

IMPROVE YOUR CHANCES OF BEING AWARDED AN SCHBSIF SCHOLARSHIP
Tips on How to Succeed with Your Application

THE ESSAY IS KEY!

The judges consider all parts of an application package; however, your essay can easily be the difference between receiving a scholarship or not. This is your opportunity to let the judges know why you should be awarded one of these scholarships. You need to impress them!

Correct grammar is vital. While what you have to say is important, saying it while using improper grammar diminishes your chances. The judges are not impressed by a student with a 4.0 GPA and a couple of AP or honors classes in English Literature and English Composition if the end result is a butchery of the English language. Whatever your story is, its message is lost in a poorly written essay. The judges know that people who do not write well do not do well in college or in careers. Read your essay over and over. Edit, edit, edit!

Content is also important. Your essay can be grammatically perfect but not be impressive. The essay is one of the ways that judges get to know you. While there is a lot of information on the application itself, who you are comes through in the essay and in the letters of recommendation. Feel free to talk about your passions, your dreams, your goals. Talk about your personality traits that make others gravitate to you. Talk about your vision for your future and how your college education is going to help you achieve your life's goals. Write your essay in your own voice. Do keep in mind, however, that the judges have been doing this for many years and they can spot insincerity. Someone who talks about their love of history but has transcripts heavily weighted with science and math courses is not demonstrating a desire to following his or her dreams. Someone who talks about wanting a career in the medical field but who has only taken the very basic biology or other science requirements to get a diploma is not demonstrating the passion for science that is necessary to succeed in medicine. Use the essay to let the judges know just what a great person you are!

Remember, the essay is the only way the judges get to know you. Use the essay to convey things that might not be evident on the application form. Do it right and make it count.

LETTERS OF RECOMMENDATION

You are required to provide two letters of recommendation from teachers, counselors or administrators who can speak specifically to your abilities and achievements as a student. Optionally, you can include a third letter from a leader of a community or civic group who attests to your accomplishments in serving your community. These letters are nearly as important to your chances of winning a scholarship as is your essay. They let the judges know what others, primarily professionals, think of you and your abilities as well as your contributions you make to society, whether your school or your community.

As with the essay, the judges are fairly adept at reading between the lines when it comes to letters of recommendation. Get more letters than you need, if you can, and pick the best ones. Some letters of recommendation read like form letters where nothing changes except the name. Those are fairly easy for the judges to identify and actually detract from your chances. They detract because they either illustrate the writer's ambivalence towards you, your lack of effort in obtain the best possible recommendations or both. Someone who goes out of their way to write an excellent letter of recommendation tells the judges that they believe in you, that you are worth their time and effort to do

more than the bare minimum needed to satisfy a request. Don't discount the importance of these letters.

BE THOROUGH ON THE APPLICATION

The application asks for lots of information and, in many cases, does not provide enough room to put everything you want or need to list. Instead of abbreviating what you want to indicate to meet space constraints, take advantage of being able to continue the subject on a separate sheet. Just be sure that you clearly identify the application section to which the additional information applies. Also, be sure to include the years, number of years or times that the achievement applies and, if it is an organization, identify the times you held a leadership position.

List your achievements in order of importance. What makes you stand out? Most applicants for this scholarship are on the honor roll for their school but few have held one or more offices in their student government; therefore, the student government may be considered a higher achievement. Something like that could be what sets one applicant apart from another. Also, someone who continues to achieve high levels over a sustainable period might have an advantage over someone who bounces from activity or achievement over the course of time. It could be an indication of dedication versus list making and dedication certainly is important to success in college.

Keep in mind that the judges might not be familiar with your school. It is your job to educate them on the value of a particular award or honor, especially if it is school-specific. If you've been selected for the most prestigious honor within your school, you need to identify and explain that because it may only apply to your school. Certainly things such as National Honors Society and Beta Club are very well known by the judges but school-specific honors are not as well known. This is also true of certain curricula at private schools. If your school only offers limited opportunities to be in advanced or honors courses, including a copy of what is offered is advisable. You cannot take classes that are not offered but the judges need to be aware that the lack of coursework is through no fault of your own. On the other hand, if there are numerous offerings and your transcripts don't reflect sufficient advanced studies, the judges can take that into account. Those who are not already full time college students should see the guidance counselor for a copy of your school's profile and included it in your application packet.

Whether awards, honors, achievements, extracurricular activities or civic contributions, be sure you don't sell yourself short because you didn't have enough room on a pre-printed form. Be thorough. Remember, the judges don't know you or anything about you. It is up to you to let them get to know you, to know all you've done and all that you are capable of achieving.

BE NEAT AND ORGANIZED

Typewritten applications do not necessarily carry more weight with a judge than neatly printed applications. However, applications that are difficult to read because they are sloppily written can be a detriment.

The applications are in a general .pdf format. The most recent versions of Adobe Acrobat DC Reader allow you to type directly on the document and save your text as an overlay to the form. If your printed hand is not something that you would be proud to submit, use this method instead. It takes a little while longer but is worth your time and effort.

Organizations is also important. Whether you are listing achievements by importance, chronology, duration or frequency, be consistent so the judge can easily follow along. Do not forget to include honor or achievements that you mentioned in your essay as they might be overlooked when scoring those portions of the application form. The judges are reviewing a large number of applications. Do not let an omission make the difference.

Paper is relatively cheap. Print out a few copies of the application and use them to decide what method and information puts you in the best possible light. Once you are satisfied, you can begin working on the copy you will submit for consideration.

BE SURE YOU MEET ALL THE QUALIFICATIONS

First and foremost, ensure that you are using the proper application. There are two versions of the application but they are considered equally. The first version is for high school seniors who will be graduating and entering college in the academic year for which the scholarship is being awarded. This version is also used by high school graduates who may have taken a break between graduation and their entrance into college. The second version is for current college students that have an official college transcript to submit even if it from an institution other than the one you will be attending. This would not include transcripts of a class or two taken at a college as a part of your high school educational process even if it resulted in transferrable college credits. If you have any question as to which application you should be submitting, contact the individual indicated on the eligibility and requirements information sheet (downloadable from our website). Submitting the wrong application type is grounds for automatic disqualification from further consideration.

This is a merit-based scholarship. Financial consideration plays no role in the selection process. That is why there is no place on the application for you to record various incomes, expected family financial support or a requirement for you to list other scholarships or assistance you may have received or expect to receive. None has a bearing on the decision process. You are not barred from making comments in your essay if you choose to do so; however, the judges' recommendations to the trustees are based on merit. You should not, however, eliminate a letter of recommendation because the person writing the letter discusses any financial matters.

Scholarships are only awarded to dependents of our current policyholders or dependents of our policyholders' employees in good standing. "In good standing" means that the policyholder is a policyholder at the time the scholarship is awarded or that the employee is still an employee if that applies. Dependents of our policyholders' subcontractors or the policyholder's subcontractors' employees are not eligible to receive this scholarship. If there is any question regarding your eligibility, be sure to contact the individual indicated on the eligibility and requirements information sheet or send your question through our website contact section so we can assist you in making that determination.

You must be a citizen or legal resident of the United States to receive this scholarship. While we do not require documentary evidence beyond your initialing the appropriate place on the application, we retain the right to do so prior to the awarding of a scholarship.

SUBMIT YOUR APPLICATION COMPLETED AS REQUIRED ON TIME

We have a strict April 15 deadline every year. All applications must be postmarked no later than April 15. If April 15 falls on a Sunday, having an April 16 postmark is disqualifying even though the post office was closed on April 15. Because some institutions prohibit their employees from personally handing a letter of recommendation to the person requesting it, we are a little more lenient of the April 15 requirement for letters of recommendation sent directly to us because you may have little or no control of those circumstances; however, all letters must be received for inclusion in the applicant's packet prior to our turning the packets over to the judges for scoring. If we do not have the required of letters at that time, the applicant is disqualified so it is in your interest to know that the letters you did not personally submit with your application have been received. Remember that you are limited to two letters from teachers, counselors, administrators, etc., but may have one optional letter from a leader of a community service or civic organization. If we receive anything beyond that, the additional ones will not be submitted to the judges; only the first two received.

The application also states that nothing is to be left blank. If nothing belongs in the space provided on the application, you should indicate so with an "NA" or other such indication. Leaving something blank is a failure to properly follow instructions, which is obviously ill-advised.

One of the differences between the high school application and the post-secondary application is in the areas of honors and awards and in extracurricular activities. The instructions tell you to indicate when each apply by using an "HS" or "PS" associated with each. The judges are aware that college students often have less time for outside activities and honors and awards are harder to obtain. Do not cheat yourself by failing to show the distinction as more weight can be given to achievements in college. The same holds true for GPA. If you had a 2.0 GPA in high school but have a 3.0 GPA in college, you're eligible to apply. However, if the reverse is the case, you are not eligible. If your school uses a 5-point system, please be sure to reflect the 4-point scale equivalent on your application but know that we closely check the math.

AVAIL YOURSELF OF THE OPPORTUNITY TO ASK QUESTIONS

As previously stated, the point of contact for the scholarship program is available to assist you by answering your questions. If you're in doubt about something, don't risk your chances because you didn't take the time to ask your question.