

## Scholarships = Free Money – Apply Now

Hey Buffs,

We're ECU Buff \$mart – your on-campus financial education resource. Our mission is to help you graduate with less debt by making smart financial decisions. One of the most effective strategies? Scholarships.

### Why You Should Apply for Scholarships:

- Scholarships are free money – they do not require repayment.
- They help reduce or completely eliminate the need for student loans.
- Being persistent increases your chances of success. Apply often and apply broadly.
- Even small awards can add up to cover books, fees, or personal expenses.

### Strategies to Help You Succeed:

- Set aside 30 minutes a week to submit applications.
- Keep a document with your activities, honors, GPA, and volunteer work.
- Reuse personal statements or essays – just customize them for each opportunity.
- Apply early and reapply annually – some awards renew with minimal effort.

### What to Look For – and Watch Out For:

- Apply only through legitimate sources (e.g., official university or nonprofit websites).
- Never pay to apply or give out sensitive info like your SSN or bank details.
- If it sounds too good to be true – it probably is.

### Where to Find Scholarships:

- University Resources:
  - WTAMU Scholarship Portal: <https://www.wtamu.edu/student-support/scholarships/index.html>
- Community-Based Scholarships:
  - Rotary Club
  - Lions Club
  - Local chambers of commerce or foundations
- Corporate/Employer-Based Scholarships:
  - Check if your parent or guardian's employer offers dependent scholarships
- National Databases
- Other Helpful Sources:
  - Panhandle Plains Higher Education Foundation ([https://pphef.org/PPHEFpages/scholarship\\_search.aspx](https://pphef.org/PPHEFpages/scholarship_search.aspx))

## Need help getting started?

Book a free 1-on-1 coaching session with our financial peer mentors.

Contact ECU Buff \$mart:

✉ [buffsmart@wtamu.edu](mailto:buffsmart@wtamu.edu)

🌐 [wtamu.edu/buffsmart](http://wtamu.edu/buffsmart)

📱 @WTECUBUFFSMART

☎ 806-651-2369

*Apply early. Apply often. Don't give up.*

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— ECU Buff \$mart Team

Empowering Buffs for a financially strong future.