**How to find scholarships, grants and bursaries for university**.

One of the major concerns many students have about going to university is the cost. You will apply for a loan to cover your tuition fees and you are also eligible for a maintenance loan which helps towards your accommodation and living costs, but have you considered that you might also be eligible for scholarships, grants or bursaries?

The terms scholarship, grant and bursary often seem to be used quite interchangeably and it can be quite confusing, but the basic principle of each is the same. This is money that is awarded to you which ***you do not have to pay back.***

Despite popular belief, they are not only given to the very academic or financially disadvantaged students. Scholarships can be awarded for many different reasons and this is often dependent on the type of organisation that is awarding the scholarships. Different organisations will have different motives for offering scholarships.

Here are the different types of scholarships available:

1. **Academic Excellence Scholarships:** offered to students who achieve specified grades in their A-levels. These scholarships are not always asking for straight A\*s. Some are offering money for ABB or less.
2. **Musical Scholarships**: if you are a talented musician or singer and would be happy to perform while at the university you could get a music scholarship. You do not have to be studying Music.
3. **Personal Circumstances**: Scholarships that are based on things that are specific to your personal circumstances, such as where you live, if you’ve been in care, what your parents do or your religion. These might come from local authorities or religious organisations or charities.
4. **Financial Need**: More traditional type of scholarships, award money to individuals who are in financial need. These are often called grants or bursaries.
5. **Sporting achievement**. If you have made outstanding achievements in sport, many universities offer scholarships to attract the best talent. You will have to compete for the university in your sport.
6. **Company scholarships**:  More and more companies are starting to offer scholarships to attract talent in to their industry or to recruit graduates and some include work experience as part of the offer. Often scholars are offered employment on graduation.
7. **Your interests and hobbies** – there are some scholarships which are based on your extra-curricular activities such as showing a commitment to social engagement or improving the lives of others.
8. **Other scholarships** – increasingly there are more scholarships being offered by companies, where all students have to do is submit an essay or video and they are open to students studying **any subject** at **any university**.

**How do I find scholarships?**

First of all, think of all the possible reasons you might be eligible. Do you have any particular personal circumstances which either put you at a disadvantage or make you stand out because of your achievements?

Next, take a look at the websites of the Universities you are interested in and see what scholarships they have to offer. It is not advisable to choose a university or course purely based on what financial help is available but it could be a deciding factor, when you come to make your final choices.

[The Scholarship Hub](http://www.thescholarshiphub.org.uk) is a website where you can search a database of all the scholarships available to UK students. There are listings for each university as well as scholarships which are not tied to a specific university. Many students give up when they cannot find scholarships which are related to the subject they wish to study or the institution they wish to study at, but they could be missing out on other opportunities. When you are looking, make sure you select “no specific university” as the Institution and “No specific subject” as the Course to find all those scholarships which are open to all students.

It is also worth taking the time to research some of the smaller charities which give grants for educational support. “*The Guide to Educational Grants*” is a book which lists the smaller charities which give grants for educational purposes. It can be found in larger libraries. [Turn2Us](https://www.turn2us.org.uk/) is a charity which will also help students find suitable grants from small charities.

**Making an application**

Once you have found something you think you could apply for, think of it in the same way you would when you apply for a job. Make your application relevant to the organisation’s requirements. Take time to understand the aims and objectives of the scholarship and show how you meet their criteria in your application.

Check your application for spelling mistakes and grammatical errors. It does not create a good impression if you submit an application which you have not checked through.

**Remember it takes time**

In the same way as you wouldn’t just apply for one job and then get disheartened when you hear nothing back, applying for scholarships and grants can be time consuming and disheartening, but if you [put a bit of time and effort in, it could pay off](http://www.telegraph.co.uk/finance/personalfinance/money-saving-tips/12050996/Funding-a-dream-project-I-raised-45000-from-40-different-charities-trusts-and-businesses.html). The typical scholarship is worth £1,000, which when you think how long it would take you to earn that, suddenly starts to sound like it could be worth the effort.

*This article has been written by Karen Kennard, Director of* [*The Scholarship Hub*](http://www.thescholarshiphub.org.uk)*, where students can search for university scholarships available to UK students.*