**Dave Ramsey’s top recommendations for scholarship resources:**

* **Chegg (chegg.com)** – This website has over 25,000 scholarships and grants that your kids can filter based on their academic level, age and GPA. This is also a great site to read up on different colleges, rent textbooks, and find help with studying and test prep.
* **Scholly** (myscholly.com) – When your kids download the Scholly Search app and create a profile, they’ll get matched with the best scholarships for their situation. The app will also help them keep track of their applications. Students have won millions of dollars in scholarships collectively through this site!
* **RaiseMe** (raise.me) – Colleges have profiles on this site, allowing students to follow their school(s) of choice. Starting as early as freshman year of high school, students can earn “micro-scholarships” from the school(s) they follow for things like getting good grades or helping out in their community. Those achievements add up over time. Once students apply to those schools, they’ll get a financial award letter from each school that is either the same amount or more than what they earned on RaiseMe.
* **The Ultimate Scholarship Book** – With a new edition every year, this book has info on 1.5 million scholarships, grants and prizes. To help students narrow it down, the awards are grouped by college major, career goals, ethnicity—you name it!

**Dave Ramsey’s tips for getting the most out of scholarships:**

* Treat the scholarship search like a job. Or at least encourage your child to treat it that way! Going to school debt-free is serious business, and the paycheck shows up in the form of award letters from scholarship committees. I recommend high schoolers spend several hours a day on summer breaks and weekends searching for and filling out every single scholarship opportunity they can find.
* The internet is your friend here. Don’t be afraid of doing frequent searches—new scholarships and deadlines are being set up all the time.
* Your child should be prepared to write some essays about their personal experiences and career goals.
* Look into whether your or your spouse’s workplace offers scholarships for the children of employees.
* Get in touch with local community groups, businesses and charities to find out if your child can apply for their scholarships. These are often awarded on the basis of community service or high school GPA.
* Get Grants: Once again, we’re talking about free money you do NOT have to pay back—which is the only kind of aid you want. These grants are awarded by schools, organizations and federal assistance programs based on your financial need. Once you’ve completed your FAFSA, you’ll receive word on the federal grants you’re up for. But even if there are no dollars to be had there, you can contact [your state grant agency](https://www2.ed.gov/about/contacts/state/index.html) for more aid possibilities.