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Presents a step-by-step guide for prospective college students that shows students of all ages how to find and win scholarship prizes and cut down on student debt.

Demystifies the scholarship selection process Write winning essays and get financial aid Need money for college? This simple, straightforward guide shows you how to find scholarships, grants, and other "free money" to use toward your college expenses. You get expert advice on applying for federal grants, participating in state tuition plans, competing for scholarships from private organizations, and more - with tips on avoiding scams, completing your applications on time, and finding financial aid from unlikely sources. The Dummies Way * Explanations in plain English * "Get in, get out" information * Icons and other navigational aids * Tear-out cheat sheet * Top ten lists * A dash of humor and fun

This book is the best introduction to getting free money scholarships and grants. It is a "must read" for the parents of college-bound high school students who don't want to blow all their money on college tuition and expenses. Parents of college-bound high school students often ask when the best time is to get free money in the form of scholarships and grants to help pay for college. The answer is simple, but how you get to the answer is not. The best time to get the free money you are seeking to help pay for your students college education is January, February, and March of their senior year. That's the time when the colleges and universities are flush with scholarship and grant money. When the "free money" gets low, or is gone, it naturally becomes increasingly difficult to get any free money. In fact, if you wait too long, the only way to get money for college is through student loans and parent loans. This is an easy (but unbelievably expensive) way to pay for college. Why? It's expensive because you (or your child), could easily pay an additional \$50,000 to \$100,000+ in interest and finance charges. The not so simple answer to this question often shocks parents: Your best chance of getting the big money actually starts between the 7th and 10th grades. Some parents gasp when they find out. That's because they think that the 11th grade is the appropriate time to start planning for college. In the old days this was probably true. However, today everything has changed. The cost of college is much more than it ever was in the past. In fact, it's such a huge investment to get a college degree (\$100,000 to \$200,000+), the only thing more expensive in life will be the purchase of a family home in a nice neighborhood, or paying for a catastrophic illness if you have no health insurance. If you have a college-bound high school student, you are in for a big financial surprise. It'll be a big surprise because you and your student are going to have to come up with \$20,000 to \$60,000 PER YEAR, until your student graduates. If you are lucky and have really good student, this will be 4 consecutive years. For not so lucky parents and students, this could easily drag out to 5-7 years. If you don't have the money to throw at this "cash-eating monster," you are going to have to borrow the money through student loans, second mortgages, or dip into your retirement savings. Or, you can simply tell your student that the only way they are going to college is to get student loans or to go to a cheap community college and start with an AA degree. There are billions of dollars of free money scholarships and grants available to all college-bound high school students. The problem is that most parents are too busy living their lives, raising their families, and earning a living to take the time and expertise to find out where all this money is and how to get it. This is where this book can help you. If you are sincerely interested in sending your kids to the top colleges in America for pennies on the dollar, please read this book right away and be prepared to learn ways you can get free money scholarships and grants to cover the costs, and which colleges and universities are most likely to give your student money to attend their school.

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