

Dr. Stephen Jones Biographical Sketch

Dr. Stephen Jones is an outstanding educator who has spent his career helping economically disadvantaged students to succeed in college. Dr. Jones received his Bachelors Degree in Community Psychology from Widener University, Masters in Education from Howard University, Masters in Business Administration from Philadelphia University, and a Doctorate in Education from Widener University. He has been instrumental in helping thousands of students to realize their dream to earn a degree.

For twenty years, Dr. Jones has delivered presentations on numerous topics including how to study, leadership, effective communication, and innovative management practices. He is the author of three books titled “**Seven Secrets of How to Study**” the “**Parent’s Ultimate Education Guide**” and the “**Ultimate Scholarship Guide.**” The book provides an easy understanding of the seven pillars that are essential to learning effective study techniques. After twenty-five years of working in higher education, he decided to create a tool to help students to achieve their goal to graduate. Working with students has enabled Dr. Jones to have a complete understanding of the challenges they are facing.

Dr. Jones is currently President of SAJ Publishing. He is also the Associate Dean of Student in the College of engineering at Villanova University. For thirteen years he worked at Drexel University as Director of the SUCCESS/ACT101 program. He has received numerous awards for his dedication to students. Some of his awards include Distinguished Toast Master, Toastmasters District Award Winner, National Society of Black Engineers Award and Black Engineer of the Year Award. The Drexel University chapter of the National Society of Black Engineers recently named an award after him to acknowledge his efforts. The award is titled the Dr. Stephen Jones Award for Academic Excellence. It is presented to a student who has demonstrated academic excellence throughout their enrollment.

Dr. Stephen Jones has dedicated his life to diminishing the academic gap that prevents students from achieving their dreams. Within a span of twenty years he has used his understanding of students to help each of them to reach their full potential. He has reshaped the landscape for students whose families lack the financial resources for their students to remain in college. He has broken the barriers that have limited the intellectual capacity of America’s future workforce. Dr. Jones owns two education oriented websites **www.sevenstudyskills2u.com** and **www.blogtalkradio.com**.

SEVEN SECRETS OF HOW TO STUDY SCHOLARSHIP & FINANCIAL AID GUIDE

Vol. 1, Number 1

Dr. Stephen Jones

This guide is designed to provide college students with information pertaining to sources of financial aid and scholarships. The reader will be able to implement scholarship and financial aid strategies and use information immediately to identify overlooked sources of money for college. This guide will also serve as a resource for determining how to get the most financial aid support from any college.

Obtaining Financial Aid

Each college has its own financial aid office. The financial aid officer is responsible for determining the total financial aid package each student receives based either on their college financial aid need assessment or based on merit. Items which can be included in a financial aid package are federal aid, state aid, college grants, scholarships, and loans. Even if you do not believe you qualify for a grant you should still complete the federal FAFSA financial aid form at www.fafsa.org . The information that you provide is used to determine your eligibility for scholarships and other forms of financial assistance. If the college you select has its own financial aid form, be sure to fill in all of the requested information. Every effort should be made to complete this information as early as possible. This will allow you to take advantage of the initial money that your college has allotted for financial aid. Students who are late applying for financial aid will receive less assistance. Most financial aid officers are willing to work with students. You should not give up because you have not received financial aid before. Schedule a meeting with a financial aid officer at the nearest college.

Scholarships & Grants

Scholarships are often overlooked by students when they apply for financial aid. Scholarships can play a significant role in providing additional financial support for your education. Students of all ages who apply for scholarships should be certain that they have read the entire details of each scholarship. Each scholarship will have requirements which may or may not apply to you. Using this procedure will allow you to concentrate on scholarships that provide you with a maximum potential for success.

The presentation of materials that you submit for a scholarship is very important. You are evaluated based on the clarity and completeness of the information that you submit. If you have access to a computer you should use a laser printer to produce your letters and resumes. Check your materials for errors even after you run spell check and grammar check. If a computer is not available you should type all materials. Use an erasable ink pen if you must write information by hand. This will give you the ability to make corrections while still presenting a quality scholarship application. You should continue to apply for scholarships while you are attending college. There are numerous students who have received scholarships after their first year of college.

Resources

City And State - Scholarships are often available through city and state government agencies.

Check with your city and state education office. These agencies can provide you with a listing of scholarships and other sources of grants and new college financial aid assistance.

Colleges- You should investigate all scholarships that are offered by the colleges you have selected. Students are not always informed about their eligibility for scholarships. Apply for as many scholarships as soon as you can. You may be the only one submitting an application and

you may actually win the award.

A Computer Data Bases- Some of your local college recruitment and resource centers have a data base of scholarships. You can use their services to obtain a printout of scholarships. Also, there are thousands of scholarship websites that provide scholarship information.

Employers - Ask your employer about scholarships for sophomore students. If you are a dependent, ask your parents about scholarships that may be offered by their employer for employee's children.

The Federal Government- The federal government offers traditional loans and grants, as well as assistance to children of employees. The government supplies information through the U.S. Department of Education.

Fraternities And Sororities - There are many college organizations that offer scholarships for high school and college students. If you or your parents belong to a fraternity or sorority contact their national office.

Libraries - The library can be a fantastic source of information regarding scholarship opportunities. Go to your local main library and look in the index for scholarships. If these resources are not listed under scholarships you may need the assistance of a librarian. In any event you should be able to obtain significant information.

How to Go to College With Minimal Financial Pain

Did you know that every year thousands of students do not attend college due to financial concerns? Parents do not think there is money for their son/daughter to attend college due to personal financial concerns. Instead they tell their children to get a job and attend college later. What they don't realize is that starting a job right after high school will leave their children without the skills they need to survive in the current economic environment. What children need

is a career where they can have a limitless potential to earn \$30,000 or more. Did you know that a college graduate will have less difficulty finding a job?

There are many opportunities to find the resources you need to attend college. You can start by having a conversation with the financial aid officers at several local colleges. Take your choice. There are community colleges, four year colleges and universities to visit. You should also look for financial aid events in your local newspaper.

You should also call your state financial aid office and ask when there is a local financial aid event is scheduled. When a representative from your state gives a presentation he/she usually covers a wide range of topics including scholarships, loans, and grants. Their sole purpose is to help state residents to become familiar with the money that is available for college. Most states realize that a better educated workforce means more revenue for the state.

Some students and parents fear the thought of taking out a loan to attend college. Accepting a college loan is like taking out an investment in yourself. It is money that provides an opportunity for you to transform your earning potential. Research has proved that a person who obtains a bachelors degree will earn a million dollars more in their life time than someone who has only completed a high school diploma. Taking out a student loan is an investment in your future employment options. Student loans are also available through credit unions. Some parents are also taking out second mortgagees on their home to finance their son/daughter's education.

How to Write a Scholarship Letter

What does a scholarship committee want to know when you write a letter requesting their support? First of all, they want to know that you are committed to completing a degree. Most scholarship review committees are composed of people who have some expertise in the area in which the scholarship is offered. The scholarship may be offered by a foundation or corporation that selects a group of people who will meet to discuss the applications and letters that students submit. They want to select a student who demonstrates dedication and maturity to complete each semester successfully and graduate.

All scholarship letters should be typed to ensure that the readers are clear about the message you are trying to convey. I have personally participated on several review committees and I have witnessed how the applications are assessed. You want your application to look like you invested time in presenting a well-written document. When you have an organized message it is easy for the committee to understand how you value their award.

There are several questions that most scholarship committees will usually ask. (1) Why should we offer you our scholarship? (2) Why did you select your major and how does it fit into your future? (3) How society will be better because you've earned a college degree? I suggest that you have three standard letters that you maintain on a computer disk. You should prepare to respond directly to each question that is asked.

Begin your letter by writing an outline that will help you to focus on how you will respond. Your outline should include the elements that were mentioned in the question. Stay organized and focused on responding with details and examples that make your response clear to the reader. Your scholarship letter should tell a story about your commitment to learning. In a way the scholarship committee is making an investment in you. They want to know that you will graduate and that their money was invested in the right person.

How To Start Saving For College

It is never too early to start saving for college. There are several ways that you can get started. Many parents say they don't have the money they need to get started in a college savings plan. The fact that you are thinking about saving will have a positive influence on your decision to save. You can begin with as little as \$25 for each child in your household.

You can use your own savings plan offered at your job. Your money can be deposited from your paycheck directly into an account. By depositing your money electronically you can get interest on your money right away. Many employers invite finance company representatives who discuss college investment options for their employees. This is an easy and convenient way to get a college saving plan started. The biggest problem is that employees do not take advantage of these finance committee meetings when they are offered. The best advice I can give you is to attend a finance meeting to get up to date information.

States are also starting Section 529 college saving plans to allow parents to invest in college at today's college tuition rates. The college saving plan allows you to have some control over ongoing increases in college tuition. Talk with the financial aid division at your state's Department of Education. Begin to talk to a college financial aid officer about some of the typical students who have used the college savings plan. You want to be clear about the amount of money that you can need for college expenses.

There are other ways to save for college such as stocks and bonds. It's always good to have a conversation with someone who has expertise before you invest in a college savings plan. Stocks and bonds another way to save for college, but they are considered long term investments. You must keep track of them over time to have success. Professional in the field can be helpful because they have experience tracking stocks and bonds. Today is the time to plan for your

son/daughters college expenses. Having a plan will put you into a better position to have the financial resources to support your son or daughter financially when they are ready for college.

Working Your Way Through College

As the cost of college attendance continues to rise, the number of students who are working while in college is increasing. Students who previously took a work study job on campus are venturing off campus to find higher paying jobs. This type of job can pay for living expenses and books if there is any money left after your school bills are paid. When it comes to financing college, students who work have a greater appreciation of the opportunity to attend college because they are making a personal investment. The important approach to working is to balance work time, class time, and study time.

When a student works 35 to 40 hours a week and attempts 15 credits in college they are bound to have academic difficulties. A student who is enrolled in five classes should study between 40 and 45 hours each week. A full schedule of work and a full class schedule leave very little time to complete assignments and prepare for weekly tests and quizzes.

Your goal is to achieve a balance in the amount of work hours and class time. Another option is to reduce the number of classes for a semester. This will free up time that you use to study. Avoid the temptation of filling up the time you've created with work. You will defeat the purpose and you will be a tired student in the end.

Some colleges have cooperative education programs that allow students to work in a corporate setting for two or three semesters. This can be a great way to earn money while you are in college. The coop may add one year to your education but it increases your employability. Frequently coop companies are the first to make a job offer to students who have excelled on their coop jobs.

How To Obtain Recommendation Letters

Identifying people who can write a scholarship recommendation letter for you should begin on the very first day you enter high school or college. Many colleges request recommendations from a teacher, administrator, community agency or professional. If you are an undergraduate student you will need recommendation letters for graduate school. Who will write a letter for you? It should be an instructor who knows you and can vouch for your performance as a student.

You should begin by having a conversation with some of your teachers. Visit them in their office and be prepared to share some of your goals. Ask them about their college experiences. You should involve them in the college scholarship process by letting them know about your interests and financial needs.

There are other people to consider for your recommendation. Consider asking for recommendations from your employers. These are individuals who can vouch for your attendance and ability to get to work on time. Your employer can speak about your behavior and ethics on the job. They will indicate whether you can be trusted to do what you say you will do on assignments. A student who is trustworthy will be noticed by a scholarship committee. College admission officers also like to read recommendation letters from employers because they can speak about your employability potential.

It is also a great idea to obtain a recommendation from a community leader, minister or politician who is in your neighborhood. Some colleges require their freshman to engage in a community service activity. They realize that volunteering is a good way to make students sensitive to the larger community in which they live. A recommendation from a community leader can highlight your character and ability to meet the needs of those who are less fortunate.

Conclusion

The information I've provided should be helpful in your attempt to obtain adequate financial support for your college experience. The amount of financial support you receive is directly related to the amount of research you do. You should remember to make a note of deadlines for all applications. Purchase a binder and keep all of your financial aid and scholarship information in one location. If you have not received a notice in two months, send a note requesting confirmation that the information you have sent has been received. I wish you much success in your search.

Scholarship & Financial Aid Web Sites

- ❖ www.studyskills2u.com
- ❖ U.S. Dept of Education:www.ed.gov
- ❖ www.iwc.pair.com/scholarshippage
- ❖ Student Financial Aid Association
- ❖ www.wiredscholar.com/usafunds
- ❖ Scholarship Search:www.fastweb.com
- ❖ www.fastweb.com
- ❖ Scholarship Search: www.srexpress.com
- ❖ www.college-scholarships.com
- ❖ www.free_scholarship_searches
- ❖ www.finaid.org
- ❖ www.cashe.org
- ❖ www.scholarships-ar-us.org/moresearches.htm
- ❖ www.fafsa.ed.gov
- ❖ www.cns.gov
- ❖ www.gatesfoundation.org
- ❖ www.gmsp.org
- ❖ www.nsbe.org
- ❖ www.nacme.org
- ❖ www.pheaamentor.org
- ❖ www.bridges.com
- ❖ www.freschinfo.com/index.phtml
- ❖ www.salliemae.com
- ❖ www.ed.gov/prog_info/SFA/1998-9/index.html

Dr Stephen Jones

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