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**SCHOLARSHIPS**

It is 2018 and Americans are more burdened by student loan debt than ever. In fact, the average student loan debt for Class of 2017 COLLEGE graduates was $39,400, up 6% from the previous year. General student loan debt facts:

The most recent reports indicate there is:

•$1.48 trillion in total U.S. student loan debt

•44.2 million Americans with student loan debt

•Student loan delinquency rate of 11.2% (90+ days delinquent or in default)

•Average monthly student loan payment (for borrower aged 20 to 30 years): $351

•Median monthly student loan payment (for borrower aged 20 to 30 years): $203

(Data via federalreserve.gov, WSJ, newyorkfed.org and clevelandfed.org)

***BEWARE OF STUDENT SCAMS…* If it seems too good to be true, it probably is!**

Con-artists target the weak, the naïve and desperate. Safe-guard yourself and your finances by becoming aware of scams that commonly target students and by utilizing the following tips when looking into new opportunities:

1. **NEVER PAY TO APPLY FOR SCHOLARSHIPS** - Legitimate scholarship providers don’t want or need your money. They want to help students attend school, not profit off of you! If a scholarship is asking any sort of fee to apply, then it’s likely not a legitimate opportunity.
2. ***Inquiry of private bank and/or social security information*** – While scholarship applications may require a degree of personal information, they will never ask for your social security number or bank account information. If they do, it’s likely not a legitimate opportunity and you should **never** oblige.

**NOTE: As a leading scholarship database, Fastweb screens all of the scholarships available on the site and does not charge anything for its services.**

**SCHOLARSHIPS**

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| **What is Fastweb? The leading online resource in finding scholarships to help you pay for school.** [**www.fastweb.com**](http://www.fastweb.com)   * **Targeted Scholarships** Scholarships just for you based on your strengths, interests and skills * **College Search** Discover the perfect school for your interests and budget * **Career Advice** Guidance to help you prepare for a promising future * **Financial Aid** Resources to help you with tough financial aid decisions   **Fastweb Tips What makes a scholarship application unique? Which qualities seem the most impressive? How can you turn “just another scholarship application” into the winning scholarship application?**  **1. Meets Requirements**  The fastest way to get your scholarship application rejected from the pile is to apply for a scholarship for which you do not qualify. Not to mention, it’s a huge waste of your time. That is why it is paramount to your scholarship search to only apply for scholarships that fit within your academic, extracurricular and philanthropic abilities and achievement.  **2. Organized Appearance**  Scholarship judges are also looking for applications that are easy-to-read, free of typos and are not missing any components. Most scholarship applications these days are hosted online, but for those that require a handwritten application or essay, make sure you use your best penmanship. It’s not a bad idea to practice writing your essay beforehand and then copying it perfectly to the application later.  **3. Personal Touch**  What makes a scholarship application stand out most to judges is personality – or a unique voice. They want to hear about what makes your school experience special or what can separate you from other applicants. Do you have a funny story to tell? Has an experience in your life changed you? Have you created or invented something?  Furthermore, judges want to read scholarship essays that are free of any clichés or overused phrases. Try to be as original as possible. The following should go without saying, don’t let mom or dad write your essay.  **4. Honesty and Transparency**  Finally, scholarship judges just want to read about the truth. Don’t embellish or present yourself in a completely different light just because you think it will garnish attention. The committee wants to see you – the real you. After all, winning a scholarship isn’t just receiving money to pay for college; it’s representing that particular brand, organization or special interest. You don’t just become a scholarship winner; you become part of their family – their legacy. |

**SCHOLARSHIPS**

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**Time = Money**

**Search these sites for scholarships:**

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| **Cappex.com CollegeScholarships.org**  **Scholarships.com Niche.com/colleges/scholarships Unigo.com** |
| **National Society of High School Scholars Foundation**  High school seniors planning careers in science, technology, engineering, mathematics, business, economics, public policy, environmental science or sustainability. **$ Varies** [www.nshssfoundation.org/scholarships](http://www.nshssfoundation.org/scholarships) |
| **National Center for Learning Disabilities**  High school seniors with a documented learning disability, demonstrated perseverance and commitment to achieving personal goals despite the challenges of their learning disability. **Awards $2500 to $10,000**  [**www.ncld.org/scholarships~and~awards**](http://www.ncld.org/scholarships~and~awards) |
| **United Negro College Fund – Students should fill out the student profile form online to search more than 7,000 scholarships.** [**www.scholarships.uncf.org**](http://www.scholarships.uncf.org) **$ Varies** |
| **Asian & Pacific Islander American Scholarship Fund**  Students of Asian or Pacific Islander heritage with 2.7 GPA should review the following website, [www.apiasf.org](http://www.apiasf.org). **$ Varies** |
| **Hispanic Scholarship Fund –** Various scholarships for Hispanic students with Minimum 3.0 GPA.  [**www.hsf.net/en\_us/scholarships**](http://www.hsf.net/en_us/scholarships) **$ Varies** |
| **Association on American Indian Affairs**  Students enrolled in their tribe with at least one-quarter Indian blood. Complete one application to be eligible for multiple awards, $500 to $1500**.** [**www.Indian~affairs.org/scholarships.html**](http://www.Indian~affairs.org/scholarships.html) |
| **Arab American Institute**  Students of Arab heritage – Check the website**,** [**www.aaiusa.org/scholarships**](http://www.aaiusa.org/scholarships)for a list of several scholarships plus information on internships and leadership programs. **$ Varies** |

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| **Make Your College Dreams Come True! TheDream.US National Scholarships for High School Graduates.TheDream.US National Scholarships are for highly motivated DREAMers who want nothing more than to get a college education but are unable to afford the cost.**  DREAMers **are undocumented immigrant youth who came to the United States as minors, have graduated from U.S. high schools or earned a U.S. high school equivalency but lack a legal status. This prevents them from accessing any federal aid to help pay for their college education. To receive TheDream.US Scholarship, DREAMers must have DACA (Deferred Action for Childhood Arrivals), TPS (Temporary Protected Status) or certify that they have not applied for DACA but meet the DACA immigration eligibility criteria**.   * Our Scholars have what it takes to succeed in college and in life! * While we consider your GPA and test scores, we place great emphasis on your commitment to community service and your demonstrated ability to overcome the barriers and challenges that DREAMers face each day. * Our Award, The National Scholarship Award will cover your tuition and fees up to a maximum of $14,500 for an associate degree and $29,000 for a bachelor’s degree at one of our Partner Colleges. You can renew the Award each year so long as you meet the continuing eligibility criteria. * You must be admitted to and eligible for in-state tuition at one of our public Partner Colleges or admitted to one of our private Partner Colleges to receive our National Scholarship. * Florida Partner Colleges/Universities: * **Valencia College - Orlando** * **Broward College - Davie** * **Palm Beach State College – Lake Worth** * **Florida Atlantic University – Boca Raton** * **Florida International University - Miami** * **Important Dates**   **• November 1, 2018 - Application Opens**  **• February 28, 2019 - Application Closes**  **• Late-April 2019 – TheDream.US Awardees Notified** |
| **High School and HSE Program Graduates Eligibility**   1. 1) Have graduated or will graduate from high school (or have earned or will earn a high school 2. equivalency diploma) by the end of the 2018-19 academic year 3. 2) Graduated or will graduate with a GPA of 2.5 or better on a 4.0 scale 4. 3) Are not and have not previously been enrolled in a four-year institution or bachelor program and have 5. not earned more than 21 credits in a community college (*not counting credits earned in a pre-college* 6. *or dual enrollment program in high school*) 7. 4) Intend to enroll full-time in an associate or bachelor’s degree program at a Partner College no later 8. than the Spring term of 2019-20 academic year & have significant unmet financial need 9. 5) Are eligible for in-state tuition at the Partner College you want to attend (not applicable if it is a   private Partner College)  6) **Have current DACA or TPS or certify that you meet the DACA immigration eligibility criteria set**  **forth below:**  **TheDream.US Immigration Eligibility Criteria**  **As part of the application, you will be required to attest, under the penalty of perjury, that you**   1. **have a current DACA or TPS authorization and you provide your Employment Authorization Document (EAD) card number and expiration date, or meet the DACA immigration eligibility criteria and you will apply for lawful presence or legal status as soon as the federal law allows you to do so.**   **The DACA criteria are as follows:**   * a) You were under the age of 31 as of June 15, 2012 * b) You came to the United States before reaching your 16th birthday * c) You have continuously resided in the United States since June 15, 2007, up to the present time * d) You were physically present in the United States on June 15, 2012, and had no lawful status * e) You are currently in school, have graduated or obtained a certificate of completion from high school, have obtained a general education development (GED) certificate, or are an honorably discharged veteran of the Coast Guard or Armed Forces of the United States * f) You have not been convicted of a felony, significant misdemeanor, or three or more other misdemeanors in the categories which would have disqualified you for DACA, and do not otherwise pose a threat to national security or public safety.   **2019-2020 Application**: <https://www.thedream.us/scholarships/national-scholarship/> |

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| **The Jacksonville Commitment Scholarship**What is The Jacksonville Commitment? Thousands of Duval County public school students who have the desire to further their educational goals may fear that they lack the resources to continue their academic careers beyond high school. However, many students may qualify for scholarships. **The University of North Florida offers The Jacksonville Commitment scholarships to eligible students who meet the academic standards required for admission to the University.** How can I qualify? To be a candidate for The Jacksonville Commitment Scholarship, students must be:   * **Admitted to the University of North Florida** * **A recent Duval County public high school graduate with a standard high school diploma** * **A Florida resident for tuition purposes** * **Eligible for the Free and Reduced lunch program** * **Eligible for the Pell Grant\***   **\*Eligibility for the Pell Grant is determined by the Free Application for Federal Student Aid (FAFSA). To** **complete the 2019-20 FAFSA, please visit** <https://fafsa.ed.gov/>.  Priority consideration will be given to students who complete The Jacksonville Commitment Scholarship application and submit an error-free FAFSA. Please note that even though you may meet all of the requirements, you still have to submit an application to be considered. How do I apply?  1. **Be admitted into UNF.** 2. **Submit an error-free FAFSA (priority consideration is given to students who submit their FAFSA by October 15 each year).** 3. **Log into your myWings portal.** 4. **Click the Student Records box, then select the Student Self-Service link.** 5. **Click on the Admissions link.** 6. **Choose the Scholarship Application link to apply.**  College scholarship UNF has committed to providing funding to help with the cost of tuition for eligible students. The Jacksonville Commitment Scholarship award is valued at $24,000 over four years. |

**SCHOLARSHIPS**

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| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **CollegeXpress Refer a Friend $500 Monthly Scholarship**Applicant must share the corresponding link on the sponsor's application URL with their friends through their favorite social media site or email. For every friend that registers with CollegeXpress, you get a shot at a $500 scholarship! Open to legal residents of the 50 United States and the District of Columbia who are 13 years of age or older and hold a registered account on CollegeXpress.com. [**https://www.collegexpress.com/friend\_directions/**](https://www.collegexpress.com/friend_directions/) | **$500** | **Monthly** |
| **Common Knowledge Scholarship Foundation**  Open to all high school students. Tournament style academic quiz competition that turns high school subjects into scholarship opportunities. **Note: Website may be under construction**!  [www.ckfs.org](http://www.ckfs.org) | **$ Varies** | **Monthly**  **September 2018 –**  **May 2019** |
| **Varsity Tutors College Scholarship Contest** Applicant must be a United States citizen who is at least 16 years old. Essay on specific question found on sponsor's website required. [**http://www.varsitytutors.com**](http://www.varsitytutors.com/) | **$200** | **15th of each month** |
| **Ron Brown Scholar**  **African American high school seniors**. Academics, community service, financial need  [www.ronbrown.org](http://www.ronbrown.org) | **$10,000 per year; total of 40,000** | **01 November 2018 Scholar Program and additional awards 01 January 2019 Scholar Program only** |
| **National Society of High School Scholars Foundation**  High school seniors planning careers in science, technology, engineering, mathematics, business, economics, public policy, environmental science or sustainability.  [www.nshssfoundation.org/scholarships](http://www.nshssfoundation.org/scholarships) | **$ Varies** | **Varies** |
| **Florida Engineering Society**  Multiple scholarships for students interested in pursuing a career in engineering. Submit application to local chapter representatives. [www.fleng.org/scholarships](http://www.fleng.org/scholarships) | **$ Varies** | **Varies** |

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| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **Aircraft Electronics Association**  Multiple opportunities for students seeking careers in aircraft electronics or aviation maintenance.  [www.aea.net/educationalfoundation/scholarships.asp](http://www.aea.net/educationalfoundation/scholarships.asp) | **$ Varies** | **Varies** |
| **Florida Nurserymen and Growers Association**  High school seniors preparing for a career in horticulture.  [www.fngla.org/professionaldevelopment/overview/scholarships](http://www.fngla.org/professionaldevelopment/overview/scholarships) | **$ Varies** | **Varies** |
| **Do Something Scholarships**  Participate in campaigns to improve the community and document your participation to be eligible.  [www.dosomething.org/us/about/easy~scholarships](http://www.dosomething.org/us/about/easy~scholarships) | **$1,000 to $10,000** | **Varies** |
| **CustomerBloomsScholarship**  Applicant must be a high school, college, university, or trade school student. Required to create a video under five minutes on the topic: "How ideas help shape the world around us, why education is a critical element to future success, and why you strive for greatness" and upload video to YouTube.  **Apply Online:** [**http://www.customerbloom.com**](http://www.customerbloom.com/) | **$1,000** | **28 November 2018** |
| **Andrew Flusche Scholarship Contest** Applicant must be a high school senior who has been accepted into a college, university, or trade school or a currently enrolled college student. Applicants must create a public service advertisement video (PSA) about avoiding distracted driving. **Apply Online**: [**http://www.andrewflusche.com**](http://www.andrewflusche.com/) | **$500** | **30 November 2018** |
| **Suicide Prevention Scholarship**  Applicants must be planning to attend post-secondary education and **hold a minimum grade point average of 3.0 or higher** in high school. **Students must provide school resume, transcript and essay discussing the mental health system and suicide.**  **Apply today:** [**http://protectingpatientrights.com**](http://protectingpatientrights.com/) | **$1,000** | **30 November 2018** |
| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **Jimmy Rane Foundation**   * Jimmy Rane Foundation scholars are students who exhibit academic excellence, leadership skills and community involvement as well as activities, awards and honors, and who have a demonstrated financial need in order to attend college. They must demonstrate their desire and ability to overcome barriers and to achieve their goals. Your application will be evaluated on your: * Future goals and plans to achieve them * Successful preparation as a high school student to prepare and pursue a college education * Self-motivation in completing challenging coursework * Demonstration of financial need.   **Is there a minimum grade point average requirement?** All high school applicants must have and maintain at least a 3.0 grade point average on a 4.0 scale.  **Do I have to be a United States citizen to apply for a scholarship?** Applicants are required to be a U.S. citizen or a permanent resident (in possession of a Permanent Resident Card) in the process of becoming a U.S. citizen.  [**www.jimmyranefoundation.org/scholarship**](http://www.jimmyranefoundation.org/scholarship) | **$500 to $5,000/year, renewable\***  **\***The award may be renewed annually for a maximum of four academic years (or eight semesters) as long as all requirements are fulfilled. | **Application opens 01 December 2018 and closes 06 February 2019** |
| **Comcast Leaders and Achievers Scholarship Program**  Recognizing students for their community service, academic performance and leadership skills. **Applicants must**:   * Have a demonstrated commitment to community service, outstanding qualities in character, integrity and leadership and demonstrate financial need * Be enrolled as a high school senior with a 3.0 GPA and reside in a community served by Comcast * Plan to enroll in full-time undergraduate study at an accredited two- or four-year college or university in the United States for the entire 2019-2020 academic year   **APPLY TODAY!**  <https://learnmore.scholarsapply.org/leadersandachievers/> | **$2,500 will be awarded to over 800 students** | **07 December 2018** |
| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **AXA/U.S. News & World Report Achievement Scholarship**  Applicants must:   * Be a United States citizen or legal resident living or claiming residency in one of the 50 U.S. states, District of Columbia or Puerto Rico. * Be a current high school senior who plans to enroll full-time in an accredited two-year or four-year college or university in the United States for the entire 2019-20 academic year. Enrollment at an accredited postsecondary institution outside of the United States will be considered on a case-by-case basis. * Demonstrate ambition and self-drive as evidenced by outstanding achievement in school, community or work-related activities.   **Special consideration will be given to achievements that empower society to mitigate risk through education and/or action in areas such as financial, environmental, health, safety and/or emergency preparedness.**   1. [https://**us.axa.com**/**axa**-foundation/**AXA**-**achievement**-**scholarship**](https://us.axa.com/axa-foundation/AXA-achievement-scholarship)**.** | **Specific Awards: Fifty-two** (52) students will each receive a **$10,000** scholarship. One recipient will be selected from each U.S. state, the District of Columbia, and Puerto Rico.  From the 52 recipients, **ten** (10) Achievers will be selected to receive an additional $15,000 totaling **$25,000**.  Approximately **300** students will be selected to receive a **$2,500** scholarship. | **14 December 2018** |
| **Foot Locker Scholar Athletes**  High school seniors currently involved in high school, intramural or community-based sports. Leadership in sports, academics, achievement and essays. Eligible students must have maintained an unweighted GPA of 3.0 from grade 9 to first semester of grade 12.  <https://www.footlockerscholarathletes.com> | **Multiple awards of $20,000 over 4 years** | **14 December 2018**  **5:00 pm EST** |

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| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **Burger King Scholar Program**  High school seniors with a passion for community service and minimum 2.5 GPA – Scroll down to BURGER KING SCHOLARS at the following website.  <http://bkmclamorefoundation.org> | **$1,000 to $50,000** | **15 December 2018** |
| **AvaCare Medical**  High school seniors who are planning to pursue a degree in the medical field. Write about an act of kindness that inspired you.  [www.avacaremedical.com/scholarship](http://www.avacaremedical.com/scholarship) | **$1,000** | **15 December 2018** |
| **The Circled In Scholarship**   * **No minimum GPA and no long essay to write** * **Use for any educational need** * **Create a FREE account on** [**www.cirkledin.com**](http://www.cirkledin.com) * **Click the “Apply Now” button** * **In 3 sentences, tell us: “If you could give one gift to the world, what would it be?”** | **$2,500 – you can use it immediately after receiving it** | **31 December 2018**  **(notification by 15 February 2019)** |
| **Gen and Kelly Tanabe Scholarship**  The Gen and Kelly Tanabe Scholarship is a merit-based program that helps students fulfill their dreams of a higher education. The scholarship is named for Gen and Kelly Tanabe, best-selling authors on education, whose generous donations fund this program.  Applicants must be 9th-12th grade high school students, college students or graduate school students who are legal U.S. residents. Students may study any major and attend any college in the U.S.  [**http://www.genkellyscholarship.com**](http://www.genkellyscholarship.com/) | **$1,000** | **31 December 2018** |
| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **2019 Congress-Bundestag Vocational Exchange Scholarship**  This scholarship/exchange program is administered by Nacel Open Door and provides an opportunity for 25 graduating high school seniors from across the United States to spend one year in Germany learning the German culture and exploring their career interests. Completed applications must be submitted via email to [CBYX@nacelopendoor.org](mailto:CBYX@nacelopendoor.org). A link to the application can be found on the Florida Department of Education’s website at  <http://www.fldoe.org/academics/career-adult-edu/the-congress-bundestag-vocational-yout.stml> | **Deadline: 15 January 2019**  Although previous study of German is advantageous, it is not a prerequisite for scholarship selection.  Student applications will be reviewed by Nacel Open Door and the Division of Career and Adult Education. Select applicants will be invited to interview with the selection committee, who will then submit their recommendations to Nacel Open Door to choose the final scholarship recipients. | |
| **Kappa Alpha Psi Jacksonville Foundation, Inc**   * Must be a U.S. citizen * Must be a graduating senior * Be able to provide a letter of acceptance to an accredited college/university by no later than the interview date.   http://jacksonvillekappas.com/youth.scholarship/ | **$ Varies** | **01 February 2019** |
| **National Future Farmers of America**  Numerous programs available to FFA members and a few programs for nonmembers.  [www.ffa.org/scholarships](http://www.ffa.org/scholarships) | **$ Varies – More than $2 million awarded each year** | **01 February 2019** |
| **Jackie Robinson Foundation**  Minority high school seniors who demonstrate leadership and financial need.  [**www.jackierobinson.org**](http://www.jackierobinson.org) | **Up to $7,500 per year** | **01 February 2019** |
| **Flavorful Futures Scholarship**   * Must be a U.S. citizen or permanent legal resident of US * Must be a high school senior graduating between August 1, 2018 and July 31, 2019 * Must have a cumulative high school grade point average (GPA) of at least 2.5 on a 4-point scale (high school/home school seniors) * **Apply now at** [**www.flavorfulfutures.com**](http://www.flavorfulfutures.com) | **$5,000 (five scholarships will be awarded)** | **15 February 2019** |
| **SCHOLARSHIPS** | **AWARD** | **DEADLINE** |
| **Simon Youth Community**  Simon Youth Foundation works to help students achieve their goals, and cost alone should not prevent a student from furthering their education.  Simon Youth Community Scholarships are available to high school seniors living near a Simon mall or in the surrounding communities.  [www.**syf.org/scholarships**](http://www.syf.org/scholarships) | **Up to $1,500** | **20 February 2019** |
| **Regions Riding Forward Scholarship**  High School seniors must write a 500-word essay on an African-American individual who has inspired and motivated you.  [www.regions.com/promo/black~history~scholarship](http://www.regions.com/promo/black~history~scholarship) | **$5,000** | **28 February 2019** |
| **Community Foundation for Northeast Florida**  Numerous opportunities for high school seniors in Baker, Clay, **Duval**, Nassau and St. Johns counties.  [www.jaxcf.org](http://www.jaxcf.org) | **$ Varies** | **May 2019** |
| **Big Sun Scholarship**  The BigSun Organization is proud to be able to continue to help young athletes succeed in their academic pursuits. We are offering an annual scholarship to a deserving student. All student athletes are eligible for this award, regardless of which sport they are participating in.  The successful applicant will be a high school senior or be attending a postsecondary institute and currently involved in some sport at that institution or in the community.  [[http://www.bigsunathletics.com](https://urldefense.proofpoint.com/v2/url?u=http-3A__www.bigsunathletics.com&d=DwMFaQ&c=xqeeNFbi0oBFbe4IznK4e--5GG6Clqq80LVi1AqPhGE&r=KgEZNlHaIrL0PYmU1uPrHQ7te5aNfWJHazcYb5bXYCY&m=c8LLBI4cHqKPFKS5c2vB1tnJ1RQPzjkvlUCXjrGon6Y&s=ME-hS4DJZtYtv9A5USxVk0SmKZ8bs-b-MOpMb9WcTt8&e=)](http://www.bigsunathletics.com/) | **$500** | **19 June 2019** |