

# YOUR EDUCATION SUCCESS KIT

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## Introduction

We have designed this study kit to help students find their career path with the least hurdles. Whether due to missed financing opportunities or picking the wrong major, many students miss their life's calling. We hope students, such as yourself, will use this guide and recommend it to others who aspire towards a successful career.



# The Value of a Degree

There are numerous ways to evaluate any degree. Knowing what matters to you can help clarify which one you should pursue. The value of a degree may be measured in any of the following terms:

## Non-Monetary

Sure, a degree can lead to a financially profitable future. However, that isn't the only reason a student may pursue one. There are other benefits that you may consider. For instance, higher education has certain social benefits that both the students -- and the community or society they belong to -- will enjoy.

Here are a few of them:

- ✓ A healthier lifestyle that minimizes the need but at the same time can afford the best healthcare available
- ✓ A higher life expectancy that allows students to contribute to their community for longer
- ✓ Students who graduate college are less likely to be [involved in a crime](#)
- ✓ Well-educated students form a better-informed community that will make wiser political choices when they vote

## Monetary

The societal benefits may be great, but a higher education also has monetary advantages. For one, a well-educated individual is more likely to earn better than one who hasn't graduated college. Besides earning better, a degree also offers other benefits to both the students and their families. The [Pew Research Center](#) figures show that graduates:

- Have lower unemployment and poverty rates
- Are more likely to move out of their parent's home after they have earned a degree
- Will be more likely to continue climbing the economic ladder – this is true irrespective of the socioeconomic status their parents belong to!

## Choosing a Degree Based on

When faced with this important decision, don't begin by asking yourself, "Which is the major that I should be choosing?" Most college graduates end up choosing a career path that isn't related to their major in any way! That is mostly because they aren't asking themselves the right question. Instead of which major to choose, ask yourself, "What major would be right for me?"

The answer will depend on how you intend to determine the "rightness" of your choice. For some people, it is all about how much they can earn. For others, though, it would depend on where their interests lie. We describe different ways below by which you can arrive at your decision:



### Abilities

Focus on the areas where your skills lie. Eliminate the subjects that you don't excel at when you start the elimination process. This is a good way of arriving at the right major, whether you are choosing at the university or college level. Here, though, you should remember not to discount the fields in which you haven't yet tested your ability. You won't know if you can excel in those areas until you try!

### Future Career

You can also decide which major to choose based on where you see your future career going – or taking you. It is completely okay if you don't yet know which job you want. Many students don't! But what you can do is research potential careers that are available to you. For college graduates, this would mean searching for a career that they qualify for given the field they have chosen. Undergraduates would have a bigger pool to choose from.

Say you have been known to change your mind quite a lot in the past. There is still hope for you, so don't throw in the towel just yet! If you find yourself really uncertain about your career, go for a degree that has a majority of transferable skills. Even if you do change your mind later, you can

depend on those skills to expand your job options! Want an example? Choose literature over nursing since the latter will focus on field-specific skills development.

### **Values**

What matters to you? Do your core beliefs include helping people? Then choosing a major based on that will feel more rewarding to you. It will also encourage you to excel in your studies, especially in the moments when you feel really down.

### **Necessary Qualifications**

If you have graduated college and are looking to enroll at a university, your acceptance may depend on certain pre-university qualifications. Confirm before choosing a university major whether you need to have studied the subject earlier. At times, the university's admissions staff can guide students on what they need to score a spot on a course of their choice. Get in touch with them if you are choosing a major other than the one you picked in college.

### **Interests**

The subject of your interest may lie outside the major that you chose in the past. The philosophy when picking a major based on one's interest goes something like this: if you like doing something, why shouldn't you find a way to get paid for it? For example, students with an interest in Renaissance painters could major in art history.

### **Employment Rate**

When basing your selection on employment rates, two things will matter. Firstly, the rates will be different for different levels of education, such as graduates, bachelor's, and masters. Secondly, professional experience can be a game-changer even between aspiring employees with the same degree. Check out the [unemployment rates](#) for all levels of higher studies before making your decision.

### **Passions**

Finally, this category may seem synonymous to interests, but it isn't. Your passion is something that is stronger. It is like a combination of deep interest, the values you give importance to, and your abilities. The result is something that won't be able to cast off easily even once you change your mind. Students who suspect that they may second-guess their choice of major will generally feel less perturbed if they follow their passions.

Finally, while it may not always serve you well, but consulting your family and friends can also help you see a certain subject in a new light!



# Admissions Process

If you think the process of admissions doesn't begin with choosing a college, then you may be mistaken! Sure, there are technical details that you need to focus on during this procedure. But they come much later.

First, you must choose where you intend to study:



## College/University Search

Just as no two students are exactly alike, not every school will serve you equally well. Your choice of institution will influence your future career and personal life. How well a college or university fits you doesn't just depend on its academic curriculum. It will also depend on the culture of the campus. Furthermore, it will also be influenced by its fee structure, including financial aid availability and options.

Start by meeting with the counselors of the institutions that interest you. Ask them questions, but also do your own research. By that, we don't just mean checking their profiles online. Go and attend their fairs and visit the campuses. Pay attention to key features, such as the majors they offer, the kind of dorms they have, what clubs are available, and any available career services.

As you take care of these things, list down the places that suit your personality and interests better than others do. It is best to divide that list into three categories, i.e., dream, target, and safety schools. We will describe each category below.

You may include as many options under each type as you want. But we'd recommend choosing at least two for each. Once you have enlisted various colleges or universities under each heading, your next step should be to send applications to as many of them as you can from each category.

Being over-ambitious is never a bad idea when it comes to applying for school. In fact, it will ensure that you have back-up options and not just last resorts. Instead, you will have choices of institutes where you can be happy and successful.

### **Dream or Reach**

When you are listing colleges or universities for this category, don't think about the issues that could keep you out. Instead, consider where you'd want to attend regardless of where your academic credentials fall on the merit list! They may be at the lower end or even lower than the range for the previous year. Sure, getting into a dream school might be a long shot because if it isn't your grades, then it could be the price tag. But that doesn't mean they'd be impossible to get into. At times, a college's desire to enroll you can work in your favor. At other times, your academic strength might get you in.

### **Target**

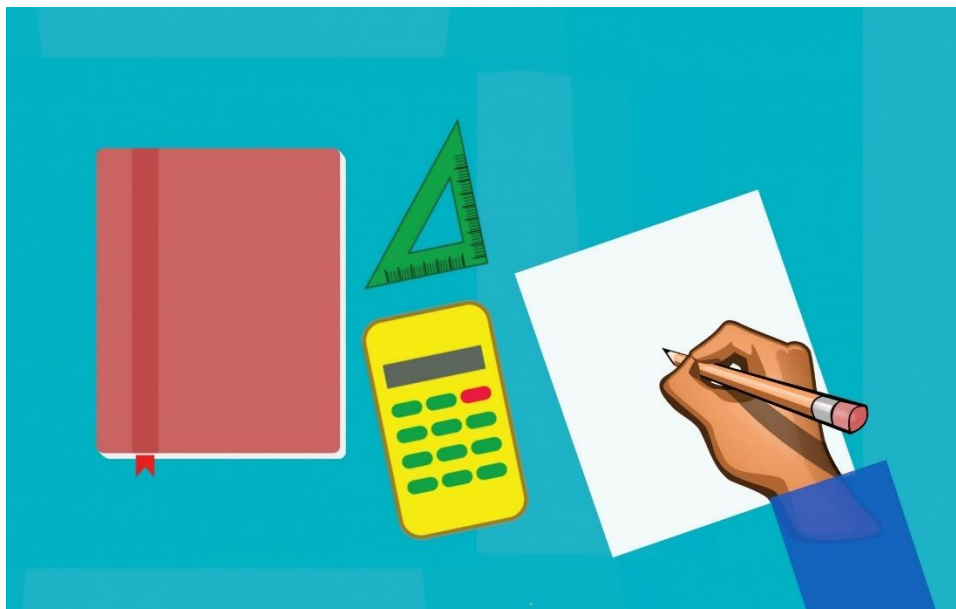
When choosing target schools, you will pick ones that you can get in relatively easily. While there are still no guarantees with target schools, your academic credentials will ensure that you meet the criterion or the range they accept. Look at the grades, class rank, or SAT/ACT scores to find out where you stand on the merit list. It isn't unreasonable to expect to get into several target schools on your list if your grades match.

### **Safety**

The last category of schools is composed of safety schools. As you'd expect, the institutions on this list will be those where you can get in easily. The main reason for that would be your academic credentials, which exceed what the school normally expects. Test out the range these schools have for the average first-years and compare it with your own. Once you are reasonably sure that you will get in, you will have safely hedged your bets. Just remember, the schools on this list will also be ones that you'd like to attend.

Want to know how many colleges your fellow students are applying to? Last year, Princeton's [College Hopes & Worries Survey](#) showed that almost 40% of students applied to 5-8 schools. The percentage applying to 9 or more colleges was 30%.

# Applications and Forms



## Overview

Keep in mind that yours won't be the only application that admissions officers would be looking at! Therefore, the more quickly you can bring attention to your merits and how they make you a valuable addition, the better your chances will be. The admissions committee doesn't need more than several moments to determine whether a student has a shot or not. They will open your application folder and look for certain characteristics, such as attention to detail. That is why you need to aim for a well-written essay, a flawless application, and a stellar interview. Even missing out on one of these will count against you. For instance, you may have interviewed well but exceeded word counts in your essays. Won't help your case one bit!

## Important Sections

Aside from acing every part of the admissions process, you also need to make sure you fill in the following sections on your application or form:

### *Club Descriptions*

The Activities page of college applications usually allows the description of involvement in several clubs. Don't leave the section unfilled or do so with nonspecific descriptions. It isn't unimportant and even though, you may have 100-150 characters to say your piece, you should aim to do so in a creative manner. Let your commitment to the clubs you belong to shine through. Instead of listing what you did there, try to show them what attracted you to the club in the first place.

### *Optional Essays*

If there is a section for Optional Essays on your college application, understand one thing right away: it isn't optional! Never leave it blank when you submit your application. By taking the time to write the essays, you are signaling to a college that you are really invested in getting in. If the college is part of your dream list, then these essays are absolutely necessary. We'd recommend doing this for even your Safety schools.

### *Required Essays*

Admissions officers evaluate thousands of applications. So, when they see a great common application essay, you are off to a strong start! But you are only letting them down if you don't continue with an equally great supplemental response. Yes, the main personal statement is important but so are the supplemental answers. They clue in the colleges as to why you really want to get in. We'd recommend tapping into a school's philosophy to answer those questions!

## Financial Aid

Don't let the price tag on a college education discourage you from pursuing your dream career! There are various financial aid options that can take you where you want to go. We have listed some of them in this section, but this isn't a definitive list by any means. If you don't find a scholarship especially aimed at your demographic, you may want to use the additional resources and keep looking for one that does!

We start with the most important type of financial aid, i.e., the one offered by the Federal Government:



## Federal Aid

### FSA ID

Whether you happen to be a student or a parent of one, you can start by creating an FSA ID. You will be using that ID to submit the FAFSA form. Get it [here](#) within 10 minutes. For first-time users, your ID will be available for immediate use. For students who are filling out the FAFSA form for the second time, you may need to wait for your account to be verified. The process usually takes three to five days. Parents may use their IDs right away. Mistakes happen when the parent and student IDs from the same household get mixed up. So, make sure you log in with your own every time!

### Filling the Form

You can access the 2018–19 FAFSA form on [fafsa.gov](https://fafsa.gov) right now. We'd recommend that since a large number of applicants will be submitting their forms, you may want to get in yours earlier. Don't wait for the deadlines and fill and submit your FAFSA form ASAP. Often, a state or school may even run out of financial aid in the earlier stages.

You and your parents can pass the FAFSA form back and forth to each other. Or you may want to save the form and revisit a section later. A save key can make both those actions easy. So, create one!

### Student Demographics Section

Under this section, students will enter details, such as their name, dob, etc. For the students who are filling the FAFSA form for the second time, most of this data will already be prepopulated when you log in. If this is your first time filling the FAFSA, make sure all your information matches the one on your Social Security card. That means no nicknames. Parents should remember that all sections that begin with “You” or “Your” actually refer to their child and not themselves.

### School List

Take out your list of dream, target, and safety schools. Use it to populate this section. If you remember a few more schools as you fill it, throw those into the mix as well. Remember that having more options won't hurt your application. Moreover, any college that you include in the list won't be able to see the other schools on it, as well. But keep in mind that you can choose only ten options, so be careful not to miss the schools you really want to get into!

### Dependency Status

This section will contain these [questions](#) aimed at determining if you should be providing your parent information on the FAFSA form or not. Congress set the dependency guidelines, which is why they are different from the ones used by the Internal Revenue Service (IRS). For instance, students living on their own, supporting themselves, and filing their own taxes may still fall into the category of a dependent as far as federal student aid is concerned. For those who don't qualify as dependents, you can skip this section and keep moving. If you do, then fill in the section below.

### Parent Demographics

You will have to remember that you will be required to mention your parents' demographic information under all conditions. It doesn't matter if you don't live with them; if you are a dependent student, you will need that information.

### Financial Information

Dependent students will provide their parents' information under this heading. Independent ones will be entering their own financial information. Use the IRS Data Retrieval Tool (DRT) when you arrive at this part because it makes your job much easier. The tool will import the IRS tax information from your profile into the FAFSA form. To access it, you must have paid your taxes and completed the tax page of the form. Eligible candidates will see a button that links them to the IRS appear.

### Submission

Before submission, make sure that you haven't mixed up your FSA ID with that of your parents. It is best to avoid sharing the ID, so there is less confusion in the end. Another thing for you to check is that the parent who has signed in with their FSA ID choose the right parent number (1

or 2). Say they don't remember their number. That is easily remedied by revisiting the parent demographics section. Signing the form electronically is the fastest way to get it into processing. However, other options are also available.

## Amount of Aid to Expect

In short, how much aid you can expect from the Federal Government would depend on multiple factors, such as your Expected Family Contribution (EFC), enrollment status, which year of school you are in, and the cost of attendance (COA). Your college's financial aid office will base their decision on those factors to determine the amount of financial aid you can receive. They will begin by looking at [COA](#) and then at [EFC](#). The latter is subtracted from COA, which is how the financial aid office arrives at the figure of need-based aid for you.

### Cost of Attendance

Simply put, how much it will cost for you to go to school is the COA. For students attending a college at least half-time, the COA will include their tuition and fees, their living expenses (whether off-campus or on), the cost of supplies and books, any transportation fare, and loan fees. Besides that, the COA also allows a stipend for child or dependent care, disability expenses, and study-abroad programs a student is eligible for.

### Expected Family Contribution

By law, factors like your family's income (untaxed and taxed), benefits (like unemployment), and assets are used to calculate your EFC. Other than that, the number of people in your family who have graduated college and your family size are also considered. Additionally, the EFC determines how much financial aid you may receive were you to attend their school. Go [here](#) for more information on how EFC is calculated.

# Loans

If you don't qualify for federal financial aid, you might want to think of getting a loan. Different types of loans come with different stipulations. They also differ in the amount of money that can be loaned to you. We look at some types of loans that can help a student in need of financial aid:



## Direct Subsidized Loans

### *Overview*

A Direct Subsidized Loan is offered to undergraduate students with financial need. They have slightly better repayment terms than direct unsubsidized loans do. As you study in school for at least half of the time, the U.S. Department of Education will be paying the interest on your loan. This continues during the [grace period](#) or six months after you have left school. You may also postpone paying the loan during a period of [deferment](#).

### *Amount*

The amount you can get as a result of a Direct Subsidized loan will be determined by your school. Of course, it cannot be higher than your financial need.

## Direct Unsubsidized Loan

### *Overview*

On the other hand, a Direct Unsubsidized Loan is available without demonstration of any financial need. Both undergraduates and graduates can apply for such a loan. However, unlike the subsidized option, you pay the interest throughout the repayment period. Failing to do so – whether during [forbearance](#), deferment, or grace periods – results in accrual of your interest. After that, the interest is capitalized, i.e., made a part of the principal amount that you have to repay.

### *Amount*

Again, the amount that you receive as a loan will be determined by your school. They base their decision on factors such as COA and other financial aid that you may be receiving.



## Direct PLUS Loan

### *Overview*

The Direct PLUS Loan is available for parents, professional, and graduate students through the U.S. Department of Education. When it is made to a parent, the loan is called a Direct PLUS loan. But when it is given to a student, it is known as a grad PLUS loan. However, you must be going to a school that participates in the [Direct Loan](#) Program. As your lender, the U.S. Department of Education will not loan money to you if you have a bad credit history. Students with bad credit histories may still apply for the loan provided they fulfill the other requirements.

### *Amount*

The amount that you get as a result of a Direct PLUS Loan will depend on the COA. The COA is subtracted from the amount you receive via other modes of financial aid. Your school will decide the COA.

## Grants

If you don't think a loan may be the right option for you, think about grants. Federal grants are a safer bet since usually, they don't have to be repaid. We highlight several types of such grants below:

## Federal Pell Grants

### *Overview*

Usually, you are eligible for this grant if you are an undergraduate student with exceptional financial need. However, there are cases where even students who have earned a graduate's, bachelor's, or professional degree, have still qualified for a Federal Pell Grant. This [program](#), for instance, may be an exception. Moreover, these grants are not awarded to students who are incarcerated – whether in federal or state institutions – etc. You may have to repay the grant – fully or partially -- under these [conditions](#).

You may receive a maximum of \$6,895 annually for the 2022–23 school year.

### *Amount*

As with the other financial aid types, A Federal Pell Grant is also determined by your school, based on your COA and EFC. Factors like how long you attend school and whether you will be doing it as a full-time student also matter.

## **Federal Supplemental Educational Opportunity Grants (FSEOG)**

### *Overview*

The Federal Supplemental Educational Opportunity Grant (FSEOG) is another good option for you if you require financial aid. As an undergraduate student, you won't need to repay this federal grant. However, you must meet several of the requirements to qualify for it. For instance, you must be a U.S. citizen. Secondly, you must be both a full-time student and filled out the FAFSA form. Finally, to qualify for the FSEOG, your need for financial aid must be significant enough to keep you from attending college.

### *Amount*

You may get awarded with as much as \$100.00 or more – up to \$4,000.00 -- per year as part of the FSEOG. It will all depend on the extent of your financial aid need.

## **Teacher Education Assistance for College and Higher Education (TEACH) Grant**

### *Overview*

To be eligible for the TEACH grant, you must meet these [criteria](#). It begins with completion of the FAFSA form. Moreover, you should be enrolled in a school that participates in the TEACH grant program and registered in a program that is eligible for this grant. The good thing about the TEACH grant is that it is available at all levels of education, including undergraduate, postbaccalaureate, and graduate.

Besides that, a student availing themselves of the TEACH grant would also need to score higher than the 75th percentile in at least one part of the college admissions test. Or, they can keep maintaining a 3.25 or higher cumulative GPA. Keep in mind that there could be additional requirements that you must fulfill. It is best to ask your school about it. You will be signing a TEACH grant agreement and receive counseling as part of this grant. The latter must be completed for every year that you receive the grant.

### *Amount*

You may be looking at \$4,000 per year while the maximum grant amount for undergraduates is \$16,000 and \$8,000 for graduate students.

## **The Iraq and Afghanistan Service Grant**

### *Overview*

Students who are eligible for The Iraq and Afghanistan Service Grant must not be able to receive a Federal Pell Grant due to their Expected Family Contribution. However, they must satisfy all the other requirements for the Federal Pell Grant. Secondly, the student must have a parent or guardian who died while serving in the U.S. armed forces. Their death should be a result of military service either in Iraq or Afghanistan and in the post-9/11 era. Finally, the student must

have been enrolled in college – whether part-time or full-time – and less than 24 years old when their parent’s or guardian died in service.

### *Amount*

How much money you may get from this grant would be equal to the maximum amount given as Federal Pell Grant in that year. However, the money awarded won’t be more than your COA for the same year. For instance, in the first half of this year, the maximum Federal Pell Grant award possible is for \$6,095. It will be increased to \$6,195 later in the second half. You can estimate how much you may receive provided you win this grant.

The Budget Control Act of 2011 requires that the award amounts for grants based on military service in either Iraq or Afghanistan Service Grant be reduced. The amount should be 6.2 percent lesser than what the recipient would have received otherwise.

## **Work-Study Programs**

Such programs allow students to get employment so they can pay their way through school. You may want to consider it if you don’t land any grants, loans, or federal aid.

### **The Federal Work-Study Program**

#### *Overview*

The Federal Work-Study Program allows students to seek and continue working part-time while also being enrolled in school. You may choose between going to school full-time if you can juggle that and your job well. Students at various levels of education, including professional, may apply to this program provided they are with financial need. Keep in mind that only the schools that participate in the Federal Work-Study Program may offer this option. You will want to confirm it with the financial aid office at your institution before you can depend on this financial aid option.

#### *Amount*

The good news about the Federal Work-Study Program is that you will be paid at least the current minimum wage. The not-so nice news is that your award will depend on when you apply for it, how badly you need it, and the funds available to your school. Keep in mind that certain types of work and possessing the necessary skills required for a position could lead to a higher wage.

## Helpful Phone Numbers

For all your generic inquiries about aid from Federal Government sources, you may call their information center at 1-800-4-FED-AID ([1-800-433-3243](tel:1-800-433-3243)). Hearing-impaired students may want to dial [1-800-730-8913](tel:1-800-730-8913) instead. Other students who don't have access to 800 numbers should call [1-319-337-5665](tel:1-319-337-5665) – it isn't toll-free!

## Other Sources of Financial Aid

As mentioned above, we couldn't possibly have listed all the sources of financial aid. You may want to make use of the following options if you don't find what you need in this guide:

- [fastweb.com](http://fastweb.com)
- [Chegg.com](http://Chegg.com)
- [collegeboard.org](http://collegeboard.org)
- [unigo.com](http://unigo.com)
- [niche.com](http://niche.com)
- [petersons.com](http://petersons.com)
- [scholarships.com](http://scholarships.com)
- [U.S. Labor Department](http://U.S. Labor Department)
- [moolahspot.com](http://moolahspot.com)
- [cappex.com](http://cappex.com)
- [salliemae.com](http://salliemae.com)
- [scholarshipopportunity.org](http://scholarshipopportunity.org)

## Free Scholarship Resources

Besides the resources mentioned below, you can also avail yourself of the following free options:

- Your college, in the financial aid office
- The U.S. Department of Labor
- Libraries
- Federal agencies
- Your employer
- Your State Grant Agency

# Scholarships, Grants, and Fellowships Based on Eligibility



Applying for general purpose scholarships or financial aid that is open to all can reduce your chances of winning an award. Since you will be up against more competition, we'd recommend looking for resources that are aimed specifically at your demographic. Below, we have divided such options based on eligibility criteria. Go through this section and pick the ones that are most suited to you.

## Armed Forces and Veterans

These options are great for students who have served or still are serving in the U.S. military forces. We mention the deadlines, contact details, and short descriptions for the ones still available through the year.

### *Imagine America's Military Award Program*

The deadline for this program varies. Also known as MAP, it provides \$1,000 scholarships to students connected with the military in various ways, such as those on active duty, retired veterans, reservists, and those honorably discharged. To qualify, you must be enrolled at an institution that participates in this program, show good academic performance, and have the financial need that requires assistance. Contact the sponsors at [\(571\) 267-3010](tel:5712673010), email at [scholarships@imagine-america.org](mailto:scholarships@imagine-america.org), or visit <http://www.imagine-america.org/grantsformilitary>.

### *Military Spouse FINRA Fellowship Program*

You will have to contact the sponsoring organization at [\(703\) 684-4484](tel:7036844484) or email them at [militaryspouse@afcpe.org](mailto:militaryspouse@afcpe.org) for information on the deadline. The program will pay your certification fee for you if you are a military spouse and send you a monthly stipend. To qualify,

you must be enrolled at a training program that will make you an Accredited Financial Counselor (AFC).

### *Veteran Affairs Yellow Ribbon Program*

The cutoff date for this grant is June 1<sup>st</sup>. It provides an opportunity for service members, retirees, and military veterans studying at public or private schools. For those who go to a public school, they can do so with the program paying their tuition fee. For students of private schools, they can get their fee reduced. To qualify as a candidate, you must have been in the U.S. military forces – any branch – for a period of 36 months. Another condition is that you must have been in active duty after 9/11. Finally, enrollment at an accredited institution that grants degrees is also necessary. Get more information at [\(877\) 222-8387](tel:8772228387) or by visiting [U.S. Department of Veterans Affairs](http://U.S.DepartmentofVeteransAffairs).

### *Wings over America Foundation Scholarships*

Since the deadline for this scholarship may vary, it is better to call [\(757\) 671-3200](tel:7576713200) ext. 117 or go to [scholarship@wingsoveramerica.us](mailto:scholarship@wingsoveramerica.us) for confirmation. As an awardee, you stand to receive a college scholarship for as much as \$5,000. The award is open for both children and spouses of the Navy personnel still serving, retired, deceased, or honorably discharged provided they have need of it. The stipulations include the awardee being a natural-born child or legal spouse. Besides your financial need, academic prowess and involvement in community service will also be considered.

## **Women**

There are many scholarships aimed specifically at women. If you identify as one, why not avail yourself of these opportunities? When you apply for one, you automatically reduce your competition pool by half!

### *Go Girl! Grant*

The Girlfriend Factor is an organization that is known for providing both emotional support and educational grants to women. The condition they stipulate is that the awardees be trying to pursue higher education so they may better their lives. Other stipulations include the age of the application, i.e., 25 or older, and a financial need for assistance. More than 140 women have received this grant – about \$500,000 -- since 2006.

Want to apply for the Go Girl! Grant? Then send in your [application](#), as well as, the following:

- An autobiography (one-page-long)
- Information on your educational achievements
- Your career goals
- Three references

If approved, you will be called for an interview. Besides January, the sponsors review applications in August, as well. You must send in your application before July 15<sup>th</sup> if you want to be considered.

#### *Patsy Takemoto Mink Education Award*

[Patsy](#) was the first diverse woman to serve in Congress, and this award honors her memory. A foundation of the same name was launched in 2003 that is dedicated to helping mothers and other women struggling due to a low income. The awardees can use the money they receive to reduce their educational costs. Each of the five awards amounts to \$5,000 and is given to a candidate based on their history, future goals, and financial need.

#### *PEO Program for Continuing Education Grant*

According to the grant set up by the Philanthropic Education Organization (PEO), women can now receive up to [\\$3,000](#). Candidates who are eligible for this grant will be ones who were trying to complete their education but were interrupted. Other conditions include that the awardee be enrolled in school and 24 months or less away from graduating their educational program. If you are thinking of applying, you will also need a local PEO club to sponsor you. You won't need to be a member of the club, but once you are done with the form, you'll have to submit it to a local PEO chapter.

#### *Soroptimist Live Your Dreams Award*

This award is also dedicated to supporting women who are the breadwinners of their household. The support comes in the form of financial assistance, and the organization has been known to award as much as [\\$2.1 million](#) to about 1,500 women. Conditions for eligibility include that the awardee be enrolled in a four-year-long university program or a vocational training program. An acceptance from either source is considered sufficient too. Besides that, the candidate must be able to demonstrate a financial need for the grant.

#### *Women's Independence Scholarship Program*

Also known as the WISP, this opportunity for women translates to scholarships, so that they can reach a stage of self-sufficiency. The program is dedicated to women who have survived intimate partner abuse. To reach independence, candidates must be enrolled and attending school – whether part- or full-time.

While completion of education could lead to employment – and thus, financial independence – the main motivation behind this program is to separate the women from their abusive partners for at least a year. Do you think you qualify? [Apply online](#).

## Single Parents

Single parents already have to juggle double the responsibilities and challenges. Add to that they may be unable to afford continuing their education, and their life becomes more complicated! If you too are in the same boat, you may appreciate the financial help. Here are some options you can try:



### *Beatrice F. Kroesche Memorial Scholarship*

This option is a scholarship aimed at single moms who are studying at the [University of Utah](#). Are you a part of the department of Education or English in that university? Then you may want to fill this [application](#). The amount you may receive will be determined by the institution itself. Since the deadlines for this scholarship hasn't been announced yet, you may want to keep your eye on the proceedings. You must keep a GPA of 3.0 or higher during your stint there. Moreover, you will also have to complete 12 credit hours at least.

### *Bernice Murray Scholarship*

The U.S. Sen. James Jeffords had an aide of the same name, and this scholarship honors them. Its purpose is to help single parents and Vermont [residents](#). The candidate's child should be 12 or younger. Besides the two conditions we mentioned, the awardees should also have evidence of financial need and can only use the scholarship money for childcare expenses. The amount is fixed to \$2,000, and the deadline hasn't been announced for this year yet.

### *Bethel Foundation Grace Scholarship Fund*

Single mothers who are also studying – either full time or part-time – are eligible for the [Bethel](#) scholarship. The good thing about the Bethel fund is that it may be renewed for every semester, which makes it incredibly useful for paying for books or tuition. If you win this scholarship, you might have \$1,500 every semester for your educational expenses. The fund is announced on



multiple occasions, i.e., October, March, and June. You will need to be a citizen to avail yourself of this opportunity.

### *BYU Marriott Single Parent*

This scholarship is available to you only if you are enrolled at the Marriott School at BYU. But it isn't the only one; find out about the others [here](#). This one is specifically aimed at single parents, which means you can lose the funding if you get married. The amount may vary, but the two stipulations remain constant for eligibility. Firstly, you must be supporting dependent children who are under your care. Secondly, your academic performance will be evaluated every year.

### *Single Parent Scholarship Fund*

For residents of Bowie County or Arkansas in Texas, [this](#) scholarship fund can help you pay for school. While the amount awarded to different candidates may vary, the stipulations remain consistent. For instance, you must have at least one child as your dependent whom you have to provide for. Secondly, you cannot be living with a co-parent or get married if you want to keep the funding. Legal residency and maintenance of 2.0 CGPA are necessary. The deadline is different for each county, so you may want to confirm it.

## **Minorities**

Just as women stand a better chance of winning a financial award if they aim at scholarships meant for them, so would a student from a minority background. Below, we have listed some available options for you. We mention the deadline for the application, a brief overview, contact details, and the amount you may win for each of them.

This section includes financial aid opportunities that are open to students belonging to any minority background. Later on, we also classify the options dedicated to different minorities.

### *Freedom from Religion Foundation*

You have until mid of June to apply to this foundation and win \$2,500. The award is open for all high school youths living in the U.S., but who aren't followers of any religion. Students who identify as atheists, humanists, or agnostics, for instance, may find life more complicated for them. Struggling to pay for the two or four-year of college can add to the confusion. For more details, you'll want to visit 3101 W. 79th Street in Los Angeles, CA 90043 or email [blackskeptics@gmail.org](mailto:blackskeptics@gmail.org).

### *Wisconsin Minority Undergraduate Retention Grants*

This grant has varying deadlines for applications but awards a fixed amount of \$2,500. You must be residing in Wisconsin to avail this opportunity, but one with a minority background. Except for first-year students, all undergraduates who fulfill the preceding conditions may apply for it. You can find out more information by communicating through P.O. Box 7885, Madison, WI 53707-

7885. The email for this grant can be found at [deanna.schulz@wi.gov](mailto:deanna.schulz@wi.gov). Want to call them? Then go ahead and dial [608-267-2212](tel:608-267-2212).

#### *Wisconsin Talent Incentive Program (TIP) Grants*

This grant also has a varying deadline and is worth an amount of \$1,800. You may be eligible for the TIP grant if you reside in Wisconsin and are financially needy. To qualify, you must be attending a college or university in the same state as a first-time freshman. Visit your school financial aid offices if you satisfy most of these conditions. Your grant will last for ten semesters – as long as you keep demonstrating a financial need for it. Email [cassie.weisensel@wi.gov](mailto:cassie.weisensel@wi.gov) or call [608-267-2206](tel:608-267-2206) to apply for the program.

#### *ABA Diversity Scholarship*

This scholarship is awarded to support students from diverse backgrounds. It has a deadline that varies, so if you want to win \$5,000 for your education, you should call 800-283-2877. You can qualify for this financial aid if you are a student who hails from one of the traditionally underrepresented groups. The main motivation is to increase the number of individuals from such backgrounds in the fields of transportation, tourism, and travel. To be counted as eligible, you must have at least one year of college and have a definite major. Call [800-283-2877](tel:800-283-2877) to know more!

#### *INCPAS Scholarship*

The INCPAS presents high school students in Indiana with a good option. Until this June, they can win varying amounts of scholarship money if the students are pursuing careers in accounting or finance. If you are a student – whether at a high school or being homeschooled -- belonging to an under-represented U.S. racial/ethnic minority, you may apply and win this scholarship. To qualify, though, your academic performance should be exemplary. The [Scholarship Committee](#) will answer all your questions about the award.

#### *BLM Squared Scholarship*

Contact the scholarship committee at Bernard Macon, P.O. Box 1632, Ofallon, IL 62269 or send off an email to [info@blmsquaredscholarship.org](mailto:info@blmsquaredscholarship.org) before July 3. This scholarship awards minority students \$1,000, so they may earn their baccalaureate degrees. You may be up for winning it if you are a resident of Illinois and already enrolled at an institute of higher learning. Additionally, you must graduate high school senior in the same year you win this award. A CGPA of 3.0 or higher is also a must!

#### *BLM<sup>2</sup> Scholarship Foundation College Scholarship*

The same deadline applies to this scholarship as well. It awards the winner with the same amount of money, but it is aimed at meeting the financial needs of minority college students. The

stipulations are also similar to those for the previous scholarship. Get more information by emailing the committee at [blmsquaredscholarship@gmail.com](mailto:blmsquaredscholarship@gmail.com) or call [618-616-2644](tel:618-616-2644).

### *Catharine Lealtad Scholarships*

To win up to \$72,000, you must apply for this scholarship as soon as you can since the deadline varies. This award honors the first African American graduate of Macalester's. Good academic records have ensured that students from various ethnic backgrounds, including African American, Native American, and Latino availed this opportunity. Even though you won't have to complete a special application, you must keep your grades up. The scholarship is renewed annually for the entirety of the student's time at Macalester. Visit the Dean of Admissions or email the college for more details at [admissions@macalester.edu](mailto:admissions@macalester.edu).

### *Express Scripts Scholarship*

Through this award of \$10,000, four students enrolled in dual degrees are given \$2,500 every semester four times. For students who have less than four semesters to complete, the award amount per semester remains the same. The foundation sponsoring this award prioritizes assisting students coming from low socio-economic backgrounds or those belonging to underrepresented minorities. The money can be used to buy books, pay tuition, or give fees – in short, cover the student's cost of attendance. Email [mail@aacp.org](mailto:mail@aacp.org) or call [703-739-2330](tel:703-739-2330) for more info.

### *First in the Family Humanist Scholarship*

This award of \$1,000 has a cutoff date for application, i.e., mid-June. It is given to four senior students within the LAUSD. It is a way of appreciating seniors who are the first from their families to go to college. Your case becomes stronger if you have grown up under challenging circumstances, such as foster care, are undocumented, homeless, or identify as LGBTQ. When you submit an essay with your application, make sure that you explain how being humanist can bring a positive change in your community and society. Email it to [blackskeptics@gmail.com](mailto:blackskeptics@gmail.com).

### *First in the Family Freedom from Religion Scholarship*

The deadline for this \$2,500 award is also in June. Like the previous scholarship, this one was started to aid students who are enrolled in high school, are U.S. citizens, but don't follow a religion. If you identify as an agnostic, atheist, humanist, or secular person while being a person of color, this grant is for you! You'll want to send an email to the same address mentioned above.

### *Lebanon Valley College Multicultural Fellowship*

A deadline that varies but an amount that doesn't, i.e., \$5,000, this fellowship is for students of Lebanon Valley College. If you are a minority student who goes there, take full-time classes, and show great academic potential, you may win this fellowship. Call [717-867-6181](tel:717-867-6181) right away!

### *Minority Scholarship in Classics and Classical Archaeology*

Ending in December, this scholarship offers \$4,500 to minority undergraduate students. It was created to encourage more students to pursue studies in the fields of classics and classical archaeology. Want to know if you can make the cut? You would if you are enrolled at a language training institute or are taking a classical summer program. Your academic qualifications, future plans, and financial need will be taken into account. Call [215-898-4975](tel:215-898-4975) to find out more.

### *Minority Teacher Education Scholarship*

The cutoff point may vary for this \$4,000 scholarship. It is aimed at making it easier for African-American, Asian-American, Hispanic-American, and Native American students to complete their teacher education program. You may send your inquiries to Florida Fund for Minority Teachers, Inc., G415 Norman Hall, P.O. Box 117045, 618 SW 12th Street, Gainesville, FL 32611-7045. Or you can just call them at [352-392-9196](tel:352-392-9196).

### *Morgan Stanley Richard B. Fisher Scholarship Program*

The amount for this program varies, but the deadline is for mid-June. It provides financial support to undergraduates from minority backgrounds who are doing exceptionally well in academics. Conditions include that the candidates be undergraduates and enrolled as a sophomore or junior in an institution. Contact the committee at 1585 Broadway, New York, NY 10036.

### *NACME Scholars (Block Grant) Program*

The block grant is given to colleges and universities. The educational institutions, in turn, award the money from the grant to talented minority students. The cutoff date varies, and each college may get up to \$62,500. You must be enrolled in an engineering program to qualify. Email [scholars@nacme.org](mailto:scholars@nacme.org) or call [914-539-4316](tel:914-539-4316) for details.

### *Tampa Bay Times Peterman Scholarship/News Internship*

Ending in November, this internship pays \$5,000 to students who are enrolled in the Times' Summer Internship Program. The scholarships, on the other hand, are for students with a journalism major and can be as high as \$3,500 for returning undergraduate and \$1,500 for returning graduate students. Call [727-893-8111](tel:727-893-8111) to know more.

### *The George Geng-On Lee Minorities in Leadership Scholarship*

This option ends in July and awards \$1,000 to seniors graduating high school and undergrads from college. Stipulations require that the candidate be enrolled at a not-for-profit institution for a four-year program and taking classes full-time. Besides that, you must be a Bay Area resident to qualify. Email [jennifer.peak@capturethedream.org](mailto:jennifer.peak@capturethedream.org) to know more.

## **African American Heritage**

The following two programs are specifically aimed at supporting students of African American heritage. If you happen to be one, go for it!

### *The Ron Brown Scholar Program*

The [award amount](#) for this program, \$10,000, is given every year to African American high school seniors for four years. You may apply if you have demonstrated academic excellence and have financial need.

### *Fund II UNCF STEM Scholars Program*

The amount for this [award](#), \$2,500 per year, is given to freshmen and sophomores while double that for juniors, seniors, and students who are enrolled in five-year-long programs. Academic stipulations are attached to winning this award.

## **Hispanic Heritage**

These awards are aimed at supporting students from Hispanic backgrounds. Their deadlines are quite close, so you might want to apply immediately.

### *SHPE Graduate Scholarship*

Before June ends, you may want to apply for this \$3,000-worth scholarship. As long as you are studying for a STEM degree full-time and can maintain a 2.75 GPA, you may be eligible to win this award. Additional stipulations include an SHPE membership and academic excellence. You would have to demonstrate a need for financial assistance, as well. Email [scholarships@shpe.org](mailto:scholarships@shpe.org) for details.

### *SHPE Professional Scholarship*

This option is also available until the end of June. You may win \$2,000 if you have a full-time job in the U.S. or in Puerto Rico. Stipulations include working in a technical career field, as well as, pursuing a master's or doctoral degree in one of the STEM fields. Your GPA cannot drop below 3.0 during the entire year.

### *SHPE Undergraduate Scholarship*

The cutoff date for this one arrives in June, as well. To win \$2,000, you must be pulling a 12-hour-long shift at school and studying a STEM subject. Membership and a GPA higher than 2.75 are mandatory.

## **Native American (American Indian) Heritage**

Scholarships and grants specifically designed to help out students with Native American heritage are listed below. We have included only the options that are still valid for the present year.

### *Catching The Dream Program*

Both the deadline and amount vary, but what doesn't vary is the focus of this program, i.e., STEM fields. Since Native Americans are rarely found pursuing a career in these fields, this program is being used to correct the balance. Email [nscholarsh@aol.com](mailto:nscholarsh@aol.com) for information.

### *Osage Nation Higher Education Scholarship*

Osage students pursuing advanced education are eligible for this scholarship as long as they do it before June begins. The grant money may vary, depending on which program a student has chosen. Dial [855-758-8609](tel:855-758-8609) and find out where you stand.

### *Smithsonian Native American Awards Program*

The amount for this program has been fixed to \$6,000 even though the deadline may change. The objective is helping students from the Native American community to successfully pursue museum-related careers, such as in research. Call [202-275-0655](tel:202-275-0655) for conditions.

### *Wisconsin Indian Student Assistance Grants*

There is uncertainty about the deadline, so you may want to email [cindy.cooley@wi.gov](mailto:cindy.cooley@wi.gov) and ask about it. But the grant amount remains constant, i.e., \$1,100. To qualify for the Wisconsin Indian Student Assistance award, you must be at least 25% Native American.

## **Asian American Heritage**

Students who hail from Asian American families may take advantage of these scholarships. As before, we have mentioned the cutoff dates, the amounts, and main stipulations for each option.

### *Korean American Scholarship Foundation-Eastern Regional Chapter*

Deadline for this [program](#) is in June while the amount may vary. The scholarship is targeted at students with Korean heritage who are studying in the United States. The good thing about the Korean American Scholarship Foundation-Eastern Regional Chapter grant is that it doesn't depend on the citizenship status of the student.

### *Upakar Indian-American Scholarship Foundation*

With a varying deadline, the foundation sponsoring this award gives \$2,000 to students who are part of the Indian-American community. Besides the grant, a mentoring program is also provided. Email [upakarfoundation@hotmail.com](mailto:upakarfoundation@hotmail.com) to get more details.

## Study Tips and More

Success in education doesn't just ride on winning the most profitable scholarship. Most grants come with stipulations where it is mandatory for a student to keep scoring high GPAs. Have you been struggling with classes? The study tips mentioned here can help you out:



### Notes

Good studying requires good notes, but not every student is a note-taker. If this activity doesn't come to you naturally, you may want to go through the chapters and note down the key points. Don't write down everything since your objective isn't to replicate the textbook! Once you are done, go to your professor and ask them to take a look-see during their office hours.

### Study Locations

Information retention becomes easier when one alternates between different study spaces. Sure, you may feel comfy sitting in one spot, but your brain would benefit from a change of locations. When your brain commits something to your memory, the whereabouts are also included in it. Location changes could work in your favor!

### No Distractions

Imagine sitting down to study and not being able to do that because your phone keeps beeping. Distractions can increase the amount of time that it takes you to return to work after an interruption. This [study](#) showed that was also true for workplace distractions! So, before you begin studying, it'd be best to place your phone on silent mode and block social media accounts temporarily.

### Technology

While your phone may be a marvel of technology, it can still detract your focus while studying. So, while you need to put the phone away, take out certain other technological aids. By which,

we refer to digital flashcards, PowerPoint presentations, and study apps. These aids can make recalling information much easier and faster.

### **Shortcuts and Strategies**

If you don't have trouble memorizing stuff but aren't good at taking tests, there are strategies you can use. For instance, making visual pictures can help you ace drier theoretical subjects. Similarly, you may use acronyms to memorize the different points to mention when writing about a specific topic. You might want to ask your professor about such techniques as well because they are likely to know a few!

It may take you time, but you will find the right technique for you – or even one for each subject. But once you are through the trial and error, you will have a viable method at hand. Experiment with different study methods, such as linking unknown terms with images more familiar to you. Or, weave the elements of the material into a story that you tell to yourself. The objective in both cases would be speedier recall.

### **No Passive Reading**

Don't begin reading a new chapter without going through the review questions first. Usually, present at the end, after you have read them, you are likely to remember those questions. Therefore, you will try answering them as you cover the material.

### **Subjects-Based Study Techniques**

Each subject should be approached in a manner that promotes its learning. For instance, factual information is easier to remember if you use mnemonic devices. As mentioned before, making a visual picture, such as a timeline, is another way to recall dates easily.

### **Field Guide to Procrastination**

Procrastination is anathema to productivity. Even the most skilled students may lag behind in their studies if they cannot keep from procrastinating. We have classified several kinds of delaying tactics and provided solutions to them below. Go through them to identify which one suits you best:

#### **Dreaming**

This kind of delay can be kept at bay through making of to-do lists. Use that list in task completion. Whenever you feel like you can't complete a job, break it down into smaller jobs. Complete them one by one.

#### **Worrying**

If worrying about what might happen keeps you from achieving, you can start by focusing on whatever task you have at hand. Since incomplete tasks may increase your anxiety levels, prevent



that by creating a realistic timeline. You won't have anything to worry about if all tasks get completed on time. Would you?

### **Perfectionism**

A perfectionist may procrastinate by redoing their completed task repeatedly. If you do that too, begin by asking someone else to define realistic expectations for you. Then go on achieving them and rewarding yourself for each goal you complete.

### **Crisis Making**

This delaying tactic involves waiting until the last time to do something, which ends in a crisis. You can initiate corrective measures by setting up your own deadlines. Pep up yourself by engaging in activities that excite you. Finally, don't depend on the stress hormone to bail you out every time. Start working towards the goal right from the start.

### **Over-Doing**

Over-doing involves a lot of mismanagement. For instance, instead of over-exerting yourself and putting in long hours all the time, religiously plan a time slot to relax. Know when you can say no to tasks since you know you won't be able to complete them.

# Online Learning Resources and Tools

The internet is a cornucopia of resources and tools. Browse it to find the learning aids that suit you best. You may also want to take an inventory of your skills in different study areas. Say, you aren't as adept at math as you are at science, then look for tools to practice math.



## Essay Writing and Grammar Lessons

- [Use English Punctuation Correctly](#)  
Use this resource to ace English punctuation.
- [HyperGrammar](#)  
This link leads you to an elaborate e-grammar course offered by the University of Ottawa's Writing Centre that you can attend virtually!
- [Grammar Girl](#)  
These quick and dirty tips may make you a better writer in no time. Grammar Girl has a friendly tone and covers both the grammar rules and guidelines for word choice. You will have fun using her tips that simplify complicated grammar topics.
- [Better Writing Skills](#)  
Become a better writer by perusing these short articles on various topics. You can learn more about using ampersands, character spacing, punctuation, apostrophes, commas, semicolons and the difference between i.e. and e.g.
- [The Guide to Grammar and Writing](#)  
This site may be old, but it is still useful since it contains tips that will improve your writing on various levels, including word, sentence, paragraph, essay, and even research paper levels.

## Math

### 1. Khan Academy

[Khan Academy](#) is free and a customizable learning resource. You may track your progress, watch videos, and take online courses to improve your math.

### 2. YouTube University

This [University](#) channel has more than 30 videos on The Mathematics playlist. Use it to improve your math skills.

## Science

- [The ABC's of Nuclear Science](#) does exactly what its name suggests. It introduces students to nuclear science, using simple experiments.
- [Access Excellence](#) is a great resource for biology teachers, but that doesn't mean it won't do the high school students any good!
- [Amusement Park Physics](#) is a fun way of studying physics, and how it affects the designs of the rides in amusement parks.
- [Animal Information Database](#) provides countless resources for students from the Sea World series.
- [Archbold Biological Station's Web site Gateway](#) takes students for a virtual visit to the 5,000-acre natural preserve.
- [BAGHEERA: A web site for our endangered species](#) can be used to get more information about the newly endangered species and what can be done to conserve their numbers.
- [BBC Motion Gallery](#) is home to thousands of shots that have been dug out from the archives of the BBC and CBS News.
- [Beacon Learning Center](#) has lesson plans that were designed to fulfill specific SSS Benchmarks.

## Healthcare

- [CyberGUIDE to Basic Medical Genetics](#) has introductory-level lectures on clinical genetics that span topics from cell division to genetic disorders.
- [Genomics and Disease Prevention: Information On-Line Presentations](#) are a great resource since they list materials that the Center for Disease Control themselves put up.
- [Recombinant DNA Labs: Basic Tools for the Molecular Biologist](#) is an online module that you may use to understand the various tools biologists use in experimentation.
- [S\\* Bioinformatics Online Course](#) is a multi-university collaboration that educates students on genomics and bioinformatics. The material is divided into modules and is introductory-level.

- [Teaching Tools: "The Primary Care Physician: The Primary Source of Genetic Testing Information"](#) is a PowerPoint presentation that helps healthcare practitioners not specialized in genetics understand more about genetic tests, etc.

## Law

- [Lexis Nexis](#) is a legal information database. If your law school doesn't provide you with access to it, you may have to get a paid subscription to use it.
- [Paralegals.org](#) is the hub for vital paralegal information.
- [National Labor Relations Board Resource](#) is free and can be used to improve one's legal writing
- [Respective Law School Resources](#), as well, are provided by the law school that you will be enrolled in.