



Student Loan Tips

Common Scholarship Mistakes to Avoid

Quick answer: The most common scholarship mistakes include applying only to large national awards while overlooking local opportunities, dismissing smaller scholarships that can add up over time, missing deadlines due to poor organization, misunderstanding the difference between a scholarship, a contest, and a sweepstake, and falling for scholarship scams.

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Even qualified students can miss out on scholarship opportunities because of avoidable mistakes. Keeping these pitfalls in mind can help strengthen your search and your applications.

Mistake #1: Only Applying to Large National Scholarships

Many students focus exclusively on highly competitive national scholarships and overlook local awards offered by community foundations, civic organizations, employers, and colleges — which often have far smaller applicant pools.

For a full walkthrough of where to search locally and online, see our guide on [How to Find College Scholarships](#), or start with the [Federal Student Aid](#) guide to finding scholarships.

Mistake #2: Ignoring Smaller Awards

A \$500 scholarship may not seem significant compared to a full-tuition award, but multiple smaller scholarships add up. Every dollar earned through scholarships is generally money you don't need to borrow or repay.

Mistake #3: Missing Deadlines

Keep a spreadsheet or calendar with scholarship names, due dates, required documents, and submission status. Staying organized helps ensure you don't miss important opportunities.

Mistake #4: Scholarship, Contest, or Sweepstakes — Understand the Difference?

Not every “enter to win” opportunity works the same way, and the differences matter for how you approach it.

A scholarship or contest usually asks you to meet eligibility requirements and submit something to be judged — like an essay, portfolio, or GPA — and winners are chosen on merit. A sweepstake (often marketed as a “no-essay scholarship”) is a game of chance: you submit basic information such as your name and school, and a winner is selected at random. See [Unigo's explainer](#) on how contests and sweepstakes differ.

Sweepstakes must be free to enter and open to all eligible entrants — this is a legal requirement, not just good practice (see [the “no purchase necessary” rule](#)). Neither format is inherently better; a sweepstake can be a low-effort way to add entries to your search. But knowing which one you’re entering helps you set realistic expectations — your odds in a sweepstake depend on how many people enter, not the strength of your application.

Mistake #5: Falling for Scholarship Scams

Legitimate scholarship searches should never require you to pay a fee simply to search for scholarships or guarantee that you’ll receive an award. The [Federal Trade Commission](#) recommends avoiding organizations that promise guaranteed scholarships, request payment before providing scholarship information, or pressure students to act immediately.

Key Takeaways

- Apply both locally and nationally — don’t overlook smaller, less competitive awards.
- Track deadlines in a spreadsheet or calendar so nothing slips through the cracks.
- Know whether you’re entering a scholarship, a contest, or a sweepstake, and never pay to enter a legitimate one.
- Watch for red flags: guaranteed awards, upfront fees, or high-pressure tactics.