

CollegeToCareers.com

The Scholarship Vault



Table of Contents

Introduction	3
Types of Scholarships	4-5
Scholarship Scams	6-7
Giants Give College Grants	8
Personal Statement Pointers	9-10
Filling out Your Student Loan Application	11-12
Acquiring Cheap Textbooks	13
Ways to Care for Your Textbooks	14
Essay Writing Tips	15
Essay Samples for Your Reference	16
Volunteering Turns Long-Term For Students & Graduates	17
Guide to Applying to Internships	18-19
Benefits of Working for the Government after College	20-23

The Scholarship Vault: An Introduction

To our Readers,

The Scholarship Vault has been compiled to help you prepare for the most important aspect of your life: College! Not only can preparing for College be a stressful time for you and your family, but the decision making process can be overwhelming. You will find yourself asking questions along the way that may be confusing or worse, unanswered.

The Scholarship Vault has been put together for your convenience as a straight forward, easy to use guide on all the details you need to know to be up to date regarding College scholarships, student grants, and other sources of college funding you may have not been aware of. The financial burden of a post-secondary education can deter many students from enrolling in College, but we have made sure that we have covered all grounds as far as College resources are concerned.

It doesn't stop there. We have also compiled some of the most innovative tips on writing the perfect essay, how to acquire cheap textbooks and how to apply for an internship to fulfill your graduate requirements. Once you have read The Scholarship Vault, you will feel at ease and ready to conquer the enrolling process and get yourself an education.

All of our Best,

CollegetoCareers.com Team

Types of College Scholarships

Common misconceptions about scholarships are that they are only available for the smartest students with the highest GPAs. However, this is just a myth. There are scholarships out there for every type of student seeking a College education.

Academic Scholarships

Academic scholarships are also often referred to as merit scholarships; though a merit scholarship can mean anything that has some level of contest to it. These are for the students with the 4.0 GPAs, years as part of several extracurricular activities and the well-rounded applications. They typically have the highest payouts and are considered very prestigious as they are often national awards.

Average Academic Performance Scholarships

If that first category nearly scared you away, don't run off so soon! Even if your grades aren't the best, there are plenty of scholarships meant for you as well. Average student scholarships do take academics into consideration, but focus on other factors as well, such as community service, leadership, the strength of your essay, etc.

Athletic Scholarships

For students with strong academics and physical skills, athletic scholarships are the way to go. There is practically a scholarship for every single sport, from volleyball to football; gymnastics to cheerleading. So, if you excel in anything physical, you should definitely pursue an athletic scholarship.

Scholarships for Minorities

There are also many scholarships for minorities available. Some of these are general and for all minorities as a collective whole, while others are catered to individual ethnic groups. It is also a good idea to apply for a minority scholarship if you are part or fully of a certain ethnicity. You will get to represent your culture and possibly win money.

Scholarships for Women

As with the scholarships for minorities above, there are also scholarships specifically for women. Since colleges were dominated by men for many years, scholarships have been created for strong, career-minded women that need assistance paying for college expenses. If you are female, it is strongly recommended you pursue a scholarship for women. Moreover, scholarships for women are typically available in just about any field.

Creative Scholarships

For those artistic at heart, there are creative scholarships available to help you pursue your passion. Art scholarships, music scholarships and even dance scholarships usually involve an audition of some sort, and can help you get through art school or an art program at a university. Regardless of your creative field, you can rest assured that there is a scholarship out there just for you. However, it is your job to find it and to apply!

Community Service Scholarships

Community service scholarships are fantastic for those that love to give to others and give back to their communities. If you already perform a lot of community service, then a scholarship in this vein may be perfect for you. There is also the Federal Work Study program, which awards a percentage of their funding to students performing community service activities. It may be a viable option for you if you

were planning on using work-study as a means of paying for college anyway.

Regardless of the type of scholarships you pursue, know that there is something out there for everyone. No matter your grades, your interests or your background, you can and will pay for college with a bit of effort.

Source: <http://www.schoolguides.com>

Check Out This Great Scholarship & Grant Guide We Found



<http://www.collegetocareers.com/guide/scholarshipandgrantguide/>

College Scholarship Scams

While there are thousands of legitimate scholarships offered to students every year, there are also thousands of scholarship scams to offset every legitimate scholarship. With so many scholarship scams in existence, many students find that it becomes hard to differentiate the scams from the legitimate ones and accidentally find themselves to be victims of the scams. One important thing to remember in distinguishing legitimate scholarships from scholarship scams is that scholarships are supposed to be free forms of financial aid granted to students to further their education. Remembering this general idea of what a legitimate scholarship aims to provide will help you avoid the many scholarship scams out there today.

Common Scholarship Scam Pick-Up Lines

1. ***“You can’t find this scholarship information anywhere else!”*** - Scholarship scams that use this pick-up line often claim to provide secret insider information about scholarship opportunities in exchange for a fee. Although you may actually receive some information about scholarship opportunities the information provided is not information that you would not be able to find elsewhere. Visit your school’s financial aid center or do some research online. There are plenty of free college scholarships that do not require pre-payment in exchange.
2. ***“Congratulations you are a finalist in a scholarship contest!”*** - Although this may initially seem exciting and promising, please keep in mind that about 10,000 other students receive this email. Supposed scholarship opportunities that use this pick-up line are scams. Legitimate scholarships promising free money to students who fit a certain criteria are not run or marketed like sweepstakes. Legitimate scholarships offering free money require student application and sometimes letters of recommendation.
3. ***“Give us your credit card number or bank account information and we’ll hold your financial aid!”*** - Never trust a supposed scholarship organization that asks for your credit card information or bank account information. Scholarship scams that ask for your credit card information or bank account information often suggest that you have already qualified or won some form of financial aid and that they will be able to hold it for you in exchange for your personal information. This is not true. You will only receive financial aid or win a scholarship if you apply for it. Organizations do not apply for scholarships beforehand for you or for you at all. Thus, there is nothing for them to “hold”.

The 6 Most Common Scholarship Scams

1. **The Scholarships for Profit Scams** - This type of scam at first comes off as a real scholarship program. The tip off, however, is that it will require an application fee. Although these scholarship profit scams make enough to really offer scholarships, this rarely happens. An important thing to keep in mind when looking for scholarships is that legitimate scholarship programs do not have profit making goals. Legitimate scholarships are free.
2. **The Advance-fee Loan Scam** – This type of scam promises an unusually low-interest loan for a small upfront fee. After paying the fee, however, the loan never materializes. Legitimate education loans do not ask the borrower to pay a fee beforehand. The fee is, instead, automatically deducted from the disbursement check. Be wary of loans not issued by a bank or a recognized lender.
3. **The Sweepstake Scholarship/ Redemption Fee Scam** - As mentioned, before this type of scam usually involves some sort of email that either claims that you are a finalist or you have won a scholarship worth thousands of dollars. The catch in this scholarship scam, like in others, is that

there is a required “redemption” fee for your scholarship. A variation of the email take on this scam is where a supposed scholarship program sends you a fake check for a certain amount. You are then, in turn, asked to write a check for a certain amount (from your own bank account) back to the program for “taxes”. Legitimate scholarships are, again, not run like sweepstakes. It is likely a scam if you do not recall applying for the scholarship.

4. **The Guaranteed Scholarship Search Service Scam** - This type of scam offers a “scholarship matching service” in exchange for a fee for their services. Such scams often “guarantee” that you win a scholarship or they will refund your money. Such scholarship search scams may just take your money and vanish (don’t even think about that guaranteed “refund”). And if they do offer your scholarship opportunities it will not be anything more than what you can find on the web for free.
5. **The Investment Required for Federal Loans Scam** - This type of scam attempts to convince scholarship hopefuls that the purchase of a financial product (i.e. life insurance, investment products, etc.) is required to be able to receive federal student aid. Please note that federal student aid will never require a purchase.
6. **The Free Seminar Scam** - This type of scam may come in the mail or in the form of an email. It usually claims that “you have been selected to receive a free financial aid seminar”. Although these seminars may provide a bit of helpful information, they are generally set up to make a sales pitch for one of the scams listed above.

How to Report Scams

It is important to report scholarship scams if you have been a victim of one.

Report scholarship scams to:

- The **Department of Education’s Office of Inspector General (OIG)**: The OIG “conducts audits, investigations, and inspections of education programs and operations.”
- **Federal Trade Commission (FTC)**: The FTC “works for the consumer to prevent fraudulent, deceptive and unfair business practice in the marketplace and to provide information to help consumers spot, stop and avoid them.” For more information, visit the FTC website.

Source: <http://www.collegetocareers.com/avoid-college-scholarships-scams/>

Giants Give College Grants

College education is expensive, but that shouldn't mean that it is an unattainable goal for anyone; there are many ways in which students can find help to pay for their education, one of those is ways is through funding for College Grants from a big name brand. The following is a list of 10 Fortune 500 companies that fund education:

1. AT&T

The AT&T Labs Fellowship Program awards scholarships and grants to women and minority post-graduate students. The AT&T Foundation has also announced a new scholarship program offered in conjunction with UNCF to provide scholarships for African-American children or stepchildren of regular full-time employees of AT&T, Inc. and its U.S. subsidiaries.

2. Bank of America

Bank of America Joe Martin Scholarship program is a competitive scholarship program available for college or vocational schools to dependents of associates who have been employed by Bank of America for at least 1 year. Dependents of deceased, disabled, or retired associates also are eligible. Awards range from \$1,000 to \$5,000 for each year of full-time study. Scholarships are awarded based on academic achievement, leadership, contributions to school and community, character, and financial need.

3. Best Buy

Best Buy's @15 Scholarship Program is awarding \$1,500 in scholarship money to 1,000 students living in the United States and Puerto Rico. Students who will be entering college in the fall after graduating from high school will be eligible for this scholarship. Students should demonstrate excellent academic achievements, volunteer efforts and work experience. Best Buy wants to help you to prepare for a brighter future by awarding you money for college tuition.

4. Coca-Cola

Coca-Cola is one of the largest, most familiar Fortune 500 companies on the globe. Not only does Coca-Cola award a number of scholarships to graduating high school students pursuing 4-year degrees, but the company also has established a program that is designed explicitly for students who will attend 2-year colleges-The Johnson Legacy Scholarship Program.

5. ExxonMobil Corporation

ExxonMobil in partnership with SECME schools awards scholarships annually to minority students who are heading to programs in fields of math and engineering fields that have historically lacked in diversity. Mobil Delvac, another segment of the corporation, awards Agricultural Scholarships for students studying in an agricultural program.

Source: <http://www.studentloaninfo.org>

Check Out This Great Site on Becoming a Nurse. There is a big need for nurses at this time.



<http://www.collegetocareers.com/career/becomeanurse/>

Here's a site that offers a way to get Free Cash Grants.

<http://www.collegetocareers.com/grants/freecashgrant/>

College Admissions: Personal Statement Pointers

The personal statement is perhaps one of the most important aspects of a College admissions application. It's no wonder why so many college bound students find this part of the admissions process the most stressful and intimidating. However, there are ways to write a great personal statement that will not only impress the Colleges and Universities you're applying to, but also speaks truly to who you are as an individual.

Don't Start Writing Right Away:

It may be tempting to begin drafting your personal statement as soon as you receive the prompt but unless you're a whiz at writing essays, it is best to read the prompt and then give yourself some time to think about it. Of course you'll want to make sure you allow yourself a large enough window of time so that you can take your time writing your statement without missing the deadline for submitting it along with the rest of your application.

Brainstorm:

Once you've read the prompt and have given yourself a day to think about it, begin brainstorming what you're talking points will be for your personal statement. Instead of trying to write out the actual essay right then and there, simply make a bullet list of simple sentences that could serve as the basis for each of the points that you want to address.

Write Just to Write:

After your bullet list has been created, now is the time to sit down and begin drafting your essay. Because the idea of trying to write the perfect personal statement tends to cause a lot of pressure, don't feel the need to get your first draft completely polished. Work around this by simply typing whatever is on your mind as it relates to what you've written on your bullet list. Don't think about whether it makes sense or in what order you want to talk about certain topics. Just begin typing out paragraphs and don't stop until you've truly run out of things to say.

Organize Your Chaos:

One of the most helpful ways to write essays is to go back and organize what you've already written instead of trying to write everything in a perfectly organized manner from the beginning. Practicing this system will make it much easier to spot mistakes, grammatical errors/typos and gives you a chance to read the essay out loud to catch any sentences or topics that don't quite make sense or directly relate to what information the prompt is asking for. Additionally, this method makes it easier to trim down the personal statement to fit the word count.

Ask for Extra Eyes:

No student should be the sole editor of his/her personal statement essay. While it's great to have a parent or other family member, read and critique your essay, it's even better to have one of your

teachers or even your school's guidance counselor review your work and provide their feedback. Some students even go as far as to hire a professional, freelance editor to help them improve their essay. For the best results, you should have at least three people read your personal statement.

Source: <http://www.collegetocareers.com/helpful-tips-writing-great-personal-statement/>

Filling out Your Student Loan Application

There are some prospective students who may put the student loan application process off and wait for the last minute. This can result in a student loan application full of missed information and a letter from the student loan vendor informing the prospective student of information that is still needed to complete the student loan process. This can put off your entire semester and put a halt on your education plans. So, it is important to take your time with your application and ensure you complete it way before the deadline.

You will first want to gather all of the important documents needed. This will include copies of important identification numbers and photo ID. Here are some other common items you will need to have on hand whether you apply for a national or international student loan:

- Social Security Number
- Legal Address
- Tax Returns From the Previous Year
- Asset Information
- School Code for the College You Wish to Attend

Once you have these documents you need to go to fafsa.gov to fill out your free application for federal student aid. This site is the government's webpage for applying for grants and student loans.

Apply for a Pin

If you have never filed an application for student aid you will need to select the link for a pin application. The pin is used to sign your application electronically. You will use this pin every time you fill out an application. The site will allow you to select your pin once you have entered a few personal details. Make sure you store the pin in a safe place and never share it with anyone else. If someone accesses your pin they could fill out a false application in your name.

Determine Your Status

When applying for student loans and grants you will be required to determine your status. This means that you have to determine whether you are an independent student or a dependent student. As an independent student the government will only consider your income and assets. However, if you are classified dependent you will have to report your parent's wages and assets. In most cases you are dependent until you are 22 years old or until you file a tax return claiming your own dependent. The forms you fill out will tell you whether or not you are independent or dependent.

Create a Password

The [fafsa](http://fafsa.gov) application will allow you to select a password for logging back in if you need to stop at some point and finish your application later. Always select a password even if you think you won't need it. If for some reason your computer crashed or your internet went down in the middle of filling out the application you would need to log back in.

Applying for student loans is actually easier than you think. If you gather the correct documents and follow the step by step process you can complete the entire process in less than an hour. Once the application is complete your results will be forwarded to your school and they will put together an award package for your upcoming school semester.

Source: <http://EzineArticles.com/6442259>

Acquiring Cheap Textbooks

It's no secret that college textbooks are expensive, a small fortune in fact. As it seems, textbook prices are going up and up with each passing year. On average, students will pay roughly between \$700-1000 on books during a single year of post secondary. Once an undergraduate student has reached their graduation time, they could end up paying over \$4000 on tuition and books before he or she reaches a degree.

Although signing up to virtual classes can save you money in many ways, unfortunately still many Colleges require their students to purchase traditional textbooks to go along with their online studies. Purchasing books for just one or two classes can add up to over \$200 easily. The good news is there are ways around this. There are some great ways students can save money on textbooks by just being a little creative and thinking outside of the box. We have done all of the thinking here for you, so check out our top ways to save money on your school tuition by purchasing cheap textbooks!

#1

Don't hit your College Books store quite yet, there are other resources you will want to check before you fork out your credit card to make that big purchase. The first thing you will want to check is your local College community board. These boards are usually free and are funded by your school's Student Union Office. There are always students trying to sell their textbooks once the semester is over. Before you start your classes make sure you check this bulletin board. You may even find student housing ads, part-time job ads and services or any other related student topic you may be interested in.

#2

Take some time and do some research. If you aren't able to get good deals from prospective students selling their books, check online. This will open a whole new world to you as far as bargains are concerned. There are many popular well-established companies known for their low prices, most specifically books. EBay, Half.com and Amazon are just a few sites offering consumers the lowest prices guaranteed on new and used books. If you purchase a minimum amount of books, your shipping costs are waved saving you even more money in the long run.

#3

Have you thought about sharing your textbooks with a friend that is taking the same class as you? That way you can both split the cost of your textbook for the semester and one of you can either photocopy the pages as needed or literally share the textbook. This calls for extremely good organizational skills and of course sharing this cost with someone else is a shared responsibility. Make sure you do this with someone you know well and trust.

Ways To Care For Your College Textbooks

At the start of each college year, you will be requested to purchase textbooks, some of these will be reasonably priced, but others can be expensive. However, some of the more expensive textbooks will probably be used in every year of your studies. Consider your textbooks as an investment into your education. It is important to keep your textbooks in good condition, so that you can continue to use and appreciate them.

- Use a bookmark or sticky tabs instead of folding down the corners of pages.
- Sticky tabs are also better to use than highlighting text in the book itself, which can soak through the pages and damage the writing.
- Take notes in a separate notepad, instead of writing in the margin of your book; this will also help to keep you organised, as all your notes and ideas can be kept in one place.
- Don't use your textbooks as coasters or food trays, where they can be stained and spoiled. You wouldn't rest your drink or eat your dinner off your laptop/computer; your textbooks are just as important and should be protected in the same way.
- Carry textbooks in an appropriately sized bag, so that they will not become dog-eared, crumpled or ripped.

There are benefits to following these steps and caring for your textbooks; for example, if you have kept your textbook in good condition, you can then sell them when you are finished with them. E-bay, Amazon, local book stores and first years are a good place to start. It will be impossible to sell a beaten up, badly maintained textbook. Another possibility to consider is that you may decide to go on to further your education and may need some of the same resources.

Essay Writing Tips

Knowing and mastering how to write effectively in an essay is crucial if you want to succeed in College. Although many students get overwhelmed by the very thought of creating an Essay that will not only impress your instructor but also get you the marks needed to attain your educational goals. Below are

steps you will want to take to ensure you write a professional, well-researched and well planned out resume. No procrastinating allowed!

1. The most important step in guaranteeing success at writing your essay is by starting your research early. Time and time again students procrastinate and put off the crucial research necessary to compile facts and data. This results in a rushed, cookie-cutter essay. Why not go for the gold?
2. Just because you are given a topic that you are not interested in, does not mean that it will not be interesting to write about. Individualize your hypothesis by posing questions the reader may be interested in and a topic that you too will have an interest in taking the time to research.
3. Remember to be honest about your work and that it is always healthy to take a little risk once in a while. Sometimes risk can pay off, such as writing in a style that sticks out from the rest. You want your essay to shine so why not add a little creativity to your writing? Of course this doesn't always apply to different styles of report writing, but always a helpful detail to keep in your mind.
4. Write an outline. This is one of the most important aspects to the essay process. An outline is a mind map of all your ideas to develop your thoughts and points. Any successful big project requires some sort of mind mapping to organize one's thoughts. It can organize your resume in such a way that is pleasing to the reader and yourself.
5. Write and re-write. This is very important. Especially for writers who do not have years of experience under their belt. Even the most talented, gifted writers create drafts of their work. So if you want an error-free essay, don't forget to re-write multiple drafts, however many it takes.
6. Get others to read your work. It is important to be able to take constructive criticism and get other reader's opinions on your writing. Every person who reads your essay will have a unique way of reading it so use your own discretion and don't take constructive criticism, personal.
7. Remember to focus on having a strong introduction. The introduction of your essay is the most important aspect of your paper as these few lines are what will captivate the reader.
8. If you are still unsure about basic sentence structure, how to build your essay in the style requested or just how to form grammatically correct sentences, there are many online resources out there that can help you along the way. Do not forget to use spell check!
9. Ensure that you have read the instructions properly from your professor. Nothing is worse than getting handed back a paper you have long anticipated to see your hard work pay off, only to find a less than satisfactory mark. If you are unclear about what your instructor expects, ask him/her to clarify in person or on paper.

Essay Samples for Reference

There are many resources that can help you obtain the right essay samples if you look carefully. This is the internet age, so the majority of essay samples and examples are all found online, it is a matter of what database you are searching in, and what you are searching for.

For instance, some are more private and exclusive and require a membership fee or are limited to students at a certain school. These school research databases at Universities and Colleges provide a much more extensive range of essay examples since essays are probably the most important factor in classes aside from the actual exam. However, there are many other databases you can try, just use your researching techniques to find them.

Another way to get essay samples is through your peers. Get to know a few classmates so you can help each other out. There have been many cases where a certain student does not attend class, but because he or she has connections in that class, that student is able to succeed without paying attention to what the instructor says. So get to know your classmates, they are your most important weapon against failing a class.

A common slippery slope about using essay samples as an example for your own is that you may subconsciously plagiarize without even knowing if you read the essay samples very in-depth. Keep this in mind when reading other essays so you can assure yourself that what you are taking from the samples is the general feel.

The perfect essay sample is one that exemplifies the structure, the documentation like footnotes or endnotes, bibliography, paragraph sizes, and so on. Depending on what kind of documentation style your essay is based upon, you will have to check whether it is APA, Chicago or MLA style. Essay samples are intended for these main purposes, to show the writer how to format and to improve on the consistency of every paragraph.

Follow the link below to a great resource on Essay Samples:

<http://collegeapps.about.com/od/essays/a/EssayPrompts.htm>

Volunteering Turns Long-Term For Students and Graduates

College students giving their time to volunteer projects is nothing new; however, there has been a shift in where and for how long students are volunteering. Students and graduates used to travel abroad to developing countries, to volunteer with organisations that build schools and orphanages; in more recent years, however, volunteers have found that they are needed just as much at home. Disasters such as hurricane Katrina, in August 2005 and hurricane Irene more recently, have left communities devastated and in need of rebuilding. Projects such as these cannot be fixed overnight and volunteers become committed to helping and making a difference to communities.

Many suggest that the main reason graduates are committing themselves to long term volunteer projects is as a result of the competitive jobs market. "The people who are seeking these volunteerism opportunities may not be able to find employment elsewhere," says clinical psychologist Stephen Goldbart, one of the directors of the Money, Meaning and Choices Institute. "Every one of us needs someplace to feel productive, to have a sense of identity and to have a place in the adult world. It's not only altruism, it's anxiety about the future."

It is true that volunteering provides students and graduates with invaluable hands-on experience that may not otherwise be obtained, if they were waiting to achieve it through paid employment. It is also an opportunity to take what they are learning and turn it into practical knowledge, by applying it to the real world, outside the classroom. Volunteering is also an effective way of gaining important skills that will boost a resume while unemployed; it is equally a chance to network and build relationships and contacts.

Among major charities with college-age volunteers:

- Applications for AmeriCorps have increased from 360,000 in the 2008-09 program year to 536,000 in the 2009-10 program year, says Sandy Scott, acting director of public affairs.
- Teach for America received a record 48,000 applications for the 2011 teacher corps, says national communications director Carrie James. In 2009, 35,000 people applied; in 2008, 25,000.
- Red Cross volunteers in the college age group, 19-24, make up about 11% of the total registered volunteers, up from 10% last year.
- Peace Corps spokeswoman Kristina Edmunson says Peace Corps applications continue to "trend up," although this year, the numbers have decreased by about 800.

It would be unfair to say that the unstable economy and lack of job prospects is the only reason for the trend of volunteering students and graduates; Maureen Curley, president of Campus Compact, a national coalition of university presidents that promotes and studies volunteerism, says she saw an increase in college and post-college volunteering even before the economic crisis. Volunteering provides young people with the opportunity to experience different career options and allows them time to question what they really want out of a career, before they have to fully commit.

Source: <http://www.usatoday.com/news/nation/story/2011-11-23/sharing-college-students-volunteering/51447910/1>

Guide to Applying For College Internships

The majority of college students know how important snagging an internship can be. Before diving in and submitting to one, however, it helps to take a step back and review some vital do's and don'ts so that you stand the best chance of being chosen for such an opportunity.

DO: Pick an Internship That Relates to Your Future Career

Because participating in an internship will take up a significant amount of your time in addition to your studies, it is a good idea to choose your internship based on something that will help you advance in your future career goals. Doing this will allow you to develop skills that can be directly applied to your resume, making you a viable candidate once you're ready to start job hunting after graduation.

DON'T: Do an Internship Just to Do It

Internships are not mandatory for college students. Although being in this kind of work program is highly beneficial, do not apply for one if you are not truly interested or devoted to putting forth the effort. You should choose to be in an internship because you want to be, not because you feel like it's something you have to do. There are plenty of other students dying to take advantage of such an opportunity, so give them a fair shot instead of committing to something that you'll only go through the motions for just so you'll have something to do.

DO: Make Time

An internship is basically a job, whether it's part-time or full-time, so make sure that you'll be able to accommodate this added task into your current schedule. If you're carrying a full course load and are already stressing out about turning in assignments, studying for tests and writing papers, taking on an internship probably isn't going to work in your best interest. Pick a semester/quarter when you have a manageable class schedule that works with your day-to-day routine.

DON'T: Just Go for the Paid Internships

While the majority of internships for college students are volunteer internships, there are some paid opportunities to be found. However, money alone should not be the priority when choosing which programs to apply to. Unpaid internships offer students the chance to receive hands-on training in a real world working environment, which is much more beneficial for an individual's career goals in the long-term after graduation than no amount of money in the short-term can compare to. Simply looking for paid internships will limit your choices greatly.

DO: Make Sure You Meet the Requirements

College internships are not a free for all. Just as with applying for an actual job in the workforce, there are requirements that must be met in order for the company to make sure that you would be ideal for

the position. Be honest with yourself and only apply to those that you're a successful candidate for. Lying about anything on your application will not only get you into a lot of trouble if the truth is discovered, it reflects very poorly on your character and could really harm your reputation during college and after graduation.

DON'T: Take It Personally If You Aren't Chosen

Applying for internships is very competitive and because certain organizations/companies only have a select few they can bring on board, this means not everyone will get chosen. If you're passed on for such an opportunity, chalk it up as a loss and move on to the next program.

Source: <http://www.collegetocareers.com/dos-donts-applying-college-internships/>

Benefits of Working for the Government After College

There are tons of benefits of working for the US Government. Check them out.

Pay is only part of the compensation you will earn working for the Federal Government. The Federal Government offers a broad array of benefits programs and family friendly flexibilities to meet the needs of you and your family. Here are some highlights. Look for additional information along with links to pages that spell out the details below.

- The health insurance program is a nationally recognized model that offers you choice and flexibility along with a substantial employer contribution to premiums. And you can pay your share of premiums as well as your out-of-pocket costs with pre-tax dollars.
- The leave policy provides ample time off to take care of your personal, your recreational and your health care needs. In addition to 10 paid holidays every year, you will accumulate 13 days of sick leave each year along with from 13 to 26 vacation days, depending on your years of employment.
- To help you manage responsibilities outside of your jobs and enhance your peace of mind while you are at work, Federal agencies offer a range of family friendly flexibilities including flexible work schedules, telework; child care and elder care resources; adoption information and incentives programs; child support programs, including subsidies and dependent care flexible spending accounts; and employee assistance programs.

In addition to these programs that we know will be of interest to you right now, the Federal Government recognizes the need for income replacement and income support benefits down the road.

- The 3-part retirement program includes a social security benefit, a 401(k) type plan, and a defined benefit component based on years of employment and salary history.
- In addition to retiree health insurance benefits under the FEHB Program, you also will be eligible for Medicare.
- You will be able to choose among several options for life insurance coverage for both you and your family members.
- They offer the largest group long-term care insurance program in the country. As a new employee, you can apply by answering just a few simple questions. And you can tailor your benefits package to your own needs.

As a new employee, you may be eligible for some special bonuses such as a recruitment bonus or a relocation bonus. This will be at the discretion of your employing agency. Other programs you may want to ask about include: incentive awards; employee development programs; student loan repayment

programs; retention allowances; and interagency transfers. All agencies support community service and encourage participation in the annual combined Federal campaign.

The Government's health benefit program has about 180 health plan options throughout the United States, including consumer-driven health care and preferred provider network options. At least a dozen plan choices are available to each employee, which allows for a broad choice so that employees can select the plan that best meets their own individual health care needs. While specific benefits vary among FEHB plans, none can impose a waiting period or require a medical exam to enroll in their plan.

Flexible Spending Accounts (FSA)

FSAs allow employees to increase their disposable income because the amounts they contribute are not subject to Federal income, FICA, State or local income taxes. The Federal Government offers both a Health Care FSA and a Dependent Care FSA. Employees can use the Health Care FSA for expenses that are tax-deductible, but not reimbursed by any other source, including out-of-pocket expenses and non-covered benefits under their FEHB plans. Some examples are non-covered dental services, lasik surgery, health plan deductibles, and co-payments and coinsurance. FSAs for dependent care are available for employees with dependent children or qualifying dependent adults when the care is necessary to allow the employee to work.

Leave and Holidays

Federal employees are entitled to at least 13 days of vacation leave as well as 13 days of sick leave each year. Depending on years of service, employees can earn up to 26 days of vacation leave each year. In addition, Federal employees get 10 days paid holiday each year. This allows employees time to spend with their families and to pursue their own individual interests and avocations.

Family Friendly Flexibilities

The Federal Government provides many programs for workers to support their needs for individual flexibility. For example, Flexible Work Schedules allow employees to adjust their work hours in order to take a day off each pay period. Employees can **enjoy twenty-six 3-day weekends!** Also, the Federal Government's Alternative Work Schedule (AWS) allows employees to select certain arrival and departure times that best suit their needs within their working day. Agencies are encouraged to allow eligible employees the opportunity to Telework either at home or at a remote location at least one day a week. Family Friendly Leave Policies provide flexibility for military leave, allow employees to care for a sick family member or flexibility in the event of a disaster or emergency. In addition, while specific programs may vary, agencies also offer Employee Assistance Programs (EAP); Part-Time & Job Sharing Positions; Resources for Child & Elder Care Resources, Information and Incentives for Adoption, and other Child Support Services.

Federal Employees Retirement System (FERS):

Your retirement benefits are based on your years of service and salary history.

Thrift Savings Plan (TSP):

With the Thrift Savings Plan, you can self-direct your retirement savings program through multiple investment options. This Plan is very similar to a 401(k) plan.

Social Security:

You will earn Social Security credit while working with the Government. Social Security provides for your future retirement benefits, provides disability protection, and allows for survivor benefits protection.

Retirement:

New employees who had previous Government service may be eligible to participate in the Civil Service Retirement System. Check the website for eligibility.

Medicare - Part A:

Government employees are automatically eligible for Medicare Part A at no cost beginning at age 65.

Federal Employees Group Life Insurance (FEGLI):

FEGLI is a group term life insurance program. It consists of Basic life insurance coverage and three options. In most cases, if you are a new Federal employee, you are automatically covered by Basic life insurance and your payroll office deducts premiums from your salary unless you waive the coverage. In addition to the Basic, there are three forms of Optional insurance that you can elect. (Standard, Additional, and Family). The program offers the opportunity to retain your coverage for your entire life.

Long Term Care Insurance Program:

As a new employee, you have the opportunity to apply for long term care insurance under the Federal Program with minimal underwriting. However, a limited number of medical conditions will prevent a new employee from being approved for coverage. Long term care helps people to perform daily activities if they have an ongoing illness or disability. This Program offers a choice of benefits that can provide a variety of services, including but not limited to: nursing home care, assisted living facility care, adult day care and at home care. Please see the link for specific information.

There are many other benefit programs that make the Federal Government a model employer and a top ranking career choice. The following is a list of additional programs offered by many of the agencies:

- **Recruitment Bonus:**
Lump-sum bonus to newly appointed employees for difficult-to-fill positions. Up to 25% of basic pay may be paid prior to employee entering on duty. Service agreement with repayment plan if service time not fulfilled.
- **Relocation Bonus:**
Lump-sum bonus for difficult-to-fill position in a different commuting area; up to 25% of basic pay. Service agreement with repayment plan if service time not fulfilled.
- **Retention Allowance:**
Continuing payment to retain departing employees; up to 25% of basic pay.

- **Incentive Awards:**
Monetary; Time off; Honorary; Non-monetary
- **Employee Development:**
Career Resource Centers; Training Opportunities
- **Supportive of Community Service:**
Annual Combined Federal Campaign
- **Inter-agency Transfers:**
Transfer from one Federal agency/position to another without a break in service.
- **Student Loan Repayment:**
Permits agencies to repay the student loans of Federal employees; used at the discretion of the agency.

Source: http://www.experience.com/alumnus/article?channel_id=government&source_page=editor_picks&article_id=article_1143036402653