

Get creative with search for college money

It's deadline time for college applications, and soon it will be crunch time for figuring out how to pay for college.

You should start your search for free money well before the scholarship funds for the 2018-2019 school year run out.

Scholarships can make all the difference in college affordability, so set aside some time this holiday season to search online.

High school sophomores and juniors should search too. Starting early to build credentials required for some of these scholarships—or practicing writing application essays—can pay off when it comes time to apply.

The internet has made the search easy — and free. Fastweb.com, Scholarships.com, TuitionFundingSources.com and the scholarship search tool at SallieMae.com are sites that let you search for millions of dollars in scholarships.

Start by filling in an online profile at each site, detailing your family history, ethnicity and area of study. Then, with a click, the site searches for scholarships for which you might qualify and provides a link to each.

The sites are free because they are supported by online ads. They may also share your info with colleges recruiting potential applicants and with financial services firms offering private student loans. You can opt out of receiving email pitches.

Here are some of the most unusual offerings you'll find: **The Stuck at Prom Scholarship Contest:** By fashioning prom attire entirely out of Duck Tape, students have a chance to win one of two \$10,000 Grand Prizes (one for best tux and one for best dress), totaling \$20,000 in scholarship dollars. Entries must be submitted between April 1 and June 2, 2018.

The National Potato Council Scholarship: The \$10,000 award is provided annually to a graduate student with a strong interest in research that can directly benefit the potato

industry.

The Zolp Scholarship: This provides tuition assistance to any Catholic student with the last name of Zolp who attends Loyola University in Chicago.

Kevin Ladd, COO of Scholarships.com, offers examples of huge awards for which students can compete in grade and high school, with the money held for their college education.

Toshiba/NSTA Exploravision Science Competition: This competition provides \$10,000 grants and is open to students at every grade level for project-based science competitions. They've already awarded more than \$6.7 million in grants. Deadline is Feb. 8, 2018.

Davidson Fellows Scholarship: This scholarship gives awards of \$50,000, \$25,000 and \$10,000 to "extraordinary young people, 18 and under, who have completed a significant piece of work."

Deadline is Feb. 14, 2018.

Ron Brown Scholars Program: Scholarships for African-Americans (applying in any year of high school) to "pursue higher education and become leaders in their community." Winner gets \$10,000 per year over four years for college. Requires a 1,000-word essay, with citations and five sources. Deadline is Jan. 9, 2018.

John F. Kennedy Profiles in Courage Scholarship: This contest is open to all high school students and requires a 700 to 1,000 word creative essay that demonstrates an understanding of political courage as described by John F. Kennedy in "Profiles in Courage." The award amount is \$10,000. Deadline is Jan. 4, 2018.

Check Scholarships.com for more information on these.

You could get a lot of college money by using your winter break wisely. And that's The Savage Truth.

Terry Savage is a registered investment adviser and the author of four best-selling books. She responds to questions on her blog at TerrySavage.com.