

Guide to Scholarships for Single Parents

Point University

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Introduction

While earning a degree yields better opportunities and higher earning potential, costs associated with higher education often create apprehension, especially for single parents. The <u>Institute for Women's Policy Research</u> reports that approximately 2.1 million undergraduate students in the U.S. were raising children on their own during the 2011-2012 academic school year.

Within the single-mother population, only 31% of mothers over 25 raising their children independently have a college degree, compared to the 54% of married women and 40% of women overall who have a degree. Single mothers are statistically more susceptible to graduating with more debt than both married women and women without children. They are also less likely than their counterparts to complete their degree.

Meanwhile, the single-father population has increased about ninefold since 1960, according to the <u>Pew Research Center</u>, with 2.6 million single fathers in the U.S. in 2011, and nearly one-quarter (24%) of today's single-parent households headed by fathers. Education is closely tied to single-parent status. According to the Pew report, "Among dads with some college, 17% are single fathers, and just 7% of fathers with a bachelor's degree fall into this category."

Financial barriers for single parents are widely acknowledged, which is why many organizations offer scholarships specifically for single parents. Some scholarships only require applicants to be single parents with a specified GPA, while others may require students to study a particular subject. Students who receive scholarship money can use funds at Point University if they are enrolled full time.

Applying Where can I find scholarships for single parents?

Students can explore the Point online programs <u>website</u> to find information about scholarships available to Point students. Students can also use the <u>U.S. Department of Labor's scholarship</u> <u>search tool</u> or contact professional associations, foundations, and local organizations to discover other scholarship opportunities. They can also reach out to staff at their church to learn about opportunities specific to their religion. Students should explore as many scholarship opportunities as possible to strengthen their chances of receiving funds.

Applying Where can I find scholarships for single-parent students?

- Your Church: Church administration often have relationships with scholarship organizations, so contact your church's staff for information about these opportunities, their requirements, and how to apply for them.
- **Foundations:** Foundations often offer scholarships for students from certain demographics or for those working in specific fields. Find foundations relevant to your career aspirations to inquire about scholarship opportunities.
- Local Organizations: Local organizations, including clubs like Kiwanis and Rotary, often
 provide scholarships for students each year. Students should seek out both secular and
 Christian organizations to learn about funding opportunities.
- Professional Associations: Professional organizations sometimes offer scholarships for students intending to pursue majors in their field. Contact these organizations to ask about scholarship opportunities.
- The U.S. Department of Labor's <u>Scholarship Search Tool</u>: The U.S. Department of Labor maintains an online database where students can search for scholarship opportunities. The search function allows students to use keywords and filter search results to find scholarships for their particular career interests or demographics.

Applying What are the application requirements?

- FAFSA: Before students apply for a scholarship, they should complete a <u>Free Application for Federal Student Aid</u>. This determines a student's financial need and is often required by organizations that offer student funding.
- Do you have questions about your financial aid options? You can view helpful videos about financial aid here.
- Transcripts: Many scholarship organizations require students to submit transcripts. Often, scholarships will require students to maintain a minimum GPA; thus, a transcript verifies if a student fulfills this requirement.
- Essay: Often, students must write an essay for scholarship applications. Typically, the
 organizations provide guidelines for these essays, including a topic and minimum length.
 Students can access online resources like the Online Writing Lab to help them write a strong
 essay.
- Letters of recommendation: Letters of recommendation are a common component for scholarship applications. For Christian scholarships, students are often asked to provide a letter of recommendation from their church leader. Other applications may require letters from educational or professional contacts familiar with the student's experience and integrity. Students should ask their recommenders to write their letters several weeks in advance of the application deadline.
- Documentation of college enrollment: Many scholarship committees require proof that students are enrolled in a school. The requirements for this application component can vary from an acceptance letter to a course schedule for the current semester.

Applying What are some tips for a successful application?

Students should ensure each scholarship application they submit is complete. To receive a scholarship, students will need to stand out from the other applicants and fulfill all necessary requirements outlined by the organization.

- Create a Checklist: Since every scholarship has its own requirements, students can make checklists for each opportunity. Checklists can include the necessary requirements, materials, and any special details or achievements that may give them an edge over other applicants.
- Make It Personal: Scholarship committees review countless applications each year. Students
 can take advantage of the essay or personal statement to create a memorable impression.
 Approaching a prompt from a new angle, for example, can help an application stand out, thus
 bettering their chances of achieving a scholarship.
- Proofread Materials: Students should review their application materials résumé, essay, letters of recommendation, and the application itself – to ensure there are no grammar, spelling, or punctuation mistakes.
- **Submit Early:** Developing a habit of submitting applications early is a good practice. By organizing materials in advance of the due date, students can ensure they have all appropriate documents and that all documents have been filled out correctly. Submitting early can also potentially leave a favorable impression with application committees.

Applying Scholarship Scams: What to look out for

Because there are many <u>scholarship scams</u>, students should familiarize themselves with the application process and scholarship organization structures. This research can help students recognize warning signs. Scam organizations often tell students they can "guarantee" aid rewards for students who pay a finder's fee. **Under no circumstances will a legitimate scholarship require students to pay or supply banking information.**

Another typical scam offers to help students fill out their FAFSA in exchange for payment. The FAFSA website itself offers free help for students. The sites that charge are not affiliated with or endorsed by the U.S. Department of Education, and students are urged to refrain from using those services to prevent financial fraud. Any fraudulent experience should be reported to the U.S. Department of Education and Federal Trade Commission.

Scholarships for Single Parents Scholarships

Custody X Change

Who Can Apply: Custody X Change supports parents returning to school to improve their family. For consideration, students must have at least a 3.0 GPA and complete a 500-word essay explaining how the funds can help their family.

Amount: \$1,000

ASIST Scholarships

Who Can Apply: Executive Women International (EWI) offers business women (and men) a professional, nationwide network, as well as a bounty of scholarship opportunities. The Adult Students in Scholastic Transition (ASIST) Scholarship is awarded to adults facing economic, social, or physical challenges. A total of 13 scholarships are awarded each year.

Amount: \$2,000 to \$10,000

Scholarships for Single Parents: Location Specific

Arkansas Single Parent Scholarship Fund

Who Can Apply: Single-parent residents of Arkansas or Bowie County, TX who are pursuing a degree or certification that leads to employment at family-supporting wages are invited to apply for this scholarship.

Amount: Varies

Ford Opportunity Program for Single Parents

Who Can Apply: Hallie E. Ford (1905-2007) founded the Ford Family Foundation and launched the Ford Opportunity program to support single parents in their pursuit of a degree. Up to 50 single-parent students are selected each year for this generous award, which covers up to 90% of unmet college costs. Applicants must be residents of Oregon or Siskiyou County, California.

Amount: Up to \$25,000

Bernice Murray Scholarship

Who Can Apply: Named after a longtime aide to U.S. Sen. James Jeffords, this scholarship is meant for single parents who are residents of Vermont and who demonstrate financial need. The scholarship stipulates that the award is used for childcare expenses. Applicants submit a general essay of at least 250 words describing your course of study, financial need, and how you're unique, as well as childcare information

Amount: \$2,000

Capture the Dream Single Parent Scholarship

Who Can Apply: Capture the Dream strives to eliminate obstacles that make it difficult for single parents to attend school. Bay Area residents can use awards at their school of choice if enrolled full time.

Amount: \$1,000

Scholarships for Children of Single Parents: Location Specific

Byrnes Scholarships

Who Can Apply: High-school seniors residing in South Carolina who have lost one or both parents to death are invited to apply for these scholarships, created to honor James Francis Byrnes, who served as Secretary of State to Truman. Applicants must show an excellent scholastic record and financial need, and be planning to attend an accredited four-year college or university in pursuit of a bachelor's degree.

Amount: \$3,250

Ava's Grace Foundation Scholarships

Who Can Apply: Students raised in Missouri by a single parent due to their other parent being incarcerated may qualify for the Ava's Grace Foundation Scholarship. Students must have at least a 2.5 GPA.

Amount: \$3,000-\$5,000

Ayo and Iken Children of Divorce Scholarship

Who Can Apply: Students raised by a single, divorced parent in Florida qualify for an annual scholarship through the Ayo and Iken Children of Divorce Scholarship. This scholarship requires a 2,000-word essay.

Amount: \$1,000

Scholarships for Single Parents Scholarships for Children of Single Parents

Families of Freedom Scholarship Program

Who Can Apply: Children who lost a parent in the 9/11 attacks qualify for financial assistance. Students must apply prior to their 24th birthday and must enroll in an accredited university.

Amount: Varies

Jackie Spellman Foundation Scholarships

Who Can Apply: The Jackie Spellman Foundation offers scholarships to students raised by single parents after a parental death from leukemia or lymphoma. Students must be enrolled full time, have at least a 3.0 GPA, and submit an essay about their personal story.

Amount: \$1,000-\$5,000

Scholarships for Single Mothers

Bethel Foundation Grace Scholarship

Who Can Apply: The Grace scholarship is for single moms who are full-time and part-time students seeking to complete their undergraduate degree in a career-centric discipline. It can even be used during the summer session. Single mothers can reapply each semester for help paying for books or tuition.

Amount: \$1,500 maximum each semester for full-time students

Soroptomist Live Your Dream Scholarships

Who Can Apply: Every year, the Soroptomist Foundation awards more than \$2 million in education grants all over the world to women who have overcome enormous obstacles. Recipients are encouraged to use their cash awards to cover education and childcare costs.

Amount: Varies

Scholarships for Single Mothers

Live Your Dream

Who Can Apply: The Live Your Dream foundation allocates over two million dollars in education grants each year to help single mothers pursue higher education. There is no GPA or specific major requirement.

Amount: \$500, \$1,000, and \$2,000

EFWA Scholarships

Who Can Apply: While these aren't scholarships for single moms per se, the Educational Foundation for Women in Accounting offers a number of scholarships aimed at women who are primary sources of support for their families who are seeking to further their accounting education. Single moms certainly meet the criteria.

Amount: \$1,000 to \$16,000 a year

Deblinger Family Scholarship

Who Can Apply: Low-income, single mothers residing in California counties around Silicon Valley qualify for the Deblinger Family Scholarship. Additional requirements include enrollment within the past year and a minimum 2.5 GPA. Applicants across all majors are welcome to apply, but applicants should check the website to ensure they meet all criteria.

Amount: Up to \$10,000

Scholarships for Single Parents Scholarships for Minority Single Parents

The National Hook-Up of Black Women Scholarships

Who Can Apply: The National Hook-Up of Black Women (NHBW) is a charitable organization dedicated to improving the lives of families through the arts, culture, health wellness, education and human service programs. The Wynetta A. Frazier "Sister-to-Sister" Scholarship was created to help African American nontraditional students earn their college degree. Applicants must be at least 35 years old. Two awards are given annually.

Amount: \$500

Association of American Indian Affairs Displaced Homemaker Scholarship

Who Can Apply: The Association of American Indian Affairs encourages Native Americans to pursue higher education. Qualified applicants should be at least 35 years old and previously unable to attend college due to family responsibilities.

Amount: \$1,500

Scholarships for Single Parents Scholarships for Minority Single Parents

Patsy Takemoto Mink Award

Who Can Apply: The Patsy Takemoto Mink Education Foundation focuses on low-income, minority mothers earning their degree at any level. The foundation offers five awards each year. Students must demonstrate financial need.

Amount: \$5,000

Rosenfield Injury Lawyers Single Mother Scholarship

Who Can Apply: Single mothers pursuing an undergraduate or law degree are invited to apply. Applicants submit a 500+ word essay on the advantages of going back to school while caring for your children as a mother, addressing the question, "How do you believe motherhood has helped prepare you for the challenges you will face as a student?"

Amount: \$1,000

College JumpStart Scholarship

Who Can Apply: The College JumpStart Scholarship is an annual, merit-based competition open to high school, college, and non-traditional students. The main requirement is that you are committed to going to school and can express your goals for getting a higher education.

Amount: \$1,000

Scholarships for Single Moms Attending Grad School

Go Girl! Grant

Who Can Apply: This grant is provided by The Girlfriend Factor, an organization that supports women striving to better their lives through higher education. Students must submit a one-page autobiography about their education and career goals. References and an interview are also required.

Amount: Varies

Jeannette Rankin Women's Scholarship Fund

Who Can Apply: The Jeannette Rankin Women's Scholarship Fund assists low-income women age 35 and over who could not complete their education due to personal and family responsibilities.

Amount: Varies

Women Techmakers Scholars

Who Can Apply: Formerly the Google Anita Borg Scholarship program, the Women Techmakers Scholars Program creates gender equality in the field of computer science by supporting women to excel in computing and technology. Applicants are chosen based on leadership, academic background, and diversity. In addition to the scholarship money, winners attend a retreat and join a global community of women in tech.

Amount: \$10,000

More Ways for Single Parents to Save While Attending College

Employer Tuition Assistance

Working single parents may qualify for <u>tuition reimbursement</u> from their job. This is a benefit some organizations offer to employees to pay some or all of a student's tuition. The federal government allows companies to issue a maximum of \$5,250 per year tax-free. Not all employers offer the maximum amount. Students may apply for financial aid in addition to what their job offers them; however, because employer contribution is a financial source, students may qualify for less financial aid.

Students can arrange payment to their university in various ways. In some instances, the school charges the organization directly or the student pays up front and the employer reimburses the student at a later date. Another arrangement might include the student submitting an official document from the employer, including the date they plan to pay the tuition, which is generally at the end of a semester or academic year.

Some employers offer company-sponsored scholarships to support skill growth. Students may also qualify for tuition fee waivers, which are often teaching or research assistantships in which students work for a set number of hours per week in exchange for the school waiving a specified tuition amount.

More Ways for Single Parents to Save While Attending College Childcare Grants

Childcare Grants

Many single parents pay for childcare while they work. Part-time student duties, like attending classes after work and completing assignments, often require parents to pay additional childcare expenses. According to a <u>study conducted by Child Care Aware</u>, more than 11 million children under five require some form of childcare in the U.S. Annual childcare costs can exceed college tuition and a parent's salary, reaching over \$40,000 per year on average in some states.

Various federal organizations host funds to assist parents. For instance, the Child Care Access Means Parents in School Program (CCAMPIS) reviews school demographics, including ethnicity, low-income, and marital status, to determine the financial need of childcare services for students at the university. CCAMPIS strives to make childcare available on campus and works with community establishments. With access to campus childcare, single parents can reduce travel and time costs. Students do not apply for this grant, as it is awarded to higher education institutions as a whole. When considering programs, parents should ask their admissions counselor if these programs are available.

The U.S. Department of Health and Human Services offers the Child Care and Development Block Grant (CCDF), which provides qualifying parents childcare. Students should visit the CCDF website to review state requirements. The State Child Development Bureaus also help families find providers who meet quality care standards.

More Ways for Single Parents to Save While Attending College

Online Learning

Single parents may prefer the flexibility of an online program. Many online programs are asynchronous, allowing students to complete coursework at their convenience within deadlines. Asynchronous learning is interactive; students engage with classmates and professors through discussion boards, group assignments, and email. Parents with busy schedules can also consider self-paced online programs, which allow them to complete work at their own pace with no set deadlines.

Point University, an accredited Christian institution located in West Point, Georgia, offers a wide range of undergraduate and graduate-level degree programs, many of which are asynchronous or self-paced, and 100% online.

In addition to flexibility, online programs also offer childcare savings. Many online student-parents complete coursework during nontraditional hours, often when their child is asleep. Online programs are more cost-effective in some states than others. For instance, some states have higher enrollment or work-hour requirements, which may disqualify some parents for childcare. Furthermore, some states only provide care for students earning a four-year degree within a limited timeframe. Online programs offer the same quality education as in-person programs, and many learners find they prefer the online program experience. Point University offers both flexibility and an affordable tuition rate for online students.

More Ways for Single Parents to Save While Attending College

Tax Breaks

The federal government offers tax breaks for single parents. As the head of household, single parents can claim a higher standard deduction and the dependent exemption for themselves and each of their children. Single-parent students may also qualify for the Child Tax Credit, which provides students a maximum of \$1,000 for every child under 17. Not all parents receive the full \$1,000 because it is based on income. Single parents who exceed \$75,000 per year in gross income do not qualify.

Another tax break is the Earned Income Tax Credit. This program offers three tiers of credits based on how many children a parent has and how much they earn. To qualify, applicants must be low-income to moderate-income earners. The highest tier is for parents with three or more children who earn less than \$47,955 per year. At this level, parents receive a tax credit that exceeds \$6,000.

Single parents also qualify for tax breaks if they spend a lot of money on childcare. The Child and Dependent Care Credit can cover 35% of childcare expenses maximum. Some employers also allow exclusions for parents who require childcare services due to their work hours.

Scholarships for Single Parents Additional Resources

<u>American Association of University Women</u>: Since 1881, AAUW has empowered women through grants, networking, and resources. Single moms have access to articles and can apply for membership.

<u>Enlightened Helping Hand Foundation</u>: EHHF strives to support disadvantaged single parents by providing workshops and need-based solutions. Single mothers enrolled in school can receive financial support until they graduate.

<u>Extended Family</u>: Extended family is a nonprofit that strives to help single parents with housing, transportation, and medical expenses. Extended Family also covers education-related expenses.

Scholarships for Single Parents Additional Resources

<u>Parents Without Partners</u>: Parents Without Partners offers resources to single parents that lead to quality care for their children. This organization offers parents a membership that provides access to a vast network.

<u>Single Parent Alliance & Resource Center</u>: SPARC is an online resource that explores the complex needs of single parents in order to provide support. Parents can discuss topics with a community of parents who understand their needs.

<u>Single Parent Advocate</u>: This nonprofit organization provides resources to single parents who want to create a better life for themselves and their children through education and professional development.

Point University: A Respected Christian Institution

Point University is an accredited, private, Christian university that offers a wide range of 100% online programs, including:

- Associate Programs
- Bachelor's Programs
- Master's Programs
- Certificates

Find the online program that works with your career goals and your busy lifestyle at online.point.edu, or give us a call at 844-671-5839.