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Scholarships and grants, unlike student loans, are opportunities for “free” money that students can use towards the costs of college and do not have to repay.

For many students, these opportunities are a vital necessity in being able to afford the costs of going to college. For others, they may help to alleviate some of the burden of paying off student loans.

At Radford University, there are a wide variety of scholarships and grants that are available to students who meet the necessary requirements. These requirements vary for each scholarship. The school sponsors some of those scholarships; others are from private organizations which are not affiliated with RU. However, information pertaining to scholarships not affiliated with the school can still be found on the school’s website.

There are “institutional” scholarships offered through the school for incoming freshman as well as for returning or transfer students. The Radford University Foundation has a wide selection of partial scholarships that are awarded to students every year.

These scholarships are based on factors such as hometown location, major and merit. The Foundation Scholarship Booklet, which is 43 pages long, lists all of the awards that are offered, as well as the requirements and deadlines required in applying for these scholarships.

RU junior Alicia Schmertzler received one of the more difficult scholarships offered; the Army ROTC Scholarship. Not only was there a rigorous application process with Capt. Chris Blanc, the Scholarship and Enrollment Officer here at RU, she also had to commit to an eight year contract with the Army. It is a full scholarship that she receives annually, “as long as I keep up with the requirements of my scholarship,” said Schmertzler.

For grants offered by the school, a student’s expected family contribution is usually the biggest factor in determining their eligibility for the grant. The family’s contribution is calculated when the student fills out their Free Application for Federal Student Aid (FAFSA form).

The most common federal grant awarded is the Pell Grant. The Pell Grant is need-based and is

awarded based on the expected family contribution as determined by the FAFSA. Pell Grants are awarded to undergraduate students who do not have a bachelor's degree and will vary based on the student's family contribution and the number of credit hours a student is enrolled in each semester. Other federal grants include the Supplemental Educational Opportunity Grant and the TEACH Grant.

There are state grants that are also offered and the information and requirements can be found on RU's financial aid webpage. The Highlander Grant is an institutional grant that can also be awarded to students who meet the requirements and apply by the expected deadline.

They can also be used as an opportunity to cover the full cost of college if you are deserving and fortunate enough to receive a full scholarship. Whatever your need may be, there are a lot of opportunities available if you know where to look and are willing to put in the effort.

There are also a number of grants and scholarships offered outside of the school such as the company Goedeker's. Goedeker's has just begun offering a textbook scholarship for students in the form of an Essay Contest.

To enter for the scholarship you have to submit an essay about why you're attending college and why your field of study is important to you. They also want you to give some insight into your personal background, your philosophy about learning, why you chose your field in particular and any other information you feel is relevant.

"The purpose of providing a scholarship revolves around our belief in the value of a solid education, because it is the root of new ideas and innovations, and, ultimately, growth within a society," said Social Media Manager, Gary Kapustin.

Goedeker, himself, believes "A college education is an important part of a bright future. Not only for the individual student, but for their family, their community, and their country. We want to provide support and encouragement on this difficult and critical undertaking." To find all of the details for the scholarship, visit: <http://www.goedekers.com/college-scholarship>

Scholarships and grants can be a valuable tool for students who need financial assistance for college beyond what student loans can provide. They can also be used as an opportunity to cover the full cost of college if you are deserving and fortunate enough to receive them. Goedeker stresses that whatever your need may be, there are a lot of opportunities available if you know

where to look and are willing to put in the effort.