

# Find and apply for as many scholarships as you can—it's free money for college or career school!

Start researching early, and meet deadlines, and you may be on your way to scholarship success.

Scholarships are gifts. They don't need to be repaid. There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.

What kinds of scholarships are available?

Some scholarships for college are [merit-based](#). You earn them by meeting or exceeding certain standards set by the scholarship-giver. Merit scholarships might be awarded based on academic achievement or on a combination of academics and a special talent, trait, or interest. Other scholarships are based on [financial need](#).

Many scholarships are geared toward particular groups of people; for instance, there are scholarships for women or graduate students. And some are available because of where you or your parent work, or because you come from a certain background (for instance, there are [scholarships for military families](#)).

A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.

How do I find scholarships?

You can learn about scholarships in several ways, including contacting the [financial aid office](#) at the school you plan to attend and checking information in a public library or online. But be careful. Make sure scholarship information and offers you receive are legitimate; and remember that you don't have to pay to find scholarships or other financial aid. Check out our information on how to [avoid scams](#).

Try these free sources of information about scholarships:

- the financial aid office at a college or career school
- a high school or [TRIO](#) counselor
- 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, or civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents' employers

### When do I apply for scholarships?

That depends on each scholarship's deadline. Some deadlines are as early as a year before college starts, so if you're in high school now, you should be researching and applying for scholarships during the summer between your junior and senior years. But if you've missed that window, don't give up! Look at scholarship information to see which ones you can still apply for now.

### How do I apply for scholarships

Each scholarship has its own requirements. The scholarship's website should give you an idea of who qualifies for the scholarship and how to apply. Make sure you read the application carefully, fill it out completely, and meet the application deadline.

### How do I get my scholarship money?

That depends on the scholarship. The money might go directly to your college, where it will be applied to any tuition, fees, or other amounts you owe, and then any leftover funds given to you. Or it might be sent directly to you in a check. The scholarship provider should tell you what to expect when it informs you that you've been awarded the scholarship. If not, make sure to ask.

### How does a scholarship affect my other student aid?

A scholarship will affect your other student aid because all your student aid added together can't be more than your cost of attendance at your college or career school. So, you'll need to let your school know if you've been awarded a scholarship so that the financial aid office can subtract that amount from your cost of attendance (and from certain other aid, such as loans, that you might have been offered). Then, any amount left can be covered by other financial aid for which you're eligible. Questions? Ask your financial aid office.