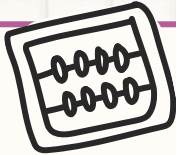


SCHOLARSHIP MATH

For Parents

Smarter planning today = less student debt tomorrow

Paying for college isn't just about finding scholarships—it's about thinking strategically. "Scholarship Math" means planning ahead, knowing where to look, and helping your student make smart moves that add up to real savings.



Start with the Big Picture

Know your numbers before you search

Understanding the full cost of college helps you figure out what you actually need to cover.

What to focus on:

- Total cost (tuition, housing, books, fees)
- Financial aid already offered
- The remaining "gap" to fill

Goal: Identify how much scholarship money you actually need

Think Beyond One Scholarship

It's not one win—it's stacking small wins

Most families don't land one huge scholarship—they build a plan using multiple smaller ones.

Smart strategy:

- Apply to a mix of local, regional, and national scholarships
- Prioritize less competitive, niche opportunities
- Keep applying (not just senior year)

Goal: Stack awards to close the gap



Use Parent Power

You have more influence than you think

Parents play a key role in guiding, organizing, and motivating the process.

How you can help:

- Keep deadlines and applications on track
- Help review essays and applications
- Encourage consistency—even when motivation dips

Goal: Stay organized and keep momentum going

Start Local First



Big scholarship wins can start close to home

Some of the best scholarship opportunities are right in your community—and often less competitive.

Reach out to:

- Local organizations, community groups, and foundations
- Knowledge for College Scholarship (\$2,000 monthly opportunity)
- RIScholarships.org – free search tool for local and nationwide scholarships

Goal: Start local, then expand your search for even more opportunities



Tap Into Hidden Resources

The best opportunities aren't always the biggest ones

Some of the most valuable scholarships are closer to home.

Where to look:

- Local organizations and community groups
- Employers and workplace benefits
- School counselors and regional programs
- Check out rischolarships.org

Goal: Find less competitive, high-value opportunities

The Bottom Line



A little strategy goes a long way!

Scholarship math isn't complicated—it's about planning early, staying organized, and being consistent.

When parents stay involved:

- Students borrow less
- Financial stress is reduced
- More opportunities become accessible

Goal: Stay organized and keep momentum going



RISLA SCHOLARSHIP HUB

Start your scholarship strategy today with [RISLA's free tools & resources](#)