



SCHOLARSHIP TIPS

Here are some helpful hints to help you as you apply for a scholarship with the Center for Financial Empowerment. These tips come from our experience of receiving and judging hundreds of scholarship applications over the years. They address issues we see on a regular basis, and we hope you'll find them useful. While these tips are written from the perspective of our scholarship program, the majority will prove most beneficial when applied to other scholarship programs, as well.

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TIP #1 Understand that the application is more than just a form.

Your application is just like a job interview – it's how our judges get to know you. We receive a lot of applications, and you don't want to "blend in" with all the rest – you want your application to stand out and get noticed!

Don't treat your application like it's just a form to fill out. Your application will give the judges an impression about your character – not just your answers, but also the more subtle details. For instance, a neatly typed application with all the fields completed and words spelled correctly gives the impression that you are a well-prepared, careful individual who pays attention to detail. An application with fields left blank, multiple spelling errors, or grammar errors gives the impression that you are unprepared and sloppy. Take the time to prepare an application that gives the absolute best impression of who you are.

TIP #2 Start early.

Putting together a top-notch scholarship application takes time, so don't procrastinate.

- It can take some schools up to 4-6 weeks to process your request for official transcripts, so put in your request early.
- Decide who you are going to ask for a letter of recommendation, and give them 3-4 weeks' notice to get it back to you. This shows that you respect their busy schedule, and it also gives them enough time to write a thoughtful recommendation for you.
- Give yourself the time to edit your answers, compose well-written essays, have one or two people proofread your application, and get everything submitted 3-5 days before the deadline (at the latest). Last-minute applications are easy to spot.
- Submit your application at least 2-3 days before the deadline, if not earlier. There are usually so many people applying on the last day, it can sometimes overload the system and cause the site to crash. You don't want to run the risk of missing the deadline because of a technical error. By submitting early, you'll avoid this problem.

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TIP #3 Perception is everything.

How you are perceived will make or break your chances for winning a scholarship. While it may not be fair, it's reality. Your attention to detail – or lack of it – will communicate a message about you to the judges. A sloppy application can lead the reader to believe you don't care much about the scholarship, or that you are satisfied with "average" work. Misspelled words and blatant grammar errors can cause the reader to question your ability to succeed at the college level. Take the time to do the following:

- Before you ever fill out the application, type your answers in a word processing document like Microsoft Word or Pages for Mac. Use the spell-check and grammar-check features to make sure your answers are the best they can be before you enter them on the application.
- If you are uploading essay attachments, use 12 pt font and multiple line spacing of 1.2 in your essay document, as this will make reading easier for the judges who are reading through dozens of applications.

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TIP #4 Respect your audience.

In order to respect your audience, you have to know who they are. If the scholarship is being offered by a company or organization, go online and *find out about them*. Where are they located? What do they do? What is their history, and what are their operating values? If you are asking them to give you their money, you should get to know them a bit. People prefer to give money to a friend, rather than a stranger. When you show them you have taken the initiative to get acquainted with their company, they are more likely to perceive you as more of a "friend" than a "stranger."



For our scholarship, understand that you are applying to an organization founded by a **credit union**. If you don't know what a credit union is, you would be wise to find out before you apply. A credit union is NOT the same as a bank. Credit union people are proud of the ways they are different than banks, so you should be aware of this as you write your essays.

Understand that your audience – the selection committee judges – are corporate executives. Each of them has 20+ years of business experience, as well as advanced educational degrees. While they don't expect you to write like a college grad, they do expect your essays to have substance. They are not fooled by a page full of "filler sentences" that don't say much.

Here are some examples of lame essay-writing techniques we've seen:

- 💡 Using 1/3 of the page to re-state the essay question
- 💡 Rambling paragraphs that repeat the same thought over and over in different words.
- 💡 Using the wrong name when referring to the scholarship organization (Center for Financial Empowerment, or its founder, SCE Federal Credit Union)
- 💡 Filling space with meaningless sentences (Example: "So I guess that's what I think about that.")
- 💡 Run-on sentences

To avoid a lame essay, we recommend that you write your first draft early, and give yourself a week or more to edit, make additions, re-structure your thoughts, and craft your essay into something the judges will enjoy reading.

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TIP #5 Show some heart.

We're going to let you in on a secret: Judges respond to applicants that do a good job of **communicating heart and passion** in their essays. Past winners of our scholarships have done an exceptional job of describing their plans for the future and their drive to succeed. It is this skill that captures the judges' attention and leaves them feeling inspired and hopeful for the next generation.

The best section to make a memorable impression on our judges is the one where you describe your career goals. Use this section as an opportunity to communicate your passion for the career you want to pursue. Let your writing get "emotional," without being sappy. Explain your goals in a heartfelt way.

- WHY do you want to be a _____?
- Was there an event or circumstance in your life that caused you to want to go into this field?
- What difficulties have you had to overcome to attend college and pursue your dream?
- Have you experienced anything during your studies that has reinforced your desire to go into this line of work?
- What excites you about becoming a _____?
- What do you envision being able to do as a _____ that gives you purpose?

Remember, scholarship judges are regular people. Yes, they may be high-level business executives, but underneath all that they live, laugh and love just like you do. They follow a list of criteria, but in the end they respond to the things that inspire compassion, courage and hope. The better you can describe that in your application, the better your chances of rising to the top of their list.

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TIP #6 Get a second and third opinion.

Once your application is the best you can make it, ask one or two people to review it and give you their feedback. Ideally, you should ask someone well-qualified, like an educator or business person who will take the time to review it with a critical eye and give you honest feedback. Encourage them to mark it up, and be open to their constructive criticism. You don't necessarily have to apply everything they suggest, but it may help you see things from a different perspective than you did before. This step will absolutely make your application better.

Be sure to put these six tips into practice, and you will increase the quality and competitiveness of your scholarship applications.

Did you find these tips helpful? Do you have any to add? Tell us about it on our Facebook page (www.facebook.com/center4fe) or in an email to cfe@scefcu.org.

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