov/sa/sites/default/files/2019-20-do-you-need-money.pdf>

3. Do you accept transfer credits from school? (if you have any to transfer)

The rules vary from state to state, and from school to school – something to think about if you plan to move about. This is also a major advantage of online degree programs, however, as you are only geographically limited by the availability of an internet connection, but make sure to check each school's transfer policy.

4. Do you offer any credit for life experience?

Some programs may have the means to assess and convert your life experience – including military experience, professional certifications, and work experience – to college credit. These means may include standardized tests or credits from other institutions. Credit policies and the amount of credit allowed vary by school. Information specifically about converting military experience into college credits may be found at:

<https://www.military.com/education/timesaving-programs/timesaving-programs-overview.html>

5. Do you accept CLEP transfer credits?

College Level Examination Program (CLEP) credits are offered by the College Board, usually for the types of courses a student would attend in his or her first two years of classes, and can qualify you for anywhere from 3 to 12 college credits per exam. Exams are offered in a variety of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Each exam is 90 minutes in length, with primarily multiple-choice questions, and generally covers one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you can use toward meeting your program's degree requirements.

The College Board recommends that “you consult a textbook for the course at your college that is comparable to the exam you plan to take” in preparation for the test. More information about the CLEP program is available at the College Board website at:

<https://clep.collegeboard.org/about-clep>

6. How long will it take to complete your program?

Schools disclose information about the expected time to complete the program, and some may have policies concerning the total length of attendance allowed before earning a degree. The total number of credits earned per course can vary based on whether your school operates on a quarterly or semester system. Talk to your academic advisor about the type of schedule used at your school, and how it will affect scheduling your classes to fit your degree plan.

7. What are your technology requirements?

While most programs will accommodate a variety of operating systems and platforms, make sure that you can afford any necessary hardware or software upgrades, or even a new computer if necessary. Inquire about the availability of a technology aid package toward the purchase of a computer for distance learning or online students.

8. Do you have a career services department?

Many schools now offer employment services for graduates of their degree programs. Some programs are also affiliated with professional organizations which may offer graduate employment services within their field or fields of expertise.

9. Do you have academic advisors?

Academic advisors can be one of your greatest assets, especially in an online degree program. They can help you map out your degree path in order to maximize your educational value.

10. Do you offer technical support?

Whether available directly from the school, or from the third-party vendor of the interface application, tech support is vital for online learning success.

11. Are books included in my tuition?

Some schools offer books as part of the total tuition cost, some provide the necessary funds for you to purchase the books yourself, and others require you to buy books on your own. You may also need ancillary materials like optional study guides or suggested readings. Also, while many on-campus programs provide easy access to the school bookstore, keep in mind that you may need to find your textbooks at a local bookstore, or purchase them online, which means you should allow for search/delivery times.

12. Will I have access to a library?

Most online colleges offer virtual library access to their students. Some may also offer access to subscription-based research sources. If your program does not provide access to a school or online library, be sure to check out your local public library system, both online and in person, to familiarize yourself with the availability and locations of any useful research materials.

13. How does your program work?

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a degree program is essential in choosing the one that is right for you. Ask if there is a guided tour or tutorial of the school's interface available for you to "test drive."

14. What is the time investment associated with this program on a weekly basis?

The time investment varies by the number of credit hours attempted per semester, but a general rule for secondary education institutions is that for every one hour spent in class (in person or online), a student can expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students can expect to spend anywhere from 36 to 48 hours per week on school.

***Note for Active Military Members or Veterans:** Let the advisor know if you are active military personnel or a veteran, as there may be scholarships and aid packages available to qualifying students. Some schools waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available to those who qualify. Fees for entrance exams such as the LSAT or GRE may also be waived, so explore all available avenues, both through your school and your military liaison. Active soldiers may want to visit the official eArmyU website at www.goarmyed.com/public/public_earn_degree-armyu.aspx to find out how to apply for tuition assistance and fill out necessary paperwork and applications.

Step 2: Applications and Forms

After you have spoken with the schools, you will need to begin the Admissions/Enrollment process. This could happen in several ways:

- It is not uncommon to receive an email with the link to a school's application site. Many schools have strict application deadlines; however, do not feel intimidated by this. These deadlines are usually established to separate serious students from non-serious students. Since the application should take only ten minutes or so, take this opportunity to display your seriousness to the advisor.
- You may be asked to pay an application fee, depending upon the school's requirements. Ask your representative if the school charges any fees to fill out the application.
- Your school may ask you to fill out financial aid paperwork. Some schools complete financial aid packages for qualified students prior to their acceptance, while other schools may wait until they have accepted.
- Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Most follow up with you to see what questions or concerns you may have.

- The school may ask you to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

When you have chosen, applied and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement. This could be delivered via email or U.S. mail, or you may be directed to complete it online at the school's website.

The enrollment agreement is typically a three-to-seven-page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are.

Once you sign the document (you may e-sign, or sign manually and fax or mail back), you have enrolled!

Step 3: Course Registration

Most institutions will recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In most cases, you can register online or over the phone. Once you complete your registration, many schools offer an orientation course to familiarize you with their format. It is recommended that you complete this course.

Helpful Hints

You might become anxious as your start date draws near. Just remember that this is normal, and that the first week of school might feel like culture shock. After a couple of weeks, you'll assimilate school to your daily schedule and everything will begin to feel normal.

3. Financial Aid

Making Sense of Financial Aid

Paying for college or grad school can seem daunting, but there could be many options available to help you afford your education. These include federal aid – loans, grants, and work study programs – and other types of aid, like scholarships and non-federal grants, which may be available to qualified students.

This section provides information to help you make sense of the financial aid process. It also includes eligibility requirements provided by the [U.S. Department of Education](#) to help simplify your understanding of financial aid and motivate you to get started! Financial aid is available to those who qualify.

FEDERAL AID

Filling out the FAFSA

The basic function of the [FAFSA](#) (Free Application for Federal Student Aid) is to calculate your “Expected Family Contribution,” or EFC. This number is calculated using information that you provide about you or your family’s income and assets. The amount of aid (grants, student loans, and work-study) you may be qualified to receive depends on your EFC. It also figures in the cost of your attendance and whether you are a full- or part-time student. Here’s a simplified explanation of how it works:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Amount of Aid Given}$$

There are several ways to complete your application. You can:

1. Fill out your FAFSA online at <https://studentaid.ed.gov/sa/fafsa>
2. Download a PDF version of the form [here](#)
3. Call 1-800-4-FED-AID to request a paper form

The online route is the fastest way to go. Not only will it likely be processed more quickly, you can also sign into the website to find updates on the status of your application. You can also print the PDF form, fill it out, and then use that to answer the questions online.

Gathering the Required Documents

Before filling out the FAFSA, you should prepare yourself by gathering all necessary information and documents. Run down this checklist to make sure you have everything you need to get started:

- Social security number
- Driver's license (if you have one)
- Alien Registration Number (if you are not a U.S. citizen)
- Records of money earned in the previous year including W2s and 1099s. For example, if you are applying for aid in 2018, you will need your 2017 records
- Previous year's tax return. If you have not done your taxes, you still must calculate your adjusted gross income and taxes by following the IRS instructions
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, child support received and veteran's benefits
- Records of any Federal Work-Study earnings
- Records of grants, scholarships, and fellowship aid
- Stock, bond, and other investment records
- Business records
- Current bank statements
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death, or divorce

In some cases, tax information for your guardian or spouse is also required. Please call 1-800-4-FED-AID for questions regarding required information or visit <https://studentaid.ed.gov/sa/fafsa>.

Some Helpful Hints

When you fill out your FAFSA, remember this information to help you receive the maximum amount of aid available to you. Please consult a financial aid advisor or the FAFSA website to get the most up-to-date information.

- For money-related questions, if you have nothing to report, do not leave the answer blank; use a zero instead.
- The Earned Income Credit is considered "untaxed income." Retirement plan contributions and military food and housing allowances are other types of untaxed income.
- You may want to answer yes to all types of aid; this does not obligate you to anything and answering no doesn't benefit you in any way.

For more detailed information, download an overview of the FAFSA form and application process here: <https://studentaid.ed.gov/sa/sites/default/files/2019-20-completing-fafsa.pdf>.

Loans

If you need to borrow funds to help pay for your education, then [federal loans](#) are often a great place to start. Both Direct Subsidized Loans and Direct Unsubsidized Loans offer low-cost alternatives that may be available to both qualified undergraduate and graduate students.

Direct Subsidized Loans

If you demonstrate financial need, you may be able to borrow a Direct Subsidized Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you're in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons).

Direct Unsubsidized Loan

A Direct Unsubsidized Loan is not based on financial need. With this type of loan, you are responsible for paying interest on the loan from the time it's disbursed until it's paid in full. You can pay the interest as you go or allow the interest to accrue (accumulate) and have it added to the principal amount of your loan later. This means the interest will be "capitalized." Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along.

To apply for a subsidized or unsubsidized Direct Loan, you must submit your [FAFSA](#). While the Unsubsidized Direct Loan is available to all qualified students regardless of financial need, a FAFSA must be submitted for eligibility. For more information on Direct Loans, please visit <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>.

Direct PLUS Loan

For parents of dependent undergraduate students or graduate/professional students, Direct PLUS loans offer a low-interest alternative to help pay for their education. In this case, the U.S. Department of Education is the lender, and the qualified borrower must not have an adverse credit history. The maximum loan amount is the student's cost of attendance minus any other financial aid received.

PLUS loans can help parents pay for their child's education if you qualify. For more information on PLUS Loans, please visit <http://studentaid.ed.gov/types/loans/plus>.

Loans for Students with Poor Credit

Worried that your poor credit rating will prevent you from receiving financial aid? Rather than seeking out loans from private lenders who may offer variable (and higher) interest rates that could cost you more in the long run, focus on applying for Direct Subsidized and Direct Unsubsidized Loans from the federal government. These types of student loans don't require a credit check, have fixed interest rates, and may offer more flexible repayment plans and consolidation options.

For more information on Direct Loans, please visit <http://studentaid.ed.gov/types/loans/subsidized-unsubsidized>.

Grants

Federal grants are available for qualifying undergraduate students with a demonstrated substantial financial need. The amount of money awarded depends on which grants you qualify for based on your resources. As with federal loans, your need is determined by your FAFSA application. Unlike loans, grants usually do not have to be paid back.

However, here are some reason why you may have to repay all or part of your federal grant:

- If you withdraw from your program early
- If you switch your enrollment from full-time to part-time
- If you receive outside financial aid that reduces your need
- If you don't meet TEACH Grant service obligation requirements

But you can't be awarded grant money if you don't apply!

You can speak to your school's financial aid office or view the U.S. Department of Education's [Grant Programs Fact Page](#) to find up-to-date information about available grants and the application process.

Federal Pell Grants

One of the largest sources of federal grant aid, Federal Pell Grants are awarded to qualifying undergraduate students who have exceptional financial need. How much you may be awarded depends on your Expected Family Contribution (EFC), your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

- You may receive a maximum of \$6,195 annually for the 2019-20 school year.
- Generally, Pell Grants are usually awarded only to qualifying undergraduate students who have not earned a bachelor's, graduate, or professional degree.

For more information on Federal Pell Grants, please visit <http://studentaid.ed.gov/types/grants-scholarships/pell>.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG awards are given to qualifying undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You could receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.

- You may receive a maximum of \$4,000 annually.
- Not all schools participate in the FSEOG program.
- Your school determines eligibility since it's a campus-based aid program.

For more information on FSEOG awards, please visit <http://studentaid.ed.gov/types/grants-scholarships/FSEOG>.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

If you're interested in becoming a teacher, then the TEACH Grant could be an option for you. TEACH Grants are awarded to students who sign a grant agreement in which they promise the following: to teach (1) in a high need field, (2) at an elementary school, secondary school or education service agency that serves students from low-income families, and (3) for at least four complete years within eight years after completing their course of study funded by the grant. You may receive a maximum of \$4,000 annually, and your total amount must not exceed \$16,000. You must also:

- Meet [basic eligibility requirements for federal student aid](#)
- [Complete the FASFA® form](#)
- Be enrolled in a TEACH-Grant eligible program
- Meet certain academic achievement requirements, including maintaining a cumulative GPA of 3.25
- Receive TEACH Grant counseling that explains the terms and conditions of your service obligation
- Sign a TEACH Grant Agreement to Serve

Find more information about TEACH grants, please visit <http://studentaid.ed.gov/types/grants-scholarships/teach>.

The Iraq and Afghanistan Service Grant

Iraq and Afghanistan Service Grants are a type of federal grant for students whose parents were killed during service in Iraq or Afghanistan, and who aren't eligible for the Pell Grant based on their EFC. The award amount is equal to the maximum Pell Grant award, or \$6,195 for the 2019-2020 year*. Due to sequestration, any grant that is first disbursed on or after October 1, 2018

and before October 1, 2019 must be reduced by 6.2%. Applicants must meet the following criteria:

- Student's guardian or parent was killed in connection with service in Iraq or Afghanistan following September 11, 2001
- Student was under 24 years old or enrolled in college at least part-time at the time of the death of the parent or guardian
- Student meets the remaining eligibility requirements of the Pell Grant

**This number is subject to change. For the most recent information, please see*

<http://studentaid.ed.gov/types/grants-scholarships/pell>. To find more information about the Iraq and Afghanistan Service Grant, please visit <https://studentaid.ed.gov/sa/types/grants-scholarships/iraq-afghanistan-service>.

Additional Grant Resources

Student Aid on the Web: <http://studentaid.ed.gov>

This site is administered by the U.S. Department of Education and offers extensive information on options for financial aid. You'll also find tips on filling out your FAFSA.

Grants.gov: <http://www.grants.gov>

Grants.gov allows individuals and organizations to electronically find an application for federal grants. The site is updated often with new grant opportunities.

Work-Study Programs

The Federal Work-Study Program helps provide part-time jobs for undergraduate, graduate, and professional students with financial need. It enables students to earn money that could help pay education expenses. The program encourages community service work and tries to offer work related to your course of study. Each school has work-study programs specific to that particular school. Some students may be eligible to begin upon enrollment and others may have

to wait until they have obtained a certain amount of credits. Please contact your school's financial aid office for more information.

By working through a Federal Work-Study Program, you may gain practical experience that could help your job search after graduation – and show future employers you can balance the demands of school and work.

For more information please visit <https://studentaid.ed.gov/sa/types/work-study>.

Federal Student Aid Summary

The following is a summary of the U.S. Department of Education's Federal Student Aid Programs.

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts for qualifying students
Federal Pell Grant	Grant: generally does not have to be repaid	Available almost exclusively to undergraduates	Up to \$6,195
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: generally does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	Up to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Direct Subsidized Loan	Loan: must be repaid with interest	Student is not typically charged interest on loan during certain periods; loans made to undergraduate students for the 2018-19 award year have a fixed interest rate of 5.05% for the life of the loan.	Up to \$5,500 depending on year in school and dependency status.

Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate students; borrower is responsible for all interest during all periods; financial need not a requirement; loans made to undergraduate students for the 2018-19 award year have a fixed interest rate of 5.05% for the life of the loan and 6.6% for graduate and professional students	Up to \$20,500 (minus any subsidized amount received during the same period) depending on year in school and dependency status
Direct PLUS Loan	Loan: must be repaid with interest	Available to parents of dependent undergraduate or graduate and professional degree students; financial need is not required. Loans made for the 2018-19 award year have a fixed interest rate of 7.6% for the life of the loan	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum amount

Helpful Phone Numbers:

- Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)
- TTY users (for the hearing-impaired) can call 1-800-730-8913
- Callers in locations without access to 800 numbers may call 1-319-337-5665 (not a toll-free number)

OTHER TYPES OF AID

Scholarships and Non-Federal Grants

Scholarships are awarded to students based on many different factors that may include academic performance, financial need, religious affiliation, minority status and heritage. You don't have to pay back this type of financial aid, so if you think you may have a shot, it could be worth it to apply!

Scholarships are also available through a variety of sources, including schools, employers, individuals, companies, nonprofits, organizations and clubs. The awards are often based on the

factors mentioned above, a unique set of criteria that is important to the organization providing funds, or even community affiliations.

Free Scholarship Resources

- The financial aid office at your college
- The U.S. Department of Labor's [FREE scholarship search tool](#)
- [Federal agencies](#)
- Your [state grant agency](#)
- Your library's reference section
- Foundations, religious or community organizations, local businesses and organizations related to your field of interest
- Possibly your employer
- Online scholarship databases/websites

Helpful Tips for Applying to Scholarships

- **Review qualifications to ensure that you are eligible.**
- Review due dates and apply as early as possible.
- If you miss any due dates, keep a list so you can apply again next time.
- Carefully review the required list of documents (whether that be an essay or letter of recommendation) to ensure you complete all necessary elements.
- When writing an essay, always remember your audience. Consider who will be reading your work, and direct your verbiage to that particular organization or institution.
- Double-check your spelling and grammar, and if possible have someone else read it over. A second set of eyes can never hurt!
- When mailing in a scholarship application, be sure to send it certified and request a receipt to ensure whoever is offering the scholarship receives it.

Additional Scholarship Resources

There are many websites that list an abundance of scholarship options. You can often search for the right scholarship by using your personal criteria. Here are a few helpful databases:

FastWeb: www.fastweb.com

You must create a profile, but this website is one of the larger lists available on the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you indicate that you are interested in.

Adventures in Education: <http://www.aie.org/scholarships/>

This website allows you to search over 15,000 scholarships by keyword.

College Board: http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 2,200 scholarships. Their search form allows you to enter personal information and academic information to help narrow down your search.

For more scholarship information, visit the following sites:

[Sallie Mae](#)

[College Connection Scholarships](#)

Scholarships, Grants and Fellowships by Eligibility

ARMED FORCES AND VETERANS:

The Marine Corps Scholarship

<http://www.mcsf.org/page.aspx?pid=365>

Award Amount: Varies

This scholarship was established to provide financial assistance in the form of scholarships for higher education to deserving sons and daughters of Marines and children of former Marines. Particular attention is given to children whose parent was killed or wounded in action.

Eligibility: You must be the son/daughter of one of the following:

- An active duty or reserve U.S. Marine
- A Veteran U.S. Marine who has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Marine Corps
- An active duty or reserve U.S. Navy Corpsman who is serving, or has served, with the U.S. Marine Corps
- A U.S. Navy Corpsman who has served with the U.S. Marine Corps and has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Navy

Also, you must:

- Be attending or planning to attend a college or training school listed on the [College Navigator](#) website for the 2019-2020 year
- Have a maximum family adjusted gross income of \$100,000 or less. For the purpose of determining eligibility, non- taxable allowances are NOT included in determining adjusted gross income.
- Must have a GPA of at least 2.0 (on a 4.0 scale)

AMVETS Scholarship Program

<http://www.amvets.org/programs/scholarships/>

Award Amount: Varies

The AMVETS association gives out two scholarships a year to U.S. veterans, active duty, guard reserves who show merit and financial need—and two specifically to children/grandchildren of veterans, active duty, guard/reserves who are currently high school seniors.

Eligibility:

- Must be a United States citizen
- Must have a high school diploma or GED
- Must provide evidence of active duty status or veteran status having served honorably
- Must be enrolled or accepted for enrollment to an eligible program
- Must demonstrate financial need
- Must authorize AMVETS to publicize your scholarship award, if you are selected
- Must not be in default on federal student loan(s)
- Must not be convicted under federal or state law for possession or sale of illegal drugs

The Spouse Education Assistance Program (EAP)

<https://www.aerhq.org/Apply-for-Scholarship/Spouse-Education-Assistance-Program>

Award Amount: Up to \$2,200

The Spouse Education Assistance Program is a need-based scholarship program established to assist spouses of Army Soldiers in obtaining a four-year undergraduate degree.

Eligibility:

- Be the spouse of either a Soldier on federal active duty, a retired Soldier, or the widow(er) of a Soldier who died on active duty or in a retired status
- Be pursuing their first undergraduate degree at a school accredited by the U.S. Department of Education
- Be enrolled part-time (6 or more credit hours per semester/term) or full-time (12 or more credit hours per semester/term)
- Not be a member of the National Guard, Reserves or other military branch
- Maintain a 2.0 cumulative GPA on a 4.0 scale
- Must be registered in DEERS
- Must not be fully funded by other sources (such as the GI Bill or VA benefits)

Navy-Marine Relief Core Society (NMCRS) Education Assistance Program

<http://www.nmcrs.org/pages/education-loans-and-scholarships>

Award Amount: No-interest loans and grants of up to \$3,000 per 12-month period

The Navy-Marine Relief Core Society (NMCRS) Education Assistance Program provides financial assistance for spouses of active duty Navy and retired Marine Corps service members and children of active duty, retired, or deceased Navy and Marine Corps service members for undergraduate education at an accredited 2- or 4-year education, technical or vocational institution in the United States.

Eligibility:

- Must be enrolled, or planning to enroll, full-time for the entire academic year and pursuing your initial undergraduate degree
- Must be enrolled at an accredited college/university approved by Dept. of Education and participating in the U.S. Department of Education Title IV Financial Aid Programs
- Be a child of an active duty, retired or deceased Sailor or Marine under the age of 23 on May 1, 2019; or
- Be a spouse of an active duty or retired Sailor or Marine; or
- Be an MCEP/MECP student
- Have a cumulative 2.0 GPA or better on a 4.0 scale
- Demonstrate financial need
- Be registered in DEERS (Defense Eligibility Enrollment Reporting System)

General Henry H. Arnold Education Grant Program

<http://www.afas.org/education-grants>

Award Amount: Ranges from \$500 to \$4,000

The General Henry H. Arnold Education Grant Program is offered by the Air Force Aid Society (AFAS) and is committed to helping Air Force members and their families pursue their educational goals.

Eligibility:

Applicants must be in one of the following categories (items 1-3) and meet all other eligibility criteria listed below (items 4-6):

1. Dependent sons and daughters of Air Force members in one of the following categories:

- Active Duty, Title 10 AGR/Reserve on extended active duty, and Title 32 AGR performing full-time active duty. All members must be on active duty through December 1 of the academic year awarded (all other Guard and Reserve are not eligible).
- Retired due to length of active duty service or disability, or retired AGR/Reserve with 20+ qualifying years creditable for retired pay (all others are not eligible)
- Deceased while on active duty or in retired status

For financial aid purposes, a "dependent" student is one who will not reach age 24 during the award year; will not be a graduate or professional student; will not be a veteran; will not be an orphan or ward of the court; will not be married or have legal dependents other than a spouse.

2. Spouses of Active Duty members and Title 10 AGR/Reservists on extended active duty.

Member's active duty status must extend through December 1 of the academic year

awarded. Eligible spouses must be legally married to member (not separated or pending divorce) at time of application and disbursement of award.

3. Surviving spouses of Air Force members who died while on active duty or in retired status.
4. Will be a high school graduate enrolled or accepted as a full-time undergraduate student in the upcoming academic year. (NOTE: Students enrolled exclusively in distance education courses should check with their school official to verify their enrollment as meeting school's full-time status requirements.)
5. Will be enrolled or accepted in an accredited college, university or vocational/trade school approved by the U.S. Department of Education for participation in federal aid programs. Will maintain at least a cumulative 2.0 grade point average (GPA) on a 4.0 grading scale.

WOMEN:

Jane M. Klausman Women in Business Scholarship

<https://foundation.zonta.org/Our-Programs/Educational-Programs/Jane-M-Klausman-Women-in-Business-Scholarship>

Award Amount: \$2,000 each at the district/region level; \$8,000 at the international level

The Jane M. Klausman Women in Business Scholarship, operated by the Zonta Club, is awarded annually to women pursuing an undergraduate or master's degree in business management and working to overcome gender barriers.

Eligibility:

- Women of any age pursuing a business or business-related degree who demonstrate outstanding potential in the field (undergraduate and graduate).
- Must live or study in a Zonta district/region
- Must be enrolled full-time in at least the second year of an undergrad program through the final year of a master's program at the time of application (and must not graduate before December 2019)
- Online students are eligible if enrolled at an accredited school
- Members and employees of Zonta International or the Zonta International Foundation are not eligible to apply for the Scholarships.

Jeannette Rankin Foundation for Low Income Women

<https://jrf.fluidreview.com/>

Award Amount: \$2,000

Jeannette Rankin Women's Scholarship Fund provides scholarships to women age 35 or older who demonstrate financial need and who are enrolled in an undergraduate or vocational training program.

Eligibility:

- A woman, age 35 or older
- Low-income according to government guidelines
- A U.S. citizen or Permanent Resident of the United States
- Pursuing a technical or vocation education, an associate's or a first bachelor's degree
- Enrolled in, or accepted to, a regionally or ACICS accredited school

Google Women Techmaker's Scholarship Program

<https://www.womentechmakers.com/scholars>

Award Amount: \$10,000 (US) or \$5,000 (CAD)

This program is administered by Google in the memory of Dr. Anita Borg and supports women in technology. Scholarships are awarded based on academic background and demonstrated impact on the community.

Eligibility:

- Must identify as female
- Must currently be enrolled at an accredited university for the 2018-2019 academic year
- Intend to be enrolled in or accepted as a full-time student in an undergraduate or graduate program for the 2019-2020 year
- Study computer science or computer engineering degree, or a closely related program
- Maintain a strong academic record
- Show leadership and passion for increasing the involvement of women into the computer science field

Women's Independence Scholarship Program (WISP)

<http://wispinc.org/>

Award Amount: Varies

WISP was created to support survivors of intimate partner abuse in earning an education to improve their employability and achieve financial stability.

Eligibility:

- Women who have survived intimate partner abuse and have been separated from their abuser a minimum of one year—but no more than seven
- Have sought help from a non-profit agency that serves intimate partner abuse survivors for a minimum of 6 consecutive months that is willing to act as a sponsor throughout your education
- Citizen or permanent legal resident of the U.S. (eligible for FAFSA)
- Applied for or accepted into an accredited program at a U.S. institution
- Demonstrate a strong need for financial assistance
- Show a strong desire and ability to complete your training/academic program (and have a specific plan to use your training)

Microsoft Dissertation Grant Program

<https://www.microsoft.com/en-us/research/academic-program/dissertation-grant/>

Award Amount: Up to \$25,000 towards research as part of your doctoral thesis

The Microsoft Research Dissertation Grant Program strives to increase diverse talent receiving advanced degrees in computer-related fields by assisting PhD students from groups under-represented in computing including: women, Hispanics/Latinx, African-Americans/Blacks, American Indians/Alaskan Natives, Native Hawaiians/Pacific Islanders and/or people with disabilities.

Eligibility:

- Must be enrolled at an American, Canadian or Mexican university and doing dissertation work that relates to computing topics in which Microsoft Research has expertise
- Must be in your fourth year or beyond in a PhD program when you apply and continue to be enrolled at the university in the autumn of 2019
- Funding can only be used during your time in the PhD program and you will need to confirm your PhD program starting month, year and expected graduation date
- Payment of the award will be made directly to your university and dispersed according its policies
- You must self-identify with at least one group under-represented in computing as listed above

Society of Women Engineers (SWE) Scholarship Program

<http://societyofwomenengineers.swe.org/swe-scholarships>

Award Amount: Ranges from \$1,000 to \$15,000

The SWE Scholarship Program was created to provide financial assistance to women accepted to accredited degree programs that prepare them for careers in engineering technology, engineering and computer science. Reentry/Non-Traditional scholarships are also available to women who have been out of the engineering workforce and school for at least two years—and who want to gain the credentials to reenter the workforce or return to school to earn an engineering degree.

Eligibility:

- Women enrolled or accepted into a baccalaureate or graduate ABET-accredited engineering, computing, or technology degree program
- Be in a position to receive the scholarship in the school year it is rewarded
- Have a minimum GPA of 3.0/4.0 for upper-class applicants and 3.5/4.0 for freshmen
- Be a full-time student (unless reentry or non-traditional applicants)
- Be a U.S. citizen or permanent resident for some scholarships
- Not already a recipient of a renewable SWE Scholarship
- Not receiving full funding for education from their school or another organization

Women Techmakers Udacity Scholarship

<https://www.womentechmakers.com/udacity>

Award Amount: Not disclosed

This scholarship program was created to help increase opportunities and provide high value technical resources to women worldwide. It includes 100 full scholarships for technical certification courses to women and one year of free access to one of Udacity's Google-certified online [Front End Web Development](#), [Android Basics](#), [Android Developer](#), or [Full Stack Development](#) Nanodegree courses.

Eligibility:

- Must identify as a woman
- Be fluent or near-fluent in English
- Must meet Udacity's technology requirements
- Must be at least 18 years old at time of application
- Must commit to finishing the Nanodegree program in one year

Alice T. Schafer Mathematics Prize for Excellence in Mathematics

<https://sites.google.com/site/awmmath/programs/schafer-prize>

Award Amount: Not disclosed

Offered by the Association of Women in Mathematics (AWM), this prize is awarded by nomination—from members of the mathematical community—to an undergraduate woman who has illustrated excellence in the field.

Eligibility:

- Women at any level in their undergraduate careers
- Must be an undergraduate student when nominated
- Must be a U.S. citizen or have a school address in the country
- Show high performance in advanced mathematic courses/special programs
- Demonstrate a real interest in the subject area

American Association of University Women (AAUW) Selected Professions Fellowships

<http://www.aauw.org/what-we-do/educational-funding-and-awards/selected-professions-fellowships/>

Award Amount: Ranges from \$5,000 to \$18,000

The Selected Professions Fellowship program, offered by the AAUW, was created to support for women in graduate and professional programs in fields where female representation has traditionally been low. Fellowships are awarded for master's programs in architecture, computer/information sciences, engineering, and mathematics/statistics. Awards for master's in business administration, law, and doctorate in medicine degree programs are restricted to women of color.

Eligibility:

- Women who are citizens or permanent residents of the U.S.
- Must have achieved a high standard of academic excellence
- Must show promise in your respective field
- Be a full-time student at an accredited U.S. institution for the full academic year of the fellowship
- Priority is given to women who don't already have a master's or professional degree

P.E.O Grant Program for Continuing Education (PCE)

<http://www.peointernational.org/about-peo-program-continuing-education-pce>

Award Amount: Up to \$3,000

P.E.O created this need-based grant program to provide one-time financial assistance to women who are returning to school to earn a degree or certification that will improve their employment credentials to help them support themselves—and/or their families. Membership in P.E.O is not a requirement by access to the online application is only given after members of a P.E.O chapter have voted to sponsor an applicant.

Eligibility:

- Women who are citizens or legal permanent residents of the U.S. or Canada
- Must be enrolled in a degree or certification program
- Must live and study in the U.S. or Canada for your entire course of study
- Must have had a minimum of 24 consecutive months as a non-student at some point in your adult life
- Must be within 24 consecutive months of completing your educational program, which will lead to employment or job advancement—and must complete the program within 24 months of the beginning date of the term you are requesting the grant for
- Grant cannot be used toward a doctorate program or for continued education beyond the current program the grant has been requested for

Amelia Earhart Fellowship

<http://www.zonta.org/Global-Impact/Education/Amelia-Earhart-Fellowship>

Award Amount: \$10,000

Awarded by Zonta International in honor of Amelia Earhart, this grant program was created to help up to 30 talented women in aerospace-related sciences and aero-space engineering who are pursuing Ph.D. or Doctoral degrees in the field.

Eligibility:

- Applicants must register with Zonta International to view full eligibility requirements

The Educational Foundation for Women in Accounting Undergraduate Scholarship Program

https://efwa.org/scholarships_undergraduate.php

Award Amount: Varies

This program offers six different scholarships for women who are pursuing degrees and careers in accounting.

Eligibility:

- Must be a female US citizen attending accredited US school for an accounting degree
- Must show commitment to earning a degree in accounting in preparation for a career as an accounting or finance professional
- Must show demonstrated aptitude in accounting and business (as illustrated by prior course work and/or work experience)
- Must provide evidence that personal and professional goals, and a plan for achieving those goals, have been established
- Must demonstrate financial need

Dorothy B. Brothers Executive Scholarship

<https://www.wbenc.org/dorothy-b-brothers-executive-scholarship/>

Award Amount: Up to \$11,000

The Women’s Business Enterprise National Council (WBENC) developed this scholarship to give its Women’s Business Enterprises (WBEs) the chance to attend a list of WBENC-approved executive programs to help further develop their business skills.

Eligibility:

- Be certified and in good standing as a WBE
- Be the owner of your organization with three to five years of experience running it
- Have a least three full-time employees
- Have graduated high school, obtained a GED or be a graduating high school senior
- Have a minimum annual sales volume of \$500,000
- Have not received the scholarship in the past or recently attending an executive management program

SINGLE PARENTS:

Arkansas Single Parent Scholarship Fund (ASPSF)

<http://www.aspsf.org/>

Award Amount: Varies

The ASPSF was started to help support single mothers and fathers as they pursue their education to help further their careers. Scholarships can be used to help cover personal living expenses like gas, groceries, utilities—and childcare.

Eligibility:

- Eligibility requirements vary by county. [Find your county here](#) for more information.

Scholarships4Moms Scholarship

<http://scholarships4moms.net/>

Award Amount: \$10,000

This scholarship was created by mothers who wanted to help moms further their education. With the help of a sponsor, the group gives away \$10,000 scholarships up to five times a year.

Eligibility:

- Interested applicants must register on scholarships4moms.net to determine eligibility

Ann and Peter Ziegler Scholarship

<http://www.cnm.edu/depts/financial-aid/scholarships/documents/ann-and-peter-ziegler.pdf>

Award Amount: Not specified

The CNM Foundation created the Ann and Peter Ziegler Scholarship to help single mothers majoring in Liberal Arts who plan to transfer to a four-year institution.

Eligibility:

- Single mothers majoring in Liberal Arts
- Plan to transfer to a 4-year institution
- Have a GPA of 3.0 or higher
- Be enrolled in a minimum of 9 hours
- Have completed at least 12 college-level credits at CNM
- Have completed FAFSA and show unmet need
- Maintain satisfactory academic progress

Capture the Dream Scholarship Fund

<http://www.capturethedream.org/programs/scholarship-fund/>

Award Amount: \$1,000

The goal of the Capture the Dream Scholarship fund is to help provide single parents and minority students in California's Bay Area with the means to pursue a higher education. Applicants must have

lived in the Greater San Francisco Bay Area—including Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma county—for at least two years prior to the application deadline.

Eligibility:

- Low-income single mother or father/minority student
- Enrolled at an accredited not-for-profit 2- or 4-year institution in the fall
- Show a leadership history/community service record
- Have professional recommendations
- Academic performance

Women in Transition Scholarship

http://www.efwa.org/scholarships_undergraduate.php

Award Amount: Up to \$16,000 over 4 years

This scholarship, offered by the Educational Foundation for Women in Accounting (EFWA), was created for a woman who is the primary source of support in her family—and is enrolling as a freshman to earn a bachelor's degree in accounting.

Eligibility:

- Female U.S. citizen pursuing an accounting degree at an accredited U.S. school
- Show commitment to the goal of pursuing a career as an accounting or finance professional (including evidence after receiving the award)
- Demonstrate aptitude in accounting and business through prior coursework or work experience
- Show clear evidence of an established personal and professional plan to achieve your goals
- Display financial need

American Association of University Women (AAUW) Career Development Grants

<http://www.aauw.org/what-we-do/educational-funding-and-awards/career-development-grants/cdg-application/>

Award Amount: Ranges from \$2,000 to \$12,000

The AAUW's Career Development Grants were developed to help women who want to make career changes, advance their careers, or reenter the workforce by pursuing additional higher education, technical training—or participating in professional development institutes. Women of color pursuing credentials in non-traditional fields, and women who do not currently have an advanced degree, will be given primary consideration. Please visit the AAUW website for additional eligibility information.

Eligibility:

- Women who are citizens or permanent residents of the U.S.
- Must have earned a bachelor's degree on or before June 30, 2014
- Must not hold an earned graduate or professional degree
- Plan to enroll in or are enrolled in courses that are required for professional employment/advancement
- Plan to enroll or are enrolled in either: a bachelor's or associate degree program that is different from the field of study of our previously earned bachelor's degree; a master's degree program; a certification program; a technical school; or a professional degree such as law or medicine

EscrowTech's Scholarship for Single Parents

<https://www.escrowtech.com/scholarship.php>

Award Amount: \$1,000

This scholarship program was developed by EscrowTech to help ease the financial burden of pursuing an education—and a future career—as a single parent.

Eligibility:

- Be a single parent
- Attend an accredited college or university
- Have a minimum GPA of 3.0
- Be 18 years or older

Bethel Foundation Grace Scholarship Fund

<http://www.bethelfoundationusa.com/Grace%20Scholarship%20Application.pdf>

Award Amount: Up to \$1,500

The purpose of the Bethel Foundation Grace Scholarship Fund is to help single mothers cover the costs of tuition and books while pursuing a course of instruction to increase their earning potential.

Eligibility:

- Be a citizen of the U.S. at or near the poverty level
- Have a high school diploma or GED (must not have an undergraduate degree)
- Be the single head-of-a-household with sole custody of one of more children under 18 years
- Pursue a career-oriented course of study to improve your family's standard of living
- Be a recipient of a Pell Grant or in the process of obtaining one

MINORITIES: Minorities (all minorities)

The Gates Scholarship

<https://www.thegatesscholarship.org/scholarship>

Award Amount: Varies

The Gates Scholarship was created for Pell-eligible, minority, high school seniors. Starting in 2018, it will be awarded to 300 top student leaders each year to promote their academic excellence through college graduation and give them the chance to reach their full potential.

Eligibility:

- Are African-American, American Indian/Alaska Native, Asian& Pacific Islander American and/or Hispanic American
- Must be Pell Grant-eligible
- Are a citizen/legal permanent resident or national of the United States
- Have attained a cumulative GPA of 3.3 on a 4.00 scale
- Will be enrolling full-time in a four-year degree program a U.S. accredited, not-for-profit, private or public college or university
- Must show an outstanding academic record, demonstrated leadership abilities, and personal success skills

Ford Fellowship Programs

<http://sites.nationalacademies.org/pga/fordfellowships/>

Award Amount: Not disclosed

This program was created to increase ethnic and racial diversity at colleges and universities, and to increase the number of instructors who maximize the educational benefits of diversity. Predoctoral, Dissertation, and Postdoctoral fellowships are awarded in a competition run by the National Academies of Sciences, Engineering, and Medicine on behalf of the Ford Foundation.

Eligibility:

- Must be a U.S. citizen, U.S. national, or, and U.S. permanent residents – or be granted deferred action status under the Deferred Action for Childhood Arrivals Program, a political asylee or a refugee
- Must show evidence of superior academic achievement (grade point average, class rank, honors)
- Must be committed to a career in teaching and research at the post-secondary level

Jackie Robinson Foundation Scholar

<http://www.jackierobinson.org/apply/applicants/>

Award Amount: Up to \$7500 per year for four years

The Jackie Robinson Foundation awards scholarships to high school seniors who are minorities and show dedication to academics, leadership, and their community.

Eligibility:

- Be a graduating, minority high school senior
- Plan to attend an accredited and approved four-year institution within the United States
- Show leadership potential
- Demonstrate a dedication to community service
- A minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 21
- Present evidence of financial need
- Be a United States Citizen
- Not possess a degree from a 2 or 4-year college when applying for the scholarship

African American Heritage

The Ron Brown Scholar Program

<https://www.ronbrown.org/section/apply/program-description>

Award Amount: \$10,000 annually for four years

The Ron Brown Scholar Program awards scholarships to African American high school seniors who demonstrate academic excellence and leadership potential.

Eligibility:

- Must be U.S. citizens or permanent residents
- Must be Black or African American and current high school seniors at the time of their application
- Current college students are not eligible to apply
- Applicants should demonstrate academic achievement, exhibit leadership ability, participate in community service activities and demonstrate financial need

Fund II UNCF STEM Scholars Program

<https://www.uncf.org/programs/fund-ii-uncf-stem-scholars>

Award Amount: \$2,500 per academic year for freshmen/sophomores and \$5,000 per year for juniors/seniors/students whose programs require a fifth year

UNCF partnered with the Fund II Foundation to create this program to aid African American students pursuing careers in STEM fields with scholarships, internships, mentoring, and other tools to help them be successful.

Eligibility:

- Be a driven high school senior entering a U.S. accredited college or university in Fall 2019
- Be African American and a U.S. citizen, legal permanent resident or national
- Have a 3.0 GPA on an unweighted 4.0 scale
- Demonstrate measurable financial need
- Have pursued rigorous study in math and science courses while in high school
- Plan to study science, technology, engineering, or mathematics, and enter a STEM career
- Complete the application essays
- Submit a letter of recommendation through the UNCF application portal

AICPA Fellowship for Minority Doctoral Students

<https://www.aicpa.org/career/diversityinitiatives/fmds.html>

Award Amount: \$12,000

The scholarship program was created to help ensure that CPAs of diverse backgrounds are visible in college and university classrooms and can serve as role models and mentors in young people in the academic environment.

Eligibility:

- Must either have applied to a doctoral program (and be awaiting word on acceptance); be accepted in a doctoral program; or already matriculated and studying in doctoral program
- Have earned a master's degree and/or completed at least 3 years of full-time accounting practice
- Be a U.S. citizen or permanent resident and a minority student of Black or African American; Hispanic or Latin; Native American; or Alaska Native, Native Hawaiian or Pacific Islander ethnicity
- Attend school full-time and plan to remain full-time until you earn your degree
- Agree not to work in a paid position/teach more than one course per semester as a TA/dedicate more than one quarter of your time as an RA
- Be a CPA or plan to pursue the credential

The Development Fund for Black Students in Science and Technology

http://www.dfbsstscholarship.org/dfb_sch.html

Award Amount: Up to \$3,000 per year

This development fund provides scholarship to eligible undergraduate African-American students enrolled in scientific or technical fields at Historically Black Colleges and Universities (HBCUs).

Eligibility:

- Be an African American U.S. citizen or permanent resident
- Be an undergraduate student enrolled (or intending to enroll) at an HBCU and majoring in a scientific or technical field
- Show financial need and academic achievement
- Submit a personal essay and recommendations

Hispanic Heritage

The Hispanic Scholarship Fund (HSF)

<https://www.hsf.net/scholarship>

Award Amount: Ranges from \$500-\$5,000

The Hispanic Scholarship Fund (HSF) is the nation's leading organization supporting Hispanic higher education. Scholarships are available to high school seniors, undergraduate and graduate students, and community college students transferring to four-year universities.

Eligibility:

- Must be of Hispanic Heritage Must be a U.S. Citizen, Permanent Legal Resident, DACA or Eligible Non-Citizen (as defined by FAFSA)
- As a high school student, have a minimum 3.0 cumulative GPA on a 4.0 scale (or the equivalent)
- As a college or graduate student, have a minimum of 2.5 GPA on a 4.0 scale (or equivalent)
- Plan to enroll full-time at an accredited, not-for-profit 4-year university or grad school during the fall of 2019
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA)

McDonald's HACER® National Scholarship

https://www.mcdonalds.com/us/en-us/community/hacer/eligibility_and_requirements.html

Award Amount: Not disclosed

This scholarship program was created for Hispanic students who show academic achievement, financial need, community involvement, and personal strengths.

Eligibility:

- Be a high school senior and a legal U.S. resident
- Be younger than 21 years of age
- Have a minimum 3.0 GPA
- Be eligible to attend a two or four-year college or university full-time
- Disclose applications to other scholarship programs
- Enroll and attend an accredited institution in the academic year after you've been selected
- Have at least one parent of Hispanic heritage

Society of Hispanic Professional Engineers (SHPE) Scholarship Program

<https://scholarships.shpe.org/students/>

Award Amount: Varies

The SHPE allows students of Hispanic heritage to apply for a variety of sponsored scholarships provided you are a full-time student and meet a minimum cumulative GPA of 2.75 unless otherwise specified. All degree programs must be in the U.S. or Puerto Rico.

Eligibility requirements vary by scholarship.

Mexican American Dream Scholarship

<https://www.cofem.org/scholarships-becas>

Award Amount: \$500 and \$1,000

Offered by the Council of Mexican Federations in North America (COFEM), these scholarships are available to eligible AB-540/DACA students to help them complete their higher education.

Eligibility:

- Be an AB-540/DACA student, or a member, or related to a member of a COFEM-affiliated federation or club
- Be a full-time student enrolled in a minimum of 12 units at a two-year community college or four-year institution
- Have a minimum GPA of 2.8
- Demonstrate financial need and community involvement and/or work experience
- Attend school in Orange, Los Angeles, Inland Empire, Riverside or Venture County

Native American (American Indian) Heritage

AISES A.T. Anderson Memorial Scholarship

<http://www.aises.org/scholarships/at-anderson>

Award Amount: \$1,000 per year for undergraduates; \$2,000 per year for graduate students

This scholarship fund was established in memory of A.T. Anderson, one of the founders of the American Indian Science and Engineering Society (AISES).

Eligibility:

- Must be a full-time student at an accredited four-year college/university for the 2019-2020 academic year
- Must be pursuing a degree in medical sciences, physical science, mathematics, technology, science, engineering or natural resources

- Must have a cumulative GPA of 3.0 or higher
- Must be an enrolled member or a descendent of an enrolled member of a federally or state recognized American Indian Tribe or Alaskan Native Village; Native Hawaiian; Pacific Islander; or Indigenous person of Canada
- Must be a current AISES member at time of application

AISES Chevron Corporation Scholarship

<http://www.aises.org/scholarships/chevron-corporation>

Award Amount: \$5,000 per academic year

This scholarship program was created by AISES and Chevron to support the advancement of minority students with technical and leadership accomplishments who are committed to the energy field.

Eligibility:

- Must be pursuing a degree in Computer Science, Earth Sciences, Engineering, Health Environment and Safety or Naval Architecture
- Must be a full-time student at an accredited four-year college/university for the 2019-2020 academic year
- Must have a cumulative GPA of 3.0 or higher
- Must be an enrolled member or a descendent of an enrolled member of a federally or state recognized American Indian Tribe or Alaskan Native Village; Native Hawaiian; Pacific Islander; or Indigenous person of Canada
- Must be a current AISES member at time of application

Virginia Mathews Memorial Scholarship

<https://ailanet.org/awards/scholarships/>

Award Amount: \$4,000

The American Indian Library Association (AILA) offers this memorial scholarship to help cover tuition fees for a qualified American Indian student pursuing their higher education.

Eligibility:

- Must show that you're an enrolled member of a federally recognized tribe as evidenced by a CIBC card, or be a tribal member with official documentation
- Must demonstrate sustained involvement in the American Indian community and commitment to American Indian causes

- Be accepted into a graduate program in library and/or information sciences, accredited by the American Library Association
- Must be enrolled in a minimum of 6 hours each semester of the year of the award

American Indian Graduate Center Scholarships

<https://www.aigcs.org/scholarships-fellowships>

Award Amount: Varies

The American Indian Graduate Center (AIGC) provides more than 20 scholarships and fellowships for qualified Native American students pursuing undergraduate, graduate, or professional degree program.

Eligibility:

- Be pursuing a degree full-time at a nationally or regionally accredited institution in the U.S.
- Demonstrate tribal affiliating by submitting a Tribal Eligibility Certificate with your application
- Submit a Financial Needs Form (by July 15 each year) and the FAFSA

Asian American Heritage

Asian & Pacific Islander American Scholarship Fund

http://www.apiasf.org/scholarship_apiasf.html

Award Amount: \$2,500 - \$20,000

The APIASF helps deserving Asian American and Pacific Islander (AAPI) students complete post-secondary education through financial assistance. A special focus is on those who live at or below the poverty level or are otherwise of low socioeconomic status; are first in their families to go to college; are representative of the AAPI community's diversity; show community service, leadership and solid academic achievement.

Eligibility:

- Be of Asian and/or Pacific Islander ethnicity as defined by the [U.S. Census](#)
- Be a citizen, national, or legal permanent resident of the United States. Citizens of the Republic of the Marshall Islands, Federated States of Micronesia and the Republic of Palau are also eligible to apply.

- Be enrolling in a U.S. accredited college or university in the Fall of 2019. Please read each listing for specific eligibility requirements regarding the academic standing required for each scholarship.
- Have a minimum cumulative GPA of 2.7 on a 4.0 scale (unweighted) or have earned a GED
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA)
- Submit one letter of recommendation online

SEED Foundation Scholarship

<http://www.seedfoundation.org/scholarship.html>

Award Amount: \$10,000

The SEED Foundation Scholarship supports Asian-Indian college-bound high school seniors pursuing a college education.

Eligibility:

- Must be of Asian-Indian heritage with at least one parent of Indian ancestry
- Must be a graduating U.S. high school senior
- Have a minimum G.P.A. of 3.0 on a 4.0 scale
- Must enroll as a full-time undergraduate student in a U.S. university in the Fall
- Must be a legal resident of the U.S.

Against The Grain Groundbreaker Leadership Scholarship

<http://www.againstthegrainproductions.com/groundbreaker-leadership-scholarship/>

Award Amount: \$1,500

This scholarship was created for Asian American college seniors and graduate students who have shown exemplary leadership, vision, and passion that is changing lives in the Asian American community.

Eligibility:

- Be of at least 25% Asian and/or Pacific Islander ethnicity
- Be a U.S. citizen, national or legal permanent resident
- Be a high school senior, or a college senior enrolled full-time at an accredited U.S. college/university and must be full-time associate/bachelor/master degree seeking student by the upcoming academic calendar year
- Demonstrate innovative leadership abilities
- Have a minimum cumulative GPA of 3.5 on an unweighted 4.0 scale

LGBTQ & Allies

Pride Foundation Scholarship Program

<https://pridefoundation.org/find-funding/scholarships/guidelines/>

Award Amount: Not disclosed

Eligibility:

This scholarship program was developed by Pride Foundation to support LGBTQ and allied post-secondary education students who show leadership within the LGBTQ community or within their field of study

- Be an LGBTQ (or allied student) who lacks a broad LGBTQ community support system
- Face barriers to educational access, whether economic, racial, social, geographical or political
- Show significant financial need
- Be a resident of Alaska, Idaho, Montana, Oregon or Washington but may study elsewhere

Gay Asian Pacific Alliance (GAPA) Foundation Scholarship

<https://gapafoundation.org/scholarships>

Award Amount: \$1,000 to \$5,000

This scholarship was created to award activist students who make a positive impact on the Asian Pacific Islander (API) and LGBTQ communities.

Eligibility:

- Be attending a post-secondary institution in the U.S. in the fall of 2019
- Show a strong history of activism within the API and/or LGBTQ communities
- Applicants need not identify as either to apply

ACADEMIC PERFORMANCE:

National Merit Scholarship Program

<http://www.nationalmerit.org/>

Award Amount: Varies

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. There are many scholarships given out in this competition, including thousands of corporate and college sponsored scholarships.

Eligibility:

- Take the PSAT/NMSQT® in the specified year of the high school program and no later than the third year in grades 9 through 12, regardless of grade classification or educational pattern
- Be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following high school graduation
- Attend high school in the U.S., the District of Columbia or U.S. commonwealth and territory, or meet the citizenship requirements for high schools students studying outside the U.S.

HIGH SCHOOL SENIORS:

American Fire Sprinkler Association Scholarship

<http://www.afsascholarship.org/>

Award Amount: \$1,000 - \$2,000

The American Fire Sprinkler Association believes in education and training and offers \$2,000 annual scholarships to 10 eligible high school graduate applicants and \$1,000 to 5 eligible high school graduates or equivalency who are pursuing a college degree or trade school education.

Eligibility differs for high school applicants and post-high school applicants. Eligibility requirements shared by both scholarships include:

- U.S. citizens and aliens legally residing in the U.S.
- Winners chosen not based on financial need, GPA or demographics
- Scholarships are payable to the winner’s college/university or certified trade school in the United States

MISCELLANEOUS SCHOLARSHIPS:

Unigo \$10K Scholarship

<https://www.unigo.com/scholarships/our-scholarships/unigo-10k-scholarship>

Award Amount: \$10,000

Deadline: December 31, 2019

The Unigo \$10K Scholarship was founded on the belief that college is a smart investment, with a potentially even greater return. In 250 words or less, applicants must submit an online written response to the question, "Imagine a historical figure is brought back to life. Who is it? What's their favorite mobile app?"

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Education Matters Scholarship

<https://www.unigo.com/scholarships/our-scholarships/education-matters-scholarship>

Award Amount: \$5,000

Deadline: November 30, 2019

The Education Matters Scholarship gives students the opportunity to talk about why education is so important to them. In 250 words or less, students can answer these thought-provoking questions about the value of a college education: Why does education matter to you? What is the value you hope to receive from college? What would you do to convince the college cynics?

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Make Me Laugh Scholarship

<https://www.unigo.com/scholarships/our-scholarships/make-me-laugh-scholarship>

Award Amount: \$1,500

Deadline: August 31, 2019

Make Me Laugh is a fun scholarship that injects some humor and fun into the scholarship application process. Do you have an embarrassing or funny story to tell? Share your experience by submitting a short online response (250 words or less) describing an incident in your life, funny or embarrassing, fact or fiction.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Shout It Out Scholarship

<https://www.unigo.com/scholarships/our-scholarships/shout-it-out-scholarship>

Award Amount: \$1,500

Deadline: September 30, 2019

The Shout It Out Scholarship gives students a platform to spread the word and make their voices heard. In 250 words or less, students can write about whatever's on their mind. Whether it's an important message for the world, or simply a heartfelt message for a family member, the Shout It Out Scholarship committee wants to hear it.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Zombie Apocalypse Scholarship

<https://www.unigo.com/scholarships/our-scholarships/zombie-apocalypse-scholarship>

Award Amount: \$2,000

Deadline: October 31, 2019

Are you a fan of “The Walking Dead” or other zombie-themed TV shows, movies, or books? What if a zombie apocalypse wasn’t just fiction? The Zombie Apocalypse Scholarship committee wants to know all about your zombie survival plan. In 250 words or less, share your strategy to avoid the zombies, where you would hide, and the top five things you’d bring to stay alive.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo I Have a Dream Scholarship

<https://www.unigo.com/scholarships/our-scholarships/i-have-a-dream-scholarship>

Award Amount: \$1,500

Deadline: January 31, 2020

When we dream, our imaginations are limitless. The I Have a Dream Scholarship committee wants to hear about your dreams, whether it’s a bizarre one you had last week, or your hopes for the future in 250 words or less.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2026) in an accredited post-secondary institution of higher education

Unigo Top Ten List Scholarship

<https://www.unigo.com/scholarships/our-scholarships/top-ten-list-scholarship>

Award Amount: \$1,500

Deadline: December 31, 2019

The Top 10 Scholarship gives students the chance to show what’s truly special and unique about them. In 250 words or less, create a list of the top 10 reasons why you should be selected to win this scholarship.

Eligibility:

- Be thirteen (13) years of age or older at the time of application

- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo All About Education Scholarship

<https://www.unigo.com/scholarships/our-scholarships/all-about-education-scholarship>

Award Amount: \$3,000

Deadline: April 30, 2019

Education can truly change a person's life – and this scholarship just might be that first step. In 250 words or less, let us know how winning this scholarship for your education will make a difference in your life.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Superpower Scholarship

<https://www.unigo.com/scholarships/our-scholarships/superpower-scholarship>

Award Amount: \$2,500

Deadline: March 31, 2019

For all those superhero lovers and villain enthusiasts, this super scholarship can give you the power to potentially win a scholarship (if you qualify). In 250 words or less, tell the Superpower Scholarship committee which superhero or villain you would want to change places with for a day and why.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Sweet and Simple Scholarship

<https://www.unigo.com/scholarships/our-scholarships/sweet-and-simple-scholarship>

Award Amount: \$1,500

Deadline: February 28, 2020

Sometimes the simplest gifts make the biggest impact. In 250 words or less, tell the Sweet and Simple Scholarship committee about something you received as a gift and why it meant so much to you.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2026) in an accredited post-secondary institution of higher education

Unigo Flavor of the Month Scholarship

<https://www.unigo.com/scholarships/our-scholarships/flavor-of-the-month-scholarship>

Award Amount: \$1,500

Deadline: July 31, 2019

You've heard of the famous job interview question, "If you were an ice cream flavor, which one would you be?" Now is your opportunity to answer! In 250 words or less, share which ice cream flavor best reflects your personality and why.

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Do-over Scholarship

<https://www.unigo.com/scholarships/our-scholarships/do-over-scholarship>

Award Amount: \$1,500

Deadline: June 30, 2019

Ever wish you could do-over a moment in your life? What we learn from past mistakes can teach invaluable lessons for our future. In 250 words or less, describe which moment in your life that you'd relive and change, and why.

Eligibility:

- Be thirteen (13) years of age or older at the time of application

- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

Unigo Fifth Month Scholarship

<https://www.unigo.com/scholarships/our-scholarships/fifth-month-scholarship>

Award Amount: \$1,500

Deadline: May 31, 2019

This scholarship brings awareness to the number five – and applications are due in the fifth month of the year, May! Answer the following question in 250 words or less: “Write a letter to the number five explaining why five is important. Be serious or funny. Either way, here’s a high five to you for being original.”

Eligibility:

- Be thirteen (13) years of age or older at the time of application
- Be legal residents of the fifty (50) United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2025) in an accredited post-secondary institution of higher education

eLearners Military Scholarship Essay Contest

<https://www.eLearners.com/scholarships/military-scholarships/>

Award amount: \$1,000

Deadline: Feb 28, 2019

To enter to win this scholarship, you must complete a short form and answer the essay question (in 250 words or less) “How has your military service better prepared you to enhance your education?”

Eligibility:

- Be military active duty, honorably discharged, veteran, or a spouse from any military branch
- Be a legal U.S. resident of the 50 United States and the District of Columbia
- Be 18 years or older at time of application
- Be enrolled or enrolling at an accredited post-secondary institution (no later than fall 2019)
- See Official Scholarship Rules for a complete list of eligibility requirements

4. Study Tips and More

Online learning can be difficult for some. Luckily, there are resources available that may make it easier to learn more effectively. This section includes tips on how you could make your environment more conducive to productive studying. You will also find many links to resources that are available on the internet to help you with your studies.

Creating the Perfect Studying Environment

Use Your Eyes: Find a comfortable spot for your desktop and/or laptop study space, but not too comfortable. You don't want to doze off during a lecture, or even worse, a group presentation. If you have more than one computer available, you may want to consider setting one up to the side for note-taking during lecture sessions. This will allow you and your primary computer to focus on the class session, while giving you the flexibility to take notes and look up any pertinent terms on your secondary computer.

Direct Your Eyes: Try to find a relatively quiet spot with good lighting and few distractions. Because no one is actually watching you, it can be easy to lose focus or get sidetracked during classes or study time. If you find that the background noise of a television or music helps you to tune out outside influences, use this to your advantage.

Save Your Eyes: Have a printer available. It's not necessary to have the printer in your primary study area, but you will be thankful to have one nearby the first time you receive a 20-page reading assignment from an online source. While reading directly from web pages is a common practice at this point, your eyes will quickly remind you why the majority of web content is broken into small, easy-to-read sections.

The First Day of School

Be Prepared: As soon as you have access, take a look at your class web pages or sites to check for any required texts, software, or hardware, and just to get an idea of how to navigate the online classroom experience. Take note of the preferred method of contact and contact

information for your instructors and teaching assistants, as well as instructions on formatting for email, chat interaction, etc. Every instructor will have slightly different requirements, but remember, more information is almost always better than not enough. For example, most instructors will require at least your name and course & section numbers in the subject line of email correspondence. Since they probably receive hundreds of student emails per day, you want to be sure to provide as much information as possible before your instructors even open your messages.

Look at the course syllabus and/or schedule, too, as classes sometimes require or recommend readings or preliminary introductory-type assignments due on or prior to the first day of class. Most major universities also have mandatory first-day attendance policies. Don't let an easily avoided software issue on the first day cause you to be dropped from a class.

Be Aware: Look for any browser conflicts, as well as any content that may not be displayed due to pop-up blockers, missing plug-ins, etc. It's always a good idea to have an alternate browser installed and configured in case of any unexpected issues. Commonly used browsers include Internet Explorer, Firefox and Google Chrome. Be sure to arrive early enough to allow for any last-minute browser troubleshooting, bandwidth detection, and speaker and/or microphone calibrations.

Be Proactive: Many online schools are beginning to use third-party interfaces, such as BlackBoard Academic. Check out the free tutorials available online for these interfaces, both official and unofficial.

Examples include:

- <http://ondemand.blackboard.com/students.htm>

Don't forget, your more experienced classmates can be a great resource. They may be willing to share their past experiences to help someone else avoid the same stumbling blocks.

Course calendars can be your greatest asset, especially when taking more than one class per semester. It may be helpful to copy your course calendars together into one paper and/or digital version, using color-coding to distinguish between classes and types of assignments. This will allow you to see at a glance any potential scheduling conflicts, such as a large paper and a group presentation from two different classes, giving you plenty of time to plan to work ahead on one or both.

How to Effectively Communicate Online

Sending & Receiving Email: Your school should provide you with a school email address, usually one ending in an .edu. You should be able to access this address from within the school's webpage or site, but you may want to consider having it forwarded to your personal email account as well so you don't miss any important, time-sensitive messages, and for archival purposes. Remember to provide courtesy copies (CC) to instructors, teaching assistants, group members, etc., as the circumstances dictate. Also bear in mind when communicating via the web that body language and visual cues, two of the biggest factors in communication, are noticeably absent online. Read what you've written before sending, and if you think it could be taken the wrong way, carefully reword it.

Participating in and Viewing Recorded Class & Small Group Chat Sessions: Every instructor will have specific guidelines for online class conduct, and this may vary according to the format of the particular class session. For most lectures, you will probably find that the instructor will utilize any available microphone capabilities, while leaving the chat window for student questions and comments. In contrast, for group presentations, the instructor will most likely allow microphone access to one or more group members to facilitate the presentation to the class. Keep in mind that in a chat setting, saying more in fewer words is ideal, but don't overuse abbreviations to the point that no one is sure what you're talking about. Also, be careful not to

dominate the conversation or continue to provide unnecessary information. Your classmates need to make their thoughts and opinions known and many instructors assign a portion of each student's participation in classroom activities, so don't deny others their discussion points. Some good basic rules include:

- Avoid typing in all capital letters (as this is often read as yelling in chat conversations)
- Allow your instructor to finish speaking or typing before you begin to ask a question or respond to a statement
- Choose the correct option when sending private messages to professors, fellow group members, or specific classmates to avoid potentially embarrassing situations

Even though your classroom chat sessions may be smaller than many on-campus classes you have attended, and the atmosphere may appear to be more casual, remember to keep a professional demeanor at all times, avoiding smileys and emoticons, and using punctuation such as exclamation points to a minimum. Choose your words carefully and review your chat entries before sending to avoid any easily-fixed grammatical errors.

Keeping up with Discussion Boards/Forums: Many instructors use the discussion board or forum format to conduct ongoing class discussions, weekly article postings, small group interaction, and more. Check the page or site for each class to take full advantage of the discussion boards or forums. You will often find an introduction board or forum for a class, where students post some basic school and personal information for one another to read. This is a good place to scout out more experienced students that you can look to for leadership and guidance in the coming weeks. They've most likely been through the online school process for at least a few semesters, and have a few "tricks" up their sleeves for troubleshooting issues with the school's interface.

Here too, as in email and chat communications, be careful that the intent of your words is not mistaken. A good trick is to compose posts in a separate Word document, copying and pasting to the board only after you've proofread it. Once you post a thread to the board or forum, it's

usually up there for good, and you don't want to have to post a reply explaining the real intent of your original thread.

Accessing and Using Recorded Lectures/Notes: More often than not, online instructors sometimes record their classroom and lecture sessions so that students can go back and listen again. Usually, the required playback software will be included in the school's interface but be prepared to download and install a new player if necessary. Many professors do not have an official attendance policy after the first-class session, but remember, if you aren't there for the class session, you can't ask any questions you may have while you're listening to a recording. Even if you've done all the reading and think you have the material down, it's always a good idea to attend as many class sessions as possible. This will help make the online experience more social, enhance the overall learning experience through diversity of thought, and make you stand out more to your professors.

Time Management and Procrastination

Plan on Planning Ahead: Be aware of paper, project, presentation, and other deadlines. Record assignments from multiple classes onto a single calendar so you can better manage your time and complete all of your assignments by their deadlines. The general standard for online university distance learning is that for every hour spent in class (lecture), a student should expect to spend two to three hours outside of class time reading, studying, researching, etc. For most undergraduate students, full time status requires a course load of at least twelve hours. This means that you can expect to spend at least twelve hours a week in class, along with at least 24 to 36 hours a week outside of class, for a total of 36 to 48 hours per week in total school time. If you plan to work a full-time job while attending school, you'll also have those considerations to plan around, not to mention family obligations. In other words, your calendar could be your greatest ally in online school survival.

Stay on Schedule: Try to avoid distractions. Things that may seem like a priority today could make you wish you'd spent that extra hour studying come finals week. Remember, too, that

there will often be small group members depending on your input, feedback, research, and whatever else the project may entail. If you get a reputation for dropping the ball and not carrying your weight in group settings, you may be setting yourself up for some negative group experiences of your own down the line. One more thing to keep in mind: instructors have multiple assignments and projects from multiple classes to grade and give feedback on, and sometimes they like to try to work ahead too. It never hurts your professors' opinions of you to ask if you can turn in an assignment early.

Widen Your Focus: Sometimes students can get so caught up in the everyday routines of work and family, they forget that school is an ongoing process. Small but extremely important things like reapplying for financial aid or registering for next semester's classes before they fill up may fall through the proverbial cracks. You will probably receive email and other forms of notification for deadlines, but it is easy to lose track of cutoff dates for next semester when trying to keep straight paper, project, quiz, and exam dates for multiple classes.

The Internet—A Valuable Study Tool

Be Driven: Don't wait to start looking for possible (and hopefully thought-provoking) angles for papers and group projects. Remember, the more original your thought process, the more likely your professor will enjoy reading your papers or hearing your presentations and reward you with a high grade. It's also may be more likely that they will remember you and may be willing to overlook some of your less than stellar work, too. Another good reason to start early on group projects and presentations: if you already have an interesting, original sounding subject and argument prepared for the group's first meeting, you will not only impress your fellow group members, you will be more likely to produce a project or presentation that actually interests you (and hopefully your instructor).

Be Discerning: Use your intuition and your senses when evaluating information sources. While Wikipedia is a wealth of information, entries are commonly incomplete or inaccurate. Nevertheless, it can be a good starting point, and the references and external links will often give

you a better idea of the dependability of the information. Remember this when evaluating other information sources online, as well. Use all of the information available to you — all webpages should include the date that they were last updated, and any article or journal that doesn't include any citations or references is most likely just someone's opinion or sales pitch.

One useful clue is the page extension (.com, .edu, .gov, .org) – if the information appears on a .com page, remember that likely someone is trying to sell you something (.com stands for commerce), but if it's on an .edu (educational) or .gov (government) site, it's generally pretty accurate and current information. Nonprofit organizations often use .org extensions for their pages. While their information may sometimes be useful, remember that these organizations also have agendas, and that any facts, figures, or statistics may be slightly skewed in favor of the group's leanings. Don't forget one of the most obvious clues in online research – the appearance of the page where the information appears. If the page looks unappealing, is overly flashy or covered in ads, or lists no authors, sources, or last updated information, then you probably don't want to list it on your works cited page.

Be Thorough: Exhaust all avenues available to you. Most major universities offer online access to their libraries to distance learning students. Many others also provide access to outside research libraries or databases as well, such as Lexis-Nexis Academic, EBSCO, Gale Academic Research, WorldCat (OCLC), etc. Stay within the assignment guidelines concerning types of sources and relative age of the information. Also, make sure you only use relevant factual information. Just because it came back on a keyword search doesn't necessarily mean that it supports your argument. Look for an abstract or skim the piece quickly to ensure that it will be useful before spending more valuable research time on it

Don't ignore outside free services either. A regular web search through a service such as Yahoo! or Google may be a good starting place for keywords. After that, though, it's probably a good idea to move on to more specialized search engines. Google Scholar, at <http://scholar.google.com/>, has made large strides in providing information to the online

community free of charge. Don't forget to use the advanced search option where you can search keywords with operators like "and", "or", and "but not" to achieve more specific, research-quality results without having to sift through usually useless commercial and promotional materials vaguely associated with your topic.

Berkeley University offers an online research guide,

<http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html>. While you still have to be discerning in all cases, don't forget that even an older or less reliable looking source may ultimately lead to more authoritative, dependable material, especially if it includes a bibliography, works cited, or reference page. If nothing else, you may identify possible keywords you can use to further your research.

5. Online Learning Resources and Tools

As you begin your journey to an online education, it's a good idea to identify resources that can help you succeed in each of your courses. Aside from the reference materials available at your local bookstore, you will find many resources online. Google Scholar (<http://scholar.google.com>) offers an advanced search option that can be narrowed down by subject area, including:

- Biology, Life Sciences and Environmental Science
- Business, Administration, Finance and Economics
- Chemistry and Materials Science
- Engineering, Computer Science and Mathematics
- Medicine, Pharmacology and Veterinary Science
- Physics, Astronomy and Planetary Science
- Social Sciences, Arts and Humanities.

Essay Writing and Grammar Lessons

- www.aresearchguide.com: This is an invaluable tool for writing research papers. You will learn the basics of planning, organizing, researching, and writing an 'A' paper.

- <https://style.mla.org/>: Many of your professors will require you to write your essays and other assignments according to the Modern Language Association style. If you do not purchase an MLA style guide, or if one is not provided by your program, you can access all MLA resources for free on this website.
- www.encyclopedia.com: This online encyclopedia provides a comprehensive list of information from published reference works. Sources include Columbia University Press and Oxford University.
- www.grammarbook.com: Here you will find answers to your questions about grammar, punctuation, capitalization, and commonly confused words, as well as interactive activities and quizzes.

Mathematics

- www.google.com: Believe it or not, you can open your browser to Google.com and type a mathematical equation or expression into the search bar, hit enter, and Google displays the answer as a search result.
- www.mathpower.com: This is a useful site for any math student, especially the adult learner. Learn methods to reduce “math anxiety” and learn study tips via tutorials, videos, discussions forums, and more. There are also links to different subjects, like algebra, statistics and calculus. Pre-algebra students will also find a good deal of help to get them through those introductory classes and on to college algebra.

History/Social Studies

- www.refdesk.com/facthist.html: This page is the quintessential history subject index. If it happened in history, then it's here.
- <http://www.fsmitha.com/t-index.html>: This site is a virtual timeline of both natural and social history. It also includes a useful subject index. You can click on succinct entries of one or a few sentences and they will expand to longer, more detailed articles on the specific time period, person, or event.

Science

- http://scholar.google.com/advanced_scholar_search: As mentioned in the introduction to this section, the advanced search feature of the new Google Scholar service allows you to filter searches by subject area, including the major branches of the biological and physical sciences, as well as most of the social and behavioral sciences.
- <https://library.si.edu/natural-and-physical-sciences> : The Smithsonian Libraries website offers helpful resources for natural and physical sciences, including online research tools, digital collections, books, and images.

Healthcare

- http://subjectguides.uwaterloo.ca/ld.php?content_id=33819704: This guide provides information on the American Medical Association's JAMA Citation Style from the University of Waterloo in Ontario, Canada.
- <http://www.adea.org/>: For those studying to become dentists, this site from the American Dental Education Association is an excellent resource, providing links for many topics, including considering a career in dentistry or setting up a residency after graduating from dental school.
- <http://www.adha.org/>: The American Dental Hygienists' Association is “the largest professional organization representing the interests of dental hygienists,” and offers links to information on education, continuing education, and career placement for those in the industry. Be sure to check out this professional association while still in school, as they also offer scholarships, exam tips, and a student membership rate.
- <https://www.cdc.gov/nchs/icd/index.htm>: The CDC's National Center For Health Statistics is responsible for maintaining the medical coding standards for the current ICD-9-CM. Information on ordering printed publications from the NCHS is available directly at <https://www.cdc.gov/nchs/products/index.htm>.

Law

- www.lexis-nexis.com: This comprehensive database of legal (and more recently, other types of) information is available on a subscription basis. Many online law schools provide students with accounts to this service.
- <https://lawschool.westlaw.com/shared/signon02.asp?path=%2fDesktopDefault.aspx>: Law schools frequently provide this resource to their students, and many practicing lawyers subscribe, as well.
- <http://www.paralegals.org>: The National Federation of Paralegal Associations offers links to various laws, codes, statutes, and other vital paralegal information, as well as the pros and cons of different types of available competency exams, and even a career center.
- <http://www.nlr.gov/sites/default/files/attachments/basic-page/node-1727/stylemanual.pdf>: This free resource from the National Labor Relations Board on the art and science of legal writing is a self-described “Guide for Legal Writing in Plain English.”

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