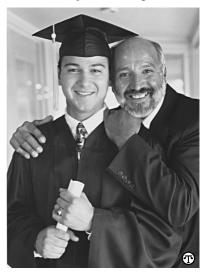
Tips On How To Outshine The Competition When Seeking Scholarship Money

(NAPSA)—Even though a record \$17 billion in scholarship money was available during the 2001-2002 academic year, competition for scholarships remains fierce. Families can help their child's application stand out by encouraging him or her to ask, "What distinguishes me from other applicants and how can I best get that across on paper?" Remember, the application is the only image of the student a review committee will see.

The nation's leading organization supporting Hispanic higher education, the Hispanic Scholarship Fund (HSF), reviews more than 15,000 scholarship applications each year. Using this experience, HSF developed the following tips for students to consider when looking to secure scholarships that will help finance their higher education:

- Start early. Since most scholarships are awarded on a first-come, first-served basis, begin searching for scholarships at least one year before planning to enroll in college. Many students start too late and miss important deadlines.
- Review applications carefully. Some applicants are disqualified because they forget to sign a form or complete every section of an application. Take the time to check all submissions carefully for completeness. Also, only answer questions asked and have someone trustworthy review the application prior to submission.
- Think beyond grades. Only five percent of scholarships are merit-based or awarded because of grades or athletic achievement. There are many opportunities for those who give back to the community or have specific interests, so be diligent and conduct plenty of research to identify those opportunities.
- Be creative. When searching for scholarship opportunities



For many students, scholarships help make college possible.

and completing essays as part of the application process, creativity is a must. When developing an essay, showcase your creativity by demonstrating an understanding of the organization providing the scholarship. Also, research organizations, clubs and associations that might focus on your areas of interest outside the realm of business and education, and contact them about possible scholarships.

• Say thank you. Send a thank-you card after receiving any type of information or response. A simple card can make the difference—but don't go overboard.

"We understand the great need for financial assistance and how competitive the application process can be," said Sara Martinez Tucker, president and CEO of HSF. "However, the potential reward is worth the effort. When you apply for a scholarship, you are investing in your future."

To learn more about the college-going experience or HSF's scholarship offerings, visit the Web site at www.hsf.net.