

# Invest in education

## Website helps students find money for college

**T**here is a significant gap between the earning potential for college graduates versus high school graduates. Since the Great Recession ended, the gap has grown to record levels. College graduates now earn an average of 56 percent more than those with just a high school diploma. That can translate to hundreds of thousands of dollars over a career.

The benefits of college and graduate degrees go beyond income. College graduates are more likely to marry, own a home, have a secure retirement plan and enjoy other quality-of-life perks.

It seems like a no-brainer. If you have kids, send them to college. Of course, it's not that simple. Not everyone is wired for college. Some kids can excel, with proper training, in fields that don't require college.

Others may be well-suited for college but lack the financial resources to go. The cost of higher education can be prohibitive for many. They can borrow the money, but that can leave them with crushing debt for many years. Grants and scholarships can help pay for college, but how and where do you get them?

**Scholarships.com** is a free website and app dedicated to helping students find funding for higher education. The student — high school, undergraduate or graduate — fills out a profile online, and the site generates a list of potential scholarships and grants tailored to the profile.

### Application process

Most of the scholarships are competitive and involve an application process that may include writing an essay, making a self-promotional video or participating in an interview process. Some scholarships are targeted to very specific interests and may require applicants to jump through unusual hoops, such as pledging to work in government, teaching in underprivileged areas or even scuba diving. Students should carefully review the scholarship list to make sure they meet the requirements of the ones they apply for.

The site offers more than just scholarship lists. It also helps you find the right college to attend if you don't know where to go. It uses your

profile to find schools that match your interests and aptitudes. It also has tips on picking schools and majors, applying for scholarships and preparing for ACT/SAT testing. A section for educators has calendars, checklists and other resources to help guide students through the college application process.

Scholarships.com, while not visually dazzling, is efficiently designed and easy to use. If you have a college-bound student, check it out.

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