



MONEY COACH UNIVERSITY

It's Never Too Early or Too Late to Win College Scholarships

By Lynnette Khalfani-Cox, The Money Coach

College scholarships aren't just awarded to high school seniors planning to enroll as freshmen in the college or university of their choice.

Anyone, of almost any age, can win a scholarship or grant – netting the recipient free money for college.

Here's a snapshot of college scholarships and cash awards aimed at individuals of all ages or grade levels:

Scholarships for Elementary School Students

[The Doodle for Google Contest](#) is a drawing competition open to children as young as four or five years old. Students' drawings/doodles are grouped and judged in various categories, including: Grades Kindergarten-3; Grades 4-5; Grades 6-7; Grades 8-9; and Grades 10-12. Winners receive various prizes, including a \$5,000 college scholarship for national finalists. The national winner earns a \$30,000 college scholarship.

[The Gardiner Scholarship Program](#), formerly called the Personal Learning Scholarship Account, is for Florida students with disabilities who are between the ages of 3 and 22 years old. The average award is \$10,000 and the money can be used, at a parent's discretion, to set up a college savings account, or pay for therapists, specialists, curriculum or technology.

[The Rogers Foundation](#), a Nevada-based non-profit organization named for Beverly Rogers and her late husband, local media mogul Jim Rogers, awards [full-ride college scholarships to 3rd graders](#).

[The J.M. Smucker Company](#) sponsors the [Jif Most Creative Sandwich Contest](#) for children ages 6 to 12. The grand prize is a \$25,000 college fund. Four runners-up win scholarships of \$2,500.

Bonus Tip: the website [FinAid.org](#) maintains a list of [Scholarships for Children Under Age 13](#).

Scholarships for Middle School Students

[Broadcom Foundation](#) and the [Society for Science & the Public](#) sponsor [Broadcom Masters](#), a science and engineering competition for middle school students. Scholarship awards for 6th, 7th and 8th graders range from \$10,000 to \$25,000.

The [Jack Kent Cooke Foundation](#) has a [Young Scholars Program](#) that awards college scholarships of \$40,000 per year to talented, low-income 7th graders.

The [Nebraska State Treasurer's Office](#) and the [Omaha Storm Chasers](#) sponsor the ["I Want to Go to College" Writing Contest](#). It is open to 7th and 8th graders in the state of Nebraska. Winners get a contribution to their state-sponsored 529 college savings plan. Awards range from \$500 to \$2,000.

The [Prudential Spirit of Community Award](#) recognizes the volunteer service of youth in grades 5 through 12. In addition to the United States of America, the program is also conducted in [Japan, South Korea, Taiwan, Ireland, India, China and Brazil](#). National winners earn \$5,000 scholarships.

Scholarships for High School Students

[The Christophers](#) organization has an [Annual Poster Contest for High School Students](#) in 9th through 12th grades and living in the U.S. First prize is \$1,000.

[Courageous Persuaders](#) sponsors an annual [video competition](#) to let high school students in grades 9, 10, 11 and 12 create videos to warn middle school students about the dangers of underage drinking or the dangers of texting while driving. The grand prize is a \$3,000 scholarship.

[The American Legion](#) sponsors the [National High School Oratorical Contest Scholarship](#), which offers hundreds of scholarships to students who give speeches in their local towns, cities or counties. State winners earn \$1,500 scholarships. Among national winners, the first-place contestant gets \$18,000, the second-place winner earns \$16,000 and the third-place winner receives \$14,000.

[Promise Scholarship Programs](#), also known as [Place-Based Scholarships](#), are available in about half of the states in America. These scholarship awards feature philanthropic donors (individuals, companies or non-profits) that promise to pay the full, in-state, public college tuition for high school graduates of local public high schools.

Scholarships for College Students/Undergraduates

[Got Chosen](#) sponsors [The Social Network Scholarship](#), a \$5,000 award for U.S. and international students age 18 and older who create popular social media posts.

[The National Society of Accountants Scholarship Program](#) offers scholarships to accounting majors who are in their freshman, sophomore, junior or senior year of college. Awards range from \$500 to \$2,200.

[The "From Failure to Promise" Essay Competition](#) offers a \$10,000 award to high school seniors, all college undergraduates, as well as graduate students.

[The Astronaut Scholarship in Science and Technology](#) is a \$10,000 award given to college sophomores, juniors and seniors, as well as graduate students who are majoring in engineering, natural science, applied science, or mathematics.

Scholarships for Graduate Students

[The Google Anita Borg Memorial Scholarship](#) is a \$10,000 award for female students earning a degree in Computer Science. Scholarship applicants must be graduate students, or undergrads that are in their senior year of college.

[The Government Finance Officers Association](#) offers the [Daniel B. Goldberg Scholarship](#), which provides a \$13,000 stipend to graduate students pursuing a career in state and local government finance.

[The National Oceanic and Atmospheric Administration](#) sponsors the [Dr. Nancy Foster Scholarship Program](#), which provides financial support for graduate students conducting independent research and studying oceanography, marine biology, maritime archaeology and all other science, engineering, social science and resource management disciplines involving ocean and coastal areas.

[The U.S. Army Medical Department](#) sponsors the [Health Professions Scholarship Program](#) for graduate students attending any accredited medical, dental, veterinary, psychology or optometry program in the United States or Puerto Rico. This generous program provides a slew of benefits: 100% of tuition for graduate students in their first, second, third, fourth or fifth year of study in a health-degree program; a \$20,000 signing bonus for eligible medical and dental students; payment of required books, equipment and most academic fees; and a stipend of more than \$2,000 per month.

Scholarships for Older, Non-Traditional Students

[The Bernard Osher Foundation](#) works with more than 250 colleges and universities throughout America to offer scholarships and fellowships that support lifelong learning. Scholarship recipients are adults who have not been in school for at least five years – either due to work or family responsibilities – and now plan to re-enter college, by earning a degree or completing a degree.

Many U.S. companies also offer college scholarships or free tuition for their employees, regardless of age.

[The McDonald's USA National Employee Scholarship Program](#) provides an annual scholarship of \$2,500 to one student-employee from each state in the country, plus the District of Columbia.

[The Starbucks College Achievement Plan](#) offers scholarships to all Starbucks U.S. employees to let them attend Arizona State University without tuition and get out-of-state tuition reimbursement, if necessary.

[Chrysler](#) also lets all 118,000 of its U.S. workers earn a degree with no tuition by taking classes online or in person at Strayer University in Virginia.

As you can see, scholarship opportunities abound for younger and older students alike.

So the lesson – for students and parents – is that college-bound individuals should apply early and often for scholarships that are a good match. It's never too soon, or too late, to begin your scholarship hunt.

Every dollar in college scholarships earned today may mean fewer student loans that you'll require for higher education down the road.

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