

EXTERNAL SCHOLARSHIP OPPORTUNITIES

LAST UPDATED: 2/14/2017

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)

Name	Website	Deadline	Award Amount	Criteria
Jungle Scholar	https://www.junglescout.com/jungle-scholar/	September 1 st 2017	\$2,000	Applicants will be required to submit a short video, plus a SaaS or ecommerce related business idea
Remote DBA Experts Students Scholarship	http://www.remotedba.com/remotedba-experts-to-students-scholarship/	May 1st, 2017	\$1,000	Submit your scholarship application to student-scholarship@remotedba.com
Axon Optics 'Migraine Story' Scholarship	https://www.axonoptics.com/axon-optics-scholarship/	11:59 p.m. on November 30, 2017	\$1,000	Essay or Video submission via Social Media
EGC Women in Law Scholarship	http://www.egclegal.com/salt-lake-city-utah-car-accidents-lawyer/#scholarship-application	June 30th, 2017	\$1,500	Pre-law female students, CGPA of 3.0, Video Submission, Official Transcripts
Social Media Management Scholarship	https://www.agorapulse.com/social-media-management-scholarship	December 15th of each year	\$1,000	Application and Essay
BuyingNote Digital Marketing Scholarship Program 2017	http://buyingnote.com/scholarship/	July 31 st , 2017	\$1,000	Application and Essay
SEG Scholarship Program	http://seg.org/Scholarships	March 1 st , 2017	\$500-\$14,000	Application, Two references, Current Transcripts
EZstorit.com "Get Ahead Scholarship"	http://ezstorit.com/scholarship/	July 20, 2017	\$500	Application, Transcripts, and Essay
The FurnaceCompare.com Climate Change Scholarship	https://www.furnacecompare.com/scholarship.html	July 31st, 2017	\$1,000	Submit Essay in PDF format to scholarship@furnacecompare.com
Comparakeet Scholarship Program	https://www.comparakeet.com/scholarship-program/	April 28th, 2017	\$1,000	Essay

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No Bull Sports Scholarships	https://nobullsports.org/scholarships	March 1st, 2017, June 1 st , 2017, Sept. 1 st , 2017, or Dec. 1 st , 2017	\$5,000	Application and letter of recommendation
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EXTERNAL SCHOLARSHIP RESOURCES
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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.akaef.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 or for more information email info@pnhq.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 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 for various scholarship opportunities. The website is updated on a regular basis.

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/>

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 return.

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

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.