

# PAYING FOR HIGHER EDUCATION

## Acing Your Scholarship Search

Scholarships are for students of all ages; some are even targeted specifically to adult learners.

Scholarships are financial aid awards that do not have to be paid back and are typically funded by sources outside of the school's financial aid office. To receive scholarship aid, students must actively search and apply for these awards.

Keep the following tips in mind when searching and applying for scholarships:



### 5 TIPS FOR SUCCESS

#### 1. FILE THE FAFSA AT FAFSA.GOV

Many scholarship organizations request a copy of your SAR (Student Aid Report = FAFSA summary) as part of their application process.

#### 2. USE FREE SCHOLARSHIP SEARCHES

Never pay for a scholarship search. Instead use free search sites to build your list of potential scholarships. Legitimate scholarship organizations are trying to give away money, not take your money.

Use the resources on the next page to begin building your list. Using the right key words or search terms will yield the best results. Here are some recommended search terms:

- Adult Student
- Non-Traditional Student
- Returning to School
- Adult Learner
- Lifelong Learner
- Non-Traditional Situation
- Returning Student
- Graduate Student



**FAME**  
FINANCE AUTHORITY OF MAINE

*Works for ME*



**FAME**  
FINANCE AUTHORITY OF MAINE  
*Works for ME*

### 3. DEVELOP A STRATEGY FOR SUCCESS.

Determine how much time you can dedicate per week to completing applications—even an hour or two can result in one or two complete applications per week.

- Research and identify 10 scholarships you are eligible for. Organize the scholarships by deadline and tackle the applications with the earliest deadlines first.
- Once you have written a few solid essays, reuse them for other scholarship applications by making small changes to meet the new scholarship's essay requirements.
- Organize your materials—keep copies of your SAR, essays, recommendations, etc.
- Stay focused and positive! The more quality applications you submit, the more likely your efforts will pay off.

### 4. MEET DEADLINES AND SUBMIT COMPLETE APPLICATIONS.

The scholarship selection process can be very competitive. Don't give the selection committee any reason to reject your application. Late or incomplete applications or essays with errors are easy to dismiss. Start early and have another set of eyes review your application to catch any punctuation, spelling and grammatical errors.

Know your audience. Are you writing a persuasive essay to teach someone something, or are you writing to show experts what you already know? Understanding your audience can make your scholarship essays stronger.

Treat the scholarship application like a job application. Use a professional sounding email address and provide a valid mailing address and telephone number. If awarded the scholarship, you want to be sure you receive the notification letter.

### 5. APPLY EVERY YEAR.

Some scholarships are eligible for renewal. If you are awarded a scholarship, find out if it can be renewed, and if so, submit the renewal application and required documents by the deadline.

Keep searching for new scholarships each year. Any money you receive from a scholarship helps limit the amount of money you have to borrow.

Maintain strong academic performance—grades and progress matter!

PO Box 949  
5 Community Drive  
Augusta, ME 04332

**1-800-228-3734**  
TTY: 207-626-2717

FAMEmaine.com

*continues on next page...*





**FAME**

FINANCE AUTHORITY OF MAINE

*Works for ME*

## SCHOLARSHIP RESOURCES



### LOCAL

- College financial aid office
- Dean of the department in which you're enrolled
- Your employer
- Your parent's employer
- Local civic organizations
- Faith-based institutions
- Town office



### NATIONWIDE

- [fame.igrad.com/scholarships](http://fame.igrad.com/scholarships)
- [CollegeBoard.org](http://CollegeBoard.org)
- [CollegeNET.com](http://CollegeNET.com)
- [FastWeb.com](http://FastWeb.com)
- [CollegeScholarships.org](http://CollegeScholarships.org)
- [Chegg.com](http://Chegg.com)
- [Cappex.com](http://Cappex.com)
- [Petersons.com](http://Petersons.com)



### MAINE

- Finance Authority of Maine ([FAMEmaine.com](http://FAMEmaine.com))
- Maine Community Foundation ([MaineCF.org](http://MaineCF.org))

**Chegg**<sup>®</sup>

Textbook rental company

Chegg uses a portion of its revenue to fund its \$1,000

Monthly Scholarship. On the first of each month, Chegg posts a question; students have until the end of the month to submit their two-minute answer.

[Chegg.com/scholarships](http://Chegg.com/scholarships)

## SCHOLARSHIPS FOR ADULT LEARNERS

**Next Step Maine "Employees of Promise"** scholarships are given to employees who are engaged in taking additional steps in their education and skill development and who are promising contributors at work. [NextStepMaine.org/next-step-maine-scholarship](http://NextStepMaine.org/next-step-maine-scholarship)

**Adult Degree Completion Scholarship from the University of Maine** supports adult students returning to college after an absence of three years or more and who are completing their first baccalaureate degree. [Maine.edu/future-students/adult-students/scholarships/](http://Maine.edu/future-students/adult-students/scholarships/)

**Maine Competitive Skills Scholarship** helps workers learn new skills and succeed in a changing economy. [MaineCareerCenter.com](http://MaineCareerCenter.com).

**James and Marilyn Rockefeller Transition Scholarship Fund** supports Maine students over the age of 18 who are on a "road less traveled" and are seeking educational experiences that will change their life and the lives of people around them. Students must have completed a Maine College Transitions program. [MaineCF.org](http://MaineCF.org).

PO Box 949  
5 Community Drive  
Augusta, ME 04332

**1-800-228-3734**  
TTY: 207-626-2717

[FAMEmaine.com](http://FAMEmaine.com)



Johnson family, Westbrook



Help your child succeed!

Invest in ME<sup>®</sup>



Natalie, Augusta

Open a NextGen 529<sup>™</sup> Account

# Why NextGen 529?

NextGen 529 is Maine's Section 529 plan, which many families use to prepare for higher education. Any earnings in a NextGen 529 account are tax-free when used for qualified higher education expenses.<sup>1</sup>

## ■ Grants for Maine residents<sup>2</sup> are real investments in your child's future!

- \$200 Initial Matching Grant when you open an account with the required initial contribution
- \$100 Automated Funding Grant after six consecutive automatic contributions
- A 50% annual NextStep Matching Grant—contribute up to \$600 per year and receive up to a \$300 match. For example:

Contribute \$50—get a \$25 matching grant  
 Contribute \$160—get an \$80 matching grant  
 Contribute \$600—get a \$300 matching grant

## ■ Reduce student loans and debt.

Every dollar in a NextGen 529 account, when used for qualified higher education expenses, is a dollar that doesn't need to be borrowed and repaid with interest.

## ■ Account holder control.

Parents, grandparents and even family friends can open a NextGen 529 account. As the account owner, you maintain control over the use of the account. You can change your NextGen 529 beneficiary to a qualified family member, as defined under the Internal Revenue Code, at any time.

Invest in your child today and help build a bright future.

Open a NextGen 529 account today!

Visit [NextGenforME.com](http://NextGenforME.com) to learn how.



1-800-228-3734

[NextGenforME.com](http://NextGenforME.com)

*NextGen is a Section 529 plan administered by the Finance Authority of Maine (FAME). Before you invest in NextGen, request a NextGen Program Description from your Merrill Lynch Financial Advisor or Maine Distribution Agent or call Merrill Edge at 1-877-463-9843 and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in NextGen, which you should carefully consider before investing. You also should consider whether your or your designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan. Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer, member SIPC, is the program manager and underwriter.*

<sup>1</sup>To be eligible for favorable tax treatment afforded to any earnings portion of withdrawals from Section 529 accounts, such withdrawals must be used for qualified higher education expenses, as defined in the Internal Revenue Code. For distributions beginning in 2018, qualified higher education expenses also include limited tuition at an elementary or secondary public, private, or religious school. Any earnings withdrawn that are not used for such expenses are subject to federal income tax and may be subject to a 10% additional federal tax as well as state and local income taxes. State tax treatment of distributions for elementary and secondary school tuition may differ. Please consult your tax advisor for specific advice regarding such distributions.



# Invest in your child's future higher education.

## It's about your child's success.

You invest in your child's future every day, whether cheering them on at school activities, helping with homework or even just offering a supportive hug. Opening and contributing to a NextGen 529 account can help your child succeed too, and you may be eligible for matching grants!

## Give the gift of education.

The gift of education is always welcome whether for special occasions, holidays, or just to recognize the achievements of a special young person. Consider enlisting grandparents, other family members and friends to help meet your family's college savings goals.

## It's never too late to open a NextGen 529 account.

NextGen 529 is for people of all ages: babies, kids, even adults. You can also open an account to invest for your own higher education expenses.

## Maine residents: take advantage of grants for higher education!<sup>2</sup>

### 1 Open your account

- A) With \$25 and get a **\$200 Initial Matching Grant** or
- B) Use the **\$500 Alford Grant**<sup>3</sup>



### 2 Add to your account

Make contributions and get a 50% **NextStep Matching Grant** with up to a **\$300** match per year.



### 3 Make it easy

Set up automatic contributions from your payroll or bank account and get a **\$100 Automated Funding Grant**.



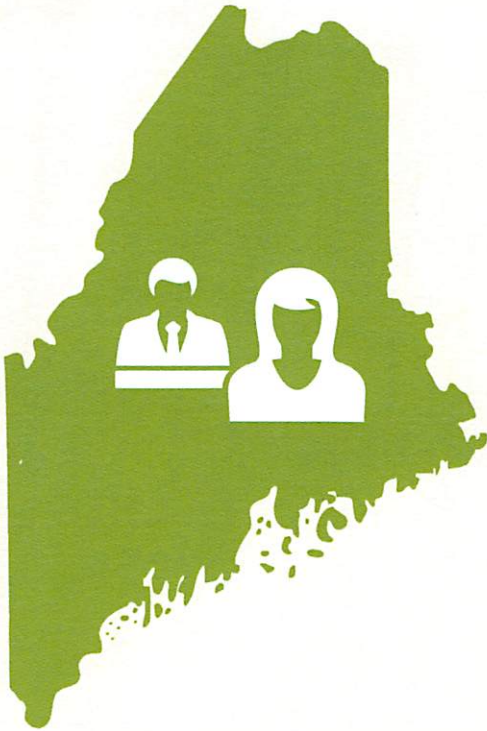
**For more information and to open a NextGen 529 account — visit [NextGenforME.com](http://NextGenforME.com)**

<sup>2</sup> Maine grants are linked to eligible Maine accounts. Upon withdrawal, grants are paid only to institutions of higher education. See Terms and Conditions of Maine Grant Programs for other conditions and restrictions that apply at [NextGenforME.com](http://NextGenforME.com).

<sup>3</sup> If the beneficiary is eligible for the Alford Grant, no initial contribution is required. For more information, go to [NextGenforME.com](http://NextGenforME.com).







## ▶▶ **ELIGIBILITY:**

- Maine residents or persons who will become Maine residents upon being hired by a Maine-based employer
- A person employed, or who will be employed, by a Maine-based employer in a designated STEM occupation
- An applicant must have a higher education degree or certificate
- An applicant must have outstanding student loan debt

For more information or to apply visit:

**AlfondLeaders.org**



# Alfond Leaders

The Alfond Leaders student loan debt reduction program provides student loan repayment assistance to people who live and work in Maine in a STEM-(Science, Technology, Engineering and Math) designated occupation at a Maine-based employer.

Alfond Leaders may qualify for loan repayment up to half of their outstanding student loan balance at the time of application to the program, not to exceed \$60,000. Awards are paid in two installments; the first installment will be paid after five years of qualifying employment and the second installment will be paid after an additional five years of qualifying employment.





# Celebrate 20 years of NextGen 529 with a chance to win **\$20,000**

Open a NextGen 529 account or make a contribution to an existing NextGen 529 account for a Maine resident beneficiary to be automatically entered or enter online or by mail.

**FAME will award one \$20,000 Scholarship Prize to one lucky winner from Maine<sup>1</sup>!**

The Invest in ME 20th Anniversary Sweepstakes begins on January 20, 2019 and ends on May 29, 2019.<sup>2</sup> Visit [NextGenforME.com/EnterToWin](http://NextGenforME.com/EnterToWin) for details and Official Rules. No purchase necessary to enter. Limit of one entry per designated beneficiary. The winner will be required to have or open a NextGen 529 account. Sweepstakes void where prohibited by law.

**Visit [NextGenforME.com/EnterToWin](http://NextGenforME.com/EnterToWin)**

<sup>1</sup> Designated beneficiary of the winning NextGen 529 account must be a Maine resident. See important information regarding eligibility and how to enter by mail or online at [NextGenforME.com/EnterToWin](http://NextGenforME.com/EnterToWin).

<sup>2</sup> You must allow sufficient time for processing prior to 5/29. Two weeks is recommended.

*NextGen is a Section 529 plan administered by the Finance Authority of Maine (FAME). Before you invest in NextGen, request a NextGen Program Description from your Merrill Lynch Financial Advisor or Maine Distribution Agent or call Merrill Edge at 1-877-463-9843 and read it carefully. The Program Description contains more complete information, including investment objectives, charges, expenses and risks of investing in NextGen, which you should carefully consider before investing. You also should consider whether your or your designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's 529 plan. Merrill Lynch, Pierce, Fenner & Smith Incorporated, a registered broker-dealer, member SIPC, is the program manager and underwriter.*



**Invest in ME**  
20th Anniversary Sweepstakes

**\$20,000**

**Scholarship Prize!**

Invest in  
**ME**



Josslyn Windham

**NextGen** 50th

**FAME**  
FINANCE AUTHORITY OF MAINE





Did you file a tax return?

It's free! And there is a tax credit for college students!

## Capitalize on the Lifetime Learning Credit

Tax credits for education expenses offer a significant amount of financial relief for taxpayers who are pursuing a degree or taking training or continuing education courses for their job. The primary education tax credit available to taxpayers, the Lifetime Learning Credit, offers a tax credit up to \$2,000 for a broad range of educational expenses.

Unlike other common tax benefits, which offer deductions, the Lifetime Learning Credit provides a bonus in the form of a credit. (Tax deductions reduce one's taxable income while tax credits provide a dollar-for-dollar reduction of one's income tax liability.)

### Find Out If You're Eligible

Like other tax benefit programs, the Lifetime Learning Credit contains specific eligibility requirements that limit who may take the tax credit. It's available only to eligible students who have qualified tuition and related expenses at an eligible educational institution.

The student must be enrolled for at least one academic period, beginning in the tax year, in courses that lead to a degree, other recognized education credentials, or improved job skills. Students may take a single course without being formally enrolled in a degree program.

To learn more go to <https://www.irs.gov/credits-deductions/individuals/lc>

- Strater Downeast Scholarship Fund - renewal only thru MaineCF (May 15)
- Stephen L. Ross Scholarship Fund (May 1)
- Swans Island Education Achievement Trust Fund (May 1)
- Washington County Scholarship Funds [incorporating first-time Strater Downeast Scholarship Fund, Marilla W. and Harold A. Lund Scholarship Fund, and the Sally Stetson Tongren Scholarship Fund for Washington County applicants] (May 15)
- Worthington Scholarship Fund - renewal only thru MaineCF (April 1)



## MaineCF Scholarships with Online Applications

If you are submitting an application to the funds below, please follow [this link](http://www.mcfsscholarships.fluidreview.com) or go to [www.mcfsscholarships.fluidreview.com](http://www.mcfsscholarships.fluidreview.com) to our secure online application site. We cannot accept any paper applications for the scholarships listed here.

- Agnes Freyer Gibbs Scholarship Fund (April 1)
- Annette M. Brown Scholarship Fund (June 1)
- Aspire Scholarship Fund (May 15)
- Billy Brown Sports Award Fund - renewal only thru MaineCF (April 10)
- Chet Jordan Leadership Award Fund (April 15)
- Class of '54 – renewal only thru MaineCF (May 1)
- Clifford "Kip" Leach Scholarship Fund - renewal only thru MaineCF (May 1)
- Cushman Scholarship Fund (May 1)
- Donald C. and Ruth A. Webster Scholarship Fund - renewal only thru MaineCF (May 1)



- Donald W. Webber Scholarship Fund - renewal only thru MaineCF (May 1)
- Downeast Scholarship Fund - renewal only thru MaineCF (May 15)
- Edith M. Daso and Llewellyn Barry Scholarship Trusts (May 1)
- Edwin and Eleanor Swain Scholarship Fund (May 1)
- Emily Trussell Stupak Scholarship Fund (May 1)
- Guy P. Gannett Scholarship Fund (April 1)
- Hattie A. and Fred. C. Lynam Scholarship Fund (May 1)
- Higgins Scholarship Fund (April 15)
- Howard and Constance Bennett Scholarship Fund – renewal only thru MaineCF (April 15)
- Ira M. Cobe Fund (May 1)
- James and Marilyn Rockefeller Scholarship Fund - renewal only thru MaineCF (June 1)  
The Rockefeller traditional scholarship fund no longer accepts first-time applications.
- Molly Ockett Medical Scholarship Fund of the DAR (April 15)
- John S. & Marjoria R. Cunningham Scholarship Fund - renewal only thru MaineCF (May 1)
- Joseph and Dorothy Headley Scholarship Fund (May 13)
- Kingsley Brown Educational Fund (April 1)
- Lydia R. Laurendeau Scholarship Fund (June 1)
- M. Alton French Scholarship Fund (June 1)
- Maine Vietnam Veterans Scholarship Fund (May 1)
- Marilla W. and Harold A. Lund Scholarship Fund - renewal only thru MaineCF (May 15)
- Marion F. and Peter Plouff Scholarship Fund (May 1)
- Marshall Stern Scholarship Fund - renewal only thru MaineCF (April 1)
- Moodey Family Fund for Maine - renewal only thru MaineCF (May 1)
- Nickerson Family Scholarship Fund – renewal only thru MaineCF (May 1)
- Patriot Education Scholarship Fund (June 1)
- Phyllis Dow Scholarship Fund (April 30)
- Ralph Waning, Albert Faust Forestry & Agriculture (May 15)
- Rice Scholarship Fund (May 1)
- Richmond High School Alumni Association (May 15)
- Ruth Gray Scholarship Fund – renewal only thru MaineCF (May 1)
- Sally Stetson Tongren Scholarship Fund for Aroostook County (May 15)
- Sally Stetson Tongren Scholarship Fund for Washington County - renewal only thru MaineCF (May 15)
- Spurling Scholarship Fund (May 15)



# ADULT LEARNER SCHOLARSHIP FUND

Welcome to the Adult Learner Scholarship. This scholarship is for non-traditional students who want to change their life for the better through education and training. The scholarship supports a range of training, including two- and four-year colleges and universities, completing a certificate and other non-degree programs, or attempting a self-directed learning experience with a clear goal.

You may apply for this scholarship if you are enrolled full-time or part-time.

## Who is eligible?

To be defined as a “non-traditional student,” you must meet ONE of the following criteria:

- be over the age of 25;
- work full-time (35 hours/week or more) while being enrolled;
- have dependents other than a spouse;
- be financially independent from parents and/or considered independent for FAFSA purposes;
- did not receive a standard high school diploma (completed with a GED, HiSET, or certificate of completion);
- have delayed enrollment in college after high school for a reason other than a gap year activity.

We encourage you to use some kind of college preparation course or advising before applying for the scholarship and reentering school. Such programs could include but are not limited to:

- Attending Maine College Transitions through Adult Education
- Participating in Maine Educational Opportunity Center workshops and advising
- Completing New Ventures Maine’s My Next Career Move program
- Working with a Finance Authority of Maine College Access Counselor
- Working with a Career Center advisor
- Participating in an educational program during incarceration, release, or reentry.

When they make decisions, the scholarship committee will be looking for financial need, a solid goal and plan, and a commitment to stay in Maine. Applicants must have completed the Free Application for Federal Student Aid (FAFSA) if they are eligible to do so.

## How much are the awards and what kind of programs does the scholarship support?

There are two types of Adult Learner scholarships, depending on the length of the program:

- 1) A degree-seeking scholarship intended for two- or four-year degree programs and certificate courses that fit into the regular academic calendar. This award will have two deadlines per year: applications must be postmarked by June 15 and November 15. This award is renewable.
- 2) A short-term credential-seeking scholarship intended for programs that last less than a full semester. This award will have a rolling deadline of the 1<sup>st</sup> of each month. *This option can only be used for complete programs that last less than a full semester, such as a CNA course. Regular semester programs must meet the regular deadlines.* This award is not renewable.

The size of the awards will depend on the individual need, but most awards will be between \$1,000 and \$5,000. Important: Unless you are asking for support for a self-directed learning experience, your program must be accredited by a national recognized accreditation agency.

***If you have any questions about the program, student eligibility, or the application, please contact:  
Cherie Galyean, Maine Community Foundation, at [cgalyean@mainecf.org](mailto:cgalyean@mainecf.org).***



# Adult Learner Scholarship

## Application

### 1) Start by sharing your contact information:

Name: \_\_\_\_\_

Mailing address:

Street address or P.O. number \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_

Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ E-mail: \_\_\_\_\_

Date of birth: \_\_\_\_/\_\_\_\_/\_\_\_\_ Male ( ) Female ( ) Other ( ) Would prefer not to disclose ( )

*IMPORTANT: These next two questions DO NOT affect your eligibility, but are for our own information.*

How long have you lived in Maine? \_\_\_\_\_

Have you ever been convicted of a felony? Yes \_\_\_ No \_\_\_

### 2) Tell us what you would like to do:

Where would you like to enroll (name of institution): \_\_\_\_\_

Street address or P.O. number of the institution: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip code: \_\_\_\_\_

Contact: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Have you been accepted already? Yes \_\_\_ No \_\_\_

What is the name of the program/major: \_\_\_\_\_

Will you be enrolled: Part-time: \_\_\_\_\_ Full-time: \_\_\_\_\_

### 3) Tell us about your past education:

When you enter this year, what year will you be in college: Undergraduate 1 2 3 4 Graduate 5 6 7 8

Have you attended college before: Yes \_\_\_ No \_\_\_

If yes, what institution(s) did you attend before: \_\_\_\_\_

When did you attend: \_\_\_\_\_ to \_\_\_\_\_

What high school did you attend: \_\_\_\_\_ Town and state: \_\_\_\_\_

Dates attended: \_\_\_\_\_ to \_\_\_\_\_ If you graduated, what year: \_\_\_\_\_

If you did graduate, did you complete your GED, HiSET, or alternative diploma?

Yes \_\_\_\_\_ No \_\_\_\_\_ Year completed: \_\_\_\_\_

**4) What steps you have taken to prepare for your plan?**

What type of preparation have you done to enter or reenter college (examples could be Career Center, Maine Educational Opportunity Center, Adult Education College Transitions programs, etc.)? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Dates of program \_\_\_\_\_ to \_\_\_\_\_

Advisor or other contact name and title: \_\_\_\_\_

Phone number: \_\_\_\_\_ E-mail: \_\_\_\_\_

**5) Tell us a little about your work history.**

Are you currently employed? Yes \_\_\_\_\_ No \_\_\_\_\_

Who is your employer? \_\_\_\_\_

What is your position or title? \_\_\_\_\_

How long have you worked there? \_\_\_\_\_

How many hours per week do you work now? \_\_\_\_\_ How many hours will you work while in school? \_\_\_\_\_

Does your employer provide tuition assistance? Yes \_\_\_\_\_ No \_\_\_\_\_

If yes, please explain: \_\_\_\_\_

**6) Please share how you will pay for your training. (Note: the Maine Community Foundation cannot pay for past educational efforts.)**

I have attached my FAFSA report. Yes \_\_\_\_\_ No \_\_\_\_\_

I am not eligible for the FAFSA because: \_\_\_\_\_



Use this form below to estimate how much your training will cost and how you will pay for it. (Hint: if you have your financial aid letter, use it to help you estimate.)

Funds you have available		What it will cost	
Personal Savings or Earnings	\$	Tuition and Fees	\$
Grants (such as Pell or Maine State Grant)	\$	Living Expenses	\$
Scholarships from your institution (like a merit scholarship)	\$	Books and Materials	\$
Other aid (outside scholarships, employer support)	\$	Transportation	\$
Loans for this year (such as Stafford or bank loans)	\$	Child care	\$
Other (please explain)	\$	Personal and other Expenses	\$
<b>TOTAL</b>	\$	<b>TOTAL</b>	\$
Outstanding student loans from past study. \$			
If you have any unusual expenses that you would like the committee to consider, please explain those here:			
How long (months or years) do you expect it will take you to finish your program, NOT including this year?			

- 7) **Tell us about yourself.** Please share with the Adult Learner Advisory Committee how your life will be different if you pursue this course of study. Please address the following questions:
- What is your goal?
  - Why are you pursuing this particular goal?
  - What is your academic plan to succeed?
  - How you will meet the cost of your living expenses and education specifically in the coming year and more generally over the course of your education?
  - What is your timeline?
  - How have your past experiences prepared you for this step?
  - How do you see your current and future role in the community?
- 8) **Get your transcript.** You should include the most recent transcript available to you. That could be a college transcript (even if you didn't complete), a high school transcript, GED or HISET scores, a translated transcript from another country, or something similar. Please enclose your transcript with this application.

9) **Get your letter of recommendation.** Please give or send the attached form to someone who is familiar with your plan and can speak to your ability to complete your program. If you went to a college preparation class or workshop, this form must be completed by an advisor from that program. The person writing the letter should submit it directly to the Main Community Foundation.

10) **Application checklist.** Please go through this list and make sure you have taken care of all of the required parts.

- **Your contact information:** you gave us a mailing address, phone number and email address that you check frequently.
- **Program information:** you told us what training or program you would like to do and gave us correct contact information.
- **Your past education:** you fully answered the questions about what you've done in the past.
- **You talked about your preparation:** you answered questions about your preparation process and gave contact information for the program.
- **You told us about your employment history:** you told us where you are working now and how you plan to work while in school.
- **You filled out the budget:** you estimated your costs, as well as filled out your FAFSA and attached it OR told us why you aren't eligible for the FAFSA.
- **You told us about yourself:** you wrote a personal statement that answered all of the questions we asked.
- **Your transcript:** you attached your most recent high school transcript, college transcript, or HiSET/GED scores.
- **Your letter of recommendation:** you gave the recommendation form to someone to fill out on your behalf.

### Signature

It is the responsibility of the applicant to ensure that all of the required items are submitted on or before the application deadline. Incomplete applications or those postmarked after June 15 or November 15 will not be processed.

I certify that all information on this form is true and complete to the best of my knowledge. I understand that I may be asked to provide proof of information stated on this form, including a copy of my parents' and/or my prior year's U.S. Income Tax returns.

Signature of Applicant: \_\_\_\_\_

**All applications and required information sent separately must be postmarked by June 15 or November 15 and sent to:**

Adult Learner Scholarship  
Maine Community Foundation  
245 Main Street  
Ellsworth, ME 04605



# Adult Learner Scholarship

## Recommendation form

<b>Attention applicant:</b> Please fill out this portion of the form to assist the person writing the recommendation.
This recommendation is for (name):
Please briefly describe your plan (for example, what institution or program are you hoping to attend and why):

### To the person completing this form:

The above candidate is applying for an Adult Learner Scholarship at the Maine Community Foundation. This scholarship is for non-traditional students who want to change their life for the better through education and training. It supports a range of training, including two- and four-year colleges and universities, completing a certificate and other non-degree programs, or attempting a self-directed learning experience with a clear goal. When they make decisions, the scholarship committee will be looking for financial need, a solid goal and plan, and a commitment to stay in Maine. **Please submit completed form via email to: lfickett@mainecf.org.**

Thank you for your support of the applicant.

Name and title of person completing form \_\_\_\_\_

What is your relationship to the applicant? \_\_\_\_\_

What are the first words that come to mind when describing this student?

What are the applicant's strengths?

Please rate the student in the following areas using the scale provided. (1 = weak in this area, 3 = average in this area, 5 = strong in this area)

Ability to make and execute a plan:                      1            2            3            4            5

Resilience in overcoming obstacles:                      1            2            3            4            5

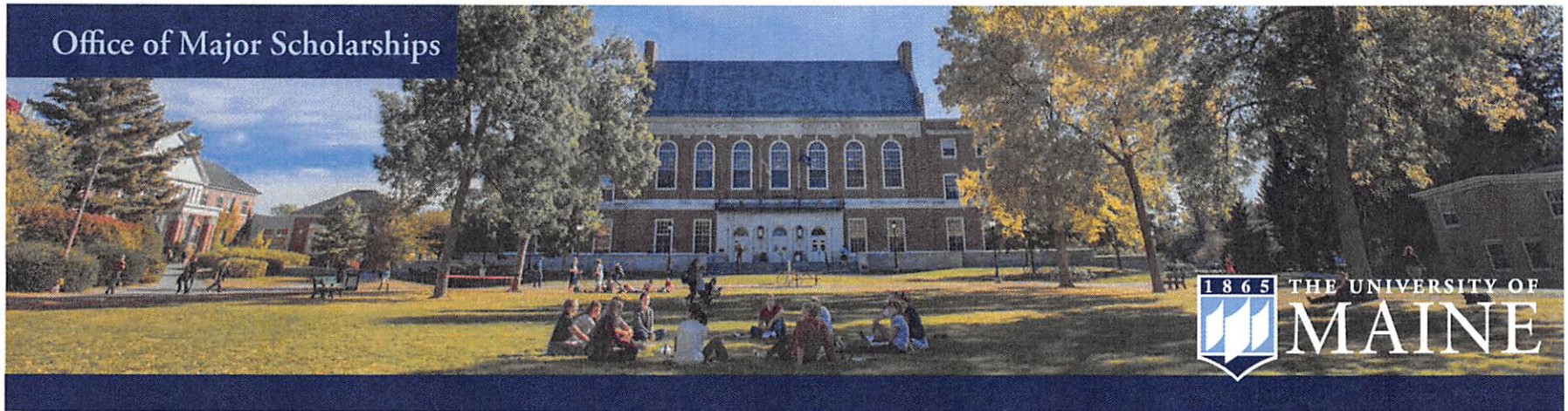
Seriousness of purpose:                                      1            2            3            4            5

Potential for succeeding in their program of choice:    1            2            3            4            5

Please share any comments or concerns about this applicant that you think may be of help:

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Office of Major Scholarships



Scholarship name	Who can apply	Other criteria	Academic area	Amount	Study Abroad	Awards
<b>Boren Scholarship</b>	undergraduates	study critical languages in specific countries	any	\$20,000 for 12 months	yes	183
<b>Goldwater</b>	sophomore or junior	GPA 3.7, research experience	STEM	\$7,500	no	240
<b>Mitchell Peace</b>	undergraduates with 24 UMaine credits	GPA 3.0	any	tuition, travel, room and board	Cork	2 in Maine
<b>NOAA-Hollings</b>	sophomore	GPA 3.0	any that relates to NOAA mission	\$9,500 per year for 2 years	no	110
<b>Truman</b>	junior for graduate studies	agents of change, public service	political science, history, other	\$30,000	no	62
<b>Udall</b>	sophomore or junior	GPA 3.0 public service	Native health and policy/Environment	\$7,000	no	50
<b>Boren Fellowship</b>	graduate	study critical languages in specific countries	any	\$24,000 for 12 months	yes	110
<b>Churchill</b>	seniors or recent graduates	GPA 3.9	math, engineering and science	1 year Master's degree plus stipend	Cambridge (UK)	15
<b>Fulbright</b>	senior or graduate	good GPA	any	travel, room and board, other	yes	900
<b>Madison</b>	senior for graduate studies	GPA 3.7	history, education, political science	\$24,000, internship	no	53
<b>Marshall</b>	senior for graduate studies	GPA 3.7	any	1/2/3 years tuition	England	43
<b>Mitchell</b>	senior or graduate	high GPA	any	1 year tuition	Ireland	12
<b>Rhodes</b>	senior for graduate studies	high GPA	any	1/2/3 years tuition	Oxford	32

### Other Scholarships: Critical Languages Scholarship, Gilman, Killam, Phi Kappa Phi Awards

Fogler Library, Room 204 • nives.dalbowheeler@maine.edu • umaine.edu/majorscholarships

The University of Maine is an equal opportunity/affirmative action institution.





OFFICE OF MAJOR SCHOLARSHIPS  
UPCOMING EVENTS: APRIL and MAY 2019

- April 10<sup>th</sup>: OMS will be present at the **CUGR Symposium** at the Cross Insurance Center in Bangor
- April 16<sup>th</sup>: **Fulbright Workshop**, 6 to 7:30, FFA Room Union (for rising seniors, seniors and graduate students)
- April 24<sup>th</sup>: **OMS Informational Event**, 11:30 to 1:30, Bangor and Bumps Rooms, Union (for faculty, staff, students)
- April 30<sup>th</sup>: **UK and Ireland Awards Workshop**, 11:30-1, FFA Room in the Union (rising seniors, seniors, recent graduates)
- May 2<sup>nd</sup>: **Fulbright Workshop**, 6 to 7:30, Lown Room Union (for rising seniors, seniors and graduate students)

For more information go to <https://umaine.edu/majorscholarships/>  
Or email [nives.dalbowheeler@maine.edu](mailto:nives.dalbowheeler@maine.edu)



# Office of Student Financial Aid Searching for Scholarships

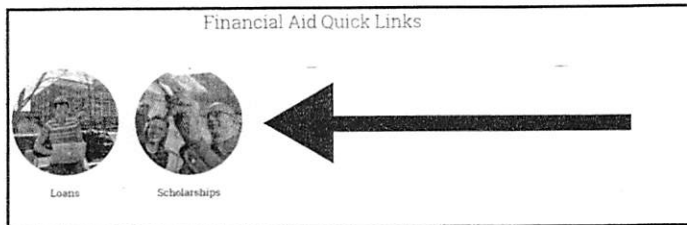
Scholarships are a major source of funding for UMaine students to supplement federal, state, and university aid. Scholarships are awarded based a variety of criteria including, but not limited to, things such as academic merit, achievement, alumni affiliation, financial need, or a combination of several factors.

## Scholarship Resources at [umaine.edu/stuaid](http://umaine.edu/stuaid)

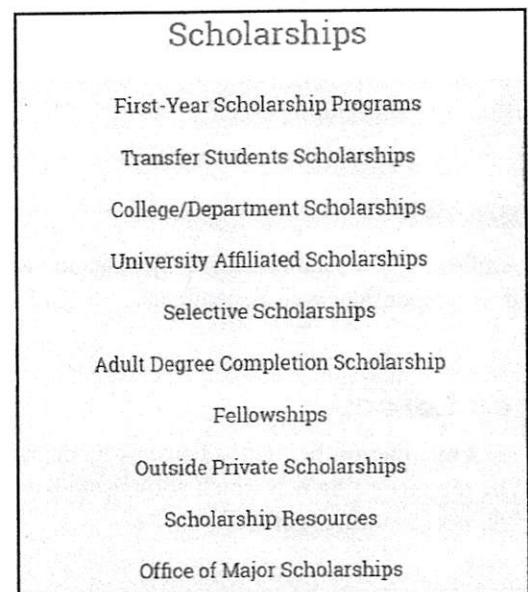
1. Visit [umaine.edu/stuaid](http://umaine.edu/stuaid).



2. At the bottom of the page, click 'Scholarships'.



3. Use the Scholarships menu to view the different scholarship resources.



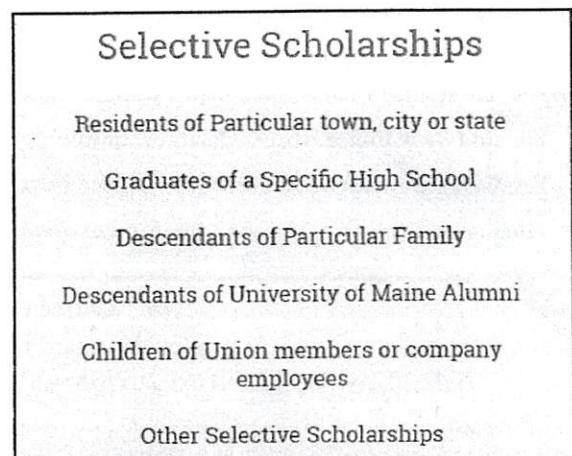
## University of Maine Selective Scholarships

Selective Scholarships are donor funded, and the criteria for the scholarships are established by the donors. Students must complete a Selective Scholarship Application Form for each selective scholarship they wish to be considered for, and must file their FAFSA each year if financial need is a scholarship criteria (look for the \* by the scholarship title).

Applicants who still meet eligibility requirements are automatically reconsidered for selective scholarships each year.

**The application deadline for priority consideration for all selective scholarships is May 15.**

Visit [umaine.edu/stuaid/type-of-aid/scholarships/selective](http://umaine.edu/stuaid/type-of-aid/scholarships/selective) to view the listing of selective scholarships:





## Additional Resources

### College/Department Scholarships

Certain academic departments offer scholarships to students in their colleges based on funding they have and certain other criteria. For more information on available funding and the application processes, contact your college or department.

### State Financial Aid Agencies

An additional resource of particular interest to Maine residents is the Finance Authority of Maine (FAME). This non-profit organization provides educational resources including a scholarship search located on their website, [famemaine.com](http://famemaine.com). For out-of-state students, we recommend contacting the higher education department in your home state for any state-specific scholarships that may be available. You can search online using the phrase "(your state) higher education scholarships" for state-specific scholarships.

### Community Organizations

Many community organizations such as the Rotary, Kiwanis, American Legion and other groups provide funds for local students. Clubs, unions, fraternal organizations, professional associations and even church membership offices may all be sources of private scholarships or loan funding.

### Employers

Many employers have scholarships for dependents of their employees. Check to see if your employer offers scholarship programs for yourself, your spouse or your dependents.

### Armed Forces

If you are a member of the Armed Forces, or a dependent or spouse of one, you may be eligible for benefits through programs offered by the specific branch which you are affiliated with. Talk with the Veteran's Affairs Office, the campus ROTC office or with Armed Forces recruitment officers.

### High School Guidance Office

High school seniors should work closely with their high school guidance office for information on local scholarships. Once enrolled in college, you may still find a local high school guidance office helpful in securing information on community loan and scholarship programs. Some high schools even have endowment funds which are available only to their alumni.

### Free Online Searches

We DO NOT recommend that you pay for any scholarship search. Research all scholarship search organizations carefully. Listed below are several reliable scholarship searches that are available online. All of these searches are available free of charge.

FinAid ([www.finaid.org](http://www.finaid.org)) • Maine Community Foundation ([www.mainecef.org](http://www.mainecef.org))

FastWeb ([www.fastweb.com](http://www.fastweb.com)) • College Board Fund Finder ([www.collegeboard.com](http://www.collegeboard.com))

Finance Authority of Maine ([www.famemaine.com](http://www.famemaine.com)) • Sallie Mae ([www.salliemae.com](http://www.salliemae.com))

---

#### Office of Student Financial Aid

5781 Wingate Hall • Orono, Maine 04469-5781

Tel: 207/581-1324 • Fax: 207/581-3261 • e-mail: [umfinaid@maine.edu](mailto:umfinaid@maine.edu) • [umaine.edu/stuaid](http://umaine.edu/stuaid)

The University of Maine does not discriminate on the grounds of race, color, religion, sex, sexual orientation, including transgender status and gender expression, national origin, citizenship status, age, disability, genetic information, or veteran status in employment, education, and all other programs and activities. The following person has been designated to handle inquiries regarding nondiscrimination policies: Director, Office of Equal Opportunity, 101 North Stevens Hall, 581.1226, [coinfo@umit.maine.edu](mailto:coinfo@umit.maine.edu).



## Selective Scholarship Application

To apply for any scholarship listed in the University of Maine *Directory of Selective Scholarships*, you must complete this form. You can apply for only one scholarship per application form. This application is necessary for first-time applicants only. See the instructions in the scholarship directory to make sure you include all the required information. If you have any questions regarding this application, please feel free to contact the Office of Student Financial Aid at (207) 581-1324 or stop by our office in Wingate Hall.

Name: \_\_\_\_\_ ID: \_\_\_\_\_

Permanent Address: \_\_\_\_\_

Telephone Number: \_\_\_\_\_ Initial Enrollment Date at UMaine: \_\_\_\_\_

High School Diploma From: \_\_\_\_\_ City/State: \_\_\_\_\_

Name of Scholarship Applying For: \_\_\_\_\_

I meet the requirements of this scholarship because: \_\_\_\_\_

My signature below authorizes the release of my name, directory and academic information on file with the University of Maine to scholarship donors and others in conjunction with any University scholarships I may receive unless I check the following box:

I do not authorize the release of information to the receipt of University scholarships.

\_\_\_\_\_  
*Signature* \_\_\_\_\_  
*Date*

### **Certification Section**

*Notes: For town residency certification, the town clerk's seal is also required; Alumni scholarships ("Class of . . .") do not require certification.*

This is to certify that \_\_\_\_\_ meets the following eligibility criteria:

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
*Signature of Certifying Official* \_\_\_\_\_  
*Date*

**Return this form to:  
The University of Maine  
Office of Student Financial Aid  
5781 Wingate Hall  
Orono, Maine 04469-5781**

The priority consideration deadline is May 15 for the following academic year.





## Scholarship Release of Information Form

The University of Maine makes every effort to protect the privacy of your educational records. Scholarship donors very much appreciate knowing the students who directly benefit from their scholarship funds. By allowing the University to release your name, directory and academic information, you are helping us to connect donors with our students. This simple act helps to ensure that more UMaine students will continue to benefit from these generous gifts.

We would also like to share this information with the offices and organizations that work so very hard to raise scholarship funds for UMaine students and for publicity releases. Your cooperation with the efforts of the Alumni Association, University Development and the University of Maine Foundation fundraising will help to increase the funds available to assist current and future UMaine students with their education.

By my signature below, I authorize release of my name, directory and academic information and email address on file with the University of Maine to scholarship donors and others in conjunction with any University scholarships I may receive.

\_\_\_\_\_  
*Signature*

\_\_\_\_\_  
*Name (print)*

\_\_\_\_\_  
*Student ID*

\_\_\_\_\_  
*Date*

Please return this form promptly to the Office  
of Student Financial Aid at the above address.  
Thank you!

# Scholarship Search Sites

Many of these sites offer the same scholarships, just organized and searchable in different ways. Find the scholarship search site that works best for you and keep checking! Available scholarships are continually being added.

Since some sites send email alerts, you should create a separate email specifically for scholarships.

## UM Student Financial Aid verified outside scholarships

<https://umaine.edu/stuaid/types-of-aid/scholarships/outside-private-scholarships/outsidescholarshiplist/>



The scholarships are listed by due date, and are updated by the Financial Aid site.

## UM Selective Scholarships

<https://umaine.edu/stuaid/types-of-aid/scholarships/selective/>



These scholarships require a separate application and are divided by criteria such as specific towns, children of union members, etc.

## Finance Authority of Maine— Maine Scholarship Search

<http://www.famemaine.com/education/topics/paying-for-college/maine-scholarship-search/>



This site highlights Maine scholarships.

## Scholarships.com

National scholarship database. Create a profile to filter results, or search without a profile.



## Fastweb.com

Thorough database, but known to rely a lot on email. Be sure to use a separate account.



120 East Annex- (207) 581-2320  
[umaine.edu/ssss](http://umaine.edu/ssss)





### Top Scholarships by Category

#### Most Unusual Scholarships

- Scholarship for Left-Handed Students
- Duck Brand Duct Tape Stuck at Prom Contest
- David Letterman Telecommunications Scholarships
- Zolp Scholarships
- Patrick Kerr Skateboard Scholarships
- Scholar Athlete Milk Mustache of the Year Award
- National Marbles Tournament Scholarships
- Klingon Language Institute Scholarships
- National Beef Ambassador Program
- Vegetarian Resource Group Scholarships

#### Most Prestigious Scholarships

- Marshall Scholarships
- Rhodes Scholarships
- Winston Churchill Scholarship Program
- Harry S. Truman Scholarships
- Henry Luce Foundation Scholarships
- Morris K. Udall Foundation Undergraduate Scholarships
- Robert C. Byrd Honors Scholarship Program
- Barry M. Goldwater Scholarships
- Elie Wiesel Prize in Ethics Essay Contest
- National Merit Scholarship Corporation

#### Most Generous Scholarships

- Intel Science Talent Search
- Siemens Competition in Math, Science and Technology
- NIH Undergraduate Scholarship Program
- Elks Nat'l Foundation Most Valuable Student Competition
- Davidson Fellows
- Intel International Science and Engineering Fair
- Rotary Foundation Ambassadorial Scholarships
- Collegiate Inventors Competition
- Coca-Cola Scholars Program Scholarships
- Gates Millennium Scholars

#### Scholarships for Age 13 and Under

- National Spelling Bee
- National Geography Bee
- National History Day Contest
- Jif Most Creative Peanut Butter Sandwich Contest
- Scholastic Art & Writing Awards
- Christopher Columbus Community Service Awards
- Dick Blick Linoleum Block Print Contest
- Gloria Barron Prize for Your Heroes
- Patriot's Pen
- Prudential Spirit of Community Awards

#### Scholarships for Community Service

- Segal AmeriCorps Education Awards
- The Do Something Awards
- Comcast Leaders and Achievers Scholarships
- Discover Card Tribute Awards
- Echoing Green Fellowships
- The Heart of America Christopher Reeve Awards
- Kohl's Kids Who Care Program
- Samuel Huntington Public Service Awards
- National Caring Awards
- Youth Action Net

#### Scholarships that Don't Need an A

- US Department of Education (Federal Student Aid)
- AXA Achievement Scholarship Program
- Horatio Alger Association Scholarships
- Ayn Rand Institute
- Girls Going Places Scholarships
- Holocaust Remembrance Project Essay Contest
- Americanism Essay Contest
- AFSA National Scholarship Essay Contest
- Red Vines Drawing Contest
- Community Foundation Scholarships



## Key Scholarship Application Information Quick Reference Guide

### Tips for Applying for and Managing the Scholarship Search

- Start searching for scholarships as soon as possible. There are many scholarships available to students in grades K-11, so don't wait until spring of your senior year. Continue searching for scholarships even after you are enrolled.
- Use a free scholarship matching such as Fastweb.com. The Fastweb database is updated daily and the site will email notifications of new scholarships that match your profile.
- Answer all of the optional questions on a scholarship matching web site to create as many matches as available.
- Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Improve grades for more matches.
- To win more scholarships, apply to every scholarship for which you are eligible. It gets easier after several applications. Also, pursue small awards and essay contests. Essays can be reused and tailored to each new application.
- Don't miss deadlines. Use checklists to get organized.
- Tailor your application to the sponsor's goals. Read and follow the instructions carefully.
- If you have difficulty writing essays, record yourself as you answer the question out loud and transcribe the recording. Most people think and speak faster than they can write or type. Write an outline afterward to organize your thoughts.
- Personalize your essay and be passionate. Write about something of interest to you. Make your application stand out from the crowd, talk about your impact on other people and give specific examples.
- Check your online presence to ensure that it looks professional. Review your social media profiles and remove inappropriate and immature material. Use a simple email address, such as [firstname.lastname@gmail.com](mailto:firstname.lastname@gmail.com).
- Proofread a printed copy of your essay and the application for spelling and grammar errors.
- Make a copy of your application before mailing it. Send by certified mail, return receipt or with delivery confirmation.

### Common Scholarship Application Mistakes

- Missing deadlines
- Failing to proofread the application
- Failing to follow directions, especially regarding essay length and the number of recommendations
- Omitting required information
- Applying for an award when you don't qualify
- Failing to apply for an award for which you are eligible
- Failing to tailor the application to the sponsor
- Writing a boring essay
- Writing an essay that may offend the reviewer
- Including exaggerations or lies on your application

### Beware of Scholarship Scams

- If you have to pay money to get money, it's probably a scam.
- Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.
- Nobody can guarantee that you'll win a scholarship.
- Do not give out personal information like bank account, credit card or Social Security numbers.
- Beware of the unclaimed aid myth. The only money that goes unclaimed is money that can't be claimed

### Essential Scholarship Resources

- Fastweb Free Scholarship Matching Service: [www.fastweb.com](http://www.fastweb.com)
- FinAid's Scholarships Section: [www.finaid.org/scholarships](http://www.finaid.org/scholarships)
- Search for Scholarships on the Web: [www.finaid.org/websearch](http://www.finaid.org/websearch)
- Beware of Scholarship Scams: [www.finaid.org/scholarshipscams](http://www.finaid.org/scholarshipscams) and [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)
- Education Tax Benefits: [www.finaid.org/taxbenefits](http://www.finaid.org/taxbenefits) and [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)
- Federal Student Financial Aid: [www.fafsa.ed.gov](http://www.fafsa.ed.gov)



# Six Tips for Writing Effective Scholarship Essays

## 1) Answer the Question(s) Asked

Read the instructions and make sure you understand them before you start writing. Be sure to observe any restrictions on essay length.

It's important to realize that every scholarship provider is looking for students who meet specific criteria: Are they emphasizing classroom performance? Looking for someone who's dealt with adversity at home? Interested in character or community service more than grades? Look closely at the questions on the application, the organization giving the scholarship, and any past recipients you can find. Scholarship essays need to be tailored to the application. One size does not fit all!

## 2) Start Early and Get to the Point

One way to make sure that you stay on target in your essay is to create an outline. Give yourself time to really think about what you want to say and the points you want to make. Start your outline at least two weeks ahead of the due date.

Your outline should address all the elements required in the instructions. Think of two or three main points you want to make in response to the essay question, add some supporting information under each of them, and consider a sentence or two of introduction and conclusion. Before you know it, you'll have built the structure and thesis of your essay, and you won't have to rush to write it.

Make sure you have elaborated on all the points you identified in your outline, but don't allow your essay to get bloated. Scholarship committees often have several essays to read, and an overly extensive essay will only alienate the reader and hurt your chances of getting the scholarship.

## 3) Be Specific and Use Examples

Use clear, concise and simple language throughout the essay.

Make it personal and passionate. If you enjoy working with disadvantaged children, give examples and details of *why* you like working with them. Discuss how your love of soccer got you into coaching and ultimately working with those kids. Don't just mention your drama awards; discuss how being on stage helped you open up and conquer your shyness. Putting your unique interests and perspectives in the essay will go a long way toward creating a memorable essay.



#### 4) **Identify How You Match The Sponsor's Goals**

Scholarships are written with a specific purpose in mind and they are given to the person who best fits the criteria. Don't forget that the main purpose of your essay is to convince the scholarship provider that you are *exactly* who they are looking for. Follow your outline and make sure every point is illustrated with the specific details showing how much you care about the subject.

Be sure to tell *your* story—your reasons for choosing to pursue higher education and your goals for the future. This is really the time to sell yourself and your accomplishments. Be careful that your writing cannot be misconstrued as bragging. Again, you want the scholarship committee to know why you feel you deserve the scholarship, not that you feel entitled to it.

#### 5) **Recycle Bits**

While every scholarship essay needs to be unique and tailored toward the scholarship for which you are applying, many scholarship essays require similar information. Save your past essays and reuse passages that are appropriate to your current essay. You might, for example, reuse a paragraph from a previous essay that talks about your career goals. Multiple scholarships might ask you to talk about how you would use the award. There's no reason to write that portion of the essay from scratch every time. Recycle!

The more scholarships for which you apply, the more material you will have at your disposal to build your next essay. Every essay needs to be unique, but every essay can build from the ones that came before.

#### 6) **Have Others Proofread Your Essays**

The importance of having someone with strong writing and editing skills proofread your essay before submitting it cannot be overemphasized! A well-researched and passionately written essay can be derailed by spelling mistakes or awkward sentences. You are invested in the essay, and know exactly what you want to say. You've spent a lot of time looking at these words so it's easy to miss mistakes. A fresh pair of eyes can pick up on typos, grammar mistakes, or statements that might be confusing. You know what you are trying to say, so to you, the point is clear. However, to someone else it may not be. A few minutes of proofreading by a trusted editor can make a huge difference. Also, read your essay out loud to yourself because then you will hear how it flows.

The logo for TRIO Student Support Services. The word "TRIO" is written in a bold, sans-serif font. The letter "I" is colored red, while the letters "T", "R", and "O" are black. A horizontal line is positioned directly beneath the word "TRIO".

Student Support Services