

THE SIX FIGURE STUDENT

A Guided Scholarship Planner
with Scholarship Pal GPT

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The Six Figure Student Planner is designed to support students and families in building a debt-free pathway to higher education through entrepreneurship, goal setting, and strategic planning. However, individual results may vary based on effort, application, and circumstances.

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Hey

First, thank you for purchasing the Six Figure Student!

This planner gives the approach I've used to secure six figures worth of scholarship offers. This includes applying to scholarships even when I didn't feel like it because my largest offer, a full ride to Alabama State University was worth \$100,000 by itself.

The application requirements took less than 2 hours to complete, meaning I earned \$50,000 per hour of my time. As a Senior Grant Accountant and Adjunct Professor with a Master of Accountancy degree, I have never made that much money per hour since.

This information does not guarantee you will win scholarships. Instead, the purpose is to help adjust your mindset about the scholarship process and help you apply consistently, as if this were your part time job. During that process you will submit an increased number of applications with the hope of increasing your approval chances, but we make no promise.

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Using this guided planner, you agree to the terms set forth.

Good Luck and I can't wait to hear the success stories!!

Erica Pugh, SAI Strategist

info@AvoidingStudentLoans.com





PLANNER OVERVIEW

This planner is more than a to-do list. It's a blueprint to unlock \$50,000–\$100,000 in free college money by treating your scholarship search like a part-time job.

Inside, you'll get:

- Daily, weekly, and monthly planners to stay consistent
- Essay writing strategies to save time
- A tracker to measure progress and stay motivated
- Steps to receiving great recommendation letters
- A direct link to use **Scholarship Pal GPT** to help with the heavy lifting

FIRST, A REALITY CHECK

A large number of parents cannot afford to pay to pay their child's tuition. Some others feel it's not their job to pay, at all. Regardless of where you fall, nothing will motivate you more than your personal reasons for starting this "job."

Why does this matter to you? Not your parents or anyone else, but why is winning these scholarships important to you?

If money were no object, what college would you attend?

At this present moment, can your family afford college?

Whether yes or no, how does your parent's ability impact your college dreams? Then think forward to your own kids going to college, how can your decisions now ensure you can afford their college later in life?

NEXT, A MINDSET SHIFT

🧠 From “Nobody Wins” to “Why Not Me?”

“They ask for too much.”

“No one ever wins.”

“They’re all gone.”

Let’s be real—those thoughts are normal. But they’re not true.

Many big-name scholarships get turned down by top winners who’ve already received full rides. And guess what? The money doesn’t disappear. It could go to the next person, but many go unclaimed.

That “many” equates to few million dollars worth of scholarship funding according to the National Scholarships Providers Association.

So ask yourself:

Would you spend an hour working at a job that pays \$10?

Then why not spend an hour applying to a scholarship that might pay \$200–\$10,000 for that same amount of time?

This isn’t just about money.

It’s about confidence.

It’s about freedom.

It’s about knowing you have options.

It’s about having the option to choose.

You’re not begging - you’re building a future.

And this planner is your toolkit to make it happen.

I can assure calling to ask multiple people for money is way more stressful than this will be. Don’t believe me? Try it and see.



LET'S SET SOME GOALS

Some example goals could be:

- Apply to at least 5 scholarships per week
- Reuse and refine your essays instead of rewriting every time
- Stay organized with your letters, responses, and wins
- **Shift your mindset: Which pays better? \$500 to write an essay in an hour or \$15 an hour?**
- Graduate debt-free and in control of your financial future



WHAT I WANT TO BE

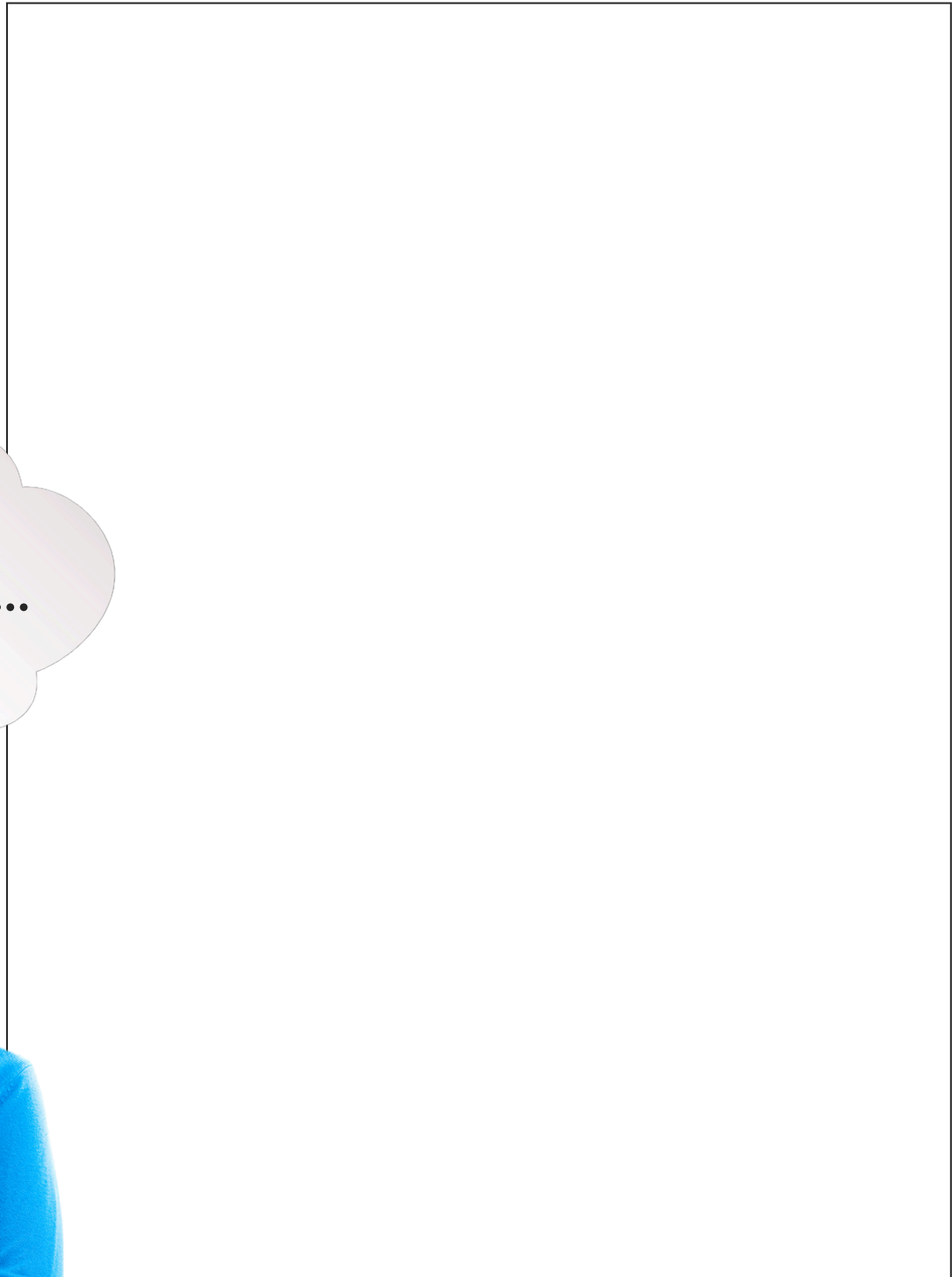
Write about how you want to feel each day, what you think your mission is, your talents and strengths, and the kind of person you want to be. How can college and your degree help with that?

Also consider, if you don't apply for scholarships and can't afford to go to school, how will that impact your vision?



WHAT I WANT TO HAVE

Write about why you even want to go to college. Higher income is cool, but what will that income provide for you? How will this scholarship job help you get there?



Hmmm...



WHAT I WANT TO DO

Write about what you want to do. Explore your options and include anything even if it seems impossible. This is your chance to let your imagination run free.

A large, empty rectangular box with a thin black border, occupying the majority of the page below the introductory text. It is intended for the user to write their response to the prompt.

REMEMBERING THE FUTURE

Now imagine all those things have come true. You have all the scholarship money you need to attend the school of your dreams. You've graduated debt free and have already started your dream job making more than you expected.

Write about how it feels looking back on your accomplishments AND give your younger self some advance about making it through the tough times:



MY COLLEGE VISION BOARD

School #1

School #2

School #3

Business / Career

My College Bucket List

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SCHOLARSHIP TOOLKIT SET-UP

Before you start applying, you'll need your scholarship "briefcase" ready, just like a job. These tools will help you stay organized and save time.

✓ Tools Checklist - Use this list to set up your system:

- Scholarship-only email address (Ex: `firstname.scholarships@gmail.com`)
- Google Drive or folder to store essays, transcripts, and award letters
- Master Resume (Highlight leadership, volunteering, GPA, etc.)
- Personal Statement (Your "why college matters" story)
- Template Essays for common questions (Why do you deserve this scholarship? How have you overcome challenges?)
- Recommendation Letters saved as PDFs
- **Scholarship Pal GPT** link bookmarked for daily help



CREATING YOUR WORK SCHEDULE

Think of this as your “shift.” Even 30–60 minutes per day compounds over time - the same as student loans.

So, which compounding will you choose to deal with?

Here’s an example schedule to get you started.

Time	Task	Notes
5:00 - 5:10 PM	Check Scholarship Pal for daily matches	Use the GPT to find 3-5 new ones
5:10 - 5:30 PM	Work on 1 essay or application	Reuse essay templates as needed
5:30 - 5:40 PM	Track your progress	Update your tracker or checklist
5:40 - 6:00 PM	Edit or prep for next application	Request letters if needed

Use this space to determine your “work” schedule. Which days are you the busiest? What time of the day are you most productive? How much time can you work per week? How many hours is that per day? **You are your own boss here** - just remember to do what works best to secure your college bag. The 3 month planner at the end will help keep you on track.





NEED EXTRA MOTIVATION?

Enter this prompt into your Scholarship Pal GPT to estimate how much scholarship money you could win:

If I spend [X hours] per day applying for scholarships, over the next [Y months], and I submit an average of [Z applications per week], with a [GPA of ____] and an [ACT score of ____], what is the estimated number of scholarships I could win and the total amount I might expect to earn based on national averages?"

Also, please break this down into best-case, average-case, and low-effort scenarios based on typical win rates (like 10%, 20%, or 30%), and include an hourly 'return on time' (like how much money per hour I could earn)."

NEED EXTRA MOTIVATION?

Scenario 1 - A Average Student

- 🕒 1 hour/day applying
- 📅 6 months of effort
- 📧 5 applications/week
- 🎓 3.7 GPA & 27 ACT
- 🔄 Total applications submitted:
~130 (5/week × ~26 weeks)

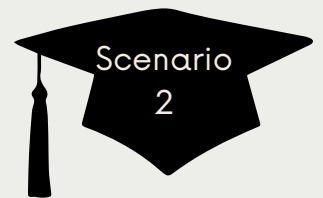
Scenario 2 - C Average Student

- 🕒 1 hour/day applying
- 📅 6 months of effort
- 📧 5 applications/week
- 🎓 2.5 GPA & 18 ACT
- 🔄 Total applications submitted:
~130 (5/week × 26 weeks)

Win Rate	Number Won	Average Award Amount	Estimated Total Earned	Total Hours Spent	Earning per Hour
10%	~13	\$1,500 average	\$19,500	180 hours	\$108/hr
20%	~26	\$1,750 average	\$45,500	180 hours	\$252/hr
30%	~39	\$2,000 average	\$78,000	180 hours	\$433/hr



Win Rate	Number Won	Average Award Amount	Estimated Total Earned	Total Hours Spent	Earning per Hour
10%	~13	\$750 average	\$9,750	180 hours	\$54/hr
20%	~26	\$1,000 average	\$26,000	180 hours	\$144/hr
30%	~39	\$1,250 average	\$48,750	180 hours	\$270/hr



WHAT WERE YOUR RESULTS?

So, what did Scholarship Pal say?

If someone offered you a job earning \$50 a hour would you take it?

Most people would say yes. In fact, many graduates have to work years in their field and earn graduate degrees to make that amount.

But you... you could easily exceed \$50 per hour with your scholarship job. Enter the numbers Scholarship Pal gave you to estimate your own earnings.

Want to take it further? Look of the average salary for your job. Which is has the potential to pay more?

Win Rate	Number Won	Average Award Amount	Estimated Total Earned	Total Hours Spent	Earning per Hour
10%					
20%					
30%					

WRITE ONCE, WIN OFTEN: CREATING YOUR ESSAY BANK

Most scholarships ask the same 3–5 questions over and over. Instead of writing from scratch every time, build a bank of powerful essays you can copy, tweak, and reuse.

A few strong essays can help you win multiple awards!

Essay Templates by Category

Copy these prompts into your Google Doc or notebook, and use them as your go-to starters.

Financial Need Question

"Explain your financial situation and how this scholarship would help you achieve your goals."

Template Starter:

"Coming from a single-income household, I've learned to value every opportunity and stretch every dollar. This scholarship would allow me to attend college without placing a financial burden on my family..."

"My dream is to become a physical therapist and help people recover their mobility and confidence. This scholarship will allow me to attend a program that aligns with that mission..."

WRITE ONCE, WIN OFTEN: CREATING YOUR ESSAY BANK CONT.

Community Service Question

"Describe a time you made a difference in your community."

Template Starter:

"Volunteering at the local food pantry opened my eyes to the struggles of families in my own neighborhood. I realized I could use my time and voice to create meaningful change..."

Career Goals Question

"What are your career goals and how will this scholarship help you reach them?"

Template Starter:

"My dream is to become a physical therapist and help people recover their mobility and confidence. This scholarship will allow me to attend a program that aligns with that mission..."

Filling your Bank:

Any time a scholarship asks a different question, save the answer to your essay bank.

Also, check out the [Common App Essay Questions](#) to add more items to your bank.



A woman with short dark hair, glasses, and a purple top is talking to a young woman with long blonde hair, a pink top, and white pants in a school hallway. The woman is gesturing with her hand while speaking. The young woman is smiling and holding a pink folder. The background shows a hallway with lights and a brick wall.

RECOMMENDATION LETTERS

The first step in attaining great recommendation letters, is to actually do something great. Here are some simple ways to stand out from the crowd:

- **Take Initiative:** Offer to help out or lead without being asked
- **Keep Your Word:** Follow through on what you say, every time
- **Be Punctual (or Early):** Show up to class, meetings, or events on time
- **Ask Thoughtful Questions:** Show genuine interest in your subject or goals
- **Stay Consistent:** Be the student who always puts in effort—not just when grades are due
- **Show Gratitude:** Say thank you often and mean it
- **Help Others:** Be the peer that makes class or group projects better for everyone

These traits make you memorable—which makes for a more personal and powerful letter.

SCRIPTS FOR REQUESTING RECOMMENDATION LETTERS

In-Person or Phone Script:

"Hi [Mr./Ms. Last Name], I'm applying for several scholarships and I'd really appreciate a recommendation from you. Would you be willing to write one that highlights my [strength/skill/project]?"

Email Script:

Subject: Request for Scholarship Recommendation Letter

Hi [Teacher's Name],

I hope you're doing well! I'm applying for a few scholarships and I'm reaching out to ask if you'd be willing to write me a recommendation letter. I really appreciated your support in [class, activity, or project], and I think your perspective would help me stand out.

I'll include a copy of my resume and a short summary of my goals to make it easier. The deadline is [insert date].

Thank you in advance!

Best,
[Your Name]



FOLLOWING UP ON YOUR RECOMMENDATION LETTERS

Follow-Up Reminder Templates

Email Follow-Up:

Hi [Name],

I just wanted to check in about the scholarship letter. The deadline is coming up [insert date]. Let me know if you need anything else from me.

Thanks again!
[Your Name]

Thank-You Note:


Hi [Name],


Thank you so much for writing my recommendation! I appreciate your support—it really made a difference in helping me pursue my college goals.


Much appreciated,
[Your Name]





WHO WILL YOU ASK & HOW IS THE RELATIONSHIP


Relationship with	
Rate the relationship and come up with ways to improve it for a better letter.	
Rating	

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TRACKING YOUR PROGRESS & CELEBRATING YOUR WINS

Now that you're putting in the work, don't forget to track those results and celebrate every step. Each and every win matters!

Calendar for Notifications & Announcements


Use your tracker to keep up with:

-  Expected response dates from scholarships
-  Award announcements

 Follow-ups if you haven't heard back

Celebrate Every Win

Big or small, every dollar counts.

 Celebrate like this is a paycheck—because it is. Some ways to celebrate yourself include:

- Post your win using #ScholarshipPal
- Tell a parent, teacher, or mentor
- Mark it in your planner with a gold star or highlight
- Treat yourself (budget-friendly!)

PLANNER RECAP

By working through this planner, you will create:

- 🎯 A daily, weekly, and monthly scholarship application system
- 📁 A personal toolkit with resume, essays, and letters
- 🧠 A mindset built for success—not survival
- 📚 A working bank of essays and scholarship leads
- ✅ A tracker to measure your results and celebrate wins

🤖 All while using a tool, your Scholarship Pal GPT, to speed up the process

You're not just applying for scholarships. You're building a system you can re-use, refine, and save you time during the scholarship search.



EARN SCHOLARSHIPS & GET PAID BY TELLING OTHERS

Once you've secured some wins, tell others about Scholarship Pal—and get paid to do it!

💰 Become a **Scholarship Pal Ambassador**

- Share what you're doing with friends, siblings, or other students
- Earn commissions when someone signs up using your link
- It could be as simple as what you do for the school candy sale - talk to people, give them your link, and earn money instead of cheap prizes
- Turn those conversations into more college money

Teach what you've learned. Lead others. Build a brand. Fund your dreams.

PLANNER PAGES

Use the following pages to plan your schedule, stay consistent and track your progress!

Vocabulary
- Special
- Modern
- Creativity
- Monday
- Sunshine
- fun, fast, fun
- human
- crayon
-

WEEKLY PLAN



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WEEKLY WINS CHECK IN

Track your progress, celebrate your effort, and stay in the race for monthly prizes!

Name: _____

Week Of: _____

Consistency & Habits

- # of Days You Stayed Consistent This Week: _____ / 7
- Total Hours Worked Toward Your Goals: _____
- Did You Use Your Success Toolkit (Toolkit = planner, calendar, budget, etc.)?
 Yes No

Scholarship Grind

- # of Scholarships Researched: _____
- # of Scholarships Applied For: _____
- # of Scholarships Won This Week: _____
- Total Scholarship Dollars Earned So Far: \$ _____

Scholarship Pal Ambassador

- Did You Share Your Scholarship Pal This Week?
 Yes No
- If So, With How Many People? _____

SHARE TO WIN!

Post your Weekly Wins By Sharing A Screenshot In Our FB Group

Paying For College Without Loans

Want Extra Points? Follow Our **Scholarship Pal Page**, Post Your Weekly Win Image, And Tag Us For A Chance To Win Our Monthly Giveaway!

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THE SIX FIGURE STUDENT

Congratulations on making it this far! Reprint the planner pages as need to keep going!

Remember to become a **Scholarship Pal Ambassador** to earn more money by telling people what you're doing.