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# **HOW TO FIND AND WIN SCHOLARSHIPS**

**By Dean Chavers, Ph. D.**

## **BACKGROUND**

Catching the Dream, formerly known as the Native American Scholarship Fund, makes grants to Native college students and works to improve Indian schools. Since 1986, CTD has made scholarship awards to 920 students and has produced 596 graduates. Our retention rate is 83%, a very high rate compared to the 82% dropout rate that prevails nationwide with Native students. Contrary to what students often think, CTD rewards students for finding and winning scholarships. Many students think the fewer scholarships they find and win, the more we will like it. The opposite is true. The more scholarships you find and win, the more we like it, and the more money we will give you. Our ultimate goal is to have you being able to go to college with **no loans** and have your expenses **totally covered**.

Many students think they cannot afford to go to Stanford or Harvard. The total cost for a year at the Ivy League colleges is now \$42,000. But really solid, hardworking, dedicated, serious students can win enough money in scholarships to be able to attend Stanford or Harvard. The secret is scholarships.

We will help students with their scholarship search, with their scholarship planning, and with their essay. Please call us with **any questions whatsoever**. Nothing is too unimportant to ask us about. The only silly or stupid question is the one you do not ask. Please use us freely as a resource.

We require students to apply to **all other sources of funds** before they apply to CTD. This includes financial aid, college work study, Perkins and Stafford loans, tribal scholarships, and other scholarships. We want students to be able to go to Stanford Medical School, not have to take out any loans, and still be able to give their momma money.

We have students doing this now. You can do it too, if you are willing to do just a little work. One of our students is at Northern Arizona University. He did a thorough scholarship search and won 18 scholarships that pay him \$26,000 a year. His total college cost is \$12,000, so he has \$14,000 left over. That is totally legitimate, and something we encourage.

**We will process your application if you apply to Ten (10) others scholarships**, but we encourage you to apply for all scholarships that you are eligible for, if you do not do a thorough scholarship search and make applications to the others before you apply to CTD, we will hold your application for up to three years. At the end of three years, if you have still not completed the process, we will destroy your records. At any time during the three years that you complete the process, notify us, give us documentation of the places you have applied, and we will then process your application.

The **maximum number** of scholarships a student in the U. S. has won, apparently, was 200. Marianne Ragins, a Black girl in Macon, Georgia, in 1991 found 200 scholarships, applied to all 200, and won all 200. The total amount of money she won was \$315,000, which was much more than she needed to attend any U. S. college. Her average amount per scholarship was \$1,575, which is about what you will find. It was such a feat that Parade magazine did a two-page spread on her.

It helped that she had a 4.0 GPA on a 4.0 scale, and that she worked at a fast food restaurant 25 hours a week. Her father was deceased, and her mother was supporting the two of them on the meager salary of a seamstress. And it helped that she wanted to go to medical school.

Students should Google Marianne to learn what is on her website, and to learn the names of the three books she has had published since she finished college. If your library does not have these three books, **request the librarian to order at least one of them**. Marianne now spends all her time working with students on finding and winning scholarships.

Fastweb, the most comprehensive scholarship site, has over 1,300,000 scholarships in its database. We urge students to find all the scholarships they are eligible for, and apply to them. Scholarships are not all equal. The most popular fields for scholarships are engineering, and the least popular fields are performing arts.

The following minimum numbers apply to the various fields. Students can easily exceed these numbers:

Engineering	60
Medicine	45
Business	40
Social science	35
Education	35
Performing arts	30

## FINDING SCHOLARSHIPS

There are four ways to find scholarships: (1) on the Internet, (2) using scholarship directories, (3) from your university, and (4) in your community. Motivated students will use all four methods.

**THE INTERNET:** The best and most comprehensive website is [www.fastweb.com](http://www.fastweb.com), another excellent comprehensive site is [www.scholarships.com](http://www.scholarships.com) and [www.thesalliemafund.org](http://www.thesalliemafund.org). In addition to these two, there are hundreds of other sites. Some list one scholarship, and others list many. A student can always Google something like “Scholarships for Native Americans,” or “Scholarships for Engineering,” and go through the many sites that will appear.

But this method is counterproductive, highly inefficient, and frustrating. It is much better to use a comprehensive site. And contrary to conventional thinking, Native students should not look only for Native scholarships. The reason is simple; there are fewer than 200 Native scholarships in the Fastweb database, and only seven of them have real money. Native scholarships represent less than one-tenth of one percent of all scholarships.

The seven large ones, in order of money given away each year, are

1. Gates Millennium (\$2 million)
2. American Indian College Fund (\$1 million)
3. American Indian Science and Engineering Society (\$500,000)
4. Catching the Dream (\$400,000)
5. American Indian Education Foundation (\$300,000)
6. National Society of the Daughters of the American Revolution (\$100,000)
7. Association on American Indian Affairs (\$40,000).

After these seven, the amounts are very small. You should apply to all scholarships, including the small Indian scholarships that pay \$250 a year. In four years, that \$250 is \$1,000, not a bad payoff for half an hour of work.

The key to success in using the Internet is to have an adequate list of keywords. In addition to using **Native American, American Indian, Indian, female/male, woman, and minority**, students should use these eight master words to help them come up with a list of keywords. The eight master words are:

1. **Honors**
2. **Awards**
3. **Clubs**
4. **Elected positions**
5. **Appointed positions**
6. **Work experience**
7. **Hobbies**
8. **Your major.**

Students should send us their list of keywords before they run Fastweb so we can tell them whether or not we think it is adequate. It will also help greatly if the student sends us a resume.

These honors, awards, etc., apply at school, in your community, and at church. Elected positions are such things as class secretary, class senator, and student body president. Appointed positions are such things as editor of the yearbook, baseball team manager, etc. If you are not in any clubs now, **join something**. What you do now will follow you for the next 50 years. I am 66 years old, and I am still sending out resumes.

Your major will not be just one word or phrase, either. For instance, if your major were nursing, you would use the following keywords, and perhaps others: nursing, registered nurse, nursing education, pediatric nursing, geriatric nursing, oncology nursing, surgical nursing, health care, medical care, health administration, medical administration, public health, and public health nursing.

If your major is business, you would use economics, finance, sales, marketing, business management, business administration, business leadership, hotel and restaurant management, accounting, retailing, and banking.

Once you run Fastweb, it will give you between 120 and 150 sources. Unfortunately, it is a keyword search only. There is no connection between the keywords, so students have to go through the list manually to determine which scholarships they are really eligible for. A nursing major in New Mexico, may pull up a nursing scholarship for the State of Idaho. You will have to rule that one out, however, since you do not live in Idaho. You may also pull up a nursing scholarship for Iowa State University, and you will have to rule that one out unless you plan to attend Iowa State.

What you will be left with is 30% to 40% of the 120 to 150 you started with. **THIS IS YOUR POT OF GOLD!** These 30 to 60 scholarships are the ones you are going to target to win the money you need for college. You should add to the ones you find on Fastweb by using the other three ways of finding them.

**SCHOLARSHIP DIRECTORIES:** Even though scholarship directories are becoming outmoded by the advent of the Internet, they are still valuable. You will find some scholarships in them that are not on the Internet. Your high school library should have a good set of them; if it does not, you can ask the librarian to buy a set, which should cost under \$300. I will send your librarian or anyone else a list of recommended scholarship directories at the drop of a hat.

The alternative is to find a good set at the nearest college library. If you need help paying for this travel, CTD can help with your mileage to this library.

Use the index in the back of the book to find the scholarships you want. Don't start at the front of the book and leaf through; this will take too long. Look up the same keywords you used on Fastweb to help you find the scholarships in the directories.

There are over 700 scholarship directories published in the U. S. However, you want to use the most comprehensive ones, which have 600 to 1,200 pages each. The following constitute a **minimum set** of scholarship directories your library should have:

- ❖ Daniel J. Cassidy, "Undergraduate Scholarship Book." Simon and Schuster, Route 9 West, Englewood Cliffs, NJ, 07632, (800) 922-0579.
- ❖ Gail A. Schlachter, "Directory of Financial Aid for Minorities." Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos CA 94070, (415) 594-0743.
- ❖ Gail A. Schlachter, "Directory of Financial Aid for Women."
- ❖ Gail A. Schlachter, "Directory of Financial Aid for Native Americans."
- ❖ Oreon Keesler, "Financial Aids for Higher Education." William C. Brown Publishers, 2640 Kerper Blvd., Dubuque IA, 52001, (800) 338-5578.
- ❖ S. Norman and Marie Feingold, "Scholarships, Fellowships, & Loans." Bellman Press, P. O. Box 34937, Bethesda MD 20817, (301) 897-0033.

We will be glad to furnish your librarian with a fuller listing of scholarship directories at any time, free for the asking. Have your librarian to e-mail me with a request.

**YOUR UNIVERSITY:** You will be surprised, pleasantly, with learning how many scholarships your university has. If it is an Ivy League, the scholarship dollars per year are in the hundreds of millions. If it is the flagship state university in your state, the figure will be several tens of millions. If you are an outstanding Native student, you should realize that your intended college, and many others besides, will want to recruit you. You should use this knowledge to leverage at least some scholarship support from the university.

Someone on the campus is in charge of scholarships. On a small campus this person may be in the Financial Aid Office. On a large campus this person will probably be separate from Financial Aid. What you want to do is find this person, and have a complete list of scholarships sent to you. That way you will be the person who decides which ones you will apply for, and not someone else.

The tendency of the scholarship officer will be to send you a list of the ones she thinks you are eligible for. Be polite, but ask for the whole list. The University of Oregon, for instance, has a 32-page booklet listing all scholarships on the campus school by school and department by department.

**YOUR COMMUNITY:** There are dozens of scholarship organizations in your local community. In the bad old days, these scholarships were reserved for the Old Boy Network (OBN). If you were male, and Anglo, you knew about them, were tied into the network, and had an inside chance of winning one or several of them. But today, when the nation is moving more and more toward equity and diversity, these local scholarships are opening up more and more and becoming available to women, minorities, and other underserved groups.

Students living on reservations should realize that the nearest town to the reservation is part of the reservation community. For instance, Pine Ridge residents are part of the communities of Gordon and Chadron, Nebraska. The residents of the Navajo reservation are part of the communities of Holbrook, Page, Gallup, Grants, Farmington, and Flagstaff—whichever is closer.

Some of the scholarships in your community are the Elks, the Masons, the Lions, the VFW, the Moose, the Optimist, the Soroptimist, the Rotary, the American Association of University Women, the Business and Professional Women, the Civitans, Wal-Mart, department stores, and the Toastmasters. Others such as women's groups, men's groups, church groups, business groups, professional associations, and special interest groups also frequently raise money and administer scholarship programs.

To find them, you will have to play detective. For instance, the Rotary Club will meet once a week in a certain restaurant. Often, as you drive into a town, a sign along the highway will note the location of the Rotary weekly luncheon. You will have to contact that restaurant to learn the name and phone number of the president of Rotary. Then you call that person to get the name and phone number of the scholarship chairman. Then call that person to get a scholarship application. Be very aggressive and persistent in this search, but also be very polite. Do not insult anyone.

One of our applicants found 22 local scholarships in Chadron, Nebraska. Another found 12 local scholarships in Yankton, South Dakota. Three years ago, the Elks Club in Holbrook, Arizona had three scholarships available, and no one applied. We hate to hear things like that.

Most of our applicants, however, have not even looked in their local communities. Don't make this mistake. Remember, **there is no limit to the amount of scholarship money you can win!**

Once you have finished using all four sources, put them all together to come up with your total list. If you don't have at least 40, regardless of your field of study, you have not looked hard enough.

## GETTING READY TO APPLY

Now that you have used all four ways of finding scholarships, you are ready to put your plan into action. Put the scholarships from all four sources together in one place. The best place to store your information is on your computer. Contact the scholarships **no more than eight weeks in advance** to ask for an application form and guidelines. **DO NOT** contact them all at the same time. The scholarship "season" is January 1 through April 30.

About 5% will have deadlines before January 1, and another 10% or so will have deadlines after April 30. But 85%-90% will be in the first four months of the calendar year. They are not in business the rest of the year. You want to be **patient, polite, and persistent** in contacting them to get the application packet.

We recommend that your first contact be eight weeks before the deadline. The second contact, if they have not sent you the materials, should be five weeks out. The third contact, if you still do not have the materials, should be three weeks out.

At this point, you need to hit the panic button—call them, fax them, e-mail them, and mail them every day until you get the materials. Have your counselor to help with this, if necessary.

You will want to keep track of your scholarships carefully. You do not want to miss any of them, and you do not want to offend any of them. Put them in chronological order by the date they are due. Use a form something like this form to keep track of them: **NOTE: PLEASE USE OUR FORM IN YOUR APPLICATION PACKET TO RECORD ALL SCHOLARSHIPS.**

# WRITING YOUR ESSAY

Now that you have found the scholarships, you are ready for the hard part. The easy part is finding them, which is only mechanics. The hard part is **talking them out of the money**. To do this, you are going to have to think. The essay is going to count about 75 points out of 100. The other 25% will be your GPA and your ACT/SAT scores. (Never report the raw score only. **ALWAYS** report both the raw score and the percentile or NCE score.)

How do you talk them out of the money? It is called an essay. Students should go the CTD website in advance of writing, download the CTD application, and review the Essay Outline that is part of the application.

If you have a 3.8 GPA and a score of 25 or higher on the ACT, you should win almost all of the scholarships. But if you send out an essay which is at the C- level, you will be lucky to win 25%, even with your high grades and high ACT score. If you have a GPA of 3.0 and scored a 20 on the ACT, you can still win scholarships, **provided** that you have a strong essay. A strong essay can overcome grades and test scores that are a little bit weak, but high grades and high test scores cannot overcome a weak essay nearly as well.

There is no “cutoff” for GPA or for ACT/SAT scores. We have awarded scholarships to students with a 2.6 GPA (which is unusual), and have denied scholarships to students with a 3.3 (which is also unusual). We look at the whole student, not just GPA or ACT/SAT scores. Most scholarship organizations do the same thing.

**Mandatory:** All essays must be email to Dr. Chavers at [CTD4deanchavers@aol.com](mailto:CTD4deanchavers@aol.com). The essay is the most important part of the application process. The essay will have the following characteristics:

**LENGTH: Five Pages**

**SIZE OF TYPE: 11 points.**

**NUMBER OF PARAGRAPHS PER PAGE: eight.**

**MARGINS: 1.5 inches on all four sides.**

**GRADE YOU WILL WANT TO GET ON IT: A+.**

**NUMBER OF TIMES YOU WILL WRITE IT: As many as it takes to get an A+.**

**THE MOST IMPORTANT THING IN THE ESSAY: What you are going to do in this world before you die to make it a better place.** If you have not thought about this yet, right now is an excellent time to start.

The essay is not about you. It is about a problem that is affecting some people in the world, and what you are going to do about the problem. It is possible to win scholarships without having a problem identified, but your percentage will drop dramatically. The student who applied to us so he could have a good job, buy a house, have a nice family, and have a nice car, got turned down. Hardly anyone is interested in giving you a scholarship to help only yourself. Many people spend their time raising money for scholarships so they can **make the world a better place**.

The essay is about **insight** into a real world problem. It is about **leadership**. It is about **compassion**. It is about **dedication**. It is about **persistence**. It is about **determination**. It is about **mental toughness** and the ability to see a **difficult task** through to completion.

Students should start with a five-page essay. Then when they have gotten that essay to the A+ level, they will boil it down to a two-pager. And when they have that two-pager done, they will boil that one down to a one-pager. If the scholarship application calls for 250 words, that is one page. If it calls for 500 words, that is two pages. If there is no page limit spelled out, send them the five-pager. If they do not ask for an essay, and also do not say not to send them an essay, send them one of the three. It can't hurt.

Often Native students are disappointed in their ACT scores. The student who expected to get a 25 instead gets an 18. The 3.8 student who is valedictorian expects to get a 32 but instead gets a 22. Is there that much test bias in the ACT and the SAT?

As a person who has worked for years with both The College Board (the owner of the SAT) and the testing firm of Harcourt Brace, I can tell you that test bias alone does not account for these huge differences. They may cause 10% or more, but they do not cause the 40 to 50 point differences that we most often see with Native students. Why do these huge differences occur? It is because Native students in general **do not read anything outside the classroom.**

We recommend that students start in their sophomore year taking the PACT or the PSAT, and that they take it several times as juniors and several times as seniors. CTD will pay for the costs of these tests. Just send us an e-mail with the facts (your name and address, where you attend high school, class level, the cost of the test, when it will be given, what you got on a previous test, what your GPA is, what your intended major is, where you plan to attend college, your tribe and blood quantum, what you plan to do to improve your test scores, the reason you need assistance with paying for the ACT or the SAT, and the amount needed.). If it is a repeat test, tell us what you are doing to **improve your score.**

There are basically five things students can do to improve their scores. They can start to **read** books, and they can **cram** for the test. They can **retake** the test. They can take one of the **test preparation courses** if they can afford it. As an alternative, Kaplan, Princeton, and other cramming/self-study courses are available, and we have found that most high school libraries have one or more of these courses available. They can take **college prep courses** in high school if they are juniors or below.

We know that students who have a GPA of 3.5 or higher, and who usually score a 20 instead of a 25, can improve their scores considerably. We have had students to go from 27 (83<sup>rd</sup> percentile) to 32 (99<sup>th</sup> percentile) in four attempts. The cramming, the stress, the strain, and the work involved will pay off when you win lots of scholarships and get into the college of your choice.

Many Native students do not read at all outside the classroom. We have published a book called "Reading for College." We will be glad to make any chapter in the book available to students, parents, counselors, and teachers for student use, at no charge. All we need is an e-mail address or an address to send it to you. Give us some indication of what you are interested in (history, general science, classics, aviation, biography, Native American Literature, etc.) And please ask your librarian to order the book for your use.

To summarize how we can help, CTD can pay for (1) your travel to the nearest college library if your high school does not have a set of directories, (2) your cost for taking the ACT or SAT if you cannot afford it and (3) your admissions charges to college applications if you cannot afford it. We will also review your list of scholarships and tell you if your search has been adequate or not. And we will help you with your essay. Send it to me at CTD4DeanChavers@aol.com for a critique.

**RECOMMENDATION: Do not pay anyone** to help you with this process. Do not pay an online service to find scholarships for you; do it yourself. Do not pay anyone to help you write your essay; CTD will help you free of charge, and we are the best there is.

**RECOMMENDATION:** Do not throw away a scholarship if you miss the deadline. You may be able to apply for it next year. Unless it says "for high school seniors only," you can apply later. Students who don't know about scholarships until their junior year in college can still be successful in winning a significant number of them.

**RECOMMENDATION:** Develop a resume as soon as you start your senior year in high school, or earlier. If you need help, get it from your high school English teacher or counselor, or from us.

**RECOMMENDATION:** Always convert your raw scores into percentiles or Normal Curve Equivalents (NCE's). Almost no one knows where a 25 on the ACT or a 1200 on the SAT falls on the 1-99 scale, but almost everyone will know the difference between the 45<sup>th</sup> percentile and the 85<sup>th</sup>.

**RECOMMENDATION:** Start taking the ACT or the SAT in the fall of your sophomore year. If you cannot pay for it, CTD will pay for it. Take it four times as a junior and four times as a senior or until you score a 32 or higher—whichever comes first.

**RECOMMENDATION:** Start reading heavily. Start today and keep it up for life. In college you will be required to read **five to ten (5-10) books per week.** If you are not doing this already, you will be in danger of being totally lost in college. We do not want you to become a statistic.

**RECOMMENDATION:** Send us your list of keywords before you run Fastweb so we can tell you if we think it is adequate or not.

**RECOMMENDATION:** Send us your list of scholarships once you have cleaned them up. It will really help if you send them by the Internet. Put your internet, directory, university, and community scholarships into one database and send that along. We will tell you if your search has been adequate.

**RECOMMENDATION:** Start writing as much as you can to help you with college applications. If you are not writing at least one paper a week, it is an excellent idea to start immediately. If your essay is the first thing you have written in high school, you will have real problems with it.

**RECOMMENDATION:** Do not let your college counselors put you in classes that are too advanced for you. The typical Native student has not taken geometry, trigonometry, and calculus. If you have not taken them, you should be placed in college algebra and trig first, provided you have had at least two years of algebra in high school. If you have had only one year of algebra, you will need to take basic algebra in college before you enroll in college algebra and trig.

**RECOMMENDATION:** If you are an Advanced Placement student, and you have a weighted GPA, give both your weighted GPA and your unweighted GPA (on a scale of 1.0 to 4.0).

**RECOMMENDATION:** Contact Dean Chavers or Joy Noll at CTD with any questions, at any time. Feel free to call Dean on his cell phone between 8:00 AM Albuquerque time and midnight.

**Catching the Dream**  
**[NATIVE AMERICAN SCHOLARSHIP FUND]**

8200 Mountain Road, NE, Suite 103

Albuquerque NM 87110

Phone (505) 262-2352

Fax (505) 262-0534

Cell (505) 553-8435

[www.catchingthedream.org](http://www.catchingthedream.org)

[CTD4DeanChavers@aol.com](mailto:CTD4DeanChavers@aol.com)

[Joy Noll: NScholarsh@aol.com](mailto:JoyNoll@NScholarsh@aol.com)