



Community Foundation

FOR PALM BEACH AND MARTIN COUNTIES



2012/2013
Palm Beach County Scholarship Directory
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Palm Beach County Scholarship Directory

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Welcome!

What is your dream for your future? Are you a dedicated student? An exceptional athlete? A talented technician or community volunteer? No matter what your talents, abilities and passions are, the Community Foundation for Palm Beach and Martin Counties wants to help you use them to pursue your higher education dreams.



The Scholarship Directory, published each year by the Community Foundation for Palm Beach and Martin Counties, provides valuable financial aid information to students pursuing education beyond high school. Although many of the scholarships listed in this guide are for high school seniors, there are several for students already enrolled in college as well as non-traditional students.

There are literally thousands of local and national scholarships available to students today. Featured on the pages of this guide are scholarships available to Palm Beach County area students. We also have included a list of additional scholarship sources, including Internet references. And remember – your high school guidance counselor is a valuable resource. Visit with them frequently and check bulletins and listings available at your school. Also check with the financial aid offices of schools to which you are applying. Knowing what sources of aid are available to you may help you determine your school of choice.

Addresses, phone numbers, email addresses and Web sites are listed as a way for you to request information and communicate with the organizations administering the scholarships. If an address is not listed for a scholarship that interests you, the application should be available in your high school's guidance office or from college financial aid offices.

We hope this guide is a helpful resource as you consider the numerous financial aid opportunities available to you.

Congratulations students! An exciting year awaits you.

About the Community Foundation for Palm Beach and Martin Counties: *Improving Communities through the Power of Giving*

The Community Foundation for Palm Beach and Martin Counties improves our communities through the power of giving. Since 1972, the Community Foundation has granted over \$90 million to nonprofit organizations in the community. The Community Foundation accepts contributions in support of community initiatives, special projects and permanent endowment. Income from endowment is used to make grants and award scholarships primarily in Palm Beach and Martin counties.

As part of its commitment to Palm Beach and Martin county communities, the Community Foundation also administers a scholarship program that each year helps local students pursue higher education. To date, the Community Foundation has awarded more than \$7.1 million in scholarships to more than 1,600 area students.

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Scholarship Timetable for High School Seniors

Now is the time to begin searching for scholarships for which you may be eligible – they are out there, but you need to look for them. This guide is a good place to start. Also check out free scholarship search sites on the Internet (see page 7 for a list of online resources). Click here to view the Scholarship Planner, a PowerPoint presentation of a timeline that you can follow to assist you in your search for educational funding.



There are two very important deadlines to make note of:

February 1

Applications for scholarships offered by the Community Foundation for Palm Beach and Martin Counties must be completed online at www.yourcommunityfoundation.org on or before February 1. To apply for one or more scholarships from the Community Foundation:

- Access the Community Foundation’s general scholarship application at www.yourcommunityfoundation.org (click on Scholarships, then Scholarship Application).
- Visit the Scholarships page of www.yourcommunityfoundation.org (click on Scholarships, then Community Foundation Scholarships) to review the eligibility criteria for each scholarship and determine if you are eligible for one of our scholarships.
- Carefully read the instructions and gather the information you will need to answer the prequalifying questions.
- If you receive a link to the scholarship application, log in and begin to answer the questions.
- Make sure you use a valid email address. You can exit and save your application to complete another day. Remember your log in information as you will need it to get back into your application.
- Request copies of your transcripts, SAT/ACT scores, income tax forms, or other require documentation listed on the checklist.

Prior to March 1

The Free Application for Federal Student Aid – commonly known as the FAFSA – should be filled out online at www.fafsa.ed.gov no later than March 1. This is the preferred method of filing due to a lower error rate and faster processing time. Paper forms will be available by calling 1-800-4333243. You may request up to three forms. A PDF version of the FAFSA will be available at www.federalstudentaid.ed.gov. The PDF may be completed on your computer or by hand and mailed to the address provided for processing.

Scholarship Scams

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During your senior year of high school, you may notice the volume of mail you receive substantially increases. Offers abound from colleges and universities, financial agencies and companies with offers that guarantee college scholarships for just \$39.99! Annually, scholarship scams take millions of dollars from unsuspecting students. Government attorneys investigating fraud in scholarship search services offer these six clues to identify “scholarship scams.”

- **They ask for money.** A legitimate scholarship does not require a fee to apply.
- **They offer a money back guarantee.** Most guarantees have restrictions that are impossible to meet.
- **They claim to have access to information that can't be found anywhere else.** The same scholarships are listed in dozens of free databases, directories and catalogs, as well as online.
- **They ask for a credit card or bank account number.** Never give out this information. You might unknowingly sign up for automatic withdrawals that you cannot stop – only the organization can stop automatic withdrawals. It might be months before you notice and contacting the organization is difficult.
- **They claim they will do all the work.** For most scholarships, the applicant must fill out and submit the application themselves. All they do is perform a search of free databases that you can do yourself.
- **They congratulate you on winning a contest you never entered or for being selected by a national foundation.** If you didn't apply for it – you didn't win it. Now that you know what to look for, it's easy to not get taken in by scholarship scams. Just use common sense and do your own research. This scholarship directory is a great place to start!

For more information about scholarship scams, visit the Federal Trade Commission's Web site at www.ftc.gov

Financial Aid Resources

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There are many excellent books, pamphlets, guides and Web sites to help you in your search for financial aid. Several options are listed here. Please note: these sources are not specifically endorsed by the Community Foundation for Palm Beach and Martin Counties, but are listed for your information.

College Navigator <http://nces.ed.gov/collegenavigator/> Provides an easy resource for you to compare all colleges and their costs in a uniform format.

Free Scholarship Search Services Online scholarship searches match your potential eligibility for an award with criteria established by scholarship providers. After completing the online search, you will be provided with a listing of scholarships. It is then up to you to contact the scholarship providers for information about applying for the scholarship award. Some free scholarship search services are:

- www.college.gov
- www.gocollege.com
- www.fastweb.monster.com
- www.fastaid.com

Federal Student Aid – U.S. Department of Education (www.ed.gov)

- www.fafsa.ed.gov - the official site for the Free Application for Federal Student Aid (FAFSA). You can also apply for your PIN numbers here.
- www.fafsa4caster.ed.gov - provides early estimate of federal aid eligibility (PIN is not required).
- www.studetnaid.ed.gov - provides information on federal loans, forms and repayment options. Also includes information on preparing for and applying for college.
- www.students.gov - provides links on education fields, career planning and military and community services.

State of Florida – Florida Department of Education www.fldoe.org

- www.floridastudentfinancialaid.org - the Office of Student Financial Assistance administers a variety of postsecondary educational state-funded grants and scholarships, and provides information to students, parents, and high school and postsecondary professionals.
- www.facts.org - FACTS.org is Florida's Academic Counseling and Tracking for Students. Sponsored by the Department of Education and the Florida Center for Advising & Academic Support, this free online advising website helps students plan and track their education progress from middle school through college.

Palm Beach County Scholarship Opportunities



The following pages contain a listing of scholarships available to Palm Beach County students. Addresses, phone numbers and Web sites are listed as a way for you to request information and communicate with the organizations administering the scholarships. If an address is not listed for a scholarship that interests you, the application should be available in your high school's guidance office or from college financial aid offices.

DISCLAIMER: Information provided in the Scholarship Directory is current at the time of printing. We have no control over any changes.

The following pages contain a listing of scholarships available to Palm Beach County students. Addresses, phone numbers and Web sites are listed as a way for you to request information and communicate with the organizations administering the scholarships. If an address is not listed for a scholarship that interests you, the application should be available in your high school's guidance office or from college financial aid offices.

AMERICAN CANCER SOCIETY

R.O.C.K. College Scholarship Program

APPLY TO: Online at www.cancer.org/rockscholarship

CRITERIA: Applicant diagnosed with cancer before age 21, legal resident of Florida, under age 21 at time of application, planning to attend an accredited college, university or vocational school in Florida. Contact Susan Lee, for more information about the scholarship process at 1-800-444-1410, ext. 4405 or at susan.lee@cancer.org.

AWARDS: Varies - \$2,700/Max. + \$300/yr. Textbooks - Renewable

DEADLINE: April 10, 2013

FORM: www.cancer.org/rockscholarship - available after January 1, 2013

REGION: Statewide

AMERICAN SOCIETY OF SUGAR CANE TECHNOLOGISTS SCHOLARSHIPS

APPLY TO: ASSCT Scholarship: 1500 West Sugarhouse Road, Belle Glade, FL 33430

CRITERIA: Attendance at a high school in the Everglades Agricultural Area (Belle Glade, Clewiston, Moore Haven or Pahokee) or, if from an outlying high school, having a parent/guardian involved with the sugar industry. Minimum 3.0 GPA.

AWARDS: 10 - Nine @ \$750; one @ \$1,500 - One-year

DEADLINE: Postmarked no later than March 1

FORM: www.assct.org Click on **Florida Division**, then click on **Scholarship**

REGION: See criteria

AMERICAN SOCIETY OF WOMEN ACCOUNTANTS MEMBER SCHOLARSHIP

APPLY TO: Go to Website to find local chapter or go to www.aswa.org for National

CRITERIA: Applicants must be a current member of ASWA to be considered. Available to students already in college who already have 60 credits. Majoring in Accounting. Excellent GPA.

AWARDS: Varies - Varies - Renewable

DEADLINE: May for local/ February for National

FORM: <http://www.aswa.org/PageDisplay.asp?p1=1386>

REGION: Nationwide

ASSOCIATION OF FUNDRAISING PROFESSIONALS, PALM BEACH COUNTY

Youth in Philanthropy Award

APPLY TO: Apply online - see website below

CRITERIA: Must be in the 11th or 12th grade in Palm Beach County. Must have done volunteer work that has made a significant impact for a not-for-profit organization. volunteered 85 or more hours per year. Nominations come from parents, teachers, and/or mentors.

AWARDS: 1 - \$3,000 - One-year

DEADLINE: January 15

FORM: <http://www.afppbc.org/> click on **Membership** then **Scholarships**

REGION: Palm Beach County residents

ASTRONOMICAL SOCIETY OF THE PALM BEACHES, INC.

Award for Outstanding Scholarship and Merit in Astronomy

APPLY TO: Mail completed applications to: Astronomical Society of the Palm Beaches, Inc.
P.O. Box 19652, West Palm Beach, FL 33416, ATTN: Scholarship Committee

CRITERIA: Awarded to a Palm Beach County high school junior or senior who has demonstrated academic excellence, with a significant interest and achievement in astronomy, and who plans to pursue an interest in astronomy (not necessarily college course work or a career) beyond high school. The award may or may not be made, at the discretion of the Scholarship Committee of the Astronomical Society of the Palm Beaches. It is the intention of ASPB that the award be presented at the school's commencement or awards ceremony. The winning applicant will also be awarded a year's membership in ASPB. For further information about ASPB's Scholarship, please contact: Tom Sarko, Scholarship Committee Coordinator Phone (561)655-1188, ext. 163 e-mail: tsarko@pbds.org

AWARDS: At least \$1000.

DEADLINE: February 1, 2013

FORM: <http://www.palmbeachastro.org/ASPBscholarship.pdf>

REGION: Palm Beach County residents

2013 AXA ACHIEVEMENT SCHOLARSHIP

AXA Achievement Scholarship Program

APPLY TO: [apply online](#)

CRITERIA: The **2013 AXA Achievement Scholarship** in association with *U.S. News & World Report* is being offered to "**current high school seniors** who plan to enroll full-time in an accredited two-year or four-year college or university in the United States for the entire 2013-2014 academic year". To apply, you will need to provide a list of involvement in school and community activities, a list of work experience, and current high school cumulative grade point average (GPA) on a 4.0 scale. An eligible candidate will have demonstrated ambition and self-drive as evidenced by outstanding achievement in school, community or work-related activities.

AWARDS: **Fifty-two** (52) students, known as AXA Achievers, 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 among the 52 recipients, **ten** (10) will be selected to receive an additional \$15,000 scholarship. These National AXA Achievers will each be awarded scholarships totaling **\$25,000**.

DEADLINE: December 1, 2012

FORM: [apply online](#)

REGION: Nationwide

BABE RUTH SCHOLARSHIP PROGRAM

College Scholarship Program

Babe Ruth Headquarters, 1770 Brunswick Pike, Trenton, NJ 08638

APPLY TO: www.baberuthleague.org/side-indexes/scholarships.html

CRITERIA: Players who participated in the Babe Ruth Baseball and Softball divisions who plan on furthering their education beyond high school. Download and print the application, then return by mail to Babe Ruth Headquarters.

AWARDS: Varies - \$1,000 - One-year

DEADLINE: July 1

FORM: www.baberuthleague.org/side-indexes/scholarships.html

REGION: Nationwide

CAPPEX

APPLY TO: www.cappex.com

CRITERIA: Cappex is a comprehensive college search and scholarship website that helps students and parents make college decisions. In addition to easy-to-navigate college profiles, college matching, and tools like the College Fit Kit, Cappex allows parents and students to search 78,000 merit aid scholarships worth \$11 billion from colleges across the U.S. Cappex also provides thousands of dollars in unique scholarships such as the "GPA Isn't Everything Scholarship" and "Cutting Edge Careers Scholarship" each year.

AWARDS: Varies

DEADLINE: Varies

FORM: Varies

REGION: Nationwide

CHAPMAN SCHOOL OF SEAMANSHIP

APPLY TO: Jennifer Castle Field at 4343 SE St. Lucie Blvd. Stuart, FL 34997

CRITERIA: 12 week Professional Mariner career training program available to graduating seniors in Martin and Palm Beach County

AWARDS: 12 X \$3,400 (1/2 Tuition) – 12 week program available - 2 to each school listed in Region

DEADLINE: December 1

FORM: [Special Application](#) or email b.robertson@chapman.org

REGION: Martin County High/South Fork High/Jensen Beach High/Palm Beach Gardens/Jupiter High/ William T. Dwyer High

THE COCA-COLA SCHOLARS PROGRAM

APPLY TO: <https://www.coca-colascholars.org/> starting August 15

CRITERIA: Open to all graduating high school seniors in the United States demonstrating merit and excellence in community and school. Merit based. Must be U.S. citizen or permanent resident. Apply online at www.coca-colascholars.org starting in August of senior year of high school. Award can be deferred up to two years.

AWARDS: See Website

DEADLINE: October 31

FORM: Website above

REGION: Nationwide

COMMUNITY FOUNDATION FOR PALM BEACH AND MARTIN COUNTIES

APPLY TO: www.yourcommunityfoundation.org

CRITERIA: The Community Foundation offers various scholarships to primarily graduating high school seniors residing in Palm Beach and Martin Counties. Scholarship information may be found on their website www.yourcommunityfoundation.org.

AWARDS: Vary

DEADLINE: February 1

FORM: Available Nov. 1, at www.yourcommunityfoundation.org. Apply online **ONLY**. Students who are unable to complete or access an online application should email scholarships@cfpbmc.org

REGION: All Public High Schools in Palm Beach and Martin and Counties

CONGRESSIONAL HISPANIC CAUCUS INSTITUTE

Leadership Development and Scholarship Awards

APPLY TO: <http://chci.org/scholarships/>

CRITERIA: CHCI awards college scholarships to Latino students in most need of financial assistance. Full-time community college, undergraduate, and graduate students of all majors are encouraged to apply (deadline: April 15). CHCI's also offers public policy fellowship and congressional summer internship programs for Hispanic youth with the opportunity to explore their interests in the public policy arena while living in Washington, D.C. Please visit the above for more information.

AWARDS: Varies - Varies - Renewable

DEADLINE: April 15

FORM: From website above

REGION: Nationwide

DELTA SIGMA THETA

Belle Glade Chapter

APPLY TO: Scholarship Chairman www.gladesalumnaedst.org

CRITERIA: Graduating female senior from Glades Area high schools who demonstrates scholastic excellence.

AWARDS: A minimum of 2 - A minimum of \$250 per award - One-time

DEADLINE: April 3

FORM: gladesalumnaedst.org/current_programs.html

REGION: Western Palm Beach County

EPILEPSY SERVICES OF SOUTHEAST FLORIDA

Matthew Iacona Memorial Scholarship

APPLY TO: Financial Aid Office - Florida Atlantic University, 777 Glades Road, Boca Raton, FL 33431

CRITERIA: Student applying must have a primary diagnosis of epilepsy. Funds are available through an endowment to F.A.U. and the amount may vary each year. APPLICATIONS AVAILABLE WITH FAU GUIDANCE DEPT. BY MID JANUARY. Note: are also available for students now in college.

AWARDS: Varies - Varies - Varies

DEADLINE: June 1

FORM: FAU Guidance Department or <http://www.fau.edu/admissions/scholarships-fr.php>

REGION: Nationwide

FANJUL ACADEMIC AND COMMUNITY EXCELLENCE AWARD

Florida Atlantic University, 777 Glades Road, Boca Raton, FL 33431-0991

APPLY TO: Office of Admissions or <http://www.fau.edu/admissions/scholarships-fr.php>

CRITERIA: Graduating senior from Pahokee, Clewiston or Glades Central High Schools. Based on academic excellence (minimum of 3.0 GPA); community service; oral and written communication skills; level of maturity. Award will be applied toward tuition, books and accommodations at Florida Atlantic University. Student must demonstrate financial need (determined by FAFSA form); be accepted to FAU; submit a 250 word essay.

AWARDS: 1 - \$2,500/year - Renewable

DEADLINE: April 2

FORM: Guidance Department at website <http://www.fau.edu/admissions/scholarships-fr.php>

REGION: Western Palm Beach County

FLORIDA ASSOCIATION OF POSTSECONDARY SCHOOLS AND COLLEGES

APPLY TO: Scholarship Committee, FAPSC 150 South Monroe Street, Suite 303, Tallahassee, FL 32301.

CRITERIA: Any graduating Florida high school senior, with at least a 2.0 GPA or higher. Further details and instructions on applying can be found by downloading an application or by contacting the FAPSC office at (850) 577-3139. MUST return a completed application along with your official transcript and essay postmarked no later than March 16 to address above

AWARDS: Varies (100+) - Full tuition - Varies

DEADLINE: Postmark by May 16

FORM: On website late October-early November <http://www.fapsc.org>

REGION: Statewide

FLORIDA ATLANTIC UNIVERSITY

APPLY TO: Financial Aid Office - 777 Glades Rd., P.O. Box 3091 800-299-4 FAU, Boca Raton, FL 33431-0991

CRITERIA: Florida Atlantic University offers various scholarships to Florida residents. For more information visit <http://www.fau.edu/admissions/scholarships-fr.php>

AWARDS: Varies

DEADLINE: May 1

FORM: Freshman Scholarship application

REGION: Palm Beach County

Florida Atlantic University Wilkes Honors College

Wilkes Honors College, 5353 Parkside Drive, Jupiter, FL 33458

APPLY TO: Office of Admissions www.honorscollege.edu

CRITERIA: National Merit, National Achievement, or National Hispanic Finalist.

AWARDS: Varies - \$7,500/year - Renewable

DEADLINE: Until class fills

FORM: www.honorscollege.edu.

REGION: No specific region

FLORIDA DEPARTMENT OF EDUCATION

Office of Student Financial Assistance, 325 West Gaines Street, Tallahassee, FL 32399-0400

APPLY TO: Florida Department of Education - www.floridastudentfinancialaid.org

CRITERIA: The Florida Department of Education offers various scholarships to Florida residents. Information regarding student financial aid programs may be found on their website.

AWARDS: Varies

DEADLINE: April 15

FORM: www.FloridaStudentFinancialAid.org

REGION: Statewide

FLORIDA ENGINEERING SOCIETY

APPLY TO: <http://www.fleng.org/scholarships.cfm>

CRITERIA: Graduating high school senior planning to major in engineering; maintained at least a 3.0 GPA, activities, honors, U.S. citizen, academic record, ACT or SAT scores.

AWARDS: 6 - \$2,000 – one year

DEADLINE: February 15

FORM: <http://www.fleng.org/scholarships.cfm>

REGION: Statewide

FLORIDA LIBRARY ASSOCIATION (FLA) SCHOLARSHIPS

APPLY TO: Email Forms in PDF Format to: creed@ncf.edu

CRITERIA: Applicant must be a resident of Florida and have some experience in a Florida library; be admitted to an accredited program at a Florida college or university or to a library/information graduate degree program at FSU or USF; commit to working in a Florida library for a minimum of one year after graduation; and be an FLA member in good standing.

AWARDS: go to link to see awards details: <http://www.flalib.org/scholarships.php>

DEADLINE: Submit all documents by February 1, 2013

FORM: <http://www.flalib.org/scholarships.php>

REGION: Florida Residents

FRIENDS OF 440 SCHOLARSHIP FUND, INC.

APPLY TO: www.440scholarship.org/the-scholarship/application

CRITERIA: Students who are dependents or descendants of individuals as follows: who were injured in the course and scope of their employment; who received benefits under the Florida Workers' Compensation Law; and/or who reside or are engaged in activities that are primary in the operation or administration of the Florida Workers' Compensation Law. Scholarships also available for students now in college and adults returning to college.

AWARDS: Varies - Up to \$6,000 per year - Renewable

DEADLINE: February 28

FORM: www.440scholarship.org/the-scholarship/application

REGION: Statewide

GFWC JUPITER-TEQUESTA WOMAN'S CLUB

APPLY TO: JTJWC - Education Committee , P O Box 3811, Jupiter, FL 33469-0811

CRITERIA: Graduating high school female residing in Jupiter or Tequesta. Must demonstrate academic excellence, community service, extra curricular activities, financial need. For more information, email education@jtjwc.org

AWARDS: Varies - One-time

DEADLINE: Postmarked by April 15

FORM: www.jtjwc.org

REGION: Jupiter-Tequesta Resident

BARRY GRUNOW SCHOLARSHIP FUND

APPLY TO: Dave Cantley, President - Lake Worth Dollars for Scholars, 1701 Lake Worth Road, Lake Worth, FL 33460

CRITERIA: This scholarship is available to students enrolled in any public, private or parochial school in Palm Beach County who aspire to become a teacher. Applicants must prove their ability to succeed in college through their grade point average, college entrance exam scores, extracurricular and community involvement, and recommendations from their teachers and guidance counselors. All recipients must demonstrate financial need. Parents will be asked to complete and sign a financial disclosure form.

AWARDS: Varies - \$750 to \$2,500 - One-year

DEADLINE: February 28

FORM: <http://lakeworthdollarsforscholars.org>

REGION: Palm Beach County

HISPANIC SCHOLARSHIP FUND

APPLY TO: <http://www.hsf.net>

CRITERIA: To be eligible, a student must be of Hispanic heritage (one parent fully Hispanic or each parent half Hispanic); for complete program guidelines and to download an application form, visit the Hispanic Scholarship Fund Website.

AWARDS: Varies

DEADLINE: Varies

FORM: <http://www.hsf.net>

REGION: Nationwide

INDIAN RIVER STATE COLLEGE

APPLY TO: IRSC Financial Aid Office

CRITERIA: Indian River State College offers various scholarships to Florida residents. Information regarding student financial programs may be found on the www.irsc.edu.

AWARDS: Varies

DEADLINE: December 1

FORM: Financial Aid Office or www.irsc.edu

REGION: Nationwide

ROBERT AND DEBORAH JACOBSON CHARITABLE TRUST

APPLY TO: Thornton M. Henry, Trustee P.O. Box 3475, West Palm Beach, FL 33402

CRITERIA: Students in college or graduate school, or anticipating attendance at graduate school. Must exhibit financial need. High school students should exhibit leadership potential and a sense of volunteerism; minimum 2100 SAT; top 10 percent of class upon graduation. If the request is for post-freshman year, the student must have maintained a B+ average and/or be in top 25 percent of college class. Also require three written recommendations as to the volunteerism and/or leadership.

AWARDS: 30 - up to \$10,000 - One-year

DEADLINE: April 15 (flexible)

FORM: Upon request

REGION: Nationwide

THEODORE R. & VIVIAN M. JOHNSON SCHOLARSHIP FOUNDATION, INC

Program for Children of UPS Employees or UPS Retirees

APPLY TO: c/o Scholarship America, 1505 Riverview Road, P.O. Box 297, Saint Peter, MN 56082.

CRITERIA: The program is open to students whose parents or legal guardians have completed at least one year as a regular full-time or permanent part-time UPS employee in Florida as of the date of the application and who remains an employee at the time of the award, OR whose parent or legal guardian is a UPS retiree, OR whose parent is a deceased UPS employee. Applicants must plan to enroll or already be enrolled in a full-time undergraduate course of study at a 2- or 4-year college or university or vocational-technical school in Florida. For more information, visit website at http://www.jsf.bz/index_new.asp?page=/site/home.htm

AWARDS: Approx. 150 - \$1,000 to \$10,000 per year - Renewable

DEADLINE: April 15

FORM: UPS District office

REGION: Statewide

KANTNER FOUNDATION

APPLY TO: <http://www.kanterfoundation.org/>

CRITERIA: The Kantner Foundation seeks to recognize high school students who have demonstrated an outstanding commitment to improving the lives of others in their community, and who have demonstrated fundamentals of entrepreneurship at an early age. Currently, we target primarily high school seniors looking to receive scholarship funds to attend 4 year accredited colleges and universities.

AWARDS: See website

DEADLINE: See Website

FORM: <http://www.kantnerfoundation.org/>

REGION: Nationwide

KIWANIS CLUBS

Each club listed below has its own criteria and service area. Scholarship applications are available through the guidance department at your school or you may write for an application to the address listed for each club.

Kiwanis Club of Boynton Beach

APPLY TO: Guidance Department or apply through George Snow Scholarship fund at www.scholarship.org

CRITERIA: Boynton Beach resident; student who shows promise and financial need.

AWARDS: Up to 4 - \$1,000 per year - Renewable

DEADLINE: March 1

FORM: Guidance Department or apply through George Snow Scholarship fund at www.scholarship.org

REGION: Boynton Beach resident

Kiwanis Club of Jupiter/Tequesta

APPLY TO: Scholarship Chairman – P.O. BOX 4144, Tequesta, FL 33469

CRITERIA: Must be a Florida resident attending a high school within the area served by the club. Must reside in area bounded by Donald Ross Road on south, Rt. 711 on west, and the area served by Jupiter schools at the county line on the north. Additional credit given to Key Club member or participant in community service.

AWARDS: 5 - at \$2,000 - one time

DEADLINE: May 1

FORM: Guidance Department or www.wpbkiwanis.com

REGION: See criteria

Kiwanis Club of West Palm Beach

APPLY TO: Guidance or www.wpbkiwanis.com

CRITERIA: Students in high schools from PGA Boulevard south to Hypoluxo Road to the Glades. Must have 3.0 GPA, demonstrate good citizenship and community responsibility, and who have financial need. Application must be postmarked by April 15.

AWARDS: Varies - \$1,500 - \$2,500 - Renewable

DEADLINE: April 15

FORM: Guidance Department or www.wpbkiwanis.com

REGION: See criteria

LAKE WORTH DOLLARS FOR SCHOLARS

APPLY TO: Dave Cantley, President 1701, Lake Worth Road, Lake Worth, FL 33460

CRITERIA: Students must be enrolled at Lake Worth High, prove their ability to succeed in college through their grade point average, college entrance exam scores, extracurricular and community involvement, and recommendations from their teachers and guidance counselors. All recipients must demonstrate financial need. Parents will be asked to complete and sign a financial disclosure form.

AWARDS: Varies - \$750 to \$2,500 - One-year

DEADLINE: March 1

FORM: Write to address above or go to <http://lakeworthdollarsforscholars.org/>

REGION: Lake Worth High

LEAGUE OF WOMEN VOTERS OF PALM BEACH COUNTY

Ingrid Eckler Citizenship Award

APPLY TO: League of Women Voters of Palm Beach County, P.O. Box 6208, Delray Beach, FL 33482 or visit website at www.lwvpbc.org

CRITERIA: Applicants must be high school seniors enrolled in a school in Palm Beach County. Students, both male and female, who demonstrate an interest in government both in and out of school, and who are active in school and community service. Winners will be determined by the contents of the application, and by an interview with League judges.

AWARDS: 1 - Varies - One-year

DEADLINE: January 25

FORM: Write address above

REGION: Palm Beach County

ZOE LOREN FOUNDATION SCHOLARSHIP

APPLY TO: <http://www.zoelorenmakeadifference.org/index.php>

CRITERIA: **1. Academic ability and high achievement:** Two substantive assessments by teachers providing confidential letters of recommendation. We will consider applicants with a GPA of 3.0 or above, achievement test scores, commitment to learning and work ethic. Applicants must provide a current report card. **2. Unmet financial need:** Limited family income and insufficient funds to cover education-related expenses. Applicants and family must provide a current tax return with the application. **3. Leadership and public service:** Initiative on behalf of others (e.g., participation in volunteer, community, and school-related activities) **4. Critical-thinking ability:** Responses to application questions that demonstrate critical thinking. **5. The applicant must be enrolled in college for the Summer or Fall semester after high school graduation.** The foundation does not discriminate against its applicants based upon race, color, ethnicity, national origin, creed, religion and gender.

AWARDS: The Scholarship award will be \$4,000 The scholarship will be disbursed in two parts: \$2,000 will be sent directly to your college before the Fall and Spring semesters of your first year.

DEADLINE: May 1, 2013

FORM: <http://www.zoelorenmakeadifference.org/index.php>

REGION: Palm Beach County

LYNN UNIVERSITY

APPLY TO: Director of Admissions - 3601 North Military Trail, Boca Raton, FL 33431

CRITERIA: Lynn University offers various scholarships to Florida residents. Information regarding student financial aid programs may be found on their at www.lynn.edu/

AWARDS: Varies - Varies - Renewable

DEADLINE: January 15

FORM: See website at www.lynn.edu/

REGION: Nationwide

NATIONAL CITY BANK SCHOLARSHIP

- APPLY TO:** local branch manager, Ms. Diane Kirkland, 772-286-2614 Ext. 21336
- CRITERIA:** Graduating high school senior from Martin County having completed 100 hours as a volunteer in community organizations during last two years of high school.
- AWARDS:** Varies - One-time
- DEADLINE:** see website
- FORM:** See local branch manager or see website
<http://www.edfed.com/planning-college/scholarship-indetail.php?id=793>
- REGION:** Nationwide

NORTHWOOD UNIVERSITY

- APPLY TO:** Financial Aid Department at www.northwood.edu
- CRITERIA:** Northwood University offers various scholarships. Information regarding student financial aid programs. www.northwood.edu or 561-478-5590.
- AWARDS:** Varies - Varies - Varies
- DEADLINE:** Until class fills
- FORM:** www.northwood.edu
- REGION:** Statewide

ORDER OF SONS OF ITALY IN AMERICA

Florida Foundation

- APPLY TO:** <http://www.osiafl.org>
- CRITERIA:** Student must be graduating from high school and be of Italian descent. Student must maintain above average grades and be involved in community activities.
- AWARDS:** Varies - \$1,000 - One-time
- DEADLINE:** February 14
- FORM:** Guidance Department or <http://www.osiafl.org>
- REGION:** Statewide

Sons of Italy Foundation

- APPLY TO:** Scholarship Coordinator, 219 E Street N.E. Washington, DC 20002
- CRITERIA:** Must submit official transcript as well as results from all testing (ACT, SAT, GRE); submit 2 letters of recommendation; an activities list/resume; and an essay of 500-750 words on the principal contributions of Italian Americans to U.S. culture and society. Must be of Italian descent. NOTE: There is a non-refundable \$25 application fee.
- AWARDS:** 10 - 12 - \$4,000 to \$25,000 - One-time
- DEADLINE:** February 28
- FORM:** Application and requirements at <http://www.osiafl.org>
- REGION:** Nationwide

PALM BEACH ATLANTIC UNIVERSITY

APPLY TO: Admissions Office, P.O. Box 24708, West Palm Beach, FL 33416-4708

CRITERIA: Palm Beach Atlantic University offers various scholarships to Florida residents. The scholarships are listed in "Sailfish Guide to Student Financial Planning" and can be obtained by contacting Palm Beach Atlantic University's Admissions Office.

AWARDS: Varies - Renewable

DEADLINE: May 1

FORM: Office of Admissions or www.pba.edu/

REGION: Nationwide

NEIMAN MARCUS AWARD OF EXCELLENCE

APPLY TO: c/o Palm Beach Chamber of Commerce to laurel@palmbeachchamber.com

CRITERIA: The Neiman Marcus Awards of Excellence are made to two high school seniors who have excelled in academics, the arts and community service. Qualifying applicants must either live in Palm Beach or be the children of individuals who work in the Town of Palm Beach.

AWARDS: 2 - \$1,000 - One-year

DEADLINE: March 22, 2013

FORM: www.palmbeachchamber.com

REGION: Palm Beach County

PALM BEACH COUNTY CLASSROOM TEACHERS ASSOCIATION

APPLY TO: Scholarship Chairman, 715 Spencer Drive, West Palm Beach, FL 33409

CRITERIA: Children of CTA members only; 2.5 GPA, interview required

AWARDS: TBD

DEADLINE: Late January

FORM: Call 561-683-4623 late November to request application.

REGION: Palm Beach County

PALM BEACH COUNTY LEAGUE OF CITIES, INC.

William A. Cruickshank Scholarship

APPLY TO: Scholarship Committee, see website

CRITERIA: Major in area beneficial to municipal governments: public affairs; political science; criminal justice; public safety; public administration; urban planning. Based on 3.0 GPA or excellent performance rating in a governmental work environment.

AWARDS: 3 - \$1,000 - One-time

DEADLINE: February 5

FORM: www.leagueofcities.com then click -- our programs

REGION: Palm Beach County

PALM BEACH COUNTY PROPERTY APPRAISER'S OFFICE

APPLY TO: Gary R. Nikolits - 301 North Olive Avenue, 5th floor, West Palm Beach, FL 33401

CRITERIA: Must be a Palm Beach County high school senior entering college on a full-time basis, active in school and community with a cumulative GPA of at least 3.0 and not to exceed 4.0. Financial need considered. Applications are available in guidance departments, at the Property Appraiser's office, or on website after January 1.

AWARDS: 5 - \$1,000 - One-year

DEADLINE: March 31

FORM: Guidance Department or at www.pbcgov.com/papa/scholarships.htm

REGION: Palm Beach County

THE PALM BEACH POST

The Palm Beach Post Pathfinder Scholarship Awards

APPLY TO: <https://secure.coxmediagroup.com/forms/pathfinder/>

CRITERIA: Excellence and achievement; nominated by school.

AWARDS: 72 total - Range from \$1,000 - \$3,000 - One-time

DEADLINE: Mid - January

FORM: <https://secure.coxmediagroup.com/forms/pathfinder/>

REGION: Palm Beach and Martin Counties

PALM BEACH STATE COLLEGE

APPLY TO: Financial Aid Office or www.palmbeachstate.edu

CRITERIA: Palm Beach State College offers various scholarships to Florida residents. Information regarding student financial aid programs may be found at www.palmbeachstate.edu

AWARDS: Varies - In-state tuition and fees

DEADLINE: April 24

FORM: Guidance Department

REGION: Florida

HELLENIC ALUMNAE OF PALM BEACH COUNTY

APPLY TO: Janice Domanski, 19802 Loxahatchee Point Drive Jupiter, FL 33458

CRITERIA: Female students entering their junior or senior year of college. Must have a minimum 3.0 GPA and be a full-time student. Must be a U.S. citizen. For more information you may visit facebook at http://www.facebook.com/pages/Panhellenic-Alumnae-of-Palm-Beach-County/158492270829000?v=app_4949752878

AWARDS: 2 or more \$500 to \$1,000 each - Renewable

DEADLINE: May 1

FORM: Upon request – write to address above after April 2013

REGION: Palm Beach County

PGA OF AMERICA

PGA Scholarship Program

APPLY TO: Steve Jubb, Director P.O. Box 109601 Palm Beach Gardens, FL 33410-9601

CRITERIA: Graduating high school seniors and current college students. Applicants must be a child or grandchild of a PGA member (living or deceased); based on minimum cumulative 3.0 GPA (if student already enrolled in college must have a minimum cumulative 3.0 GPA); ACT/SAT scores; extracurricular activities. Must reapply each year - not available to college seniors.

AWARDS: Varies - Varies - Renewable

DEADLINE: March 1

FORM: Available at www.pgalinks.com (click on "Programs Supported" then "Scholarships")

REGION: Nationwide

PHI DELTA KAPPA INTERNATIONAL

APPLY TO: See website www.pdkintl.org

CRITERIA: High School seniors intending to major in education.

AWARDS: Varies

DEADLINE: see website

FORM: available after November at www.pdkintl.org

REGION: Nationwide

RONALD McDONALD HOUSE CHARITIES

McDonald's USA Scholarship Programs

APPLY TO: <http://rmhc.org/what-we-do/rmhc-u-s-scholarships/>

CRITERIA: McDonald's Corporation and McDonald's Owner/Operators support RMHC scholarship programs that provide educational opportunities to youth in local communities. The following scholarships are for high school seniors in participating markets who will go on to higher education. Scholarships are awarded on the basis of academic achievement, need, and community service: RMHC/African American Future Achievers Scholarship Program; RMHC/ASIA (Asian Students Increasing Achievement) Scholarship Program; RMHC/HACER (Hispanic American Commitment to Educational Resources) Scholarship Program.

AWARDS: Varies

DEADLINE: February 1

FORM: Website above

REGION: Nationwide

ROTARY CLUBS

Administered Scholarships (Academic or Vocational) Performing Arts Scholarship

APPLY TO: Rotary Club of Boca Raton

CRITERIA: Must be a Graduating high school senior residing in the Greater Boca Raton area OR attend one of the Boca Raton Community Public, Parochial, or Private High Schools, OR be pursuing a Performing Arts Scholarship, in which case the candidate must have participated in Future Stars. Obtain a high school diploma or GED. Meet the minimum standards and be accepted for admission to the institution to which he /she is applying. Demonstrate financial need for tuition assistance. Candidates may not be an immediate family member of a member of RCB OR Demonstrate "Special Circumstances" that must be approved by the Board of Directors of The Rotary Club of Boca Raton Fund upon written request of the Scholarship Committee. **For complete listing**, contact the Rotary Club of Boca Raton or visit <http://rotaryclubbocaraton.com/>

AWARDS: Several - Range from \$500 to \$5,500 - Renewable
DEADLINE: April 1
FORM: Guidance office or contact Rotary Club of Boca Raton
REGION: Resident of Boca Raton

Rotary Club of Boynton Beach/Lantana

P.O. Box 357, Boynton Beach, FL 33435

APPLY TO: Richard D. Valentine, Scholarship Chair

CRITERIA: Seniors attending Santaluces Community High School, Lake Worth Community High School or Boynton Beach High School and Boynton Beach/Lantana Rotary service area.

AWARDS: 5 - \$1,000 - Renewable
DEADLINE: March 15
FORM: Standard School Application
REGION: See criteria

Rotary Club of Delray Beach

P.O. Box 8588, Delray Beach, FL 33482

APPLY TO: Scholarship Chair

CRITERIA: Based on SAT/ACT scores, GPA, need, school and community involvement. Applicant must attend Atlantic High School.

AWARDS: Several - \$500 - \$1,000 - Two-years
DEADLINE: April 1
FORM: www.delraybeachrotary.org/forms/rotary_scholarship_application.doc
REGION: Atlantic High School

Palm Beach Rotary Scholarship

APPLY TO: Scholarship Chair, Mr. Steven Presson P.O. Box 105 Palm Beach, FL 33480

CRITERIA: Outstanding scholarship applicants in a variety of fields and abilities. See application for details. Applications are available through guidance office on October 15th or you may request an application at the address above.

AWARDS: 15 - \$1,000 each - One-year
DEADLINE: March 31
FORM: Guidance Department
REGION: Palm Beach County

Todd Robiner Scholarship Fund

APPLY TO: Scholarship Committee P.O. Box 211015, Royal Palm Beach, FL 33421 or <http://www.rpbrotary.org>

CRITERIA: Based on community service, financial need, GPA of 3.0. Resident of one of the following zip codes ONLY 33411, 33412, 33414, or 33470.

AWARDS: 5 - \$1,000 - One-time

DEADLINE: February 28

FORM: Guidance Department

REGION: See criteria

Ambassadorial Scholarships for Study Abroad

APPLY TO: Local Rotary Club

CRITERIA: Applicants must have completed at least two years of university or college course work, or must have a secondary school education and have been employed in a recognized vocation for at least two years, when the scholarship begins. All applicants must be citizens of a country in which there is a Rotary club. Initial application must be made through a local Rotary club in the applicant's legal or permanent residence, or place of full-time study or employment. Persons with disabilities and members of Rotaract clubs are eligible and encouraged to apply. See link for more information: <http://www.rotary.org/en/StudentsAndYouth/EducationalPrograms/AmbassadorialScholarships/Pages/ridefault.aspx>

AWARDS: Varies - \$13,000 - \$25,000 - One-year

DEADLINE: Open

FORM: Contact your local Rotary Club

REGION: Nationwide

Rotary Club of Wellington

APPLY TO: Rotary Club of Wellingtons: P.O. Box 1243, Loxahatchee, Florida 33470

CRITERIA: Two separate groups of scholarships are available to graduating seniors who are either:
1) residents of Wellington who attend any high school in Palm Beach County;
2) residents of Palm Beach County who attend any Wellington High School

AWARDS: Scholarships range from \$500 to \$4,000 and are awarded based on scholarship, financial need, community service and promise of future academic success.

DEADLINE: March 2

FORM: Available under scholarships at the Rotary Club of Wellington website: <http://www.wellingtonrotary.org/scholarships>

REGION: Palm Beach County and Wellington, Florida

Rotary Club of West Palm Beach "Service Above Self"

APPLY TO: The Rotary Club of West Palm Beach, P.O. Box 14779 West Palm Beach, FL 33408

CRITERIA: Given to two individuals who exhibit "service above self", high academics and high character in their high school career. Region: Forest Hill Boulevard to Blue Heron Boulevard and west to Jog Road.

AWARDS: 2 - \$1,000+ - Up to four-years

DEADLINE: February 28

FORM: www.rotarywestpalmbeach.org

REGION: See criteria

J. M. RUBIN FOUNDATION, INC.

APPLY TO: Online at <http://www.jmrf.org/>

CRITERIA: Based on academic and/or athletic achievement or promise. Must be a bona fide resident of Palm Beach County and a U.S. citizen. Financial need is an additional factor. Personal interviews may be required. Applications available online at <http://www.jmrf.org/> open in December.

AWARDS: Varies - Varies - Renewable

DEADLINE: March 1

FORM: Guidance Department or apply online after Dec 1

REGION: Palm Beach County

SALLIE MAE FUND

Unmet Need Scholarship Program

Scholarship America One Scholarship Way Saint Peter, MN 56082

APPLY TO: Sallie Mae Fund Unmet Need Scholarship Program

CRITERIA: Student applicants must meet all of the following criteria: demonstrate unmet financial need of more than \$1,000 after the financial aid package has been determined; have a combined family income of \$30,000 or less; and have a cumulative GPA between 2.5 and 3.0 or the equivalent.

AWARDS: Varies - up to \$3,800 - One-year

DEADLINE: See website

FORM: www.thesalliemaefund.org/

REGION: Nationwide

GEORGE SNOW SCHOLARSHIP FUND

1860 North Dixie Highway, Boca Raton, FL 33432

APPLY TO: The George Snow Scholarship Fund - www.scholarship.org

CRITERIA: The George Snow Scholarship Fund offers various scholarships to graduating high school seniors residing in Palm Beach County. Scholarship information may be found on their www.scholarship.org.

AWARDS: Varies

DEADLINE: February 1

FORM: www.scholarship.org

REGION: Palm Beach County

SOROPTIMIST INTERNATIONAL OF THE PALM BEACHES

Violet Richardson Award

APPLY TO: tennisciho@att.net

CRITERIA: Graduating female senior from a public or private high school demonstrating school and community service; dependability; leadership; clear sense of purpose. Applications available at guidance department on or about September 15.

AWARDS: 1 - \$500 - One-time

DEADLINE: December 15

FORM: Guidance Office

REGION: Lake Worth North to Jupiter

SOUTH FLORIDA FAIR SCHOLARSHIP

Scholarship committee - South Florida Fair, P.O. Box 210367, West Palm Beach, FL 33421-0367

APPLY TO: Scholarship Committee

CRITERIA: Preference to participant in Fair activities; based on good GPA, SAT scores, community involvement, permanent resident of Florida and reside in one of the counties served by the Fair (Broward, Hendry, Martin, Okeechobee or Palm Beach); and two essays. Note: Scholarships also available for students now in college and adults returning to college. For information, please call: 561-790-5245

AWARDS: 7 - \$1,000 - \$4,000 - Renewable

DEADLINE: October 31

FORM: Write address or <http://www.southfloridafair.com/scholarships>

REGION: South Florida (see criteria)

SUNBURST FOUNDATION

2285 Potomac Road, Boca Raton, FL 33431

APPLY TO: Scholarship Chairman

CRITERIA: Graduating senior at Atlantic High, Blanch Ely High, Boca Raton High, Boynton Beach High, Deerfield Beach High, Ft. Lauderdale High, Lake Worth High, Olympic Heights High, Spanish River High, Stranahan High, or West Boca High. Must be minority, planning to attend a four year accredited college and study in the physical sciences. Must also demonstrate financial need and academic ability. Applications available at guidance department in December. For more information visit www.sunburst-foundation.org/

AWARDS: Varies - Renewable

DEADLINE: February 1

FORM: Guidance Department

REGION: See criteria

TARGET STORES

Target All-Around Scholarship

APPLY TO: Any Target Store

CRITERIA: Any high school student who is a legal resident of the U.S. Applicants must have a GPA above a "C" (2.0 level or higher). Awards are based on length of time and number of hours of community service. Employees and family members of Target employees are not eligible to apply.

AWARDS: Varies - Varies - One-year

DEADLINE: October 20

FORM: Pick up from any Target Store

REGION: Wherever there is a Target Store

U.S. AIR FORCE ROTC

APPLY TO: <http://www.afrotc.com>

CRITERIA: Application period: May 1 to November 30. Available to qualified Juniors and Seniors. Must be in the top 40% of class. 2.5 GPA; SAT total of 1100 or greater, or ACT of 24. Free room and board offered to scholarship winners by University of Tampa, Emory-Riddle Aeronautical University and the University of Miami. There are more than 600 colleges and universities in the U.S. in which this scholarship can be activated. Application booklets are available at the local Air Force Recruiting Office.

AWARDS: Numerous - Tuition, lab fees, incidentals - Three- to four-years

DEADLINE: December 1

FORM: <http://www.afrotc.com/>

REGION: Nationwide

U.S. ARMY FIRST ROTC REGION

U.S. Army First ROTC Region

APPLY TO: <http://www.goarmy.com/rotc/scholarships.jsp>

CRITERIA: SAT or ACT scores, academic standing, evaluation by school official, extracurricular activities, leadership positions, interview. Note: Scholarships also available for students now in college (winners must be under 27 years old upon completing their degree and being commissioned).

AWARDS: 9,000 nationwide - Pays up to \$17,000 per year - Three- to four-years

DEADLINE: November 15

FORM: <http://www.goarmy.com/rotc/scholarships.jsp>

REGION: Nationwide

U.S. MARINE CORPS

Navy-Marine Corps NROTC Scholarship

APPLY TO: <http://www.navy.com/careers/nrotc/>

CRITERIA: Sharp, well-rounded men and women; 1,000 on SAT or combined math and verbal of 45 on ACT. Note: Scholarships also available for students now in college and adults returning to college (under 27 years old upon graduation). U.S. citizen.

AWARDS: Unlimited - Worth up to \$100,000 - Three- to four-years

DEADLINE: December 20

FORM: <http://www.navy.com/careers/nrotc/>

REGION: Nationwide

VILLAGE OF ROYAL PALM BEACH

APPLY TO: 1050 Royal Palm Beach Blvd. Royal Palm Beach, FL 33411
Attention: Village of Royal Palm Beach Education Advisory Bd.

CRITERIA: Graduating public or private high school senior residing in the Village of Royal Palm Beach. Applications available at guidance department and Village Clerk's Office after December 1.

AWARDS: 6 - \$1,000 - One-time

DEADLINE: In February

FORM: Village Clerk or apply online after Dec at www.royalpalmbeach.com

REGION: Village of Royal Palm Beach

WAL-MART FOUNDATION

APPLY TO: Guidance Office

CRITERIA: Each Wal-Mart store will award one \$1,000 scholarship to a local high school graduating senior. Selection is based on SAT/ACT, GPA, curriculum, financial need, extracurricular activities, work activities. Interview process. Students must not be Wal-Mart associates, or have parents who actively work for Wal-Mart Stores, Inc. Restrictions may apply.

AWARDS: 1 - \$1,000 (\$500 per semester) - One-time

DEADLINE: January 31

FORM: Guidance Department

REGION: Wherever there is a Wal-Mart store

WASHINGTON CROSSING FOUNDATION

P.O. Box 503, Levittown, PA 19058-0503

APPLY TO: www.gwcf.org

CRITERIA: Competition open to all high school seniors who are U.S. citizens and are planning careers of service to the United States in local, state, or federal government. Essay required. Visit www.gwcf.org for complete application instructions.

AWARDS: Varies - \$1,000 to \$5,000 - One-year

DEADLINE: January 15

FORM: www.gwcf.org

REGION: Nationwide

YMCA OF SOUTH PALM BEACH COUNTY, INC.

Dr. William P. Schipani Scholarship

APPLY TO: Apply through George Snow Scholarship fund at www.scholarship.org

CRITERIA: Recipients are selected on the basis of their participation in their place of worship, their academic and athletic achievement, volunteer service to community organizations and their financial needs. In keeping with the YMCA Mission, the youth selected represent individuals of sound spirit, body and mind. Open to students from eleven preselected high schools in Palm Beach County: Atlantic High School, Boca Raton High School, Olympic Heights High School, Santaluces High School, Pope John Paul II High School, Saint Andrews School, American Heritage School, Lake Worth Christian School, Boynton Beach High School, Spanish River High School and Boca Raton Christian School.

AWARDS: Varies - \$1,500 per recipient - One-time

DEADLINE: October 29

FORM: Apply through George Snow Scholarship fund at www.scholarship.org

REGION: See criteria

Frequently Asked Questions About Financial Aid

Q) How do I apply for financial aid?

A) There is a standard procedure you must follow to apply for financial aid. This process starts in early January of your senior year and may continue until late August. This process is separate from applying for admission to college. It may seem complex, but if you take it one step at a time, it won't be so overwhelming.

Q) Where can I go for help?

A) Your guidance counselor or the financial aid office of the college that interests you can help you. They can tell you what forms to fill out and the steps to follow to receive the financial aid available to you. Follow their instructions carefully. Filling out a form incorrectly or submitting it late could cause you to lose money.

Q) What forms are necessary to apply for financial aid?

A) To apply for financial aid you must complete the Free Application for Federal Student Aid (FAFSA). You must file this form to be eligible for federal, state and other institutional aid (including loans). Please note that some colleges also may require students to complete supplemental financial forms. Be sure to check with each college to which you are applying for their required financial aid forms and application deadlines.

Q) How do I complete and file the FAFSA?

A) The preferred method for filing the FAFSA is online at www.fafsa.ed.gov. Before filling out the online FAFSA, it is recommended that you and one parent apply for PIN numbers and complete the "FAFSA on the Web Worksheet," an optional tool that can be downloaded from www.fafsa.ed.gov. Completing this worksheet will help ensure you have the requested information readily available and in the correct order, making completion of the FAFSA easier.

Q) What if I don't have access to the Internet? Is there another method of filing the FAFSA?

A) While the U.S. Department of Education encourages filing the FAFSA online—due to a lower error rate and faster processing time—a paper version is available by calling (800) 433-3242. You may request up to three forms. In addition, a PDF version of the FAFSA will be available at www.FederalStudentAid.ed.gov. From there you can access the PDF, complete the form by computer or hand, and mail it to the address provided for processing. Whether you choose to submit your FAFSA online or by mail, it should be received at the federal processing center no later than March 1, 2010.

Q) When do I file the FAFSA?

A) The State of Florida priority filing date for the FAFSA for high school seniors and college undergraduates is March 1 in order to be eligible for state aid. Be sure to apply as soon as possible after January 1 of your senior year (or the calendar year when you plan to enroll in a college, university or other school). You can apply for financial aid after March 1, but you may not be considered for state and federal financial aid programs.

Q) Our tax forms aren't completed yet. Should we wait to file the FAFSA?

A) Completed 1040 forms make completing the FAFSA easier, but it is not essential. You are allowed to use estimated information—based on the previous year’s tax return—on the FAFSA. If you use estimated information, you will be asked to verify that information later. It is better to estimate and file by March 1 than to wait and file late.

Q) Who completes the FAFSA?

A) The student applicant and the parent(s) fill out the FAFSA.

Q) What if my parents are divorced, separated or have remarried?

A) If your parents are divorced or separated, you and the parent you live with the majority of the time fill out the FAFSA. If the parent you live with has remarried, his or her spouse’s information also must be included on the FAFSA.

Q) What should I do after completing my forms?

A) If you complete the FAFSA online, you will be instructed as to what pages you print. If you file by mail, make photocopies to keep for your files. Then get a certificate of mailing from the post office when you mail your financial aid application form. This certificate verifies the mailing date and destination of your form. Only use first class mail. Certified or express mail will actually slow down the processing of your forms.

Q) What happens at the federal processing center?

A) The federal processing center takes the information you provide on the FAFSA and uses it to calculate how much you and your parents will be expected to pay toward college expenses. The federal processor also calculates your eligibility for the Federal Pell Grant. The federal processing center will send the results and data from your application to all the colleges and universities you list on your FAFSA. The federal processor will forward you a Student Aid Report. The SAR will list your expected family contribution. They will email you the SAR if you provided an email address. If not, or if you filed a paper version of the FAFSA, they will mail your SAR. If you filed a paper form, you will receive your SAR about four to six weeks after you submit your FAFSA.

Financial Aid Definitions

The world of financial aid has a language all its own. Financing your college education can be challenging enough without having to decipher acronyms or trying to figure out exactly what a term means. This glossary should help you as you begin your search for scholarships, grants and other forms of financial aid.

Acceptance Form

The written acknowledgement by the student of receipt of an award letter. The form usually provides for acceptance or rejection of offered aid.

Assets

Cash on hand in checking and savings accounts; trusts, stocks, bonds, other securities (excluding retirement accounts and primary residence); real estate, income producing property, business equipment, and business inventory. Considered in determining Expected Family Contribution (EFC) under the regular formula or an institutional eligibility test.

Award Letter

A means of notifying successful financial aid applicants of the assistance being offered. The award letter usually provides information on the types and amounts of aid offered, as well as specific program information, student responsibilities, and the conditions that govern the award. It generally provides students with the opportunity to accept or decline the aid offered.

Budget

An alternate term for the cost of attendance.

Campus-based Programs

The term commonly applied to those U.S. Department of Education federal student aid programs administered by institutions of post-secondary education. Includes: Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS).

Cost of Attendance

Costs associated with attending college. Can include: tuition and fees, room and board, allowances for books, supplies, transportation, personal expenses, child care and costs related to a disability.

Departmental Scholarship

An award of gift assistance that is specifically designated for a recipient in a particular academic department within the institution.

Dependent Student

A student who does not qualify as an independent student and whose parental income and asset information is used in calculating Expected Family Contribution.

Expected Family Contribution (EFC)

The amount a student and his/her family are expected to pay toward the cost of attending college. This amount is determined by a formula established by Congress. The formula includes factors such as taxable and non-taxable income, assets, family size, number in college, etc.

Federal Academic Competitiveness Grant

Grant available to recent high school graduates who receive a Pell Grant, enroll full-time, are U.S. citizens, have completed certain programs of rigorous high school coursework, and meet other criteria.

Federal Direct Plus (Parent Loan)

Long-term loan made available to parents of dependent students. The federal government provides the loan capital; selected educational institutions serve as the administrators. Interest rates are linked to 52-week Treasury bill rates, but may not exceed nine percent. May be used to replace Expected Family Contribution.

Federal Direct Stafford Loan Program (Subsidized and Unsubsidized)

Long-term, low interest student loan administered by selected educational institutions. The federal government provides the loan capital; the school serves as the administrator. Variable interest rate not to exceed eight and one-quarter percent. Unsubsidized Direct Stafford Loans can be used to replace the EFC.

Federal Methodology

The formula used to determine a family's eligibility for federal aid.

Federal Pell Grant

A grant program for low-income undergraduate students who have not yet completed a first bachelor's degree.

Federal Perkins Loan

One of the campus-based programs; a long-term, low interest loan program for both undergraduate and graduate students.

Federal Plus Loan (Parent Loan)

Long-term loan made available to parents of dependent students. Private lending institutions provide the loan capital, and the federal government administers the program. Interest rates are linked to 52-week Treasury bill rates, but may not exceed nine percent. May be used to replace the EFC.

Federal Smart Grant (National Science and Mathematics Access to Retain Talent Grant)

Grant available during the third and fourth years of college to full-time Pell Grant recipients with 3.0 GPAs who are majoring in physical, life or computer sciences; mathematics, technology or engineering; or in a foreign language determined critical to national security.

Federal Stafford Loan Program (Subsidized and Unsubsidized)

Long-term, low interest student loan administered by the federal government. Private lending institutions provide the loan capital. Formerly known as Guaranteed Student Loan. Variable interest rate, not to exceed eight and one-quarter percent. Unsubsidized Federal Stafford Loans may be used to replace EFC.

Federal Supplemental Educational Opportunity Grant (FSEOG)

One of the campus-based programs; grants to undergraduate students of exceptional financial need who have not completed their first bachelor's degree and who are financially in need of this grant to enable them to pursue their education. Priority for FSEOG awards must be given to Federal Pell Grant recipients with the lowest EFCs.

Federal Work-study Programs (FWS)

One of the campus-based programs; a part-time employment program that provides jobs for undergraduate

and graduate students who are in need of such earnings to meet a portion of their educational expenses. Note: Students not offered FWS may be given the opportunity for on-campus employment through a work program sponsored by the institution.

Financial Aid Award

An offer of financial assistance to a student attending a post-secondary educational institution. This award may be in the form of one or more of the following types of financial aid: repayable loan, a non-repayable grant and/or scholarship, and/ or student employment.

Financial Aid Package

The total financial aid award a student receives. The aid may come from federal, state, institutional, or private sources and may include loans, grants, scholarships, and/or employment.

Financial Need

The difference between the institution's cost of attendance and the EFC.

Free Application for Federal Student Aid (FAFSA)

The form used to apply for federal and state student aid, processed at no cost to the applicant. It is used to determine a student's eligibility for federal grant, loan, and work-study funds and most other need based awards. The FAFSA is to be completed by the student and the student's parents, if applicable, and can be done electronically at www.fafsa.ed.gov. A paper form will be available by calling (800) 433-3243. You may request up to three forms. In addition, a PDF version of the FAFSA will be available at www.FederalStudentAid.ed.gov. You can access the PDF, complete the form on the computer or by hand, and mail to the address provided for processing. The Department of Education encourages filing the FAFSA electronically due to a lower error rate and faster processing time. Students attending college for the first time or students returning to college and completing the FAFSA for the first time must file before March 1, prior to when they start school in the fall. Students renewing state and federal aid awards must file a Renewal FAFSA prior to March 1.

Full-time Student

Generally, an undergraduate who is taking a minimum of 12 credits per semester or academic term at an institution with standard academic terms.

Gift Aid

Financial aid, such as a scholarship or grant that does not require repayment or require that work be performed.

Grant

A type of financial aid that does not have to be repaid; usually awarded on the basis of need. Often referred to as gift aid.

Independent Student

A student who has attained age 24, or who has not attained age 24, but is an orphan; is, or has been through age 18 a ward of the court; is a veteran; is married; is a graduate or professional student; has legal dependents other than a spouse; or presents documentation of other unusual circumstances demonstrating independence to the student financial aid administrator at the post-secondary institution.

Institutional Aid

Aid that educational institutions make available from their own funds to their students.

Loan

An advance of funds which is evidenced by a promissory note requiring the recipient to repay the specified amount(s) under prescribed conditions.

Merit-Based Awards

Awards to students who excel in areas such as academics, sports, leadership, music, art or dance, and meet sponsor-selected program requirements through audition, academic record or recommendation. Financial conditions are not considered.

Military Scholarships

Reserve Officer Training Corps (ROTC) scholarships are available for the Army, Navy and Air Force at many colleges and universities throughout the United States. These scholarships cover tuition and fees, books and supplies, and include a subsistence allowance. For more information, contact a local recruiter or campus ROTC office.

Need Analysis

A system used to estimate a student applicant's need for financial assistance to help meet his/her educational expenses. Need analysis consists of two primary components: determination of an estimate of the applicant's and/or family's ability to contribute to educational expenses, and determination of an accurate estimate of the educational expenses themselves.

Need-based Awards

Awards to students who demonstrate they and their family cannot pay for all of the cost of post-secondary education on their own. Academic merit may or may not be considered.

Nonrenewable Award

An award that is given only once.

Part-time Student

Generally one who is taking less than 12 credits per semester or quarter per academic term at an institution with standard academic terms. Some aid programs will determine eligibility by the number of hours for which a student is registered.

PIN (U.S. Department of Education)

A personal identification number that can be used each year by students and parents to electronically "sign" the Free Application for Federal Student Aid and access federal aid information.

Renewable Award

An award that can be earned for more than one year providing conditions set by the distributing institution are met by the recipient.

Scholarship

A type of financial assistance that does not require repayment or employment; may be based on merit, need, or merit plus need.

Self-help Assistance

Funds provided through the work and effort of the student, including savings from past earnings, income from present earnings or a loan to be repaid from earnings during or after college.

Statement of Selective Service Registration

A document students must sign for federal and state need-based assistance in which male students indicate that they have, if required to do so, registered with the Selective Service. Students may register at their high school or at the post office and should do so on or shortly after their 18th birthday.

Student Aid Report (SAR)

The report provided to the student after filing the Free Application for Federal Student Aid (FAFSA). This document summarizes applicant information, the EFC for the student, and other messages related to the student's application.

Student Contribution

An estimate of the student's ability to contribute to post-secondary expenses. This is a part of the EFC.

Subsidized Loan

A loan on which the government pays the interest until repayment begins. This type of loan may not be used to assist with the Expected Family Contribution and is awarded only to students who demonstrate financial need.

Title IV Programs

Federally funded programs that include the Federal Perkins Loan, Federal SEOG, Federal Work Study, Federal Stafford and Federal Direct Stafford Loan, Federal PLUS and Federal Direct PLUS Loan, and the Federal Pell Grant.

Unmet Need

The difference between a student's total cost of attendance at a specific institution and the student's total available resources.

Unsubsidized Loan

A loan on which the student pays the interest beginning at the time of loan disbursement. Arrangements may be made to capitalize the interest. This type of a loan may be used to assist with the Expected Family Contribution. Financial need is not a factor, but the student must complete the FAFSA process.

Verification

The process of confirming information submitted on student aid applications through the comparison of specified documents to the data on the Student Aid Report (SAR) or other applications for student aid. This often requires submission of a copy of federal income tax forms.



Community Foundation

FOR PALM BEACH AND MARTIN COUNTIES

