
SLI - TAANTV PART 4

INTRODUCTION

Hey guys, it's Major Betz from the Scholarship Leadership Institute. Some call me the Scholarship Doctor. I'm here for Part 4 of a four-part series we're doing here at TAANTV. I want to change the conversation so that kids and parents know that they can go to college and graduate debt-free.

That's why we did Part 1 - the 5 steps of goal-setting. We talked about decide what you want, decide what you're willing to give up to get it, develop a plan and work that plan. That's what we talked about in Part 1 because I want you to have that formula for success. Parents, you can use it, too.

In Part 2, we talked about how to graduate college debt-free. It was based on my successful TED talk. If you haven't seen it, you better ask somebody and go see it. It tells you how you kids can graduate debt-free. We covered a whole list of things so check that out.

Part 3, I wanted to talk to you guys who have 7th, 8th, 9th graders who are young and they keep saying "No, we're not ready yet. It's not time to send them to the scholarship process or to prepare them for school." That's hogwash. It is time. We have 11-year-olds with \$60,000 already; 7th, 8th, 9th graders with \$70,000, \$80,000, \$90,000 already. We helped a couple of kids get \$1 million each, some have \$800,000, \$700,000, \$650,000. We got white kids getting diversity scholarships. We got kids getting money for just about everything. What I want you to understand is that I can talk to you until I'm blue in the face, but it won't matter unless you get off our rusty dusty and do some of the stuff we talked about.

SLI PROGRAMS

So, I'm going to share with you some things. Part of the things I teach about one-on-one clients I talked to you earlier about the fact that I have a Bootcamp, which is a 3-hour class where people come in to the Geekdom Building in downtown San Antonio or when I go to your city, I can do those Scholarship Bootcamps. They're amazing — it's 3 hours and it will blow your mind. There's a lot coming at you. We have two Master Classes following that.

We have a 12-week Scholarship Academy that will blow your mind as well. That's 12 weeks with 8 modules where I'm interactive with your kid via the computer. I teach them all the things I teach my one-on-one clients. The parents, instead of my counselors or me, are checking the work.

Then, we have that Subscription program that is \$30 a month. The kids from 9th to 11th grade are getting great information that they can build that muscle memory, so they can get scholarships.

What I'm about to share with you now is some of the other little nuggets that I teach my one-on-one clients. These are things that have made huge differences in them winning scholarships. I love people like Dave Ramsey and all these other incredible resources about financial planning and everything else, but there are very few people telling you guys that you can go out there to get scholarships, that you're not too young to get scholarships, that your color shouldn't be used against you to get more scholarships. There's a ton of money out there, guys. There are some little tricks and things that you can do. They're not tricks. It's not really a trick, it's just that you don't know it. There are little things you can do so you don't have to pay out-of-state tuition, different arrangements that you can work with schools so that you can negotiate more money, so that they can help you come to their school. Let's not get sidetracked. Let's just talk about several things.

4 S'S OF SCHOLARSHIP SEARCH

The first thing I want to talk to you about is the 4 S's of scholarship search. If you ever heard me talk, if you've ever been in one of my courses, I talk about structure it, schedule it, search it and share it. One of the things I want you to know is this roadmap is just about anything. I love Google. I love Yahoo. People always say, "Google it." Anything I don't know how to do, I just Google it. I learned how to fix this. The ceiling fan was acting up with a humming sound. I Googled it. I want to change something on my website and I Google it. I'm learning a lot. You can do the same thing. Use Google.

When I say **Structure It**, you need to know what you're telling your kids to do, whether it's middle school, high school or college. By the way, there are more scholarships out there for college kids than there are for kids in high school. I'm going to say that again: there's more scholarships out there for college kids to apply for than there are for high school. A lot of

people don't know that these college kids are not competing with these high school kids because some of these scholarship folk and organizations know that it is better to give this kid who've proven they can go in their freshman year and get good grades money that it is high school seniors who have never proven themselves. If you go back to that second video in the series, we talked about the young lady who went to Baylor and wasn't prepared. There's money out there for you guys. You just got to know how to find it. Structure it is figuring out what it is. Preston Review, Kaplan and other organizations tell you what you should be doing September, October, November, December of your 9th grade, 10th grade, 11th grade, 12th grade. I have one that I do for my one-on-one clients where I'm telling them everything they need to do in September, then October, November and December. I tell them I can't guarantee that they'll get a full ride, but I guarantee that they'll get more money doing it than they would if they didn't. That's one of the things why you got to structure it, so you have a roadmap and you know what to do. You don't have to think about it. I just know that if I'm making this cake, I have to add these ingredients and I have to do this. Same thing with structure.

In **Schedule It**, you want to Google Calendar to schedule stuff. When I'm helping my one-on-one clients, I know what they're doing on Monday, Tuesday and Wednesday. They're applying for this scholarship on this day, writing essays for that. For my college kids, they treat me like a class. They take Math, Science, English and I'm Scholarship. They're in different schools around the country – Spellman, MIT, Notre Dame, Stanford– they're at that school. I'm sitting here at my house and I'm having meetings with them. They know they have to meet with me once every two weeks, once every three weeks. I'm giving them scholarships to look for and I'm talking to them about strategies. I'm teaching them a lot of the things I'm teaching here at TAANTV. I'm teaching them all that stuff and so much more in my one-on-one program where they get a lot of these deep-dive strategies I'll be talking to you about for the next 20 minutes.

Then, **search it**. You can search for scholarships using Google. I take tips online in the military about deep-dive and Boolean searches and mix that up with some things I have in books that I give those one-on-one clients. They can search of scholarships like you wouldn't believe. There are some databases out there you can use like Fastweb.com. You can register, and they'll send you scholarships every month, every week, every day. You can have that coming to your inbox.

Then, there's **share it**. You got to ask somebody to be accountable to. The reason we've been successful is kids are accountable to me -- Major Betz. They're accountable because they know that I'm going to talk to their mom and dad and tell them what we did or didn't do, the success they did or didn't have. That accountability makes it where they're supposed to do better. I can't force them to do anything. If the parents don't drop the hammer after they hear from me, then I can't change that. But I'm telling you that's the formula for the success that we have: the 4 S's of scholarship search: structure it, schedule it, search it and then share it. I need you to take and figure out how to work that with your kids so that you can have the success that we experienced.

MARDI GRAS

One of the strategies I teach about scholarship is the Mardi Gras. If you've never been to Mardi Gras, let me just tell you it's a different experience. "How many of you have been to Mardi Gras?" You see some of the parents raise their hand a little bit, kind of ashamed. They're having those memories and flashbacks. Mardi Gras, kids, is a place where we just absolutely party in Louisiana. Alabama said they started it, who knows? The celebration is like a two-week Carnivale, like in Brazil. They're riding down on these floats, and throwing balloons, trinkets and gifts.

Think scholarships when you think Mardi Gras for this next example. I want you to know that there are people out there throwing scholarships at you. They want you. There are organizations that are looking for you. They're putting information up on the world wide web. What you need to do is put your information up there. That's what that Fastweb site will help. When both of you put your information up there, in the middle, they mix it up and they'll start sending you scholarships based on what you put in that information.

The kids that I'm working with, they understand Mardi Gras. We want to catch all the beads and things that are out there that we can. When you walk up and down, "Hey, throw me some beads!" You run around and say, "Throw me some beads!" Some of the ladies raise their shirts --don't do that-- but they say, "Throw me some beads, mister, please!" What's going to happen is you're going to catch them. That's what my niece Amaya did. She caught scholarships. She really wanted to go to Harvard. She would catch something and it was UT. "Ugh, I don't want that" and she'd put it over here. She caught another one for engineering. "I don't want to be an engineer" and she put it over here. She would keep doing that and

throwing her hands up, catching all she could. Then she got Harvard. “I got it!” Just like when you’re in Mardi Gras, you take the beads that you want and put them in your good bag, she put her Harvard acceptance in that. But she still kept going because she understood that you want to catch all the beads you can until the parade is over. When the parade is over, you look. If you got what you want in the bag that you got your good stuff in, you don’t need the stuff over here. But if you don’t have enough over here, then you can go over here and get some of the things that you had and now you keep them. That happened to her with Harvard. She got accepted to Harvard. How much did you get? “I don’t know yet.” She and her dad called and checked into it. Sure enough, Harvard said, “Yes, you were accepted, but you didn’t get any money. You should just be honored that you got accepted to Harvard.” What? I want you to understand that. Remember in TAANTV episode #1, one of the things we talked about there was the fact that she made an 800 on her math SAT, 800 on her verbal, she got the school of her choice. Everything was great. She’s excited, she’s fired up, and they said, “You didn’t get any money.”

Think Mardi Gras again. Remember: on this side, the things you want; on this side, the things you didn’t want. If you do what I teach you from middle school on, and now you got these two sides with stuff you do want and stuff you don’t want, if you don’t have enough on the left side, you can go over here to the right side. That’s what she did. She grabbed that UT six-year scholarship full paid and she didn’t have to pay a dime. Her parents could probably afford to pay for her to go to Harvard because they made that kind of money, but they didn’t. She said 1) that’s because it’s their money, and 2) if she needed a master’s degree, she can go back to them for help.

I’m telling you this, kids, so you understand that you got to get all you can while you can. Some of you are thinking “I don’t want to know if I want to major in a STEM.” OK, great, but here’s what I want you to understand, that’s where a lot of the money is. Kids change their mind anyway. A lot of kids change their mind while they’re at college. When you say, “I don’t want to do STEM” and they give you money for that, some of them don’t care if you stayed with that major. So, you still have won that money because that’s what you declared. If you don’t know for 100% sure and you can win the scholarship, win the scholarship as much as you can. The ones you don’t want, put them over here. The ones you that you do want, put them over there. In the end, you can look and see. A lot of kids make decisions after the fact. I want you to listen to that.

The most important thing I can tell you is cast a wide net. Keep your options open because you're going to change your mind. A lot of them make their decisions based on the last experience they had. Don't let that happen. Cast a wide net. Do the Mardi Gras methodology. Get all the scholarships you can. Get accepted to those 8-10 schools. Remember in video #2, we talked about fishing for institutional, functional/major or the general scholarships. You've got to get all of that. If you look at scholarship search from a comprehensive perspective, from the time they're in middle school all the way to even when they're in college, don't stop looking when you're in college. That's when you have the most scholarships available. A lot of times, you don't do that. Parents are putting their house up for mortgage or get more and more into debt when they don't have to because you whoever you are, you can get that money. Go make that paper. Go get it and make that paper. I need you all to do that.

TIME MANAGEMENT

Time management is so important now. Kids preparing for college are so busy, busy, busy. My high school kids, you know you're probably busier than the ones in college because you got to get up at 0 dark-thirty and stay up to whenever and you're running your parents ragged all over town. College kids take a few classes. When I was in college, I took Tuesdays and Thursdays as best I could, and I have Monday off, Wednesday off, Friday off, Saturday and Sunday. That's how busy I was.

I have a whole series of books *How to Graduate College Debt-Free*. There's always a subset. One of the talks about STEM being the new goal. One of them talks about time management and how that can lead to big money if you manage your time effectively. They're so busy they don't have time for scholarships. They treat me like a class so Math, Science, English, Major Betz - the scholarship doctor. We take Scholarship class. That class, I expect them to apply for scholarships. What I have them doing is they take their phone and they walk around campus, I have them dictate their essay on the phone. They will take their phone and as they're walking from Math to Science, we have certain days where they do the outline for what their essay is going to be. When they're walking between classes, when they're doing things and they have little gaps of time, they record it on their phone. Then, we use apps like Dragon – it's a dictation app. If they have an iPad, they can hit that dictation app, play that phone and it will type that essay for them. Did you hear what I said? It will type the essay for them. That's helping with time management. You're using that effectively so that those kids

can get more essay work done, and more scholarships out of the way, so they can get more money, so you parents don't have to pay for it. That's what I'm trying to make you understand.

BELIEVE

Overpayments are real. I'm not making this up. I'm not trying to blow smoke. Somebody accused me of talking pie-in-the-sky rhetoric. "Why are you making these kids believe they can get it?" Because they can. Because it's out there. The problem I have is that people aren't even trying. They don't believe that they can get it. Yet, I'm watching kids all around me do it. The reason all those kids had that success is because they saw other kids doing it and it became contagious. A man 2000-plus years ago changed this world because he started coming and talking to folk and saying, "Follow me" and they followed him. The 12 of them and him changed this world. So, you can't tell me that we can't change our kids' future if we just start believing and accepting that what these other kids have done we can do. They're no better than your kids. They're no smarter than your kids. Those parents aren't that much more intelligent than you, but you've got to make your babies understand what's possible.

When I talk about deep-dive strategies to pay for college, doing essays and the Mardi Gras method and time management and the 4 S's of scholarship search, I'm not telling you that because Laura asked me to come talk at TAANTV and just share some information so that you can just ignore them. "Oh, that was pretty good. He made some jokes." I'm not trying to be funny. I'm trying to make you do something tomorrow you didn't even know you can do yesterday. I want you to do it today, right now. Go look. Go get on the internet. Do the middle-school scholarship I told you about. Do the Fastweb.com thing I talked to you about.

WHY MAJOR BETZ?

I want you to understand that all scholarship coaches aren't the same. All people who help you get scholarships aren't the same. I teach counselors how to get scholarships. They pay me to come to schools to teach their counselors, but they went to school for this. Some people are just given a gift. This is just my gift. I've been given this ability to make sure people understand the importance of doing what they need to do to get the money that they want for their kids to go to college. I need you guys to understand that.

People say, “Why should somebody be paid to do this?” You shouldn’t way pay anybody to find scholarships. Scholarships are out. I get paid for more than just scholarship help. It’s motivation, consistency, discipline, and a process that works; it’s a proven system. When I say this to you, this whole TAANTV thing I’m doing is not about the money. Yes, if you will go and you want us to help you and you say, “I don’t have time to do the things you teach, and I want you to help,” I will gladly take your money and help your kids get the scholarships. But that’s not what this is about. This is about making sure that you know that you can do what some say is the impossible. You can get the middle school kids the money, but you’ve got to believe in some of the strategies we’ve been talking about in this 4-part series. Otherwise, you won’t understand it.

The lady today when I just finished was just talking about return on investment. She’s paying me so much money. If you’re paying me \$1200 or \$1000 or \$5000 and you make \$100,000, \$200,000 or a million, did you pay me anything? No, you got your money back with the return on investment by what you paid. You don’t have to take my word for it. What I love about this is go look in the Internet. Google it. Ask people what they thought. Go look at the testimonials, not just what I did for them but what they did for themselves. You need to believe.

Before Bannister broke that 4-minute mile, people just kept trying and trying. They had snot bubbles were coming out of their noses. They were trying and trying. All of a sudden, he broke the 4-minute barrier. All of a sudden, this one little skinny dude broke the record. Other people said, “I can do it, too.” Sure enough, over that next year, people kept breaking the record. It stood for years because they had to have somebody prove it.

If you want proof, go look at Joy Stevens. Go look at Paige. Go look at Stephanie. Go look at Jason on my website. Go look at Trey. Go look at these people. Go look at the 11-year-olds. Go look at them and see that they’re real, they’re not make-believe. Then say, “If they can do it, I can do it.”

If you do the 5 steps of goal-setting and do the things we talked about in video #1 here on TAANTV, if you do the stuff I talk about in my TED talk *How to Graduate College Debt-Free*, take your fishing line out mentally and catch institutional scholarship, catch general maintenance scholarship, catch that functional money, catch that information that can change

your kid's life, but you've got to fish in the right places. Do that stuff. Then, start doing some of these things that I'm talking to you about.

SCHOLARSHIP BUNDLING

I have kids on scholarship bundling. That's when we take 2-3 scholarships at a time. How do you do that? I'm glad you asked. If you got 10 scholarships you're going to apply for and three of them are similar, you just open them up on your computer. As you got them open, when they say, "What is your name?" you cut-and-paste it in all three spaces. If they ask for your address, cut-and-paste it to this one. Cut-and-paste it to this one.

I have kids bundling working 3 colleges at one time because they need triage. They're coming to me in their senior year in January and February and they got no money. I don't want that to be your story. If you start at 7th, 8th and 9th grade, you don't have to be stressed trying to bundle scholarships. But for those who need it, we do it.

ESSAYS

I told you about Grammarly earlier. You can have software correct your essays when you type them so you're not making mistakes. You're trying to get these people's money. If they say 500 words, don't type 501. If they say you can't go over 500 and you type 501, people like me on the panel will take and throw that scholarship on the side. I won't even consider it because you can't follow instructions. I want you to keep that stuff in mind.

USE YOUR STRENGTHS AND WEAKNESSES

Also, use your strengths and weaknesses. What do I mean by that? Here's the deal: some of you are bipolar. Some of you are ADD. Whatever those issues are, you might look at them as a weakness, when it comes to scholarships, that's a strength. Those things that make you different, that make you stand out, those things that people in the community want to give you a hand up or a leg up, use that. If you're going to get money because you're Hispanic, then get that money. If you're going to get money because you're a white male, then get that money. If you're going to get something because you're African-American, then get that money. Use your strengths. Use your weaknesses.

NEGOTIATING

Somebody asked me right here “Can you really negotiate for scholarships? I saw your Ted talk.” One of the things I want you to know is you can negotiate, but you’ve got to work, and you’ve got to be willing to make that call. You’ve got to be willing to make them understand that you have choices, but you can’t have choices if you only apply to one school. That’s why I say cast a wide net. A lot of these schools are falsely escalating their prices, too. I want you to know that. You look every year, some of these schools are raising their prices so they could be seen as valuable. They have more wiggle room than you think to bring those prices down if you understand the negotiation.

LOTTERY SCHOLARSHIPS

Pros and cons of lottery scholarships: there are 2 different types of lottery scholarships. Some states have legitimate lottery scholarships where they have these scholarships set up and they make money based on the state lottery. Louisiana, New Mexico and other states give kids money. That’s one.

The other one is when you go to some of these sites, I’m going to name them but that doesn’t mean they’re not good sites: Unigo has a lot of lottery scholarships; Fastweb has a lot of lottery scholarships; and so on and so forth. You can pick them out, though. Normally, they’ll say, “Take two minutes and fill out this scholarship and earn \$10,000.” If they tell you to take two minutes, and they’re trying to get your name and email. If they’re really good, they’ll get your address and phone number. What they are doing is they’re going to company - company X. Company X is saying, “I need 100,000 names, I’ll give you \$50,000.” What these companies will do is go out to kids and say, “Hey, we’re going to give you \$10,000 for taking 2 minutes to fill this out.” Because most people are inherently lazy, they’re going to go after a lot of those two-minute or three-minute scholarships and not do the ones that require essays and a lot of work. You got 100,000 people do the three-minute thing and they send the names in of all those emails because they know the company will pay them \$50,000. They’re saying, “Hey, let’s do this. If we get these many names, we know if we market it to them, we’re going to make \$300,000 from the people we sell to” because they’ve done their homework. If you think about it, those lottery scholarships are real, but they’re going to sell your email address to somebody else.

The last 5 minutes I've talked to you I've got to make you understand this: I'm not saying that that's not real. I'm not saying those things aren't real. I'm just saying know what you're doing. I would never give anybody my real address if I know they're going to sell it to somebody else. I have my kids in my one-on-one coaching program create a dummy email. That dummy email gets a lot of scholarship information thrown at them, but they get marketed to as well. But that way, they're not getting spammed because they gave them their real email address.

There are people here on San Antonio on the east side of town who won \$10,000 doing exactly what I told you. They put their name and information in on a lottery scholarship and won it. I just had a guy in Dallas. His sister is in my program now. He just won a lottery scholarship. I had 2 people win the same lottery scholarships. They say, "Lottery? There's only a few of them." Well, they're winning it. He's not even in my program, his sister is. He's just learning because she's in my program and they're giving him all the information that I'm teaching his sister. That money is out there.

THANK-YOU NOTES

I talked to you about the thank-you note strategy as well where you write thank-you notes and get more money.

Q&A

As I sit here and I look at all these things that I share with you, I share these with you because there's a ton of questions. I want you to know that no matter how many times you think you know all the answers, you just don't. I've been learning and doing this for a long time and I still don't know all the answers. I'm hoping and praying that as I talk to you today, I want to get that out to you. There are a couple of questions.

How many colleges should my kid apply to? I say 6-10. I know you'll say, "That's expensive" but there are ways to avoid that cost. There is applyTexas.org where you can apply to a bunch of public schools with one application. There's also a common app that you can use in a lot of schools around the nation. This is TAANTV so that means we're all over America. I want you to know that you can do and save some money. You can also ask for waivers depending on your family income. There are ways to do just about anything, so you've got to try. A Book I read says, "You have not because you ask not." I'm telling you to ask first.

I heard a lot of colleges don't require ACT/SAT scores. My son doesn't test well. Should we pick colleges based on this? First, I told you there are 1000 schools that don't even look at that. he can use that and go for that. You can still get scholarships. In some schools, you can have an ACT of 16 and you can get accepted into them. I won't call those schools out, but there are some really good schools out there. There are schools out there in North Dakota that cost only \$5000 a year to go to and they're 4-year schools. That's out there as an option. You would say, "I don't want to go to North Dakota," then study harder.

Can a student work their way through college and graduate with no debt? I think you can do it through junior college. I know kids that work in Friday's and Red Lobster. They're going to college and paying for it as they go. In one of my earlier videos, there are schools right here in San Antonio, they've got a ton of money to give away. A lot of it for volunteering, a lot of it for doing the right application and doing a good essay letter. Make sure you're taking advantage of that.

I heard that no matter how much money you make, there's plenty of financial aid for everybody. How do we get some of this free money? I told you earlier my wife and I made \$250,000 and we got all the money we needed, and we got need-based scholarships. I'm not saying that no matter how much money you make, there's plenty of money for everybody – it's not. There's plenty of money out there for everybody who understands the 5 steps of goal-setting. There's plenty of money out there for everybody who understands how they can graduate debt-free. There's plenty of money out there for people who get their kids started in middle school early. There's plenty of money for people who understand the strategies. That's what my kids in my one-on-one class and my prep program understand.

That's what I hope these 4 videos did for you.

CONCLUSION

If you ever get a chance to see me live, hear me speak or join me on a webinar for the question-and-answer sessions that I do nationwide, if you're out there at the Tom Joyner thing this year, come check me out. I do want you to ask your questions and then join me. Check the Events pages. If you've never done a diagnostic report, go to my website at MajorBetz.com. Do that free for three minutes and we will respond to you. I'm going to try to check your symptoms. It's a like a doctor. "Doctor, do I have a cold?" Well, what are your symptoms? So,

you give me your symptoms and I'm going to tell you what's going on with you. Then, we can talk about a prescription or cure. Some of you don't need any help and I'm going to salute you and say keep doing what you're doing. Those who do need help, we have things for you.

Here we are at TAANTV signing out. This is Session #4. If you haven't seen all four, go back and look at them. If you've seen them, go back and watch them again and take notes. I hope to hear from you. Let TAANTV know whether or not you appreciate this. Make comments on their site. Brag to everybody you know and share this with them. Bring me to your city. Bring me to your home. Bring me to your church. Bring me to your office and I will change lives. God bless. Take care. This is Major Betz from the Scholarship Leadership Institute signing out from TAANTV.

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