

Next Step Education: How to Pay for College

For questions about our SAT Prep program or interest in private tutoring / college guidance please email ivan@next-step-education.com or call / text 864-553-6645.

Optimal Realistic Strategy for Maximum Money to pay for college:

- \$5,000 / year with Palmetto Life - Get a 3.0 GPA and a 1100 on the SAT or 22 ACT
- \$8,000 / year with National Guard (maximum \$25,000 in total) – ([sign up here](#))
- \$2,500 – 4,000 / year working at Chick-fil-a (work 1 year before college, then work during breaks in college), Publix (10 hours per week throughout college), McDonald's (15 hours per week)

= \$15,500 per year in scholarships and tuition reimbursement (plus some living money from your part time job and national guard living stipend).

Additionally, with FAFSA, depending on your parental earnings, you may also qualify for Federal Pell Grants (up to \$7,395), SC Needs Based (up to \$2,500), or specific scholarships at the college you apply to.

Strategy 1: Find Scholarships:

- Use Google, ChatGPT, or Perplexity (AI that gives more reliable links) to search for
 - “Scholarships for [MAJOR: plumbing, engineering, teaching, etc.]”
 - “Scholarships for [University Name: Greenville Tech]”
- **For full guidance, use ChatGPT/Perplexity AI Prompt:** *I am looking for scholarships for [major/course of study] at [2 year/4 year] colleges in [South Carolina/your desired location]. Can you make a list of scholarships, how much money I could earn, and share links to learn more? Then at the end of every prompt in this conversation, suggest 3 possible questions I could investigate next to continue my college application and scholarship journey, asking me which one I want to do next, or if I have any questions or anything I can dive deeper on with the current topic.*

Strategy 2: Apprenticeships or Internships: Make \$\$ immediately, learn skills, and get jobs immediately after college

- Apprenticeships or internships with local companies while in high school and college may not be advertised, but if you go in person and ask, it is frequently possible.
- Search Google, ChatGPT, or Perplexity AI, “[Apprenticeships or internships or shadowing] in [industry/area of interest] in [Greenville/Easley/wherever your college is]”

Strategy 3: Tuition-reimbursement through your employer (See the list on page 3)

Strategy 4: Take out debt for a program you are confident will lead to a higher earning job that will justify the amount you pay for it (i.e. Engineering, Pharmacy, Finance, Marketing, IT.



The Best Scholarships You Must Know

1. [SC Palmetto Fellows](#) (\$7,500 / year or \$10,000 for STEM degrees). Requires 2 out of 3 below:
 - top 6% of class
 - have 1400+ SAT or 33+ ACT
 - and have a 3.5 GPA
- **[SC Life](#) (\$5,000 per year for 4 years if you have 1100+ SAT or 23 ACT and 3.0 GPA)**
- [SC Hope](#) (\$2,800 but only for 1 year- requires 3.0 GPA)
- [SC Needs Based Grant](#) (Fill out your FAFSA) – Up to \$2,500 per year
- [SC Lottery Tuition Assistance](#) (SCLTA) – if you have above a 2.0 GPA

If you are close to key thresholds like a 1100 or 1400 SAT score, use Next Step Education's AI-Powered SAT Prep program to increase your score 100+ points:

<https://www.next-step-education.com>

2. **Air or Army National Guard** (\$5,500 per year * 4 years = \$22,000 of tuition assistance + monthly stipend of \$200-300 + cheap health insurance \$50 / month (better than college or any private plan).
 - You spend roughly 1 weekend per month at “drill” for a 6 or 8 year contract and get advancement career opportunities.
3. [SC Wins \(State-wide at various community colleges\)](#) / [Career Pathways Scholarship \(Greenville Tech\)](#) – \$5,000 per year. Minimum GPA: 2.0. You must submit FAFSA to the college, and you must do one of these three:
 - Employed
 - take a financial literacy class at college or
 - do 100+ hours of volunteer time throughout the duration of the scholarship
4. Scholarship Overview, including links to scholarships for Athletics, Art, Nursing / Career-Specific, Community Service, Veterans in the Family, Minority-Status, First Generation College Students, Religious Affiliation and more: [Best College Scholarships \(2024\) - Chamber Of Commerce](#)



Employer Tuition Reimbursement:

You can work part time before and/or during college and get tuition reimbursements from your employer. This essentially triples the money you make per hour. This includes some of the best opportunities for local employers, loosely ranked in order.

- [Starbucks](#): 100% tuition reimbursement for any online bachelor's degree at Arizona State University. You must be "Benefits Eligible" – see the next link.
 - [Eligibility Requirements](#): You must work an average of 20 hours per week for 4 months to gain eligibility, then keep that. You can take as little as just one class per semester or as many as you want. If you don't do an average of 20 hours per week for a 6 month period, then you'll lose the benefit for the following semester.
- [Publix](#): Can apply for \$4,000 per year (4-year university) or \$2,200 (2-year technical degree) if you've worked 90 days and work an average of 10+ hours per week. I had a friend that did this through 2 years of Tri-County.
- [McDonald's](#): Can apply for \$2,500 per year if you've worked for 90 days and work an average of 15+ hours per week.
- [Chick-fil-a](#): Can apply for \$2,500 per year if you've worked over 1 year. Unlike others though, you don't have to work every week (i.e. during college – so start before!) My friend got this for all 4 years of college by working during Christmas and Summer breaks! You need a minimum of 2.5 GPA in high school.
- [Chipotle](#): Up to \$5,250, though must be at colleges within the Guild program. There are some colleges where tuition is 100% paid! Click the link and make an account to learn more!
- [Verizon](#) gives up to \$4,000 per year if you work at least 20 hours per week. They may have benefits for family members too.
- [Papa John's Dough and Degree](#) program will cover up to \$5,250. The eligibility is working an average of 20 hours per week AND continuing to work at Papa John's 2 years after graduation. There may be upwards of 100% tuition reimbursement, but the website isn't super clear. Talk to your manager or internal HR documents. Additionally, you should [read this reddit post from people in the program](#).
- [Wells Fargo](#): Up to \$2,500 for part time work, though you need to work there for 6 months beforehand and be in a major which could potentially lead to a future career at Wells Fargo (i.e. finance, marketing, IT, accounting, etc.). This can help you get an internship if you want to pursue Finance in college (I interned at Wells Fargo and knew interns who got opportunities because they worked as a teller in high school or college!)
- [Home Depot](#): Up to \$1,500 per year for part-time workers
 - If your parents have worked at Home Depot for at least 1 year, you can apply for a [\\$2,500 scholarship](#) (one-time, though you can reapply each year).
 - [FULL RIDE 4-year Scholarship to Bucknell University](#) is awarded annually to 5 students who work here OR their parents have worked at Home Depot for 1+ years
- [Lowe's](#): \$2,500 per year (through Guild college programs) if you or your parents work



here for 2-year associate programs.

- [Taco Bell's Live Mas](#) program has an employee-only section – ask your manager about it
- [BMW Scholars Program](#) work part time for 20 hours a week at BMW earning \$18/hour and get tuition reimbursed:
 - [Full brochure](#) – this is a great pathway for a full-time job after graduation from a 2 or 4 year degree
 - [Full jobs and apprenticeship programs list](#)
 - Eligibility: Rising seniors, or students going into 1st year of college in fields related to mechatronics, automotive technology, machine tool technology, computer technology/ IT, and logistics/ supply chain management.

Companies/Organizations Who Give Scholarships Even If You Don't Work There

- [National Honor Society](#): They give out \$3,200 to 575 students each year. This is very doable for anyone involved in NHS. **The deadline is November 30th.**
- **Burger King McLamore: I won \$1,000 from them – and a crown in the mail!** They give out over \$7 million in scholarships each year, one for each BK location (1 in Powersville!): [Burger King Scholars \(burgerkingfoundation.org\)](#). **Deadline is December 15!** They have additional scholarships if you work here.
- [Lowe's \(Non-Employee\)](#): \$2,500 even if you don't work here.
- [Taco Bell's Live Mas program](#): \$1,000 – 25,000 per winner, for a total of \$14+ million annually between all winners. You must submit your video between November 1st and January 1st.
 - How to get it: Submit a 2 minute video addressing these:
 - What is your passion and how are you currently pursuing it?
 - How do you plan to use your passion to uniquely make a positive change in your community or the world?
 - How will your education help enable you to pursue your passion and make a change?
- Beta Club: Giving out \$300,000 to 50 students, between \$1,000-5,000 each. Winners selected on academic excellence, leadership, commendable character, school and community service, and involvement in the Club.
- [DEWALT Trades Scholarship](#) up to \$5,000: Apply if you are you a student pursuing a



trade construction, industrial, motor/power sector, mechanics, or technology degree/certificate! They distributed \$200,000 total to 40 students in 2024.

- **Scholarships for Students with Hispanic/Latino ethnic backgrounds:**
 - [Hispanic Scholarship Fund](#): \$500 – 5,000, with over \$30 million distributed annually. Requirement: be US Citizen, permanent *legal resident* OR DACA and have 3.0+ GPA. Apply between January 5th – February 15th.
 - [McDonald's Hacer Scholarship](#): annually 30 students in the country receive \$5,000 or \$20,000. Deadline is March 6th. This requires a personal statement, letter of recommendation, and list of community service projects.
- **Many other school organizations have scholarships, so Google any that you might be part of**
 - Example: [Future Farmers of America](#) – win \$500 – 10,000 out of \$4.5 million in total scholarships. Apply between November 1st and January 16th
- **Additionally, wherever your parents work, Google if they have scholarships, or ask their managers!**

Scholarship Search Websites:

1. Department of Labor Career OneStop (tons of scholarships with a variety of \$ awards, very good search): https://www.careeronestop.org/toolkit/training/find-scholarships.aspx?utm_source=twitter_fsa&utm_medium=social&utm_campaign=financialaid&utm_content=20210802&sf148308704=1
2. Scholarships 360: <https://scholarships360.org/scholarships/>
3. Sally Mae Scholarship Search: <https://www.salliemae.com/college-planning/tools/scholarship-search/>
4. Scholarships for Multicultural or Minority Students: <https://che.sc.gov/multicultural-financial-aid-resources>
5. Fastweb (small 1-off scholarships; I don't know if anybody actually wins these, but if you are one of the first to apply then you are more likely to get it): www.fastweb.com

