

How to Pay for Your Degree in Business & Related Fields 2010-2012

Fourth Edition

**Gail Ann Schlachter
R. David Weber**

A List of: Scholarships, Fellowships, Grants, Awards, and Other Funding Programs Set Aside to Support Study, Training, Research, and Creative Activities for Students Working on a Degree in Business or a Related Field. Plus a Set of Five Indexes: Sponsor, Residency, Tenability, Specialty, and Deadline.

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Introduction

WHY THIS DIRECTORY IS NEEDED

Are you planning to get an undergraduate or graduate degree in business, economics, finance, or a related field? Congratulations. You have made a wise decision. Not only will you find these careers personally and intellectually challenging, you will also find them financially rewarding. In the National Association of Colleges and Employers' latest annual survey, the average beginning salary for business school graduates was well over \$50,000. And, according to the Barron's *Guide to Graduate Business Schools*, it is "not unusual" for business school graduates "to receive salaries over \$100,000 a year, plus signing-on bonuses that could be in the \$10,000 to \$25,000 range."

Getting your degree in business or related fields, however, is expensive. It can cost \$100,000 or more just to complete a bachelor's degree, and that amount or more for a master's and doctoral degree. That's more than most students can afford to pay on their own.

Fortunately, hundreds of financial aid programs, representing billions of dollars, are available to help undergraduate and graduate students prepare for a career in business or a related field. How can students find out about this funding? In the past, general financial aid directories haven't offered much assistance. *Scholarships, Fellowships, and Loans* (published by Gale Cengage Learning) and *Chronicle Financial Aid Guide* (published by Chronicle Guidance) are representative; each just scratches the surface, identifying only a few dozen of the hundreds of available funding opportunities. Similarly, the handful of publications that have focused specifically on financial aid for students in business-related fields tend to be either out of date or limited in scope; for example, neither *Dollars for College: The Quick Guide to Financial Aid for Business and Related Fields* nor *Financial Aid for Minorities in Business and Law* (both published by Ferguson) have been updated in the past several years. As a result, many students working on an undergraduate or graduate degree in a business-related field (along with the counselors and librarians trying to serve them) have been unaware of the hundreds of scholarships, fellowships, grants, and awards available specifically to them.

That's why this updated edition of *How to Pay for Your Degree in Business & Related Fields* is so important. Here, in just one place, you'll be able to find detailed information on more than 950 scholarships, fellowships, grants, awards, and other funding opportunities available to support undergraduate and graduate study and research in any business-related field. The funding programs included in this directory have been carefully selected. Only the biggest and the best made the cut! Each is worth at least \$1,000 (and most go way beyond that). And, not one of these programs requires you to pay back any money.

How to Pay for Your Degree in Business & Related Fields has been designed so you can easily scan through a wide array of funding programs available specifically to support study, research, creative activities, past accomplishments, future projects, and travel for both undergraduate and graduate students. All business-related fields are covered, including accounting, actuarial science, banking, business administration, economics, finance, management, marketing, personnel administration, sales, and more.

WHAT'S INCLUDED?

How to Pay for Your Degree in Business & Related Fields is unlike any other financial aid listing. Not only does it provide the most comprehensive coverage of business-related funding opportunities (more

than 950 entries), but it also offers the most informative program descriptions (on the average, twice the detail found in any other source).

In addition, only funding set aside for high school seniors, high school graduates, current college students, returning college students, and graduate students working on a degree in a business-related field is included. If a program doesn't support study, training, research, or creative activities for these students, it is not covered here.

Third, only the biggest and best funding programs are described in this book. To be listed here, a program has to offer students in business or related fields at least \$1,000 per year. Close to 90 percent offer even more, paying up to \$25,000 annually, or covering the full cost of college attendance. Even better, all of this is "free" money; not one dollar will ever need to be repaid (provided, of course, you meet the program requirements).

Fourth, you can take the money awarded by these funding programs to any number of locations. Unlike other financial aid directories, which often list large numbers of scholarships available only to students enrolled at one specific school, all of the entries in this book are "portable." Another plus: many of the programs listed here have never been covered in other financial aid directories. So, even if you have checked elsewhere, you will want to look at *How to Pay for Your Degree in Business & Related Fields* for additional leads.

Fifth, unlike other funding directories, which tend to follow a straight alphabetical arrangement, this one divides entries by educational level (undergraduates and graduate students), to help you target your search for ways to pay for your business-related degree. The same convenience is offered in the indexes, where sponsoring organization, geographic focus, subject, and deadline date entries specifically identify opportunities for either undergraduate or graduate students.

Further, we have tried to anticipate all the ways you might wish to search for funding. We've organized the volume so you can identify programs not only by recipient group, but by program title, specialty, sponsor, residency requirements, where the money can be spent, and even deadline date. Plus, we've included exactly the information you'll need to decide if a program is right for you: purpose, eligibility requirements, financial data, duration, special features, limitations, number awarded, and application date. You even get fax numbers, toll-free numbers, e-mail addresses, and web sites (when available), along with complete contact information.

Finally, we've included all types of "free money" in our listing:

- *Scholarships.* Programs that support studies and related activities on the undergraduate level in the United States. Usually no return of service or repayment is required.
- *Fellowships.* Programs that support study and related activities at the graduate level in the United States. Usually no return of service or repayment is required.
- *Grants.* Programs that provide funding to support innovative efforts, projects, creative activities, or research at any level (from associate degree through doctoral) in the United States. Usually no return of service or repayment is required.
- *Awards.* Competitions, prizes, and honoraria granted in recognition of personal accomplishments, research results, creative writing, or other achievements. Prizes received solely as the result of entering contests are excluded.

WHAT'S EXCLUDED?

The focus of *How to Pay for Your Degree in Business & Related Fields* is on portable programs aimed specifically at high school seniors, high school graduates, current college students, returning college students, and graduate students interested in working on a degree in business-related fields at any school in the United States. While the directory is intended to be the most current and comprehensive source of information on available funding, there are some programs we've specifically excluded from the listing:

SAMPLE ENTRY

- (1) **[49]**
- (2) **ASMC NATIONAL SCHOLARSHIP PROGRAM**
- (3) American Society of Military Comptrollers
Attn: National Awards Committee
415 North Alfred Street
Alexandria, VA 22314
(703) 549-0360 Toll-free: (800) 462-5637
E-mail: asmchq@aol.com
Web: www.asmcnline.org/
national/nationalawards.shtml
- (4) **Summary** To provide financial assistance to high school seniors and recent graduates interested in preparing for a career in financial management.
- (5) **Eligibility** This program is open to high school seniors and to people who graduated from high school during the preceding 6 months. Applicants must be planning to enter college in a field of study directly related to financial resource management, including business administration, economics, public administration, accounting, or finance. They must be endorsed by a chapter of the American Society of Military Comptrollers (ASMC). Selection is based on scholastic achievement, leadership ability, extracurricular activities, career and academic goals, and financial need.
- (6) **Financial data** Stipends are \$2,000 or \$1,000 per year.
- (7) **Duration** 1 year; recipients of the \$2,000 scholarships may reapply and receive up to \$1,000 per year for 3 additional years.
- (8) **Additional information** The ASMC is open to all financial management professionals employed by the U.S. Department of Defense and Coast Guard, both civilian and military.
- (9) **Number awarded** 10 each year: 5 at \$2,000 and 5 at \$1,000.
- (10) **Deadline** March of each year.

DEFINITION

- (1) **Entry number:** Consecutive number assigned to the references and used to index the entry.
- (2) **Program title:** Title of scholarship, fellowship, grant, or award.
- (3) **Sponsoring organization:** Name, address, and telephone number, toll-free number, fax number, e-mail address, and/or web site (when information was supplied) for organization sponsoring the program.
- (4) **Summary:** Basic program requirements; read the rest of the entry for additional detail.
- (5) **Eligibility:** Qualifications required of applicants and factors considered in the selection process.
- (6) **Financial data:** Financial details of the program, including fixed sum, average amount, or range of funds offered, expenses for which funds may and may not be applied, and cash-related benefits supplied (e.g., room and board).
- (7) **Duration:** Period for which support is provided; renewal prospects.
- (8) **Additional information:** Any benefits, features, restrictions, or limitations (generally nonmonetary) associated with the program.
- (9) **Number of awards:** Total number of recipients each year or other specified period.
- (10) **Deadline:** The month by which applications must be submitted.

- *Programs not focused on business or related fields:* Only funding opportunities set aside specifically for business-related fields are described here. If you are looking for money to support study, training, research, or creative activities in other, or broader, subject areas, check out the list of Reference Service Press's award-winning directories on the inside of the front cover. You can also look for general or other financial aid directories at your library or bookstore.
- *Programs that do not accept applications from U.S. citizens or residents:* If a program is open only to foreign nationals or excludes Americans from applying, it is not covered.
- *Programs that do not award funds specifically to help students pay for their degree:* While financial aid programs available to students working on a degree related to business are covered comprehensively in this directory, work-related opportunities (e.g., cooperative education, internships) are excluded—unless as part of their compensation students receive scholarships or other college funding. To find out about paid and unpaid work experience programs, use a source like Peterson's *Internships* directory.
- *School-based programs:* The directory identifies portable programs—ones that can be used at any number of schools. Financial aid administered by a single school solely for the benefit of its incoming or continuing students is not covered. Write directly to the schools you are considering to get information on their offerings.
- *Money for study or research outside the United States:* Since there are comprehensive and up-to-date directories that describe available funding for study and research abroad (see *Financial Aid for Research and Creative Activities Abroad* and *Financial Aid for Study and Training Abroad*, both published by Reference Service Press), only programs that support study or research in the United States are covered here.
- *Money that must be repaid:* Only "free money" is identified here. If a program requires repayment or charges interest, it's not listed. Now you can find out about billions of dollars in aid and know that none of this money will ever have to be repaid!
- *Very restrictive programs:* In general, programs are excluded if they are open only to a limited geographic area (less than a state), are available to a very limited membership group (e.g., a local union or a tightly targeted organization), or offer limited financial support (under \$1,000).
- *Programs that did not respond to our research inquiries:* Program are included in *How to Pay for Your Degree in Business & Related Fields* only if the sponsors responded to our research requests for current information or posted up-to-date information on their web sites. Despite our best efforts (described below), some organizations did not supply information and, consequently, their programs are not described in this edition of *How to Pay for Your Degree in Business & Related Fields*.

WHAT'S UPDATED?

The preparation of each new edition of *How to Pay for Your Degree in Business & Related Fields* involves extensive updating and revision. To make sure that the information included here is both reliable and current, the editors at Reference Service Press 1) reviewed and updated all relevant programs currently in our funding database and 2) searched exhaustively for new program leads in a variety of sources, including directories, news reports, newsletters, annual reports, and sites on the Internet. We only include program descriptions that are written directly from information supplied by the sponsoring organization in print or online (no information is ever taken from secondary sources). When that information could not be found, we sent up to four collection letters (followed by up to three telephone inquiries).

ies, if necessary) to those sponsors. Despite our best efforts, however, some sponsoring organizations still failed to respond and, as a result, their programs are not included in this edition.

The 2010-2012 edition of *How to Pay for Your Degree in Business & Related Fields* completely revises and updates the previous (third) edition. Programs that have ceased operation have been dropped. Similarly, programs that have broadened their scope and no longer focus on business-related fields have also been removed from the listing. Profiles of continuing programs have been rewritten to reflect current requirements; nearly 85 percent of the continuing programs reported subsequent changes in their locations, deadlines, or benefits since 2007. In addition, more than 400 new entries have been added. The result is a listing of more than 950 scholarships, fellowships, grants, awards, and other funding opportunities available to students working on a degree in business or related fields.

HOW THE DIRECTORY IS ORGANIZED

How to Pay for Your Degree in Business & Related Fields is divided into two sections: 1) a detailed list of funding opportunities open to students working on an undergraduate or graduate degree in business-related fields; and 2) a set of indexes to help students pinpoint available funding programs.

Funding for Students Working on a Degree in Business and Related Fields. The first section of the directory describes 976 scholarships, fellowships, grants, awards, and other funding opportunities for students working on an undergraduate or graduate degree in business-related fields. The programs listed are sponsored by 550 different federal and state government agencies, professional organizations, foundations, educational associations, and military/veterans organizations. All business-related fields are covered, including accounting, actuarial science, banking, business administration, economics, finance, management, marketing, personnel administration, and sales. The focus is on programs tenable in the United States that are open to students who are U.S. citizens or permanent residents.

To help you focus your search, the entries in this section are grouped into two main categories:

- **Undergraduates.** Described here are 593 scholarships, grants, awards, and other funding opportunities that support undergraduate study, training, research, or creative activities in business-related fields. These programs are open to high school seniors, high school graduates, currently-enrolled college students, and students returning to college after an absence. Money is available to support these students in any type of postsecondary institution, ranging from technical schools and community colleges to major universities.
- **Graduate Students.** Described here are 383 fellowships, grants, awards, and other funding opportunities that support post-baccalaureate study, training, research, and creative activities in business-related fields. Funding is available for all graduate-level degrees: master's, doctoral, and professional.

Each program entry in the first section of the guide has been designed to provide a concise profile that, as the sample on page 7 illustrates, includes information (when available) on organization address and telephone numbers (including fax and toll-free numbers), e-mail address and web site, purpose, eligibility, money awarded, duration, special features, limitations, number of awards, and application deadline.

The information provided for each of the programs covered in this section was supplied by sponsoring organizations in print, online, or in response to requests we sent through the last quarter of 2009. While *How to Pay for Your Degree in Business & Related Fields* is intended to cover available funding as comprehensively as possible, some sponsoring organizations did not respond to our research inquiries and, consequently, are not included in this edition of the directory.

Indexes. To help you find the aid you need, we have constructed five indexes; these will let you access the listings by sponsoring organization, residency, tenability, specialty, and deadline date. These indexes use a word-by-word alphabetical arrangement. Note: numbers in the index refer to entry numbers, not to page numbers in the book.

Sponsoring Organization Index. This index makes it easy to identify agencies that offer funding to students working on an undergraduate or graduate degree in a business-related field. More than 550 sponsoring organizations are listed alphabetically, word by word. In addition, we've used a code to help

you identify the focus of the funding programs sponsored by these organizations: U = Undergraduates; G = Graduate Students.

Residency Index. Some programs listed in this book are restricted to residents of a particular state or region. Others are open to students wherever they live. This index helps you identify programs available only to residents in your area as well as programs that have no residency restrictions.

Tenability Index. Some programs in this book can be used only in specific cities, counties, states, or regions. Others may be used anywhere in the United States. Use this index to find out what programs are available to support your studies in a particular geographic area.

Specialty Index. Refer to this index when you want to identify funding opportunities for undergraduate or graduate students working on a degree in a specific business-related field, including accounting, actuarial science, banking, business administration, economics, finance, management, marketing, personnel administration, and sales.

Calendar Index. Since most financial aid programs have specific deadline dates, some may have closed by the time you begin to look for funding. You can use the Calendar Index to identify which programs are still open. This index is arranged by student group (undergraduates and graduate students) and divided by month during which the deadline falls. Filing dates can and quite often do vary from year to year; consequently, the dates in this index should be viewed as only approximations after mid-2012.

HOW TO USE THE DIRECTORY

Here are some tips to help you get the most out of the financial aid listings in *How to Pay for Your Degree in Business & Related Fields*:

To Locate Funding by Educational Level. If you want to get an overall picture of the sources of "free money" that are available to support either undergraduates or graduate students in business-related fields, turn to the appropriate category in the first section of the guide and browse through the listings there. Originally, we also intended to subdivide these two chapters by purpose (study and training versus research and creative activities). Once the compilation was complete, however, it became clear that many of the programs provided funding for both functions. Thus, further subdivision (beyond educational level) would have been unnecessarily repetitious.

To Find Information on a Particular Financial Aid Program. If you know the name and degree focus of a particular financial aid program, you can go directly to the appropriate category in the first section of the directory, where you'll find program profiles arranged alphabetically by title.

To Browse Quickly Through the Listings. Look at the listings in the educational section that relates to you (undergraduates or graduate students) and read the "Summary" field in each entry. In seconds, you'll know if this is an opportunity that might apply to you. If it is, read the rest of the information in the entry to make sure you meet all of the program requirements before writing or going online for an application form. Remember: don't apply if you don't qualify!

To Locate Financial Aid Programs Sponsored by a Particular Organization. The Sponsoring Organization Index makes it easy to determine which groups are providing funding to undergraduate and graduate students working on a degree in a business-related field (more than 550 are listed here) and to identify specific financial aid programs offered by a particular sponsor. Each entry number in the index is coded to indicate educational level (undergraduates and graduate students), to help you target appropriate entries.

To Locate Financial Aid Based on Residency or Where You Want to Study. Use the Residency Index to identify "free money" that has been set aside for applicants from your area. If you are looking for funding to support activities in a particular city, county, state, or region, turn to the Tenability Index. Both of these indexes are subdivided by educational level (undergraduates and graduate students), to help you identify the funding that's right for you. When using these indexes, always check the listings under the term "United States," since the programs indexed there have no geographic restrictions and can be used in any area.

To Locate Financial Aid for Study or Research in a Specific Business-Related Field. Turn to the Specialty Index first if you are interested in identifying available funding in a specific business-related field, including accounting, actuarial science, banking, business administration, economics, finance, management, marketing, personnel administration, and sales. Each index entry indicates the type of funding available to undergraduates or to graduate students.

To Locate Financial Aid by Deadline Date. If you are working with specific time constraints and want to weed out financial aid programs whose filing dates you won't be able to meet, turn first to the Calendar Index and check the program references listed under the appropriate group (undergraduates and graduate students) and month. Note: not all sponsoring organizations supplied deadline information; those programs are listed under the "Deadline not specified" entry in the index. To identify every relevant financial aid program, regardless of filing dates, read through all the entries in the chapter that matches your degree level (undergraduates or graduate students).

PLANS TO UPDATE THE DIRECTORY

This is the fourth edition of *How to Pay for Your Degree in Business & Related Fields*. The next edition will cover the years 2012-2014 and will be released in mid-2012.

OTHER RELATED PUBLICATIONS

How to Pay for Your Degree in Business & Related Fields is one of a dozen financial aid titles published by Reference Service Press that deal with specific subject areas, including *How to Pay for Your Degree in Education & Related Fields* and *Money for Graduate Students in the Social & Behavioral Sciences*. For more information on these and other award-winning financial aid directories, you can 1) write to Reference Service Press's Marketing Department at 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762; 2) call us at (916) 939-9620; 3) fax us at (916) 939-9626; 4) e-mail us at info@rspfunding.com; or 5) visit our web site: <http://www.rspfunding.com>.

ACKNOWLEDGEMENTS

A debt of gratitude is owed all the organizations that contributed information to this edition of *How to Pay for Your Degree in Business & Related Fields*. Their generous cooperation has helped to make the fourth edition of this publication a current and comprehensive survey of available funding.

ABOUT THE AUTHORS

Dr. Gail Ann Schlachter has worked for more than three decades as a library administrator, a library educator, and an administrator of library-related publishing companies. Among the reference books to her credit are the biennially-issued *College Student's Guide to Merit and Other No-Need Funding* (named by *Choice* as one of the outstanding reference titles of the year) and two award-winning bibliographic guides: *Minorities and Women: A Guide to Reference Literature in the Social Sciences* (which also was chosen as an "Outstanding Reference Book of the Year" by *Choice*) and *Reference Sources in Library and Information Services* (which won the first Knowledge Industry Publications "Award for Library Literature"). She was the reference book review editor for *RQ* (now *Reference and User Services Quarterly*) for 10 years, is a past president of the American Library Association's Reference and User Services Association, is the former editor of the *Reference and User Services Association Quarterly*, and recently was elected to her fifth term on the American Library Association's governing council. In recognition of her outstanding contributions to reference service, Dr. Schlachter has been named the University of Wisconsin School of Library and Information Studies "Alumna of the Year" and has been awarded both the Isadore Gilbert Mudge Citation and the Louis Shores/Oryx Press Award.

Dr. R. David Weber taught history and economics at Los Angeles Harbor College (in Wilmington, California) for many years and continues to teach history as an emeritus professor. During his years of full-time teaching there, and at East Los Angeles College, he directed the Honors Program and was frequently selected as the Teacher of the Year." Dr. Weber is the author of a number of critically-acclaimed reference works, including *Dissertations in Urban History* and the three-volume *Energy Information Guide*. With Gail Schlachter, he is the author of Reference Service Press's award-winning *High School Senior's Guide to Merit and Other No-Need Funding* and a number of other financial aid titles, including *Financial Aid for Veterans, Military Personnel, and Their Dependents* and *Financial Aid for the Disabled and Their Families*, which was selected as one of the "Best Reference Books of the Year" by *Library Journal*.

How to Pay for Your Degree in Business & Related Fields

- Undergraduates* ●
- Graduate Students* ●

