



50

# Ways To Win Scholarships 2025-2026

Jennifer Ledwith

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[www.scholaready.com](http://www.scholaready.com)

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## About Scholar Ready

## INTRODUCTION

Welcome to Scholar Ready's *50 Ways to Win Scholarships*. My name is Jennifer Ledwith — Ms. Jennifer, to my students. Since 2004, I've helped students and families to prepare academically for college.

This journey is personal for me, for I was my very first client.

Again and again, people told me that my mother — a single parent — made too much money for me to get any free money for college. I didn't finish in the top 10% of my high school class (which is academic poison in my home state of Texas). I didn't even have the highest SAT scores out of my classmates. But when I walked across the stage at graduation, I had the most scholarships. The announcer was still reading them after I crossed the stage.

Even then, I didn't have enough money for school. I worked part-time jobs and continued to apply for scholarships. I graduated from the University of Oklahoma with no credit card debt and only \$1,000 in student loans. Hey, a girl needs plane tickets.

But what about our college students of today and tomorrow? Will they be able to pay for college with just scholarships and income from part-time employment?

As you read this guide, remember that scholarships are only part of the piece of paying for college. Start saving for your kids as early as possible – and continue to save. And if you have any questions, don't hesitate to call or write.

— Jennifer

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## DREAM SCHOOL OR DEBT-FREE DEGREE?

**Student:** Ms. Jennifer, I've been accepted to my dream school and other universities. One of the other universities (not even one of my top 3 schools) has offered a full ride; it will pay for my tuition, fees, housing, and food. My dream school offered a scholarship that will cover 25% of my expenses. I'm torn. I've had my heart set on my dream school since middle school. Which school should I choose?

**Ms. Jennifer:** Does the full ride university offer your major? Does it offer opportunities for you to launch your career?

**Student:** Yes, the school offers two majors that interest me. And, they have a really good record of placing students in summer internships.

**Ms. Jennifer:** My job is to make sure that you have choices, and thanks to your competitive test scores, outstanding essays, and persistence, you have choices. I can't choose for you. But, it is my job to tell you what paying for your dream school will cost you. If you take the full ride, you'll be free of student loan debt. If you take the full ride, you'll have the financial flexibility to chase your dreams. I graduated from college with very little (\$1,000) in student loan debt. My college education and lack of

student loan payments have allowed me to escape jobs that I did not like, leave expired relationships, build a business, purchase a home, and remodel the home twice.

Instead of thinking about a dream school, think about a dream life.

What kind of life do you want 5, 10, and 20 years from now? Aside from if and whom you choose to marry, this is the most important decision that you will make.

If you pay for your dream school, most likely you'll need to borrow.

### ***Here's what you should know about student loans.***

1. Who is responsible for repayment?

Students repay student loans and parents repay parent loans.

[Student and parent loans>>>](#)

2. When do the loans have to be repaid?

Students begin repaying student loans 6 months after leaving or graduating college. Much like car notes or mortgages, payments on parent loans begin as soon as the bank makes the loan; however, there are exceptions. [Other Repayment Information>>>](#)

3. How much will have to be repaid?

Consider the interest rate, term of the loan, the face amount of the loan, and any fees. [Loan Calculator>>>](#)

4. What happens if the loans aren't repaid?

Unpaid student loans are difficult to beat. Bankruptcy will dissolve credit card debt and medical debt, but it will not cancel student

loans. In some cases, survivors are saddled with student loans of deceased loved ones.

***Getting behind on student loan repayments can lead to the following:***

- Wage garnishment
- Reduced or eliminated income tax refunds
- Reduced Social Security benefits
- Unemployment: Your alma mater may refuse to submit your academic transcript to a potential employer.
- Higher costs of borrowing: You may pay more for a car or a house because your monthly student loan obligation increases your inability to pay your bills on time.
- Inability to purchase a house
- Feelings of hopelessness: [7 College Graduates Whose Lives Were Wrecked By Student Loan Debt>>>](#)

# CLEAN UP WOMAN: A YOUNG WOMAN ON A FULL RIDE

When it comes to scholarships, Dominique Young, native of Ft. Worth, is the clean up woman. She attended the University of Arkansas at Pine Bluff on a full-ride scholarship and then some. After she graduated from UAPB with a Bachelor of Science degree in Agricultural Business, she earned a Master of Personal Financial Planning degree from Texas Tech University. Dominique and I chatted about her accomplishments. Below, she shares her story and tips on winning scholarships.

**Ms. Jennifer:** Tell me about your full-ride scholarship.

**DY:** I was a USDA National Scholar. The scholarship was for students who attended 1890 land grant colleges and wanted to pursue careers in agriculture. The USDA paid tuition, fees, and supplies, and my school, UAPB, paid for room and board.

**Ms. Jennifer:** Did you apply for other scholarships?

**DY:** Yes, I treated my scholarship search like a part-time job. First, I started applying to scholarships from Fastweb, but I noticed that their scholarships tended to be more competitive than the local ones. I started to focus on local scholarships. I won scholarships from the Ft.Worth MLK Commission, AXA Community Scholars, my church, and other local organizations. In addition to my USDA scholarship, I won about 5 to 8 scholarships.

**Ms. Jennifer:** When did you start applying for scholarships?

**DY:** I started applying toward the end of 11th grade, but I got really serious about scholarships during September of 12th grade. It's best to start looking in August, before school begins, to know what you're getting yourself into.

**Ms. Jennifer:** How did you find scholarships to apply for?

**DY:** My dad told me about the USDA scholarship. I always kept my eyes and ears open for opportunities. I asked my counselor, people in the community, and listened to the radio. My parents asked around as well.

**Ms. Jennifer:** What advice do you have for students applying for scholarships?

**DY:**

- Apply to everything. Usually, the essay topics are so similar from one topic to another, so you can take a couple of essays and tweak them for each application.
- Be organized and keep copies of your SAT and ACT scores.
- Keep your letters of recommendation on hand. If you have to, write your own letters and let the recommenders sign them.
- Update your resume and have someone review it.
- Start looking early: don't wait until January or March of your senior year.

**Ms. Jennifer:** What advice do you have for students applying to college?

**DY:** Be open to other schools. Although you've picked out your dream school, things change. Initially, I wanted to go to Howard University. I visited the campus and even picked out where I was going to live. I cried when I learned that I was going to UAPB, but I loved my college experience. I love my school. When I was at

UAPB, I didn't have the financial stress of working during school or taking out loans.

**Ms. Jennifer:** What advice would you give to your 18-year-old self?

**DY:** Really enjoy the collegiate experience. Be open to classes outside of your major. Focus on learning, not just on getting A's. Study abroad for a semester. I studied in Israel for 3 weeks. If you can study abroad for a semester, then go. School and work will always be there. It's a great opportunity.

# 50 WAYS TO WIN SCHOLARSHIPS

1. Be persistent. I applied for over 30 scholarships, and I won a fraction of them.
2. Ask for help.
3. Celebrate each scholarship – no matter how large or small – that you win. Each victory means more money for school.
4. Tell all of your family, friends, and loved ones that you need money for college. They may guide you to little known scholarships and grants.
5. Don't make assumptions based on the name of a scholarship. For example, [LULAC \(League of United Latin American Citizens\) scholarships](#) are not limited to Hispanic or Latino students.
6. Beware of scholarship scams. You should not have to pay money to enter a scholarship competition.
7. Learn the requirements for institutional scholarships (scholarships awarded by a college or university) as early as possible. For most students, their school is the largest source of their scholarships. Often, colleges will award merit-based scholarships to students with competitive grade point averages

and ACT, PSAT, and ACT scores. The earlier a student learns about the requirements, the earlier a student can work toward the scholarship requirements.

Here's a list of 18 schools with scholarships (worth more than \$1 million) tied to test scores.

- [Alcorn State University](#)
- [Dillard University](#)
- [Florida A & M University \(FAMU\)](#)
- [Grambling State University](#)
- [Hampton University](#)
- [Houston Christian University: Merit Scholarships](#)
- [Jackson State University](#)
- [Oakwood University](#)
- [Prairie View A & M University](#)
- [Sam Houston State University: Honors Scholarship](#)
- [Tennessee State University](#)
- [Texas A & M University: Terry Foundation Scholarship](#)
- [Texas Southern University](#)
- [Texas Tech University: Terry Foundation Scholarship](#)
- [Tuskegee University](#)
- [University of Arkansas at Pine Bluff](#)
- [University of Houston: Academic Excellence Scholarships](#)
- [University of Texas at Austin: Terry Foundation Scholarship](#)

8. Learn if the alumni association of your prospective university offers scholarships.

9. Look to your and your family's circle of employers, banks, credit unions, insurance companies, unions, trade associations, and community organizations for scholarships. For example, my

parents met when they were working at ExxonMobil, and my father retired from the chemical company. I applied for the [Teagle Foundation Scholarship](#), a scholarship program for children of Exxon employees and retirees. Teagle awarded me \$2,500 a semester, for 6 semesters, when my tuition was about \$4,000 to \$5,500 per semester.

[Foresters Financial](#), a life insurance company, offers scholarships to policyholders and their dependents who have completed at least 200 hours of community service within 2 years of the application deadline. I once sold insurance for Foresters Financial, but I no longer do so and do not receive any compensation for sharing this information.

10. Read the requirements for scholarships as early as during middle school, 9th grade, 10th grade, and 11th grade while you have time to enhance your high school resume. In fact, read profiles of scholarship winners. The Forty Acres Scholars Program, which awards a full-ride, merit-based scholarship for The University of Texas at Austin, posts the profiles of its scholars at <https://www.texasexes.org/scholarships/forty-acres-scholars-program>.

11. As long as you meet the criteria for a scholarship, apply for the award.

12. Pursue athletic scholarships.

### 7 Tips for Parents of Student-Athletes Pursuing Scholarships

1. With a few exceptions, student-athletes must meet the college's academic requirements.
2. Ask your son or daughter if he or she really wants to continue playing sports in college.
3. Learn if your child competes in a full or partial scholarship sport. Few sports offer full rides.
4. Encourage your student-athlete to go to the school that is the best fit -- academically, athletically, socially -- for him or her.
5. On recruiting trips, sit back and let your student lead. Let her question the coaching staff, students, and other university representatives.
6. If your student is interested in a certain college, encourage him to attend a sports camp at the school.
7. Encourage your student to utilize the resources on campus to solve problems. Some students conflict with teammates and coaches, struggle with coursework, or experience homesickness and want to come home. Every student-athlete will encounter an adjustment to the culture and the environment. Counselors, tutors, and team captains can help freshmen overcome these obstacles.

Sources: Dr. Beth Dennard, Bright Futures Consulting; Ron "Recruitman" Hopkins, HLPTS; Martica Sherman, Trailblazers in Motion; "The Student Athlete's Guide to Getting Recruited: How to Win Scholarships, Attract Colleges and Excel as an Athlete" by Stewart Brown.

13. Apply for scholarships before you are a senior. The Linda Lorelle Scholarship (<https://lindalorelle.org/>) offers scholarships to high school juniors, and the Ayn Rand Institute

(<https://aynrand.org/students/essay-contests/the-fountainhead/>)

offers scholarships to middle and high school students, ages 13 and older.

14. Take the most advanced classes in high school that you can handle. Students can earn scholarships based on their class rank, which orders students according to grade point average. Some types of classes – Advanced Placement® (AP), International Baccalaureate® (IB), and Dual Credit – may carry a heavier weight than regular courses. For example, an A in a regular course may carry 3 points, while an A in an AP course may carry 4 points. Check with your high school to determine how class rank is calculated.

15. Commit to volunteering. Find a need in the community and fill it. Here are 4 benefits of volunteering:

1. **Volunteering demonstrates commitment:** Stick to one or two organizations and lead special projects and events.
2. **Networking opportunities:** People notice a young volunteer's commitment and want to help with the youth's future. Think scholarships, letters of recommendation, and employment that aren't available to students who dedicate their summers to the 3 S's (sleep, streaming services, and social media).
3. **Hands-on experience:** Gain a realistic look at a potential career. Hospitals, zoos, and courtrooms want free labor from future doctors, veterinarians, and judges.
4. **Help others:** Develop your special gift to enhance the quality of life for the less fortunate.

16. Create your own opportunities. Do you wish your school offered a certain extra-curricular activity? Work with school officials to make it happen.

17. Do you notice an unmet need in your community? Start a service project, and invite others to help you.

Miles Simms earned a Bachelor of Science degree from Morehouse College and a Doctor of Medicine degree from Morehouse School of Medicine. When he was in high school, Miles, one of my former students, started Kicks 4 Kidz, an initiative to collect and donate like-new or gently used sneakers to needy kids in his school district, Cypress Fairbanks ISD.

Miles played basketball for Cypress Ranch High School. Learn how this leader on the hardwood collaborated with his community to help others. [“Cy Ranch athlete brings shoe donation program back to Cy-Hoops”>>>](#)

18. Do you have a service or product to sell? Start a business.

19. Choose to devote your time, talent, and energy to a few campus organizations. Don't spread yourself too thin.

20. Choose to devote your time, talent, and energy to a few community organizations. The focus may pay off: the adults of the organization may write letters of recommendation for you.

21. Take the SAT and the ACT. Many schools and scholarships accept both tests. Plus, you might perform better on one test than the other.

22. Prepare for the SAT and the ACT. Many scholarship organizations require minimum test scores. For example, the George and Mary Josephine Hamman Foundation (<http://hammanfoundation.org/scholarship-guidelines/>) awards

free money to students with at least a 1000 on the SAT or at least a 21 on the ACT.

23. To boost your PSAT, SAT, and ACT scores, learn vocabulary words. Here's a resource to learn more vocabulary.  
<https://englishforeveryone.org/Topics/Sentence-Completion.html>

24. Take the PSAT. All high school juniors compete for the [National Merit Scholar Award](#). Furthermore, high-scoring students who identify as Black/African American, Latino/Hispanic, Indigenous/Native American, or first-generation college students, or who attend high school in a rural area or small town can become eligible for [National Recognition Programs](#). Because of my high PSAT score, I became a National Achievement Commended Scholar and earned a substantial scholarship from the University of Oklahoma. One of my classmates from OU is a National Merit Scholar. He used the money left over from his university scholarship to purchase Rose Bowl tickets.

25. Organize your application process. [Use this organizer](#). Watch [this video](#) to get the most from the tool.

26. File your prospective university's financial aid form – the Free Application for Federal Student Aid (FAFSA), CSS Profile®, or a state application. Even if you believe that you won't qualify for need-based aid, some scholarship committees and universities require financial aid paperwork for merit-based scholarships.

27. Submit scholarship and financial aid applications as early as possible. Some awards are first come first served.

28. Submit all applications on time.

29. Follow all directions on applications. Contact the scholarship committee if you have any questions. As a member of a local scholarship committee, I created [a video that guides students](#) through each part of the application. Use the video for basic application instructions.

30. Request an unofficial transcript (to keep for your own records) to make certain that your academic record is accurate.

31. Tell the truth on application forms and essays.

32. Increasingly, applications are submitted online. On the other hand, some organizations continue to request that students mail application packages. Type your information on applications for a great first impression.

33. Make copies of every document that you submit and every acceptance letter that you receive. Keep the materials in a physical binder or an online folder.

34. Earn Advanced Placement® (AP) credit in high school to save money on college courses and demonstrate your college readiness. Register for AP Courses in high school and take the exams in May. (The cost of each exam can range from \$98 to \$146.) Each passing score on an AP exam may translate into college credit.

35. Take dual credit courses at a local community college. These classes fulfill high school graduation requirements and many (but not all) colleges and universities will award college credit.

A former Scholar Ready student, Nevate' Bailey, discusses how she used dual credit to graduate from college at age 20, saving

thousands of dollars in college costs.

[Watch her story.>>>](#)

36. Apply for textbook scholarships.

37. Find a work-study job. These jobs often offer higher wages and greater flexibility to college students than regular jobs offer. Additionally, these positions tend to be on campus or near campus.

38. Estimate the total annual cost of tuition, fees, housing, meals, books, and other expenses as early as possible. This way, you can be prepared for the costs. Enter "Net Price Calculator + Prospective School" into a search engine. For example, while searching for Howard University's NPC, I entered "Net Price Calculator + Howard University" (without the quotation marks) into Google.

The NPC provides the estimated tuition and fees, room and board charges, books and supplies expenses, other expenses, and grants and scholarships.

Use this information and the [spreadsheet "Get Real, Get Ready: Paying for College Worksheet"](#) to discuss who is paying for what and when. Watch [this video](#) to get the most from the tool.

39. Apply for scholarships at your prospective university.

40. Meet with a financial aid director at your prospective university if you have unique financial circumstances that can't be described on the financial aid paperwork.

41. Make friends in recruitment offices at the colleges you wish to

attend. My recruiter pointed me to scholarships and work-study jobs that I could not find on websites or brochures.

42. Let this advice from a college recruiter (who wishes to remain anonymous) guide your essay writing.

- Answer EVERY question if there is more than one. Students tend to skip questions which they assume do not pertain to them.
- Get feedback. More than one person should read over your responses.
- Tell a story. Your story will take the reader on a journey. Once the reader becomes involved in the story, he'll tend to remember your answer to the question.
- Be creative. Make your responses stand out from the thousands of applicants. Experiment with dialogue, sentence structures, or imagery.
- Let writing be a process. Create a rough draft before submitting the final copy.

43. Have a teacher, tutor, or another trustworthy person proofread your essay.

44. Before you submit your essay, read the composition aloud.

45. If applicable, learn how to describe your financial need in 100 words or fewer.

46. Learn how to describe your educational goals and career aspirations in 100 words or fewer.

47. When writing your personal essay, avoid using any variation

of the following:

- “I think...”
- “I believe...”
- “I personally believe...”
- “My personal view is...”

These phrases weaken your personal essay, which is automatically assumed to contain your thoughts, views, and beliefs.

48. Interview tips:

- Study the organization’s mission, goals, and objectives before the interview.
- Practice interviewing with an adult.
- Firmly shake each interviewer’s hand.
- Look the interviewer(s) in the eye.
- Ask the interview committee members about themselves. For example: “What did you like most about your college experience?” or “Why did you join this organization?”
- Send a thank you notes to the interviewers.

49. Get an internship to demonstrate your commitment to your future field of study. Do you want to study political science? Intern with a local government representative.

50. Subscribe to Scholar Spot at [www.scholaready.com](http://www.scholaready.com). The free email offers information to parents, educators, and advocates of college-bound students.

## ABOUT SCHOLAR READY

Do you need help with the following?

- PSAT, SAT, ACT
- Essay writing for college scholarships and admission
- Algebra, Geometry, Algebra II, Pre-Calculus, Calculus
- Middle school/High school reading and writing

We strive to instill our students with confidence that is earned and true. We teach them how to learn, how to advocate for what they need in the classroom, how to study, and how to set goals and expectations. We do not allow our students to be limited by experiences of the world they currently inhabit. We want them to have the confidence and work ethic to reach a better life and achieve any goal they set for themselves.

Learn more about Scholar Ready:

[www.scholaready.com](http://www.scholaready.com)

<http://www.youtube.com/scholaready>

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