



GET STARTED

YOUR MONEY
YOUR LIFE



The Scholarship Issue



HAVE SOMEONE ELSE PAY FOR COLLEGE: THREE TIPS FOR SCORING A SCHOLARSHIP

We probably don't need to remind you that college is expensive. Many students rely on financial aid and student loans for higher education. Those help, but don't forget scholarships.

Unlike loans, scholarships don't have to be paid back. They require an application (and probably include an essay), but are otherwise free money for your future.

HERE ARE **THREE TIPS** TO GET THE SCHOLARSHIP YOU NEED FOR COLLEGE:

1 PLAY THE ODDS

If you think that you qualify for a national scholarship, apply. However, don't forget to search local awards. Your odds of winning are better since they're open to a smaller group of students.

To find these lesser-known awards, ask around. Your guidance counselor or parents' friends may be a good resource.

2 SHOW YOUR PERSONALITY

Remember, the people reviewing your scholarship application have to read dozens, hundreds or even thousands of essays. Make yours stand out, and tailor it to the specific essay topic.

3 DOUBLE-CHECK THE REQUIREMENTS

You don't want to be disqualified because you simply forgot to include part of the application. Before you submit, review the instructions.



HOW MUCH GIFT AID CAN YOU REALLY GET

While some students do receive “full-ride” scholarships (i.e., their entire education is paid for), most get partial aid.

Here are some statistics on the average amount of aid awarded each year:



\$5,750

Average scholarship for full-time undergrads at a public school.**



\$15,680

Average scholarship for full-time undergrads at a private school.**



\$122.7 BILLION

Scholarships and grants awarded annually.*

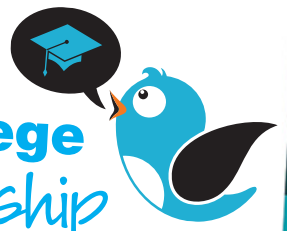
*2013-14

**2012-2013

Source: collegeaptor.com



The 8th Annual Tweet for College Scholarship



A scholarship essay contest in 140 characters or less.

FEATURING \$2,000 IN SCHOLARSHIP AWARDS

The Tweet for College scholarship is open to high school juniors and seniors around the U.S. who belong to the Elements of Money program. There are four **\$250** scholarships—one given every two weeks beginning on January 17, 2017 and ending March 17, 2017—and one **\$1,000** first place scholarship to be awarded to an overall winner.

For essay topic and official rules, visit www.ElementsofMoney.com

THERE'S A SCHOLARSHIP FOR THAT

If you're not exactly a straight-A student, don't worry. Gift aid exists for just about every type of interest. Check out the two major categories for scholarships:



Phone: 408.282.0700
Toll Free: 800.282.6212

Visit our website for branch locations.

Website: www.sccfcu.org
Mobile Banking: sccfcu.org/mobile

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MERIT Money given to students who show exceptional academic, artistic or athletic achievement.

EVERYTHING ELSE

From clown studies to sprinkler safety to having red hair, if you can imagine it, there's probably a scholarship for it.



FOR FINANCIAL AID BASED ON NEED, STUDENTS SHOULD APPLY FOR THE FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID). VISIT www.fafsa.ed.gov