Financial Aid Guide for Military Families
Scholarships and Grants

Education Center
Two Covers Are Better Than One!
Marine Corps Base Hawaii • Bldg 220 • (808) 257-2158
http://mccshawaii.com/edcenter
One of the best ways to expand your employment opportunities is to return to school. Whether you are working on a full degree, or considering a certificate program, an education opens doors. The Education Center on board MCBH Kaneohe Bay offers academic advising for active duty personnel, spouses, veterans and DoD civilians. There are five anchor schools and 10 visiting schools aboard Base. You can start out by earning a vocational certificate, enroll in an Associates or Bachelors degree program or complete a graduate degree.

The United States Marine Corps does not currently provide tuition assistance for military spouses. The Department of Defense, however, is providing financial support for spouses who are interested in earning a certificate or degree in certain fields. Please go to page 4 of this booklet for additional information on the My Career Advancement Accounts (MyCAA). There are also many organizations that provide scholarships, loans, and grants to Marine Corps families. Information on those other programs can be found throughout this booklet.

Most states offer in-state tuition to the families of service members when the active duty member is stationed in that state. Hawaii is included in that group, and you may attend any state-funded college/university in Hawaii (part of the University of Hawaii (UH) system including the University of Hawaii at Manoa, Kapiolani Community College, Leeward Community College, Honolulu Community College and Windward Community College on the island of O‘ahu) for the same price as a Hawaii resident.

In order to qualify for financial aid, most academic institutions require students to complete and submit a Free Application for Federal Student Aid (FAFSA). The Education Center has a FAFSA worksheet to show what type of information is required to complete the actual form, which is available online at http://www.fafsa.ed.gov/. Please note, individual institutions have their own deadline. To be sure that you are eligible to receive financial aid, file this application by the earliest deadline, whether it is the federal, state, or institution’s deadline. Remember to renew your application annually in order receive new assistance and/or continue to receive assistance.

Every college/university has its own financial aid office. The individuals at the office are trained to help you maximize the aid that you may receive. Be sure to make an appointment with the financial aid office to discuss options available at the school, through the local community, state, and federal government.

**FORMS OF FINANCIAL AID**

Aid comes in many forms, some of which must be repaid, some of which is “free money.” They include:

1) **Scholarships.** Scholarships do not have to be repaid as long as you perform to the expectation of the fund. Some, but not all scholarships, require you to have a FAFSA on file. Scholarships often require that you meet specific criteria. The criteria are not always academic—it can be based upon your family dynamic, demographic, financial need, academic performance, academic major/career goal, geographical location, hometown, etc. There are several “scholarship finders” available online. These databases, such as
www.fastweb.com, will often send you updates regarding scholarships to which you may be eligible. Installation clubs and organizations such as Spouses’ Clubs, the Navy Marine Corps Relief Society, and others also offer scholarships. While these are all excellent resources, do not limit yourself to military only scholarships. Research offerings from the local community and professional organizations related to the degree you are seeking.

There are scam artists who will try charge you a fee to apply for a scholarship. Please take a quick look at the information from the Better Business Bureau. Never give your personal information to someone who contacts you without you having submitted a request for information. Take the time to do a little research before you give someone your personal information. The BBB recommends that you be suspicious if a representative tells you:

"The scholarship is guaranteed or your money back." In reality no one can guarantee that they will get you a grant or scholarship. And the refund guarantees that are offered usually have so many conditions or strings attached that it is almost impossible for consumers to get their money back.

"You cannot get this information anywhere else." Actually, scholarship information is widely available in books, from libraries and financial aid offices and on the Internet, if you are willing to search for it.

"We will do all the work." Only parents and students can really determine and provide the financial information needed to complete the forms.

"You have been selected by a national foundation to receive a scholarship." If you have not entered a competition sponsored by the foundation, this claim is highly unlikely.

"May I have your credit card or bank account number to hold this scholarship?" This is never a requirement for a legitimate scholarship offer.

"The scholarship will cost some money." Legitimate scholarship offers never require payment of any kind.

2) Grants. Grants are often administered by the state or at the federal level and do not need to be repaid. A FAFSA must be filed in order to receive grants. Check with your institution and search online for academic grant options.

3) Loans. Loans are a type of financial aid that must be repaid. Payments and interest may be deferred for as much as 6 months after you graduate school or drop below part-time enrollment. Loans are offered federally and through your institution. Additionally, many financial institutions offer private education loans. Keep in mind that when taking out a student loan, the lender assumes that you will be employed after you complete your education. If you have other personal goals, take those into consideration when evaluating whether it is time for you to pursue further education.
Finally, consider other options that may help pay for your education. Most schools have “work-studies,” “teaching assistants,” and other student positions. These positions allow you the convenience of working at the institution and either receiving a paycheck and/or working off loans and other payments. Also, consider employment options, some organizations and companies will reimburse employees for educational expenses after they have served a pre-determined amount of time for the organization.

Remember, your education is an investment. While it may seem daunting to finance your education, consider what advantages you will receive from obtaining a higher degree. Your earning potential and marketability will increase with each level of education that you complete. If you are concerned about budgeting your money to pay for educational expenses, meet with the Personal Financial Management Program Counselor at Marine and Family Programs, 808-257-7783.

GI BILL TRANSFER OF BENEFITS
Under the new Post 9/11 Veterans Education Assistance Act of 2008 Marines who have served a minimum of 6 years active duty and have committed to serve an additional four years may elect to transfer a portion of their education benefits to their spouse or children. Children must be 18 in order to receive these funds. Make an appointment with an Education counselor to find out more about this benefit.

MILITARY SPOUSE CAREER ADVANCEMENT ACCOUNTS
The MyCAA program is managed by the Department of Defense. Access to this program is available entirely online so spouses can explore the variety of programs offered in the privacy of their own home. The number of career paths that are approved for this program has been expanded to include degree completion. Interested spouses can get started by establishing a MyCAA Account at https://aiportal.acc.af.mil/mycaa. This is an easy, self-help process. Once a spouse’s profile information is provided, DoD will verify MyCAA eligibility through DEERS. The spouse will be notified of his/her eligibility status through the MyCAA messaging system. Spouses are encouraged to come to the Education Center for basic counseling and to ensure that they have access to a variety of schools that offer programs that will accept MyCAA. Students should always meet with their School Academic Advisor for school specific requirements or call a Military OneSource Career/Education Consultant at 1-800-342-9647 for more assistance with the program.

Spouses who would like additional information are encouraged to take advantage of counseling opportunities at the Education Center to help explore academic options in the area. In addition a Discovery token is available to allow spouses to determine the types of careers they are most likely to prefer.

DANTES EXAMINATION PROGRAM
The DANTES examination program is offered to active duty service members and family members. There is no cost the first time an active duty service member takes each DSST or CLEP exam. While the DANTES examination program is not offered free to spouses it can save a significant amount of money. The cost for the College Level Examination
Program (CLEP) and the Dantes Subject Standardized Test (DSST) is minimal when compared to the cost of registering for a class and buying the textbooks. Visit the Education Center for additional information on preparing for the exams and test dates.

**FINANCIAL RESOURCES FOR HIGHER EDUCATION**

**GENERAL INFORMATION**

https://www.armyeducation.army.mil/InState/index.HTM
Site provides information regarding eligibility of active military service members and their families for in-state college tuition rates in their home state or state of duty assignment.

http://www.gibill.va.gov/
GI Bill Website – information for military members, veterans, family members, reservists, etc.

http://www.finaid.org/
Scholarships, loans, other forms of aid, demystifying application forms, payment calculators, lots of other useful information, and a scholarship search function.

http://www.nasfaa.org/Subhomes/ABCs/Index.html
The ABC's of Early Awareness: A Resource Guide and Toolkit for Helping Students Achieve a Higher Education" contains resources for an effective early awareness program. Created by financial aid professionals, primary and secondary school administrators, and representatives from community-based organizations, the Toolkit gives step-by-step instructions…

The Student Guide to Financial Aid
http://www.collegeanswer.com/paying/content/index.jsp
Discusses various ways to pay for college: “free money for students,” grants, student loans, etc. and also offers a scholarship search function.

http://www.petersons.com/finaid/default.asp
Financial aid database of nearly $5 billion worth of scholarships, grants, and prizes - fully searchable on the Web and available in printed guides.

http://www.arizona.collegeanswer.com/arizona/content/index.jsp
Resource for Arizona: Prepare for higher education; explore Arizona higher-education choices & career options; learn about programs that make higher-education affordable.

**CASH AWARDS / PRIZES**

Ayn Rand Institute
http://www.aynrand.org/site/PageServer?pagename=education_contests_index

Collegiate Inventors Competition
http://www.invent.org/collegiate/

Holocaust Remembrance Project
http://holocaust.hklaw.com/

Video Contest for College Students
http://www.christophers.org/vidcon2k.html
FEDERAL, STATE & OTHER AID
US Dept of Education Free Application for Student Aid
http://www.fafsa.ed.gov/
Federal, State and Other Sources of Financial Aid
Government Grants, Loans, etc
http://fedmoney.org/

MILITARY AND FAMILY MEMBERS – SCHOLARSHIPS, ETC.
82nd Airborne Division Association Education Fund
http://www.mvpsoa.org/detail.asp?ORGID=792&listflag=true
Aerospace Education Program http://www.aef.org/
AFCEA (Armed Forces Communication and Electronics Assn)
http://www.afcea.org/education/scholarships/military/
Air Force Sergeants Association http://www.afsahq.org/index_amfprogram.htm#amf
American Legion Scholarship Program
http://www.legion.org/?section=community&subsection=com_edaid&subsection2
Army Aviation Association of America Foundation http://www.quad-a.org/
Blinded Veterans Association http://www.bva.org/
Commander William S. Stuhr Scholarship for Military Sons & Daughters
http://www.militarypartners.com/budweiser/special_events/scholarships.htm
Chief Master Sergeants of the Air Force Scholarships http://www.amf.org/cmsaf.htm
Coast Guard Mutual Assistance for Education
http://www.cgmahq.org/Assistance/Frame.htm
Fisher House Foundation / Defense Commissary Agency
http://www.fisherhouse.org/programs/scholarships.shtml
Freedom Alliance Scholarship Fund http://www.freedomalliance.org/scholarship.htm
General George S. Brown Spouse Tuition Assistance http://www.afas.org/body_stap.htm
General Henry H. Arnold Education Grants http://www.afas.org/body_grant.htm
G.I. Bill http://www.gibill.va.gov/
Horatio Alger Military Veterans Scholarships
https://www.horatioalger.com/scholarships/index.cfm
Marine Corps Law Enforcement Foundation http://www.mclef.org/
Marine Corps Scholarship Foundation http://www.marine-scholars.org/
Military & Spouse Scholarships at Grantham University
http://www.grantham.edu/fed/bus.htm
Military Benefit Association Scholarship Program
http://www.militarybenefit.org/mbascholarships.htm
Military Chaplains Association of the USA http://www.mca-usa.org/
Military Community Scholarship Search
http://benefits.military.com/education/scholarship/ScholarshipSearch.jsp
Military Intelligence Community Scholarships http://www.micorps.org/scholar.html
Military Officers Association of America http://www.troa.org/Education/
National Military Family Association
http://www.nmfa.org/site/PageServer?pagename=home_education
Navy-Marine Corps Relief Society Education Programs
http://www.nmcrs.org/education.html
Red River Valley Fighter Pilots Association http://www.river-rats.org/
Reserve Officer Training Corps (ROTC)
http://www.todaysmilitary.com/wyg/t5_wyg_rotc.php
Scholarships for Military Children http://www.militaryscholar.org/
Seabee Memorial Scholarship Association http://www.seabee.org/
SEAL – Special Navy Warfare Association http://www.nswfoundation.org/
Special Operations Warrior Foundation http://www.specialops.org/programs.asp

SCHOLARSHIPS – GENERAL INFO
Avoiding Scholarship Scams http://www.ftc.gov/bcp/conline/pubs/alerts/ouchalrt.htm
How to Apply for a Scholarship http://www.collegeboard.com/article/0,1120,6-30-0-8937,00.html?orig=sec
ScholarshipHelp.org http://www.scholarshiphelp.org/index.htm

SCHOLARSHIPS – SPECIFIC SPONSORS
ASU – Private Scholarships http://www.asu.edu/fa/scholarships/private.html
Benjamin A. Gilman International Scholarship
http://www.iie.org/programs/gilman/index.html
Carnegie Endowment Junior Fellows Program
http://www.carnegieendowment.org/about/index.cfm?fa=jrFellows
Coca Cola Scholars Foundation https://www.coca-colascholars.org/cokeWeb/jsp/scholars/Index.jsp
Fulbright Scholars http://www.fulbrightonline.org/us/about.html
George J. Mitchell Scholarships http://www.us-irelandalliance.org/scholarships.html
Horatio Alger Scholarship Programs https://www.horatioalger.com/scholarships/index.cfm
Jack Kent Cooke Foundation
Marshall Scholarships (study in the United Kingdom) http://www.marshallscholarship.org/
National Academy of American Scholars http://www.naas.org/senior.htm
National Merit Scholarship Program http://www.nationalmerit.org/nmsp.php
NSF – Navy Civilian Fellowships / Scholarships
Paul & Daisy Soros Fellowships for New Americans http://www.pdsoros.org/
Presidential Freedom Scholarships http://www.nationalservice.org/scholarships/
Rotary International Ambassadorial Scholarships
http://www.rotary.org/foundation/educational/amb_scho/
Rhodes Scholars http://www.rhodesscholar.org/
Xerox – Internships & Scholarships
SCHOLARSHIPS FOR MINORITIES


American Indian Graduate Center [http://www.aigc.com/](http://www.aigc.com/)

Association for Asian Studies [http://www.aasianst.org/grants/grants.htm](http://www.aasianst.org/grants/grants.htm)


Entry Point for Students with Disabilities [http://ehrweb.aaas.org/entrypoint/](http://ehrweb.aaas.org/entrypoint/)


Graduate Fellowships [http://cuinfo.cornell.edu/Student/GRFN/list.phtml?category=MINORITIES](http://cuinfo.cornell.edu/Student/GRFN/list.phtml?category=MINORITIES)

Hispanic College Fund [http://hispanicfund.org/](http://hispanicfund.org/)

Hispanic Scholarship Fund [http://www.hsf.net/](http://www.hsf.net/)


Historically Black Colleges & Universities [http://hbcuconnect.com/hbcuprofiles/cgi-bin/hbcuSearch.cgi](http://hbcuconnect.com/hbcuprofiles/cgi-bin/hbcuSearch.cgi)

Jackie Robinson Foundation [http://www.jackierobinson.org/index03.htm](http://www.jackierobinson.org/index03.htm)


League of United Latin American Citizens (LULAC) [http://www.lulac.org/Programs/Scholar.html](http://www.lulac.org/Programs/Scholar.html)

National Association for Minorities in Engineering [http://www.nacme.org/scholarships/](http://www.nacme.org/scholarships/)


Office of Indian Education Programs [http://www.oiep.bia.edu/](http://www.oiep.bia.edu/)


SCHOLARSHIPS BY PROGRAM OF STUDY

Agriculture (USDA) [http://www.usdascholarships.com/applications/](http://www.usdascholarships.com/applications/)

Arts, Humanities & Social Sciences [http://www.beineckescholarship.org/index.htm](http://www.beineckescholarship.org/index.htm)


Athletics [http://www.ncaa.org/about/scholarships.html](http://www.ncaa.org/about/scholarships.html)

Civil Engineering [http://www.asce.org/inside/stud_scholar.cfm](http://www.asce.org/inside/stud_scholar.cfm)


Constitutional Study (Graduate Coursework) [http://www.jamesmadison.com/index.html](http://www.jamesmadison.com/index.html)
Construction / Civil Engineering
http://www.agc.org/page.ww?section=AGC+Foundation&name=Undergraduate+Scholarships
Engineering http://www.nacme.org/scholarships/
Environment, Tribal Policy, or Healthcare http://www.udall.gov/p_scholarship.asp
Environmental Public Policy / Conflict Resolution http://www.udall.gov/p_fellowships.htm
Journalism http://www.nabj.org/programs/scholarships/
Government and Public Service http://www.truman.gov/
Healthcare http://nhsc.bhpr.hrsa.gov/join_us/scholarships.asp
Language Study http://www.kli.org/scholarship/
Medical & Behavioral Research http://grants.nih.gov/grants/
Medical & Dental http://www.medstudents.net/links/financial_aid.html
Music http://herbergercollege.asu.edu/students/financial/music.html
Occupational Safety & Health http://www.asce.org/inside/stud_scholar.cfm
Physical/Applied Science, Engineering, IT http://www.iie.org/
Physical/Social Sciences, Math, Engineering, etc.
http://www.orau.gov/dhse/05ugrad.htm
Plant Protection & Quarantine
http://www.aphis.usda.gov/ppg/recruitment/students/helms/offer/index.html
Science http://www.intel.com/education/sts/
Science & Education http://www.nsf.gov/funding/
Science, Math, Engineering & Technology (Graduate Stipends)
http://www.igert.org/index.asp
Water http://www.awwa.org/About/scholars/index.cfm

SCHOLARSHIP SEARCH SITES

Absolutely Scholarships http://apps.absolutelyscholarships.com/exec/scholarship
College Board http://apps.collegeboard.com/cbsearch_ss/welcome.jsp
CollegeData https://www.collegedata.com/cs/promo/promo_searchscholar_tmpl.jhtml
CollegeScholarships.com http://www.collegescholarships.com/
FastWeb Scholarships, Fellowships & Awards http://scholarships.fatomei.com/
FinAid! Scholarships Search http://www.finaid.org/scholarships/
FreSch! http://www.freschinfo.com/
Military Community Scholarship Search
http://benefits.military.com/education/scholarship/ScholarshipSearch.jsp
ScholarAid.com http://www.scholaraid.com/
Scholarship Page http://www.scholarship-page.com/
STUDENT LOANS
Access Group http://www.accessgrp.org/
The Education Resources Institute (TERI) http://www.teri.org/main.html
Student Loan Xpress http://www.slxpress.com/
ScholarAid.com http://www.scholaraid.com/
Southwest Student Services Corporation http://www.sssc.com/
USA Funds – Education Loan Guarantor http://www.usafunds.org/

TAX BREAKS FOR EDUCATION
AZ and Federal Tax Benefits for Tuition and Fees http://www.studentaid.org/TaxBenefitsPSIntro.html
IRS info on tax-free benefits, education credits, tax deductions, and tax exemption http://www.irs.gov/newsroom/article/0,,id=128874,00.html
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<th>SPONSOR</th>
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<tr>
<td>Navy-Marine Corps Relief Society Education Programs (1) USS Stark Memorial Fund (2) Travers Loan Program (3) Spouse TA Program – For Spouses accompanying their husbands or wives overseas- Managed by local NMCRS offices</td>
<td>NMCRS Education Division 801 N. Randolph St. Suite 1228 Arlington, VA 22203-1978 703-696-4960 or DSN: 426-4960 Web site: <a href="http://www.nmcrs.org/education.html">www.nmcrs.org/education.html</a> and <a href="http://www.nmcrs.org/stap.html">http://www.nmcrs.org/stap.html</a></td>
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<td>Army Emergency Relief Spouse Ed. Assistance Program</td>
<td><a href="http://www.aerhq.org/education.asp">http://www.aerhq.org/education.asp</a> Army Emergency Relief 200 Stovall Street Alexandria, VA 22332 703-428-000</td>
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<tr>
<td>Fold of Honor Foundation Scholarships Fold of Honor Foundation is a legacy foundation designed to provide scholarships for dependents and spouses of service members that have been killed or disabled as a result of their military service.</td>
<td><a href="http://www.foldsofhonor.org">http://www.foldsofhonor.org</a></td>
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<tr>
<td>Air Force Aid Society Education Grant</td>
<td><a href="http://www.afas.org/Education/ArnoldEdGrant.cfm">http://www.afas.org/Education/ArnoldEdGrant.cfm</a></td>
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<td>The General Henry H. Arnold Education Grants Program. Spouses (stateside) of active duty members and Title 10 AGR.Reservists and surviving spouses of deceased personnel</td>
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<td>Fleet Reserve Association (FRA) (for dependents of members only) (Members can be active duty, Reserve, or retired personnel of Navy, Marine Corps or Coast Guard)</td>
<td>FRA Scholarship Program 125 N. West Street Alexandria, VA 22314-2754 Web site: <a href="http://www.fra.org">www.fra.org</a></td>
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<td>Coast Guard Mutual Assistance</td>
<td><a href="http://www.cgmahq.org">http://www.cgmahq.org</a> Click on Assistance; Programs; Education Programs</td>
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<td>Joanne Holbrook Patton Military Spouse Scholarship (falls under National Military Family Organization)</td>
<td><a href="http://www.militaryfamily.org/our-programs/military-spouse-scholarships/">http://www.militaryfamily.org/our-programs/military-spouse-scholarships/</a> Click on Education</td>
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<td>AFCEA General Emmett Paige Scholarships Persons on active duty or veterans and either's spouses AFCEA = Armed Forces Communications &amp; Electronic Assoc.Ed. Foundation</td>
<td><a href="http://www.afcea.org/education/scholarships/">http://www.afcea.org/education/scholarships/</a></td>
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<td>Bowfin Memorial Scholarship For members of the Hawaii submarine force personnel and their family members</td>
<td>Bowfin Memorial Scholarship Committee C/O Patty Doty, President SOWC 109 Ford Island Honolulu, HI 96818 808-455-2597 <a href="mailto:dcpcc@aol.com">dcpcc@aol.com</a></td>
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<tr>
<td>Fleet Training Center Petty Officers Association Scholarship Fund For spouses of a living or deceased past or present staff member of Fleet Training Center</td>
<td>Petty Officer Association the Fleet Training Center, Norfolk P. O. Box 15245 Norfolk, VA 23511-6258</td>
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<td>Alaska Sea Service Scholarship Fund Applicant’s Navy, Marine or Coast Guard sponsor must be a legal Alaskan resident. Applicant must be children or spouse of sponsor, who may be active duty, reserve, retired, MIA or KIA.</td>
<td>To request an application, send a 9x12 envelope with postage for 2 ounces to: C/O U.S. Navy League Council 55-151 Box 201510 Anchorage, AK 99520-1510</td>
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<td>Officers Spouses’ Club of San Diego, Inc. Scholarship</td>
<td>Send a business size SASE to NOWC Navy Wives Clubs of American Scholarship Foundation Scholarship Committee</td>
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<td>To dependent children or spouses of active duty, retired, or deceased</td>
<td>P. O. Box 18-2104</td>
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<td>military officers and enlisted personal. Applicants must reside in</td>
<td>Coronado, CA 92178</td>
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<td>Surface Navy Association Awards scholarships to members of the Surface</td>
<td>Surface Navy Association</td>
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<td>Navy Association, their spouses, or children working toward their first</td>
<td>2550 Huntington Avenue, Suite 202</td>
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<td>undergraduate degree.</td>
<td>Alexandria, VA 22303</td>
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<td>1-800-NAVY-SNA</td>
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<td>E-mail: <a href="mailto:navysna@aol.com">navysna@aol.com</a></td>
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<td><a href="http://www.navysna.org">www.navysna.org</a></td>
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<td>Protect and Serve Grant – a form of scholarship awarded to spouses</td>
<td><a href="mailto:protectandserve@peirce.edu">protectandserve@peirce.edu</a></td>
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<td>of U.S. military from Peirce College, up to 25% on tuition fees</td>
<td>1-888-go-pierce x9800</td>
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<td>Peirce College is in Philadelphia, PA</td>
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<td>Anchor Scholarship Foundation</td>
<td><a href="http://www.anchorscholarship.com">http://www.anchorscholarship.com</a></td>
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<td>For dependents of active duty or retired personnel who served in under</td>
<td>commands E-mail: <a href="mailto:cnslschf@erols.com">cnslschf@erols.com</a></td>
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<td>the administrative control of Commanders, Naval Surface Forces, US</td>
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<td>Atlantic or Pacific Fleets for a minimum of 6 years.</td>
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<tr>
<td>USS Lake Champlain (CG-57) Scholarship Foundation</td>
<td>Scholarship Committee</td>
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<td>Provides assistance to spouses of members assigned to USS Lake Champlain</td>
<td>C/O Captain R.K. Martin, USN (Ret)</td>
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<td>on PCS orders since commissioning August 12, 1988.</td>
<td>P.O. Box 896, Bluffton, SC 29910</td>
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<td>843-757-2806</td>
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<tr>
<td>Parris Island Officer's Spouse Club</td>
<td>Rebecca Varicak 843-522-1615</td>
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<tr>
<td>Marine Corps Air Station Officers Spouses Club (Parris Island)</td>
<td>Mary Ellen DeWolfe 843-379-9654</td>
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<tr>
<td>Parris Island Staff Non-commissioned Officers Spouse Club</td>
<td>Joanne Bright 843-525-1756</td>
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<tr>
<td>Hearts and Hands Community Club Scholarship</td>
<td>Giessen E-mail: <a href="mailto:heartsandhandscc@yahoo.com">heartsandhandscc@yahoo.com</a></td>
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<td>For spouses within USAG</td>
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</tr>
<tr>
<td>Park University Military Family Scholarships Used at home campus in</td>
<td>843-228-7052</td>
</tr>
<tr>
<td>Parkville, MO or at the Beaufort, SC Campus Ctr</td>
<td></td>
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<tr>
<td>For non-military family members of active duty military personnel</td>
<td></td>
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<tr>
<td>residing in the Beaufort area.</td>
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<tr>
<td>Embarq Scholarship – Administered by the Low Country Chapter of the</td>
<td>C/o Harold Hirshman</td>
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<tr>
<td>Military Officer’s Association of America</td>
<td>Embarq Scholarship Committee</td>
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<td>The Military Officers’ Association of America</td>
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<tr>
<td>137 Chowan Creek Bluff</td>
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<td>Beaufort, SC 29907</td>
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<tr>
<td>SPONSOR</td>
<td>CONTACT</td>
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</tbody>
</table>
| THANKS USA  
Spouses of military personnel can apply for one of nearly 1000 scholarships of up to $5000 each for college, vocational and technical schools  
shintz@scholarshipamerica.org | http://www.thanksusa.org  
1-877-THX-USAS  
shintz@scholarshipamerica.org |
| Dr. Jack Callan Memorial Scholarship  
Saint Leo University. Spouse must have 9 credits minimum to qualify. Application Deadline is May 31, 2006 | Gloria.howell@saintleo.edu  
Saint Leo University; Attn: Gloria Howell  
Naval Amphibious Base  
1481 D Street, Bldg 3016  
Norfolk, VA 23521-2498 |
| Pat Tillman Military Scholars Program | http://www.pattillmanfoundation.org/tillman-military-scholars.aspx |

**ADDITIONAL ONLINE GENERAL RESOURCES**

VA Education Assistance: [http://www.gibill.va.gov](http://www.gibill.va.gov)  
College Board Scholarship Search: [http://apps.collegeboard.com/cbsearch_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)  
Scholarship Gateway: [http://www.blackexcel.org/link4.htm](http://www.blackexcel.org/link4.htm)  
E-Student Loan.com: [http://www.estudentloan.com/](http://www.estudentloan.com/)
ADDITIONAL GENERAL SCHOLARSHIP INFORMATION

Ron Brown Scholarships  
http://www.ronbrown.org/
FastWEB Scholarship Search  
http://www.fastweb.com/
United Negro College Fund Scholarships  
http://www.uncf.org/scholarships/uncfscholarship.asp
Jackie Robinson Foundation Scholarships  
http://www.jackierobinson.org/
Intel Science Talent Search  
http://www.sciserv.org/sts
Thurgood Marshall Scholarship Fund  
http://www.thurgoodmarshallfund.org/
FinAid: The Smart Students Guide to Financial Aid (scholarships)  
http://www.finaid.org/scholarships/
United Negro College Fund  
http://www.uncf.org/
Gates Millennium Scholarships (Annual)  
http://www.gmsp.org/(hmrfvje1fdxdi0nwbrpmbd45)/default.aspx
McDonald's Scholarships (Annual)  
http://www.mcdonaldsnymetro.com/
Urban League Scholarships  
http://www.nyul.org/nyul_scholarships.html
Scholarships by Category  
http://www.financialaidfinder.com/student-scholarship-search/
National Merit Scholarships  
http://www.nationalmerit.org/
College Board Scholarship Search  
http://appscollegeboard.com/cbsearch_ss/welcome.jsp
Black Excel Scholarship Gateways  
http://www.blackexcel.org/
FAFSA (Free Application for Federal Student Aid)  
http://www.fafsa.ed.gov/
LULAC - National Scholastic Achievement Awards  
http://mach25.collegenet.com/cgi-bin/M25/GetScholar?page=10177
Scholarship & Financial Aid Help  
http://www.blackexcel.org/fin-sch.htm
NAACP Scholarships  
http://www.naaccr.org/youth/scholarships/?gclid=CIL2puLV2J8CFRghnAodPkGMHw
First Generation Student Scholarships  
http://telacu.com/site/en/home/education/applications.html
ScienceNet Scholarship Listing  
http://www.sciencenet.emory.edu/undergrad/scholarships.html
Asian American Scholarships  
http://www.collegescholarships.org/scholarships/asian.htm
Siemens Foundation Competition
http://www.siemens-foundation.org/
College Board Scholarship Search
International Students Scholarships & Aid Help
http://www.iefa.org/
Minorities & Disabilities Scholarships
http://www.proyectovision.net/english/opportunities/scholarships.html
Guaranteed Scholarships
http://www.guaranteed-scholarships.com/
Hope Scholarships and Lifetime Learning Credits
Presidential Freedom Scholarships
http://www.nationalservice.org/scholarships
Disabled War Veterans Scholarships
http://www.afcea.org/education/scholarships/undergraduate/DisabledVeteranScholarship.asp
Sachs Foundation Scholarships
http://www.sachsfoundation.org/
Student Inventors Scholarships
http://www.invent.org/collegiate/
A Better Chance Scholarships
African American Scholarships (various areas)
http://oedb.org/scholarship/african-american
Scholarships Pathways
http://scholarshipssite.blogspot.com/
Private Scholarships For Seniors
http://www.phs.d211.org/stsvc/college/scholarships.asp
ScienceNet Scholarship Listing
http://www.scienet.emory.edu/undergrad/scholarships.html
Scholarship, Loan, Tuition Help
http://www.findtuition.com/
Princeton Review Scholarships & Aid
http://www.princetonreview.com/college/finance
Coca-Cola Scholarships
https://www.coca-colascholars.org/cokeWeb/
Scholarship of the Month
www.collegescholarships.com/scholarships.html
Alphabetical List of Scholarships by Field of Study
http://www.collegescholarships.org/scholarships/subject-specific.htm
National Federation of The Blind Scholarships
http://www.nfb.org/nfb/default.asp?SnID=807950602
Ayn Rand Institute
http://www.aynrand.org/contests
Federation of Musicians Scholarships
http://www.afm.org/young-musicians/scholarships
Scholarships for Students with Disabilities
http://www.disabled-world.com/disability/education/scholarships/

Nursing Scholarships
http://www.blackexcel.org/nursing-scholarships.html

College-Bound High School Seniors - Scholarships

AFROTC High School Scholarships
http://www.afrotc.com/

Minority Scholarships
http://www.free-4u.com/minority.htm

Scholarships for Minority Accounting Students
http://wwwaicpa.org/members/div/careermini/smash.htm

The Elks National Foundation Scholarships
http://www.elks.org/enf/scholars/ourscholarships.cfm

MacDonald Scholarships
http://www.mcdonalds.com/usa/good/people/scholarship.html

Multicultural Scholarships and Opportunities
http://www.multiculturaladvantage.com/scholarship.asp

African American Scholarships
http://www.littleafricacom/scholarship/

Marine Corps Scholarships
http://www.marine-scholars.org/

Minority Student Scholarships (55 Listed)
http://www.guidetoonlineschools.com/financial-aid/scholarships/minorities

Alpha Kappa Alpha Scholarships
http://www.akaeaf.org/programsandinitiatives/

Dream Deferred Essay Contest
http://www.hamsaweb.org/essay/

STATE FARM INSURANCE Hispanic Scholarships
http://www.statefarm.com/foundati/hispanic.htm

National Scholarships at All Levels
http://scholarships.fatomei.com/

Burger King Scholars
http://www.swwhs.org/index.php/scholarships/230-burger-king-scholars

Major Scholarships and Fellowships
http://www.uaa.alaska.edu/ours/scholarships/index.cfm

Nursing Scholarships Opportunities
http://www.aacn.nche.edu/Education/financialaid.htm

Lagrant Scholarships: Minorities, Public Relations & Other
http://www.lagrantfoundation.org/site/?page_id=3

Students With Autism Scholarships
http://www.autism-society.org/site/PageServer?pagename=asa_awards

Cholarships for Students Working for Peace and Justice
http://www.davisputter.org/

Students With Epilepsy Scholarships
http://www.ucbepilepsyscholarship.com/
Gateway to 10 Free Scholarship Searches
http://www.college-scholarships.com/free_scholarship_searches.htm

Scholarships for Study Abroad
http://www.iie.org//Content/NavigationMenu/Programs7/Gilman_Awards/Home8/Home.htm

Urban League Scholarships with Gillette
http://www.aie.org/Scholarships/detail.cfm?ID=12377

Will To Win Scholarships
http://www.schering-ploughwilltowin.com/

The Big Sun Scholarships (Students on Sports Teams)
http://www.bigsunathletics.com/

Scholarships for Women
http://www.collegedegrees.com/financial-aid/scholarships/specialty/scholarships-for-women/

American Chemical Society Scholarships
http://www.cnetweb.org/american_chemical_society_scholarships.htm

Sallie Mae Grants and Scholarships
http://www.salliemae.com/parent_answer/decide/explore_alternatives/grants.html

Scholarships List and Search
http://www.adventuresineducation.org/sbase/

Scholarships for Single Mothers

Hispanic Scholarship Fund
http://www.hsf.net/

African American College Grants
http://www.collegescholarships.org/grants/african-american.htm

African American Scholarships (various areas)
http://oedb.org/scholarship/african-american

College Net Scholarship Search
http://mach25.collegenet.com/cgi-bin/M25/index

Scholarships For Hispanics
http://www.scholarshipsforhispanics.org/

Scholarships for Single Mothers

Girls Going Places Entrepreneurship Scholarship
http://www.guardianlife.com/womens_channel/girls_going_places/girls_going_places.html

Astronaut Scholarship Foundation
http://www.astronautscholarship.org/

ELA Foundation Scholarships (disabled)
http://www.elaorg/scholarships/scholarships.html

Jeanette Rankin Grant/Scholarship For Low-Income Women (over 35)
http://www.rankinfoundation.org/

Minority Undergraduate Fellows Program
http://www.naspa.org/resources/mufp/
Shell Oil Scholarships
http://www.shell.us/home/content/usa/aboutshell/careers/students_and_graduates/development/scholarships/scholarships.html
College Connection Scholarships
http://www.collegescholarships.com/
Super College Scholarships
http://www.supercollege.com/
African American College Grants
http://www.collegescholarships.org/grants/african-american.htm
Best Buy Scholarships (over 1,000)
http://www.bestbuyinc.com/community_relations/scholarship.htm
Student Loan Consolidation (read Info)
http://www.studentloanconsolidator.com/
Hispanic Heritage Youth Awards
Master List of Scholarships
http://www.consumerfraudreporting.org/ScholarshipGrantList.php
Federal Student Aid (FAFSA)-Key to everything
http://www.fafsa.ed.gov/
AES Engineering Scholarships (Essay)
http://www.aesengineers.com/scholarships.htm
The Roothbert Fund Scholarships
http://www.roothbertfund.org/scholarships.php
Georgia’s Hope Scholarship and Grant Program
http://www.gsfc.org/hope
Gateway to 10 Free Scholarship Searches
http://www.college-scholarships.com/free_scholarship_searches.htm
Federal Scholarships and Aid
http://www.fedmoney.org/
International Students Help and Scholarships
http://www.iefafed.org/

Elks National Foundation Scholarships (Over 500)
http://www.elks.org/enf/scholars/mvs.Cfm
Black Excel Scholarship Gateway
http://www.blackexcel.org/link4.htm
Peterson’s Aid and Scholarships Help
http://www.petersons.com/finaid/
Sammy Scholarships—Body by Milk
http://www.bodybymilk.com/sammy_scholarship.php
Coveted National Scholarships
http://scholarships.fatomei.com/
Scholarships for Military Children
http://www.militaryscholar.org/
Martin Luther King Scholarships
http://www.sanantonio.gov/mlk/?res=1024&ver=true
New York Women in Communications Foundation (Other States)
http://www.nywici.org/foundation/scholarships
Art and Writing Awards
http://www.artandwriting.org/
Edison International Scholars Program
http://sms.scholarshipamerica.org/edison/index.html
Law Enforcement Scholarships (Every Three Months)
http://www.straightforwardmedia.com/law-enforcement/
Chicana/Latina Foundation
http://www.chicanalatina.org/scholarship.html
Civil Rights Defense Fund
http://www.nradefensefund.org/writingcontest.aspx
Congressional Hispanic Caucus Institute
http://www.chci.org/
Online Associate Degree Scholarship
http://degreedirectory.org/pages/Online_Associates_Degree_Scholarship.html
Google Anita Borg Memorial Scholarships
http://www.google.com/anitaborg/first-years/
Asian American Journalist Association
http://www.aaja.org/
American Assoc. of University Women
http://www.aauw.org/fga/fellowships_grants/index.cfm
Scholarships by State
http://www.schoolsintheusa.com/scholarships.cfm
African American Scholarships (various areas)
http://oedb.org/scholarship/african-american
Engineering School Scholarships
http://www.engineeringedu.com/scholars.html
Scholarship News
http://www.free-4u.com/
Recession Relief Scholarships
http://www.straightforwardmedia.com/debt/debt-scholarship.htm
Orphan Foundation of America
http://www.orphan.org/
September 11th Scholarship Funds
Past Presidents' Legacy Scholarships
http://www.hydro.org/Scholarship.php
American Fire Sprinkler Scholarship Contest
http://www.afsascholarship.org/
Mensa Scholarship Essay Scholarship
http://merf.us.mensa.org/scholarships/zipfinder.php
Miss America Scholarships
Davidson Fellow Scholarships
http://www.davidsongifted.org/Fellows/
Federal Student Aid Portal
http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp
Josh Gibson Foundation Scholarship (Baseball Essay)
www.JoshGibson.org
The National Society of High School Scholars
http://www.nshss.org/scholarships/
Alger Association Scholarships (Horatio)
http://www.horatioalger.org/scholarships
Collegiate Inventors Competition
http://www.invent.org/collegiate/
Alphabetical Index to Scholarships and Aid
http://www.window.state.tx.us/scholars/aid/faidalpha.html
Scholarship of the Month
http://www.collegescholarships.com/scholarships.html
Alphabetical List of Scholarships by Field of Study
http://www.collegescholarships.org/scholarships/subject-specific.htm
National Federation of The Blind Scholarships
http://www.nfb.org/nfb/default.asp?SnID=807950602
Union Plus Scholarship Database
http://www.aflcio.org/familyfunresources/collegecosts/scholar.cfm
Scholarships for Single Mothers
Federation of Musicians Scholarships
http://www.afm.org/young-musicians/scholarships
Scholarships for Students with Disabilities
http://www.disabled-world.com/disability/education/scholarships/
Coca-Cola Scholarships
https://www.coca-colascholars.org/cokeWeb/
Scholarships on the Net (1500 Links)
http://whatsonthe.net/scholar.mk.s.htm
Minority Nurse Gateway of Scholarships
http://www.minoritynurse.com/scholarships
NAACP Scholarships
http://www.naacp.org/youth/scholarships/?gclid=CiIL2puLV2J8CFRqhnAodPkgMHw
Burger King Scholars
http://www.swwhs.org/index.php/scholarships/230-burger-king-scholars
Bowling Scholarships
Red Cross Presidential Intern Program
Scholarships by Category
http://www.financialaidfinder.com/student-scholarship-search/
Scholarships for Women
http://www.collegedegrees.com/financial-aid/scholarships/specialty/scholarships-for-women/
Major Scholarships and Fellowships
http://www.uaa.alaska.edu/ours/scholarships/index.cfm
Scholarships in Criminal Justice & Related Fields
http://criminaljusticeonlineblog.com/archives/10-scholarships-and-awards-for-criminal-justice-majors/
African American College Grants
http://www.collegescholarships.org/grants/african-american.htm
Multicultural Scholarships and Opportunities
http://www.multiculturaladvantage.com/scholarship.asp
Newspapers of America Fellowships
KFC Colonel's Scholars Program
http://www.kfcscholars.org
Nursing Scholarships Opportunities
http://www.aacn.nche.edu/Education/financialaid.htm
Minorities & Disabilities Scholarships
http://www.proyectovision.net/english/opportunities/scholarships.html
Lagrant Scholarships: Minorities, Public Relations & Other
http://www.lagrantfoundation.org/site/?page_id=3
First Generation Student Scholarships
http://telacu.com/site/en/home/education/applications.html
Students With Autism Scholarships
http://www.autism-society.org/site/PageServer?pagename=asa_awards
Disabled War Veterans Scholarships
http://www.afcea.org/education/scholarships/undergraduate/DisabledVeteranScholarship.asp
National Society of Arts and Letters Scholarships
http://www.arts-nsal.org/scholarships.html
Scholarships for Students with Epilepsy
http://www.ucbepilepsyscholarship.com/
Asian American Scholarships
http://www.collegescholarships.org/scholarships/asian.htm
Urban League Scholarships with Gillette
http://www.aie.org/Scholarships/detail.cfm?ID=12377
Urban League Scholarships
http://www.nyu.org/nyu_scholarships.html
Sachs Foundation Scholarships
http://www.sachsfoundation.org/
Holocaust Remembrance Project Essay Contest
http://holocaust.hklaw.com/
APS Minority Scholarship (Physics)
http://www.aps.org/programs/minorities/honors/scholarship/
Courageous Persuaders Scholarships
http://www.courageouspersuaders.com/
Annual Signet Classics Student Scholarship Essay Contest
http://us.penguin.com/static/pages/services-academic/essayhome.html
Students With Disabled Parents Scholarships
http://www.lookingglass.org/scholarships/index.php
Microsoft University Careers Scholarships
The "Negro Spiritual" Scholarship Foundation
http://www.negrospiritual.org/
Siemens Westinghouse Competition (Now College Board)
http://www.collegeboard.com/siemens/eligibility.html
Native American Scholarships
http://www.indianeducation.spps.org/Scholarship_Information.html
Alzheimer's Awareness College Scholarship
http://www.afateens.org/about_new.html
USA Access Education Scholarships
http://www.usafunds.org/planning/access_to_education_scholarship/index.html
Scholarships for Military Children
American Nuclear Society Scholarships
http://www.ans.org/honors/scholarships/
Questbridge College Prep Scholarships
http://www.questbridge.org/cps/info.php
National Association of Negro Musicians Scholarships (contact branches)
http://www.nanm.org/Scholarship_competition.htm
The National Society of High School Scholars
http://www.nshss.org/scholarships/
William A Lee Memorial Scholarships (Chicago)
The National Society of High School Scholars
http://www.nshss.org/scholarships/
Japanese American Citizens League Scholarships
Rotary Ambassadorial Scholarships
http://www.rotary.org/en/StudentsAndYouth/EducationalPrograms/AmbassadorialScholarships/Pages/ridefault.aspx
National Federation of The Blind Scholarships
http://www.nfb.org/nfb/default.asp?SnID=807950602
Family Dollars Scholarships
https://www.scholarshipamerica.org/familydollar/
African American Scholarships (various areas)
http://oedb.org/scholarship/african-american
Kohl's Kids Who Care Scholarships
SEIU Lottery Scholarship Program
Scholarships for Study Abroad
http://www.iie.org//Content/NavigationMenu/Programs7/Gilman_Awards/Home8/Home.htm
Scholarships from Kitchen & Bath Association
http://thedecoratingdiva.com/20000-in-scholarship-awards-for-2010-nkbage-charette-competition/
Americanism Essay Contest
http://www.fra.org/Content/fra/AboutFRA/EssayContest/default.cfm
HAWAIIAN STATE UNIVERSITY SCHOLARSHIP INFORMATION

University of Hawai‘i at Mānoa
Summary: Hawai‘i Community Foundation, Ke Ali‘i Pauahi Foundation/Kamehameha Schools Bishop Estate, and Unity House.
Web Site: http://Hawai‘i.edu/fas/information/scholarships.htm

University of Hawai‘i at Hilo

University of Hawai‘i at West O‘ahu

Chaminade University
Summary: These scholarships and grants apply to all U.S. Citizens and U.S. Nationals who are full-time undergraduate day program students. The freshman merit-based scholarships are available to international students as well. Students will receive the one best university-funded award for which they are eligible. Scholarship programs are reviewed yearly and are subject to change without notice.
Web Site: http://www.chaminade.edu/admissions/ug/?pg=content_scholarships.html#Eligi
Contact: Admissions for more information at 808-735-4735.

Hawai‘i Pacific University
Summary: HPU offers competitive academic and activity-based scholarship awards to deserving students. These scholarships are awarded largely to incoming freshmen who are graduates of high schools in Hawai‘i. A number of academic-based scholarships are also awarded to incoming freshmen from outside of the state. Students who have completed two semesters at the University and who are academically qualified may also apply for the merit-based Hawai‘i Pacific University Scholarship.
Web Site: http://www.hpu.edu/index.cfm?section=financialaid713

Brigham Young University
Summary: University Brigham Young University offers scholarships to select students, who have demonstrated a serious and diligent commitment to academic excellence, as an investment in their education. Scholarship funds are provided through tithes of The Church of Jesus Christ of Latter-day Saints and offerings of generous friends of the university. They are given to encourage continued commitment to spiritual and intellectual growth. The gift of a scholarship assumes an obligation on the part of the recipient to use that investment wisely to prepare for expanded and purposeful service in the Lord’s kingdom.
Web Site: http://saas.byu.edu/depts/scholarships/
Contact: Scholarship Office, A-41 ASB, Provo UT 84602, Phone: 801-422-4104, Email: scholarships@byu.edu

University of Hawai‘i Foundation
Summary: The UH Foundation is dedicated to supporting the university’s 10 campuses and the students and programs they serve. http://uhf.Hawai‘i.edu/scholarships/index.html
HAWAIIAN COMMUNITY COLLEGE SCHOLARSHIP INFORMATION

Hawai‘i Community College
Summary: A variety of scholarships available to students.
Web Site: http://Hawai‘i .Hawai‘i .edu/financialaid/ApplyScholarships.html

Honolulu Community College
Summary: A variety of scholarships available to students.
Web Site: http://honolulu.Hawai‘i .edu/finaid/scholarships/index.html

Kapi‘olani Community College
Summary: A variety of scholarships available to students.
Web Site: http://kapiolani.Hawai‘i .edu/object/scholarshipskcc.html

Leeward Community College
Summary: A variety of scholarships available to students.
Web Site: http://www.lcc.Hawai‘i .edu/?q=finaidlikoaescholarship

Maui Community College
Summary: A variety of scholarships available to students.
Web Site: http://www.Hawai‘i .edu/maui/Admission/EOC/scholarships.html

Kaua‘i Community Foundation
Summary: A variety of scholarships available to students.
Web Site: http://kauai.Hawai‘i .edu/admissions/fa/nhvep02.html

Windward Community College
Summary: A variety of scholarships available to students.
Web Site: http://windward.Hawai‘i .edu/Financial_Aid/Scholarships.html

ONLINE LINKS TO NATIVE HAWAIIAN SCHOLARSHIP INFORMATION

NH-COE On-Line Resource
Summary: The Keala Lapa`au Program was established by the John A. Burns School of Medicine Native Hawai‘i an Center of Excellence (NHCOE) to assist and inspire Native Hawai‘i an students to pursue a career in medicine. The Keala Lapa `Au Program is designed to provide counseling, opportunities for Native Hawai‘i an students to career shadow with a certified health professional within their career of interest, instructional sessions involving math and science, and awareness of traditional Hawai‘i an healing techniques.
Web Site: http://www.Hawai‘i.edu/nhcoe/resources.html

Kipuka Native Hawai‘i an Student Center
Summary: Provides links to a variety of local scholarships for Native Hawai‘i ans.
Web Site: http://kipuka.uhh.Hawai‘i.edu/Kipuka_Resources.html
SCHOLARSHIP APPLICATION PROCESS

After you've done an initial search and made a list of scholarships for which you're interested in applying, prioritize your list based on the amount of the award, the scholarship application deadline, and how much work will be involved in applying. Your scholarship strategy should involve making a schedule for working your way through this list and deciding how many scholarship applications you will complete each week. To maximize your scholarship application output and the scholarships you'll receive, be sure to start as early as possible - usually in October of the year before you are applying for college.

PREPARING YOUR SCHOLARSHIP APPLICATION

Your scholarship application will likely involve a great deal more than just your contact information. These supporting materials can include at least one letter of recommendation from a teacher or supervisor at a job or a volunteer position, as well as transcripts, a cover letter, a small photo and, of course, the dreaded scholarship application essay. Efficient scholarship essay writing starts with preparing your materials ahead of time, as getting organized can really speed up the scholarship application process. Figure out who you want to ask for recommendations and approach them early in your scholarship hunt. Make sure they will have time to write you a letter before your first scholarship application deadline. Likewise, you want to begin preparing your essays early. This will allow you to get feedback on your essays and to make them as strong as possible. Often, you can write just one or two really strong essays about generic topics then reuse them for more than one scholarship application. Check through your list and see if any prompts appear more than once. This will allow you to quickly knock out several scholarship applications at one time.

While reusing essays is smart and efficient, make sure that you are still closely following instructions for each separate scholarship application. Missing an important step in a scholarship application is the quickest way to lose out on valuable money for school. Check over each scholarship application before you submit it to make sure you haven't missed anything. Otherwise, make sure you are following proper etiquette in preparing and submitting your scholarship application--politeness never hurts and it can even help you stand out from the competition.

PREPARING YOUR SCHOLARSHIP APPLICATION FORM

http://www.scholarshiphelp.org/preparing_application.htm

Filling out the scholarship application is important when you are seeking a scholarship. There is no generic form or format—each scholarship fund has its own methods and information requirements. Some scholarships do not offer an application form at all. Essay submissions are accompanied by a letter with a required set of information. You should plan to spend a few hours on each scholarship application. This includes gathering materials, filling out the application, preparing the package, and writing a short essay.
The following tips will help you become more efficient as you go through the application process.

1. Obtain or create a number of copies of materials that will be requested over and over again. Frequently requested documents might include transcripts, financial aid forms, copies of tax returns, résumés, letters of recommendation, or photographs. Your efficiency in preparing scholarship packages will be enhanced by being able to locate the requested documents from the document holders filed in your scholarship three-ring binder.

2. In most cases, applying for a scholarship means writing an essay. Look for opportunities to use those scholarship essays to fulfill class requirements as well.

3. The application cover letter ensures the package is delivered to the funding organization. It is one more opportunity to demonstrate your professionalism and knowledge of appropriate business etiquette. If possible identify the title and name of the contact person for the scholarship. In the body of the letter, express your pleasure at the opportunity to submit your application for the specific award you are seeking. It's always useful to add a sentence praising the work or the mission of the funding organization. Close the letter by expressing your enthusiasm for participating in the process and always thank the recipient for their time and consideration.

4. The scholarship application form introduces you to the judges. You need to make that introduction as crisp and business-like as possible. Make copies of the application form so that you can create a working draft. Use that draft to complete the final application form. Type the application form if at all possible. Don't use fancy fonts; stick with standard business fonts like Times New Roman or Arial. Legibility and neatness are extremely important. Your application can be eliminated if it cannot be easily read. Put your name on every page of the application. Many funds prefer that applications be free of staples so they are easier to photocopy or distribute. That means there is the potential for parts of your application to become lost. Answer every question. If you don't believe that a question applies to you, don't leave it blank—it could be judged incomplete. Don't mark the question N/A (not applicable). The evaluators may have a different point of view on its applicability and can disqualify you for failing to complete the form. Instead, answer the question if you can. Check, check, and recheck for typos. Enlist help in this review. It is very hard to proofread your own material. Inevitably, your mind's eye reads what you thought you wrote, not what actually made it onto the page. A fresh reader will catch the words that you missed and find the spelling problems.

Place the requested documents in the package in the order that they are requested. This consistency makes it easier for evaluators to locate information. It also makes it easier for you to check the documents against the list of requirements.
Do not add documents that have not been requested. There are many scholarship guides in the press that encourage you to add additional materials as a way for you to show your creativity and make your application unique. Judging by the available data, if you create an error-free, neat, and timely application package, you will have already distinguished your application as unique. Additional materials:

- Give the impression that you think the funders don't really know what they need.
- Can disqualify you in some competitions.
- Makes your application more difficult to manage and consequently more likely to be eliminated.

Make a complete copy of the application before you send it. Don't skip the transcript or the financial aid statement because you know those are included; it is always important to have a complete record of everything you send the funder in exactly the form it was received by the funder.

Use an envelope that will hold your application without folding it. As a matter of presentation, the application will look better without creases. Send the application "return receipt requested" or use a delivery service like FedEx that allows you to track the package's path and verify who signed for it. In this way, you will have proof that the application was received by the organization. If you do not receive verification within the appropriate length of time, follow up. You won't have a chance at the scholarship if the application never makes it to the in-box.

5. The scholarship application is a paper model of you. Make sure your application is professional and compelling.