

Scholarships and scholarship scams

Easy · 1 hour to start a list · Free

Scholarships are gifts you don't repay, and finding them is free. Start with the financial aid office, your counselor and the Labor Department's free search tool, then apply to big and small ones by each deadline. Never pay to apply for a scholarship or to fill out the FAFSA, and never give anyone your FSA ID password.

YOU'LL NEED

- ☐ A list of your activities, jobs, interests and background
- ☐ A spreadsheet or notes file for deadlines
- ☐ Your counselor's or financial aid office's contact information
- ☐ A school-appropriate email address

WHAT TO KNOW

- 1 **Fill out the free FAFSA first.** The FTC calls it the most important step you can take to get financial aid. See FAFSA, step by step.
- 2 **Start with free sources: the financial aid office at the school you plan to attend, a high school or TRIO counselor, your state grant agency, a library, and groups like employers (yours or a parent's), religious and community groups, local businesses and professional associations in your field.**
- 3 **Search the U.S. Department of Labor's free CareerOneStop Scholarship Finder.** It lists thousands of scholarships, fellowships and grants, and you can filter by award type, location and level of study.
- 4 **Make a deadline list.** Some deadlines are a year before college starts, so high schoolers should start researching the summer between junior and senior year. Missed that? Look for ones still open.
- 5 **Confirm the rules on the scholarship's own website.** Sponsors can change deadlines and eligibility without telling the search site. Read the application carefully, fill it out completely and submit it on time.
- 6 **Apply for big and small ones.** A scholarship might cover all of your tuition or be a one-time award of a few hundred dollars. Either way, it lowers the cost.
- 7 **Won one?** Tell your school's financial aid office. All your aid together can't be more than your cost of attendance, so the school may reduce other aid, such as loans.

Watch out Never pay to apply for a scholarship. If someone promises a scholarship in exchange for a "processing cost," a "redemption fee" or any other upfront payment, walk away. And never give anyone your FSA ID password. The Department of Education and its partners will never ask for it.

DAD NOTE *If you have to pay to get free money, it isn't free and it isn't money.*

Full lesson: aptkeys.com/money/paying-for-college/scholarships-and-scholarship-scams/

Checked October 2, 2026. Sources: Federal Trade Commission; U.S. Department of Education (Federal Student Aid); CareerOneStop (U.S. Department of Labor); Internal Revenue Service.