

Michelle Hancock 0:00

Hey everybody, this is Michelle checking in real quick with you guys seeing how everyone is doing and also letting you know that this week's episode was prerecorded ahead of the corona virus updates and quarantines and all the breaking news that we've been experiencing lately. I also wanted to check in and just tell you guys to stay calm. This is this is uncharted territory, even for me, I've had bouts of anxiety come and go. And we're going to be at home with our kids a lot in the next couple of weeks. You know, every day, there's something new. And I just want to, I just want to reach out and say, let's turn this into a positive instead of dreading it instead of, you know, filling gloom and doom. Let's really look at the silver lining. We're going to be lonely; we're going to be frustrated at sometimes, but we can do this together. We can do this, we can get through it, and it's going to be better at the end of it. Okay, so what can you do during this time? Well, there's a few things you can do, you can come up with a game plan for your new business or your job. If that's something you want to do, maybe it's spending quality time with your family that you have not spent in a really long time because of all the distractions of just life in general. Perhaps it's picking up a new hobby, or spending time on an one that you neglected. I know I have several hobbies, and enneagram seven here, and I think it's important that we really just get back to what makes us happy without all these distractions, right. Perhaps it's unfollowing people that are draining you on social media or news outlets or businesses. I know there's a lot of noise out there and we just don't have time for that right now. So, if that is making you stressed out and getting a little bit more stir crazy in the home, please just unfollow them you have my permission, stay calm. You can probably tell I have a scratchy voice I do. I do not have the corona virus. But I do have seasonal allergies thanks to Texas. So, this is very uncomfortable to have this at this time. But just stay calm, visit your favorite podcasters or listen to their episodes, there's so much you can learn, and they can help you feel less lonely, right can relate to them. Maybe it's a favorite blogger or an author or a book that you haven't read in a long time. Let me give you a few modernmomlife.com hint hint is really good for finding kids activities at home. And also, we just started a new Facebook group called boredom busters for kids. And you guys know I have a lot of friends that are bloggers, a lot of creative people that are teachers, or just moms in general that have so many creative and fun simple ideas, activities, anything that you need. We're going to be sharing them in that private group and head on over there. Again, it's boredom busters for kids and I would also like to say be active in our She Lives Podcast Group. We are here together. This can be lonely. It can be frustrating. It can be scary, but we're going to make it through this. And this week's episode is perfect timing because we will have a lot of time on our hands. Maybe you have some teens, tweens, even elementary kids that could take advantage of scholarships and Gino tool is going to tell us how to find those scholarships so we can have more money down the line. Okay, so thank you again, for your support, share this podcast with a friend. leave a review. Let's grow this community and stay calm and stay happy. Okay, thank you and have a great week.

Welcome to the podcast, a show for women who want to live a happier life while tackling their goals along the way. Want to learn more about what we talked about today? Visit our website. She Lives Podcast calm. Now, here's your host, Michelle

Michelle Hancock 4:03

Welcome back to the She Lives Podcast. I am here with Jean O'Toole and she is going to talk to us about saving money in the form of scholarships. And I know some of you may not even have that on your radar yet or maybe you do but either way, as you know Time flies and I think there is no better time to talk about scholarship strategies than now and let me tell you a little bit about Jean. Okay. She is a scholarship strategist, author and speaker. She has been inspiring and helping high school and college students for the past 15 years. She is also the author of a new book, scholarship strategies, finding and winning the money you need her strategies to help students win thousands of dollars, including some individuals who secured up to wait for it. \$200,000 That is amazing. So thank you so much for agreeing to be on the podcast and I can't wait to pick your brain. How are you doing?

Jean O'Toole 4:56

I'm so great. Michelle. I'm really excited to be here.

Michelle Hancock 5:00

I am too. So, tell me a little bit about yourself how you got into this realm of scholarship strategies. It's very interesting niche, and I'm sure you are helping people save so much money. So please, please tell us all the fun details about you.

Jean O'Toole 5:13

Yeah, um, you know, every everybody always wants to know, like, how do you become a scholarship strategist? So, you know, it was, um, I was actually speaking around the country, maybe this This goes back maybe about 18 years ago, 20 years ago. And I was helping students in college and in high schools with other success strategies for like time management and, you know, study skills and you know, how to make the most out of their educational experience and still have a really good time. Well, I had this really amazing fortunate opportunity to be meeting with thousands of students during the work I was doing, but there was a common conversation that would come up always At the end of my programs, like students, it didn't matter where I was traveling around in the United States didn't matter if I was speaking with a high school student or a college student, you know, students would always take me aside after a big program. And they'll say, they would say, you know, what, I'm really worried. I don't, I'm so worried about either, you know, the rising cost of college and how my family is going to pay for it, or, you know, what I'm going to do and, and, and, and, you know, student loan debt, and there was just, I could feel in the conversations, the pressures that these students were just, they were feeling on, they were feeling for themselves and, and I'll tell you, Michelle, I could relate to that on such a deep level. I was the I was the first person in my family to go to college and I remember those years of scrambling on trying to figure out how we were going to pay for it, and I had won some scholarships, but it wasn't enough and I was like so many students You know, having to sit down with my folks and sign my name to a portion of student loans and just putting my hands up and saying, Well, I guess this is how it's done. But all of those conversations I had, you know, now, you know, all those years ago, it motivated me to, to start digging in to find a solution. And I started learning more and more about these amazing opportunities that were out there from private, you know, sources like companies,

organizations, individuals, foundations, these were outside scholarships, and, sure, I mean, I had heard about some of those when I was a student myself, but I quickly understood that most students have no idea how many of these private opportunities are out there. And these outside scholarships, they if they win these monies, they can could stack those on top of any type of college scholarship that they might be offered specifically from college or a university. And I and through the research, we also my I surrounded myself and then an amazing team. And we started finding quick and easy ways to not just find these opportunities, but to also understand which ones we have the best chances of winning. And we were started workshopping this, you know, about 15 years ago. And now in the past 15 years, that that workshop turned into high school assemblies turned into college programs and parents seminars, and now thousands and thousands of students have attended my program and we're really, really excited to help anybody out there, reduce their cost of college and hopefully stack up the dollars. You are a hero to so many I bet

Michelle Hancock 8:51

you get a ton of emails or notes. Thank you, Thank you so much for saving me so much money. That has to be a good feeling right?

Jean O'Toole 9:00

Oh my gosh, it makes it makes me want to do this work every single day makes me want to find even more for everybody. But I'll tell you, the longer that I'm also doing this work, the more the more that I wish that I had known right that I had known all those years ago to be able to help my family we would have if I had known then what I now know I would have saved myself personally. \$35,000 and, you know, now we're in a situation across the country where, you know, students are leaving college with an average averaging around, you know, maybe 30 grand, but I meet students every day who have six figures of student loan debt, and this debt is now at like \$1.5 trillion across the country and that is impacting all of us, Michelle, whether you know, someone has a son or daughter who is in that college planning phase. student loan debt. It's impacting all of us because people are not able to buy homes because they they're dealing with their student loan debt, they're not able to start their businesses because they're having to deal with student loan debt. And, and, and really, it doesn't have to be that situation, we can truly change the story with regards to how we plan for college. If we look at outside scholarships,

Michelle Hancock 10:25

I agree. And let's face it, the first the entry level jobs aren't going to pay a lot of money up front. And I think that's a myth that some people are like, Oh, I'm going to get my first job out of college is going to pay six figures and everything is going to be rosy. You've really got to pay your dues. And if you have that crippling loan to pay off, it's kind of a bummer. So I definitely, I definitely agree with you that seeing the big picture of how this helps everyone is very impactful. So, let me ask you how early is too early or is it possible like I have a two-year-old I'm a six year old. Have a college student. He's already in the process. Is it too early for me to start my game plan with scholarships for my young children?

Jean O'Toole 11:07

Absolutely not. And I'm so glad you asked me about this, because this is one piece of information that I want every one of your listeners if there's one piece of information that they can and should share with their friends, their family, it's this. People don't realize that there's actually outside scholarships. I mean, scholarships, from again, companies, organizations, individuals, foundations, outside scholarships for kids as young as five and six years old, and, and in carton and in kindergarten, you know, so there's actually opportunities for kids at every level of elementary school, middle school, of course through high school, and then there's even opportunities for the students who are already in college, the students who are actually looking at Had to grad school, med school, law school, and even adult and even adult students as well. It's, it's amazing what is out there. And I'll give you an example. So I always give this example because no matter who I'm talking with, we're all familiar with this company. And yet most people don't realize that they give away 10s of thousands of dollars every year in the, in the form of outside scholarships, and I'm talking about Google. So Google, this is just one example. Google has an outside scholarship open to kids here in the United States, kindergarten through 12th grade. No essay required no GPA requirement. The only requirement is your a student going to school somewhere in the United States. And when I meet, when I meet students, I'll always ask them, Hey, do you did you apply for the Google scholarship? And most students, you know, will say to me, oh, you know, I don't even know about it. Definitely everybody out there should go Google the Google scholarship. And it's actually based on creativity. And, you know, that's just one example. Private, private companies, private foundations, you know, it's their money and they get to decide who and why they want to, you know, give away a scholarship. I'll give you another example. There's a scholarship that's actually called the Angela award, and it is only open, ready for this. It's only for girls in grades five through eight. That's it. If you are not a girl in grades five through eight, you are not going to be eligible for this opportunity. But the Angela Ward has given away thousands of thousands of dollars over the past years, because what they are what that scholarship is about just as an example, you know, they're looking to, you know, honor a student who might have some interest in science. So that organization right, they decided, you know what, we will Want to we want to advocate for young women may be going into STEM careers right science, technology, engineering and math. And so, they're giving away this money to younger students. If families take start to take action now, like yourself, for your six-year-old and even planning ahead, right with your two year old in just a few years, if you start to plan ahead, potentially, you really could have that pile of scholarship money already earned. already ready? By the time that you're that those kids your kids, you know, even are even started going into high school. And wouldn't it be amazing? If by the time they're graduating from high school, there's the conversation not of what school can we best afford, but rather, what is the school that is really best for your dream? You just gave me chills right there.

Michelle Hancock 14:56

I just vision that. Now let me ask you though, let's be realistic here. Yeah, I do have the small children, they take up a lot of my time. A lot of my effort. I'm tired at the end of the day. Is there some sort? I mean, why isn't there a Google database of just scholarships? Where I can just apply for all these in one place? Or is that does that is that a myth? Does that exist? Or

should we just say, let's just buy your book? And you tell me about your book? Is that going to help me find these scholarships?

Jean O'Toole 15:25

So, the book will definitely help you find scholarships for sure. Yeah, I'll tell you the most frustrating thing for everybody, wherever, wherever we're falling in the path of, you know, looking for these opportunities, whether you're a parent or you're that that current student, unfortunately, there is not one, one central location where all of these opportunities are posted. But ultimately, there's four places that you find scholarships, okay, so four places. One, of course is through, you know, your local schools and you know, one thing even As a parent right now, younger kids, if you could, you know, just already just it could be as simple as, at this stage with opportunities that might be through your local community, you know, just start talking with other moms. Right start talking with other families. And, and, you know, start paying attention to the local scholarships that are in your area. And you know, that, you know, maybe the local scholarships that might be in your area that maybe the school has information about, you have plenty of time, right? You have you have younger kids, and over these upcoming years, so if you were to start to just start learning about what the local scholarships are now, then as a family, you can strategize, right? You can strategize as a family, the more time that you have to look ahead, the better it's going to be for your kids and for you. So for example, you know, maybe you find out from your school that there is a local community service scholarship that's being given out, let's say from maybe your local real estate company. Okay. And so, you're able to look up a little bit more about maybe students who have wanted in the past why they one up usually, a lot of you know, the scholarship winners will be posted on on the company's websites. Maybe you find out that it's not just a community service scholarship, but it's a scholarship that wants to honor let's say, maybe a student who did some sort of outreach with the older folks in your community, right? So, as a family, you guys can now you're empowered with information, right? That's what I believe. The more information we have, the easier it is for us to design our life. So with that information, you guys now have plenty of time to have the conversations with your kids as they start to get older and As they starting to maybe go into high school, it's maybe you could even discuss, hey, there's going to be a local scholarship that has to do with community service and doing some outreach and work with some of the older folks in our community. Let's talk about how we can make that happen. See with that information, Michelle, you and your family can actually help your kids to qualify for more when it comes time for them. Does that make sense? Yeah, that makes perfect sense.

Michelle Hancock 18:28

And I would also say that parents don't need to doubt themselves or students. For example, years ago, eons ago, when I was a senior in high school. I was a cheerleader. I was not the best cheerleader. I could not even do a back handspring. However, they had a scholarship application process for the athletic department. They were going to award five \$1,000 bills, scholarships, were there. I can't talk today. But anyway, so I really did not think I was going to win it because let's be real back then. cheerleading was really not considered an athletic role. I mean, it was getting there, but it wasn't like it was today with cheer on Netflix, right. But a lot

of people simply did not want to do the work. They did not want to write the essay. They did not want to put in the work. And I wrote an essay, I turned it in and I got the scholarship. And I was floored. I was like, yeah, that's all I wanted to get this I there are so many better people that could have gotten this, but I want I'm just curious if a lot of scholarships go applied or if there's more like, do you think that you're more likely to win these scholarships because people simply just don't do it or they're lazy.

Jean O'Toole 19:48

Maybe? Yeah, it's really crazy. So no. So first also too and because I don't want to I don't want to forget to not tell to tell your listeners You know, I mentioned that, you know, of course people find scholarships through the school. But the other three places people aren't going to find these opportunities are like through your or definitely through your family members like your connections, family members who might work for you might be work for a company that has scholarships or family members or part of a union like you want to, you can already start to find that out. And also, scholarship book directories and of course, going online. And we actually have tons of free information about how you actually get started and find scholarships, all at my website connections 101 comm including a whole bunch of websites that you guys that anybody can go to, to start looking for scholarships, and it's all free. But yeah, I love that you got the scholarship, because you chose to write that essay. Let me tell you, one way to definitely increase your chances of winning is to be looking for scholarships that require work, okay? So, when I say when I say work, I'm not just talking about The essay, maybe it could be a project. It could be, you know, some essay some scholarships are asked will ask for like maybe even a video submission, some sort of work, it's that it might take more than just 10 minutes to apply. And the more work that as an application requires the fewer and fewer people who will actually apply. I asked students all the time, I'll say, I'll ask them. Hey, you know, so you guys, let's, let's put some truth on the table. If you come across a scholarship that requires an essay, what's your first thought? And they'll all say, Oh, you know, I'm going to skip this one. Right? I'm totally going to get that one. And that's that this is this is why right? chances of winning scholarships increase when there is an essay involved. Why? Because everybody else is skipping that one. Right. So, for sure, absolutely. You know, increase your odds of winning by looking at scholarships where the numbers are in your favor. numbers are like, statistically, it's going to be in your favor. So, the more local a scholarship is, there's fewer people that are going to apply. And the more work that a scholarship application requires, the fewer people that are going to apply.

Michelle Hancock 22:12

I really love that that was going to be my next question is if you had a formula or strategy that you definitely recommend, and that is one that we all need to write down and save and implement. So that is awesome. So, let me ask you there, there seems to be a ton of scholarships out there. We just got to find them. How can parents and students, career women that maybe want to pivot and go back to school? Or maybe they never went to college and they want to go, what how can I narrow down which scholarships to apply for because there is so much, you know, there's only so many hours,

Jean O'Toole 22:48

I mean, people can get overwhelmed by this so quickly. And so, we want to make you want to make this as easy for yourself and focus this as possible. And I do hope that there are some listeners out there who might be those moms who want to, you know, go back to school there are there's there is, by the way, there's actually a scholarship, that's called scholarships for moms, by the way, but they're not and not to leave anybody out. There are also scholarships for dads as well as another whole scholarship. And there's even scholarships where we have to be over the age of 30. Just to apply. I came across a scholarship recently that you had to be over the age of 65, in order to apply right so there's there are scholarships for everybody, regardless of where we are in life, at any stage in life at any age that we are as long as we're walking to the role of a student, there's scholarships that we can apply for and when. So, to make it easy for folks, one of the first things that you can do because everybody's busy, I know you have so much life going on, right like I want you to always prioritize using what I call ready to go material. So ready to go material Michelle is even going to be you know, the art projects, the homework of projects, that anything that even that your, your kids are bringing home and and they have as assignments right from school as we in elementary school that might be, you know, some art and creative projects in middle school that could be even that starts to become even some essays that students might write or some even some book reports, right. But at the high school level, that's s that's papers, projects, essays or poems, and definitely at the college level, same thing again, papers, projects, essays are pulled, because here is I'm going to let you let you in on a secret about why people are missing out on these monies. Okay. What happens is, and this is just like a this is just the natural, the natural inclination when people start to look for scholarships to pay for college. Everybody focuses on just a handful of things. They focus on Well, here's what my son or daughter wants to do with their life. Or if you're the student what I want to do with my life, here's what are, what the current GPA is what my grades are. Here's what, here's what I did outside of the classroom, whether it was, you know, sports clubs, you know, community service, bad things like that. And then and here, lastly, is maybe any type of mentoring or leadership that I did. So that is what people focus on. But the reality is, is that you're your kids. And you know, you if you are that student listening to this right now, you are way more than that, right? You're so much more than that, in scholarships. Here's please, please, please everyone who's listening right now listen to this. Every scholarship that you apply to doesn't have to relate to what you want to do with your life. I don't know where this has come from because it is like nature. Wide belief of that we are all convinced. And I was convinced, I thought that that was true that you know, I should just be looking for scholarships for what I want to do with my life. And that's not the case. Here's an example. The ready to go material. A student, students will have to write poems in different classes all throughout their all throughout their grades. A student, there's tons and tons and tons of poetry scholarships out there. And a student could take a poem that they wrote for some homework assignment that they had. And then the time and the energy has already been invested. Right? It's not like they're having to sit down and, and having to recreate this, they already had to do this, and it's done. And it was some homework assignment. They could take that poem, apply for any number of the tons of poetry scholarships out there, and, you know, potentially, you know, win some of that money, take that money and pay for the engineering degree or the you know, business degree or pre-med or whatever it is that they're looking to do. Every scholarship that

you apply to doesn't have to relate to what you want to do with your life. So, use the literally start your search with what are what's the homework assignments and the things that your kids have actually done and start looking from there. And then secondly, always again, prioritize where the numbers are best in your favor. So local versus national, I'm not saying don't apply to a national but you know, at the at the end of the day, where are the numbers best in your favor, so your town always first then your county, then your state, then national, and then of course, what you know how much work is involved. If it only takes somebody five minutes to apply? You know, I will cross my fingers for you, but I'm not going to hold my breath. Right. So if it's, you know, if it takes him it's a little if it took a little bit of time to apply it. There's going to be fewer and fewer people who will who will do it.

Michelle Hancock 28:03

And that's how we get it done. It makes sense. It really does. It's a numbers game, a little bit of luck, some skill and a lot of strategy. And I, obviously, we can't talk about all the strategies in 30 minutes. But that's what's great about your book, your book is scholarship strategies, and I have been looking at it and what I love about it is that you have worksheets and places for for parents and students to write down. Like, for example, before you even start you have, you know, what would your college experience look like you brainstorm How could or would scholarships impact your life after college and it really, really gets the family thinking about scholarships and how it could really impact their lives in a positive way. So can you tell me a little bit more about your book and all the fun tools that students and parents can get out of it?

Jean O'Toole 28:58

Sure. And I'm glad that you have I love that you're looking at it, that's awesome.

Michelle Hancock

I have in front of me, I'm ready.

Jean O'Toole 29:05

So then you also know then that it's like we actually purposely chose there's, you know that it's it's colorful inside this book. It's not it's, it's meant to be a tool that people can jump around use, you know, use different sections, you know, at a time, it's not because I want people to be able to dive in and be able to get started right away. So there's 25 strategies in my book and I also include a chapter of 15 ways to cut the college bill beyond scholarships and financial aid. I really believe that we that that we can and should start these money missions for, you know, our kids, for our families, and we can really change the situation with regards to college cost. Um, you know, one thing that, you know, one strategy of one strategy that I would love To You know, share with all of your listeners right now is a major strategic move. And this, this definitely is maybe for any of those any of those, you know, listeners out there who might have a current high school student. So, I mentioned you know, earlier in our conversation I talked about how, you know, you can, as a family even now start looking at what local scholarships are given away in your community. Well, here's a major strategic move for a high school student who is also going to, you know, they're going to take the research a little bit further. So once that once a student is in in high school, what I want that student to do, as you know, you find

out about these local scholarships that are being given away in your town and one of the easiest ways by the way to do that is simply to connect with the guidance counselor's secretary, the secretary at your school guidance department. He or she will have on their computer, this is who always has it, they'll always have the program from last year's senior awards night. Okay, so every year at 99% of high schools across America, whether it's a public school, private school Catholic school, across America, what happens is at the end of the school year, there's always this awards night ceremony where it's for the graduating high school seniors and the local scholarships are presented. So, there's a program for the for these events, and the Secretary will probably have it on his or other computer. So, ask them ask to get up, get it emailed to you so you can get the list. Now, what you want to do is students out there strategically find out three things. Who won last year? Why did they win? And who decides? Okay, who won last year? Why did they win and who decides Because this now becomes such powerful, amazing information for you, you find out, you know who the decision maker is maybe it's a, maybe there's a local scholarship committee for this particular scholarship, maybe it happens to be a teacher, or a coach or someone at the actual school, who is going to decide, what you then want to do is you want to reach out to either that committee or to that, you know, decision maker in the school, and you always want to say two things. So, first, always acknowledge with gratitude. Thank you so much. It's been brought to my attention that that you help to decide which students receive this particular scholarship. Thank you so much. For you know, putting aside your time to be able to do that always first acknowledge with gratitude. And then secondly, and this is huge. This is the big the Big strategic move. Secondly, ask, what are you looking for in an ideal candidate? Boom, it's like a mic drop moment for that particular student. If you are communicating to that decision maker, Hey, you know what, I'm really going to be interested in this scholarship. What are you looking for in an ideal candidate? I guarantee you that decision maker has never been asked that before. And now, in that moment, Michelle, in that moment, that decision maker, they don't know anything about what the what your what your school transcript, it has said what the grades are, what you've done outside of the classroom, but what do they know about you? They know that you are motivated, determined and driven. And in that moment, they're there now they're asking Wait a second, what's your name again, and they're going to they're probably going to pop an email to all of the rest of the their scholarship committee to say well, You'll never believe the phone call that I just got from this young man or this young lady who is, you know, in high school and they're going to be applied for our scholarship, man, I can't wait to see their application, you can already start to change the situation. By doing that research in advance that is

Michelle Hancock 34:17

Perfect. I love that tip. And I would imagine that by having your kids do all this research homework, and it's basically like an interview, practice interview mockup, right? Yeah, you're going to be set up really well for the real world because they're doing they're already bought into this. They're saving money, as opposed to maybe, you know, I mean, no, I'm not hating on people that get to go to college on a full ride off their parent's money because I technically was kind of like that. I was fortunate enough to have my parents pay for the majority of my college Should I would think I still talk about that one scholarship I got years ago. That was so cool to win at that. thousand dollars and you know, back then that's still a lot of money. So, it's really,

Jean O'Toole 35:05

Michelle, those families, like your family who, you know, had, you know, had set aside monies, you know, for your education, and any family out there who's already planning on setting aside money for their son or daughter's education, here's my vision. And here's my wish, I am doing this work, because I would love there to be a day when ultimately again, because families really can and should start this scholarship process as early as elementary school if they wanted to. And you know, what, if those monies that a family has set aside for a son or daughter for their education, what if instead, what if instead, that student had actually accrued up that pile of scholarship money for them ready to go for their education, and then the family could take That same money that they were essentially going to be gifting to that to that, that that student, then that student could take that money and buy property, start businesses, you know, that could be the seed money for more dreams. Do you know what I'm saying? Yes, that is amazing. And the hope and the goal, right? Yeah. So no, I, man, my head is spinning.

Michelle Hancock 36:25

I'm like, I got to go get that money. Let's do this. Now all I'm amped, I'm amped. I'm ready. So, let me ask you, you're similar to a fitness coach or any coach in that matter? Do you find that it? Like say, if I start following you on social media? Well, I already do. But do you also provide online resources or more videos or resources that we can follow you? year-round so we can stay motivated?

Jean O'Toole 36:53

Yeah. So we're constantly posting different stuff, especially on My Facebook page, which is just scholarship strategies, there's tons of videos on there. I love. I always, especially during the summertime, I'll always do like a another campaign of, you know, you can actually look up the hashtag 90 days of scholarships, and I just do quick 32nd videos talking about, you know, a particular scholarship and we always attach the link so that way people can go and go after that money. I really, you know, I encourage people to, you know, stay the loop. Stay in touch with me, I want to I want you to stay in touch in touch with me because frankly, I want to know how much money you win. Right? I want to know what scholarships you win. I just heard from a young lady in upstate New York recently, she reached out to me she was so excited. She won. She won a maple syrup scholarship. I mean, you know, you never know what's going to be out there. Um, but new scholarships are being created all the time, all the time. And everything about you really potentially could be something that you are looking for money. I mean, if there's a family out there that has pets at home, that means that that your kids could apply for scholarships for caring for animals. If you're if you have an if you have a son or daughter who plays video games, guess what? There are actually scholarships or playing video games. There are scholarships for everything in anything. You can imagine curly hair left-handed, you name it, there's a scholarship for it. And yes, absolutely, you know, stay in touch. But I will tell you one of the best ways to keep motivated because your question was, you know, to help yourself stay motivated on this process, the students who have won the most money working my strategies and my strategies, it's about you taking like you, you getting your power back, you understanding that it's not, you don't have to wait for a guidance counselor to tell you about a

scholarship. In fact, if you I call that the waiting game, if you stay in the waiting game, you're going to miss out on so much money. So you know, it's about showing people you know how to get started and Let me just you know, going for it. But here's how you stay motivated. The students who worked who have won the most money, they coincidentally, they also had one thing in common. What and this is this is how they kept themselves motivated, how they kept searching for that money. They made a decision to do to do their money mission to be searching for scholarships, you know, either with a friend or with a group of friends. One of the things that schools hire me to do is, is I actually facilitate and run scholarship clubs and right yeah, I create and run scholarship clubs like all over at different you know, school campuses and college campuses. If you don't, it doesn't have to be an official thing. Literally, your family Michelle, you could if you wanted to, you could with some of your friends who have kids who are in elementary school or students or who have kids who are at college age, you could create your own private Facebook group and you could. And as you are finding scholarships, share them with one another. Because here's the deal. Every scholarship you come across is not going to be right for you, but could be right for somebody else, and that somebody else could find bunches that are right for you. At the end of the day, what we all have is a common limitation and that is time, we only have so much time. So, if you're actually working together with, you know, with friends, you know, I tell students talk about this dirt you know, pick one day of the week during lunch, you'll talk about which scholarships you found this week. And collectively, you can find so many faster, and then you could focus more of your time on the actual applying and not the searching.

Michelle Hancock 40:50

I would be up for the challenge for finding the craziest scholarships out there. Maple Syrup I love me some maple syrup. I should get that I'll go back to school just to get that. But no, it's been too. You could create that it's too sure. No, okay, well, it's been eye opening the speaking and picking your brain today. It's like a whole new world of scholarships out there that I did not know existed and I'm sure you get that said to you multiple times and you're opening our eyes to so much and who doesn't love to save money but like you said, you got to put in the work you got to put in the time and effort. I mean, it's not just going to be given to you so but the payoff it sounds like is well worth it. So, thank you so much for joining us today. And you mentioned this earlier, but where's the best or where can Where can they follow you check out your book, all that fun stuff?

Jean O'Toole 41:46

Sure. So, lots of free resources. And you know, you can you can stay in touch with me by reaching out to me through our website, which is connections 101 dot com. Get more information about the book. But the book is available everywhere in anywhere, we're really thrilled about it, in fact, about a few weeks ago just became a just hit bestseller. We're super excited about it, because that means that more and more people can help them help themselves, save money, other college costs. And ultimately, you know, our book does three things for families. Our book will show you how to find more scholarships faster, so that you can, you know, find them quickly, easily. Secondly, it helps you organize the process, so you're not overwhelmed. This doesn't have to be it doesn't have to be everyone thinks it's going to

need to be some sort of part time job, you know, doing this, it doesn't like I it really can be done and just you know, a half hour three times a week, even a few minutes. It's a commitment, but it's just a little bit of time, a little bit of energy consistently. And then lastly, you do if you do follow These strategies, you will find hundreds more scholarships. And if you just work with your local school, I love school guidance counselors, I'm a super fan of all educators. And what they're doing is amazing. I'm honored to meet them and work with them every single day that I've been doing this work. But students can find more than if they just wait for the opportunities to be told to them from the schools. And you do that you can change your story about what the education cost is for you and your family.

Michelle Hancock 43:36

That is great. Maybe one day this book will be a required textbook for all high school students.

Unknown Speaker 43:45

Any student that would be that would be a dream, wouldn't it? manifest that Michelle?

Michelle Hancock 43:49

Well, on another note, I love that you have turned your passion into your profession. And I think that that is very inspiring, and it just proves that you can if you're passionate about something and it's helping people solve a problem, you can definitely make a career out of it. So, thank you so much. And we'll talk soon. If you guys she will be in our Facebook group as well in our personal Facebook group if you have any questions for her, I'll also link her book link and all her social media links in the show notes on She Lives Podcast calm, and that is all I have today. But thank you again for coming on and we have some work to do.

Jean O'Toole 44:30

Michelle, go get the money

Michelle Hancock

Go get that money. Thank you so much. Thank you!

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