

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**LAST UPDATED: 10/29/15 (Scholarships in red are expired)**

Since outside scholarships are distributed by a third-party, Harris-Stowe State University is unable to provide any additional information regarding the selection process, the notification process, or the disbursement process of these opportunities. If you are applying for any scholarships listed here, please be sure to take down the contact information in case you want to inquire about the award at a later time.

*(Check back frequently for updates)*

**Scholarship Name:** Empower Scholarship Award

**Source Website:** [www.couragecenter.org/PreviewPages/empower\\_details.aspx](http://www.couragecenter.org/PreviewPages/empower_details.aspx)

**Deadline to Apply:** May 2015

**Award Amount:** \$1,500

**Criteria:** 2.0 GPA while demonstrating a career interest in the medical / rehabilitation field by completing at least 20 hours of career-related volunteer service.

**Scholarship Name:** Thurgood Marshall College Fund Scholarships

**Source Website:** [www.thurgoodmarshallfund.net](http://www.thurgoodmarshallfund.net)

**Deadline to Apply:** December 1, 2015

**Award Amount:** Varies

**Criteria:** Enrolled in an HBCU. See website for details.

**Scholarship Name:** National Black Police Association- Alphonso Deal Law Enforcement

**Source Website:** [www.blackpolice.org](http://www.blackpolice.org)

**Deadline to Apply:** June 1, 2015

**Award Amount:** \$500

**Criteria:** Students attending any four year college in the U.S. who are African American and planning to major in Law Enforcement or Criminal Justice. See website for details.

**Scholarship Name:** Development Fund for Black Students in Science and Technology

**Source Website:** [www.dfbsstscholarship.org/dfb\\_sch.html](http://www.dfbsstscholarship.org/dfb_sch.html)

**Deadline to Apply:** June 16, 2015

**Award Amount:** \$2,000

**Criteria:** African-American undergraduate students enrolled in scientific or technical fields of study at an HBCU.

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Development Fund for Black Students in Science and Technology

**Source Website:** [www.dfbsstscholarship.org/dfb\\_sch.html](http://www.dfbsstscholarship.org/dfb_sch.html)

**Deadline to Apply:** June 15, 2015

**Award Amount:** \$2,000

**Criteria:** Must be majoring in a scientific or technical field. See website for details.

**Scholarship Name:** Akash Kuruvilla Memorial Scholarship Fund

**Source Website:** [www.akmscholarship.com/](http://www.akmscholarship.com/)

**Deadline to Apply:** June 2015

**Award Amount:** \$1,000

**Criteria:** See website for details.

**Scholarship Name:** NAACP - Agnes Jones Jackson

**Source Website:** [www.poisefoundation.org](http://www.poisefoundation.org)

**Deadline to Apply:** July 30, 2015

**Award Amount:** \$2,000

**Criteria:** Must be under the age of 25. See website for details.

**Scholarship Name:** NAACP- The Hurbertus W. V. Willems Engineering, Chemistry, Physics or Mathematics Sciences

**Source Website:** [www.poisefoundation.org](http://www.poisefoundation.org)

**Deadline to Apply:** July 31, 2015

**Award Amount:** \$3,000

**Criteria:** Awarded annually to a male U.S. citizen who attends an accredited institution in the United States.

**Scholarship Name:** NAACP-Agnes Jones Jackson Scholarship

**Source Website:** [www.poisefoundation.org](http://www.poisefoundation.org)

**Deadline to Apply:** July 31<sup>st</sup>, 2015

**Award Amount:** \$2,000

**Criteria:** Member of the NAACP who demonstrates financial need based on the federal poverty guidelines. Cannot be over the age of 25 by the application deadline.

**Scholarship Name:** American Copy Editors Society

**Source Website:** [www.copydesk.org](http://www.copydesk.org)

**Deadline to Apply:** Varies

**Award Amount:** \$1,500 - \$2,500

**Criteria:** See website for details.

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Kemoer Homes Services Scholarship

**Source Website:** [www.uncf.org](http://www.uncf.org)

**Deadline to Apply:** October 2015

**Award Amount:** \$2,500

**Criteria:** HBCU students who have a parent or guardian who is a life insurance policy holder. See website for details.

**Scholarship Name:** Custom Furniture Scholarship

**Source Website:** <http://www.custommade.com/scholarships/consumer-advantages-of-buying-custom-furniture-scholarship/>

**Deadline to Apply:** December 15, 2015

**Award Amount:** \$1,000

**Criteria:** Open to any student enrolled in an undergraduate or graduate degree program in Fall 2015 or Spring 2016 at any accredited American college, university or trade school. Interested candidates must submit an essay of at least 1,000 words on the topic, "Why buy custom furniture?". See website for details.

**Scholarship Name:** Custom Jewelry Scholarship

**Source Website:** <http://www.custommade.com/scholarships/consumer-advantages-of-buying-custom-jewelry-scholarship/>

**Deadline to Apply:** December 15, 2015

**Award Amount:** \$1,000

**Criteria:** Open to any student enrolled in an undergraduate or graduate degree program in Fall 2015 or Spring 2016 at any accredited American college, university or trade school. Interested candidates must submit an essay of at least 1,000 words on the topic, "Why buy custom jewelry?". See website for details.

**Scholarship Name:** California Teachers Association - Martin Luther King Memorial Education

**Source Website:** [www.cta.org](http://www.cta.org)

**Deadline to Apply:** Varies

**Award Amount:** Varies

**Criteria:** Must be majoring in education. See website for details.

**Scholarship Name:** Congressional Black Caucus Scholarship

**Source Website:** [www.cbcfinc.org/scholarships.html](http://www.cbcfinc.org/scholarships.html)

**Deadline to Apply:** Varies

**Award Amount:** Varies

**Criteria:** See website for details.

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Maxwell House Coffee Minority Scholarship

**Source Website:** [www.apacs.org](http://www.apacs.org)

**Deadline to Apply:** Varies

**Award Amount:** \$4,000

**Criteria:** High school students or graduates from New York, Philadelphia, Detroit, Chicago, St. Louis, Baltimore or Newark. Must be willing to attend an HBCU.

**Scholarship Name:** National Association for Equal Opportunity in Higher Education- (AIFS)

**Source Website:** [www.nafeo.org](http://www.nafeo.org)

**Deadline to Apply:** Varies

**Award Amount:** Varies

**Criteria:** Must be enrolled in undergraduate or graduate programs at a historically predominately black college/university (HBCU), and must have at least a 3.0 GPA on a 4.0 scale. See website for details.

**Scholarship Name:** State Farm Companies Foundation

**Source Website:** [www.26seconds.com](http://www.26seconds.com)

**Deadline to Apply:** Varies

**Award Amount:** \$5,000

**Criteria:** Awarded to students who are not traditionally eligible for many scholarship programs. See website for details.

**Scholarship Name:** United Negro College Fund Scholarships

**Source Website:** [www.uncf.org/students/scholarships.asp](http://www.uncf.org/students/scholarships.asp)

**Deadline to Apply:** Varies

**Award Amount:** \$500-\$10,000

**Criteria:** See website for more details on the numerous scholarships available

**Scholarship Name:** U.S. Bank Scholarship

**Source Website:** <https://www.usbank.com/community/financial-education/scholarship.html>

**Deadline to Apply:** September 17, 2015

**Award Amount:** \$5,000

**Criteria:** See website for details.

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Flosum 2015 Scholarship

**Source Website:** <http://www.flosum.com/apply-flosum-scholarship/>

**Deadline to Apply:** December 15, 2015

**Award Amount:** \$750

**Criteria:** See website for details

**Scholarship Name:** 2015 Remote DBA Scholarship

**Source Website:** <http://www.remotedba.com/#applyforscholarship>

**Deadline to Apply:** July 1, 2015

**Award Amount:** \$3,500

**Criteria:** See website for details

**Scholarship Name:** The Executive Leadership Foundation National Essay Competition

**Source Website:** None-Contact [rcesar@elcinfo.com](mailto:rcesar@elcinfo.com) for more information

**Deadline to Apply:** May 22, 2015

**Award Amount:** Varies

**Criteria:** Application [2015 EssayApplication\\_FINAL.PDF](#)

**Scholarship Name:** Apartment List Scholarship

**Source Website:** [www.apartmentlist.com/scholarships](http://www.apartmentlist.com/scholarships)

**Deadline to Apply:** June 1, 2015

**Award Amount:** \$2,500

**Criteria:** See website for details

**Scholarship Name:** 2015 National Black MBA Association – St. Louis Chapter Undergraduate Scholarship

**Source Website:** [www.stblackmba.org](http://www.stblackmba.org)

**Deadline to Apply:** July 10, 2015

**Award Amount:** \$1,500

**Criteria:** See website for details

**Scholarship Name:** Fall 2015 General Scholarship Award

**Source Website:** <http://www.hotelscheap.org/scholarship>

**Deadline to Apply:** October 15, 2015

**Award Amount:** \$1,500

**Criteria:** See website for details

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Ticket City Scholarship Competition

**Source Website:** <https://www.ticketcity.com/ticketcity-annual-college-scholarship-program.html>

**Deadline to Apply:** November 11, 2015

**Award Amount:** \$3,000

**Criteria:** See website for details

**Scholarship Name:** National Debt Relief Scholarship

**Source Website:** <https://www.nationaldebtrelease.com/#applyforscholarship>

**Deadline to Apply:** January 31, 2016

**Award Amount:** \$1000

**Criteria:** See website for details

**Scholarship Name:** Shutterfly Business Scholarships

**Source Website:** <https://www.shutterfly.com/business-scholarship/>

**Deadline to Apply:** August 31, 2015

**Award Amount:** \$5,500

**Criteria:** Essay, see website for more details.

**Scholarship Name:** The 2015 \$500 Zip Scanners, Police Scanner Scholarship

**Source Website:** <http://www.zipscanners.com/resources/2015-police-scanner-radio-scholarship-contest/>

**Deadline to Apply:** October 14, 2015

**Award Amount:** \$500

**Criteria:** Essay

**Scholarship Name:** James "Rhio" O' Connor Memorial Scholarship Fund

**Source Website:** <http://survivingmesothelioma.com/scholarship/>

**Deadline to Apply:** Varies

**Award Amount:** \$1,000

**Criteria:** Essay

**Scholarship Name:** Quitday.org Scholarship

**Source Website:** <https://quitday.org/scholarship/>

**Deadline to Apply:** March 31, 2016

**Award Amount:** Varies

**Criteria:** Essay

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** Distracted Driver Awareness Scholarship

**Source Website:** <http://www.neilburnslaw.com/distracted-driver-awareness-scholarship/>

**Deadline to Apply:** November 15, 2015

**Award Amount:** \$1,000

**Criteria:** Essay

**Scholarship Name:** The McKenzie Law Firm Legacy Planning Scholarship

**Source Website:** <http://www.themckenziefirm.com/the-mckenzie-law-firm-legacy-planning-scholarship/>

**Deadline to Apply:** November 29<sup>th</sup>, 2015

**Award Amount:** \$1,000

**Criteria:** See website for details

**Scholarship Name:** B. Davis Scholarship

**Source Website:** <http://www.studentawardsearch.com/scholarships.htm>

**Deadline to Apply:** May 23, 2016

**Award Amount:** \$1,000

**Criteria:** See website for details

**Scholarship Name:** Nancy Larson Foundation Scholarship

**Source Website:** <http://nancylarsonfoundation.org/>

**Deadline to Apply:** November 15, 2015

**Award Amount:** \$1,000

**Criteria:** See website for details

**Scholarship Name:** Quitday.org Scholarship

**Source Website:** <https://quitday.org/scholarship/>

**Deadline to Apply:** March 31, 2016

**Award Amount:** \$2,000 for first place, \$700 for second place, and \$300 for third place

**Criteria:** Essay

**Scholarship Name:** The Tree Center Quarterly Scholarship

**Source Website:** <http://www.thetreecenter.com/scholarship/>

**Deadline to Apply:** Varies

**Award Amount:** \$500

**Criteria:** Essay, letter of recommendation, and photo

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

**Scholarship Name:** 2016 Grasshopper Entrepreneur Scholarship

**Source Website:** <http://grasshopper.com/entrepreneur-scholarship/>

**Deadline to Apply:** April 30, 2016

**Award Amount:** \$5,000

**Criteria:** Essay

**Scholarship Name:**

**Source Website:**

**Deadline to Apply:**

**Award Amount:**

**Criteria:**



## EXTERNAL SCHOLARSHIP OPPORTUNITIES

### EXTERNAL SCHOLARSHIP RESOURCES

This list of resources is a good place for students to refer to when seeking additional scholarship opportunities. While these resources may not have scholarships available right now, they are known to update their databases with opportunities throughout the year. Bookmark these pages and visit them frequently!

#### **The Alpha Kappa Alpha Educational Advancement Foundation Inc. (EAF) Scholarships and Fellowships**

The Alpha Kappa Alpha Educational Advancement Foundation Inc. (EAF) is an organization dedicated to providing perpetual support for lifelong learning through a vibrant awards program that includes academic scholarships (financial and merit-based), community assistance awards and fellowships. Please visit our Web site at [www.akaeaf.org](http://www.akaeaf.org) for more information or call the EAF Scholarship hotline at (800) 653-6528.

#### **ProNet International Gifts & Scholarships Inc.**

Applications are accepted year-round. The charitable arm of ProNet International Inc. is awarding a minimum of two academic scholarships beginning April 25, 2009, for veterans intending to enroll in college/universities. First priority will be given to veterans who have served or are currently serving in the U.S. military in Iraq and or Afghanistan. Their dependents are also eligible. Applicants may download the application from [www.pronetscholarships.org](http://www.pronetscholarships.org) or for more information email [info@pnihq.com](mailto:info@pnihq.com).

#### **Thurgood Marshall College Fund (TMCf) Science, Technology, Engineering or Math (STEM) Emergency Scholarship Program**

Applications are accepted year-round. As we are all experiencing the pressures of a declining economy, the Thurgood Marshall College Fund (TMCf) is committed to alleviating some of the financial burdens so many students are facing as they are working to achieve a college education. With that in mind, the TMCf has established a new STEM Emergency Scholarship Program for students who are confronted with an unmet financial need that if not met could mean they are unable to complete the school year. **Click here for more information about this program. Click here for the application.** More information about Thurgood Marshall College Fund scholarships can be found them at <http://www.thurgoodmarshallfund.net/>.

#### **Scholarship America**

Visit [www.scholarshipamerica.org](http://www.scholarshipamerica.org) frequently for updated scholarship opportunities! Scholarship America has been developed to mobilize America through scholarships and educational support, making postsecondary education possible for all students.

#### **Scholarship Guidance**

Visit [www.scholarshipguidance.com](http://www.scholarshipguidance.com) for various scholarship opportunities. The website is updated on a regular basis.

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

### **Cappex**

Students fill out a free profile and uncover millions of dollars in scholarships from colleges, universities, private companies, foundations and more. <https://www.cappex.com/>

### **Fastweb**

Students may be matched with up to \$3 billion in scholarship using Fastweb's unique matching service.

<http://www.fastweb.com/>

### **Unigo/Scholarship Experts**

Students may apply for unique scholarship, many of which are quick and fun, challenging them to use their creative side.

<https://www.unigo.com/scholarships>

### **Studentaid.gov**

Students can find free resources on the types of scholarship out there and information on how to find scholarships that fit their unique circumstance. <https://studentaid.ed.gov/sa/>

### **Affordable Colleges Online**

Visit <http://www.affordablecollegesonline.org/womens-guide-paying-for-college/> for a guide which includes both undergrad and graduate scholarships available specifically for women.

### **GoodCall**

GoodCall's search technology calculates competition scores for the private scholarships in our database, telling students which scholarships they have a higher probability of winning. In addition, GoodCall never requires students to disclose their personal information. <http://www.goodcall.com/>

### **Accredited Schools Online**

This expert-driven guide includes an extensive list of scholarships and financial aid resources available specifically for minority students. The guide also includes tips for finding and securing scholarships and other financial aid.

<http://www.accreditedschoolsonline.org/resources/college-scholarships-for-minority-students/>

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

### EDUCATIONAL TAX CREDITS

#### **American Opportunity and Lifetime Learning Credits**

The **American opportunity credit** allows taxpayers to claim a credit of up to \$2500 for qualified education expenses paid for each eligible student. A tax credit reduces the amount of income tax the taxpayer may have to pay. Unlike a deduction, which reduces the amount of income subject to tax, a credit directly reduces the tax itself. Forty percent of the American opportunity credit may be refundable. The allowable American opportunity credit may be limited by the amount of the taxpayer's income. The refundable part of the credit may be limited by the amount of the taxpayer's tax. It is available for the only for the first 4 years of postsecondary education and only for 4 tax years per eligible student (including any years the HOPE credit was claimed). The student must be enrolled on at least a half-time basis for at least one academic period during the year for the expenses to be qualified and must be pursuing an undergraduate degree or other recognized education credential. An eligible student is either the taxpayer, the taxpayer's spouse, or a dependent who is claimed as an exemption on the taxpayer's tax ret

#### **The Lifetime Learning Credit**

The lifetime learning credit allows taxpayers to claim a maximum credit up to \$2,000 per tax return incurred during the taxable year for qualified tuition and fees for eligible students for post-secondary education, including any course of instruction to acquire or improve job skills. There is no limit on the number of years the lifetime learning credit can be claimed for each student. The lifetime learning credit may be limited by the amount of the taxpayer's income and is a nonrefundable credit.

Both credits limit qualified expenses to the expenses of the taxpayer, the taxpayer's spouse, or a dependent of the taxpayer. Additionally, the total of qualified expenses must be reduced by any tax-free educational assistance (grants, scholarships, employer-provided tuition assistance) and by any refunds of qualified expenses. Qualified expenses paid for with loans are eligible. For each qualifying student, taxpayers must choose to claim either the American opportunity credit, the lifetime learning credit, or the exclusion for certain distributions from an education savings account for the taxable year.

To claim the credits, taxpayers are required to provide the name and taxpayer identification number of the student on the return. Educational institutions are required to report information related to higher education tuition and related expenses assessed during the taxable year.

#### **Coverdell Education Savings Account**

Taxpayers whose modified adjusted gross income is less than \$110,000 for single filers and \$220,000 for joint filers may establish a **Coverdell Education Savings Account** to finance the qualified education expenses of a designated beneficiary. Qualified education expenses include tuition, fees, books, supplies and equipment, and room and board. Contributions are non-deductible, and earnings on the amount held in the Coverdell ESA will be non-taxable until distributed. Annual contributions are limited to \$2,000 per beneficiary under the age of 18. Distributions from a Coverdell ESA are excludable from income to the extent the amount does not exceed the qualified education expenses of the eligible student during the year. If the distribution from the Coverdell ESA exceeds the qualified education expenses, only a portion of the distribution is excludable. In addition, distributions not used for education are subject to a 10 percent addition to tax. Any balance remaining in a

## EXTERNAL SCHOLARSHIP OPPORTUNITIES

Coverdell ESA at the time a beneficiary becomes 30 years of age is to be distributed and taxed to the beneficiary (and subject to the 10 percent addition to tax). However, the balance may be rolled over tax free to another Coverdell ESA benefiting another family member.

### **"Above-The-Line" Deduction for Qualified Higher Education Expenses**

The taxpayer may deduct qualified education expenses paid during the year for the taxpayer, taxpayer's spouse, or taxpayer's dependents and may be limited by the amount of the taxpayer's income. Married taxpayers must file jointly to take the deduction, and the credit may not be claimed on the return of anyone who is claimed as a dependent on another person's return. The qualified higher education expenses are defined in the same manner as for the American opportunity credit. Taxpayers may claim the American opportunity/lifetime learning credit or the "above-the-line" deduction, but not both.

### **Deduction for Interest on Education Loans**

The deduction for interest on education loans is an above-the-line maximum deduction for up to \$2,500 of interest paid by taxpayers on qualified education loans. The amount of the deduction may be limited by the amount of the taxpayer's income. Taxpayers may take a deduction on qualified education loans for the benefit of the taxpayer, the taxpayer's spouse, or any dependent of the taxpayer as of the time the indebtedness was incurred. Married taxpayers must file jointly to take the deduction, and the credit may not be claimed on the return of anyone who is claimed as a dependent on another person's return.