Students who are interested in scholarships that are less competitive should consider applying for local scholarships. Although many local scholarships are intended for high school seniors, some are set aside for current college students.

Local Opportunities

**Community Foundations**

An important asset for high school seniors and current college students are scholarships and grants through their local community foundations. However, unless students are made aware of these opportunities in their own city or county, they generally don’t know the money is there! These scholarships are typically only available to high school seniors but some are open to continuing college students. Some scholarships require a certain field of study but many focus on a student’s academic interests, merit or volunteer work. Here is one website that has lots of information on community foundations through the nation.

The competition for state and local scholarships is less competitive than national awards. Many local scholarships are generally only given out in the spring; whereas, national scholarships may be awarded throughout the entire year. Students are encouraged to start looking at local scholarships in the fall so they may be prepared for any possible early deadlines. Many scholarships through foundations have the same deadline which is helpful but not the rule. Therefore, it is important that students pay close attention to each deadline. One would hate to miss out on a great opportunity because they were not prepared on time!

**Civic Organizations**

Many large civic organizations have national and local scholarships for students. In some instances the competitions start locally and students progress until they compete nationally. However, in other cases local groups have smaller scholarships available solely to students in the community. The local scholarships tend to be smaller monetary amounts but the competition is limited to a much smaller pool of applicants. In most cases students may search for their local club on the club’s national site and find specific contact information. Like scholarships found through community foundations students should start to look at scholarships through organizations in the fall.

Here are some common local clubs and civic organizations:

**Elks**

http://www.elks.org/enf/
The Elks foundation has national scholarships in which students begin to compete for on a local level. Students should contact their local club for more information on the national scholarship and possible local scholarship opportunities. If the student does not know where the nearest club is to their home, they can search the national website and find the correct contact information they need. The scholarship process starts early so students should start to research in the fall. Some of the scholarships they have listed require that the student be either a child or grandchild of a member; however, there are some scholarships listed which do not require the applicant to have a family connection to a member.

**LIONS CLUB INTERNATIONAL**
http://www.lionsclubs.org/
Local Lions Clubs are another very useful resource for students to investigate. Although they do not have scholarships listed on their national site, many local clubs provide scholarships for graduating seniors in their area. Students can find their nearest club by going online and searching through the link above.

**KIWANIS**
The Kiwanis has one major scholarship listed on the national site; however, it is not uncommon for local branches to provide small scale scholarships as well. Again, students should check locally.

**OPTIMIST INTERNATIONAL**
http://www.optimist.org/
The Optimist International club has several national essay scholarships for students who are under 19 years of age. To apply, students must first contact their local clubs. Local Optimist clubs offer exclusively local scholarships as well and some are need-based, check with your local club for more information.

**Masons**

Although there is no national site to reference, students should look into their community Masonic Lodge. Most states have their own websites and students can be directed to their local lodge through those.

**Minority Scholarships**

Minority students should also look into scholarships specific to their race or ethnicity. There are many available, and a few examples are listed below:

**Hispanic College Fund**
http://scholarships.hispanicfund.org/

**American Indian College Fund**
http://www.collegefund.org/

ASSOCIATION ON AMERICAN INDIAN AFFAIRS
http://www.indian-affairs.org/

UNITED NEGRO COLLEGE FUND
http://www.uncf.org/

HISPANIC SCHOLARSHIP FUND
http://www.hsf.net/

ASIAN AND PACIFIC ISLANDER AMERICAN SCHOLARSHIP FUND
http://www.apiasf.org/

**Places of Worship or Religious Institutions**

Another wonderful resource for students is scholarships awarded through their places of worship or the religious organizations they are affiliated with. There is the potential for both local and national scholarships through religious institutions. Below are just a few examples:

**SOUTHERN BAPTIST CONVENTION**
http://www.sbc.net/

**THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS**
http://lds.org/?lang=eng

**EVANGELICAL LUTHERAN CHURCH IN AMERICA**
http://www.elca.org/

**THE UNITED METHODIST CHURCH**
http://www.umc.org/

**THE EPISCOPAL CHURCH**
http://www.episcopalchurch.org/index.htm

**THE CATHOLIC CHURCH**
http://www.catholic.org/