

MINORITIES &

SUCCESS

Summer 2012

2012 Women Challenge

Diversity in Education

**Business Grants
for Women**



The Consolidated School District of Aiken County



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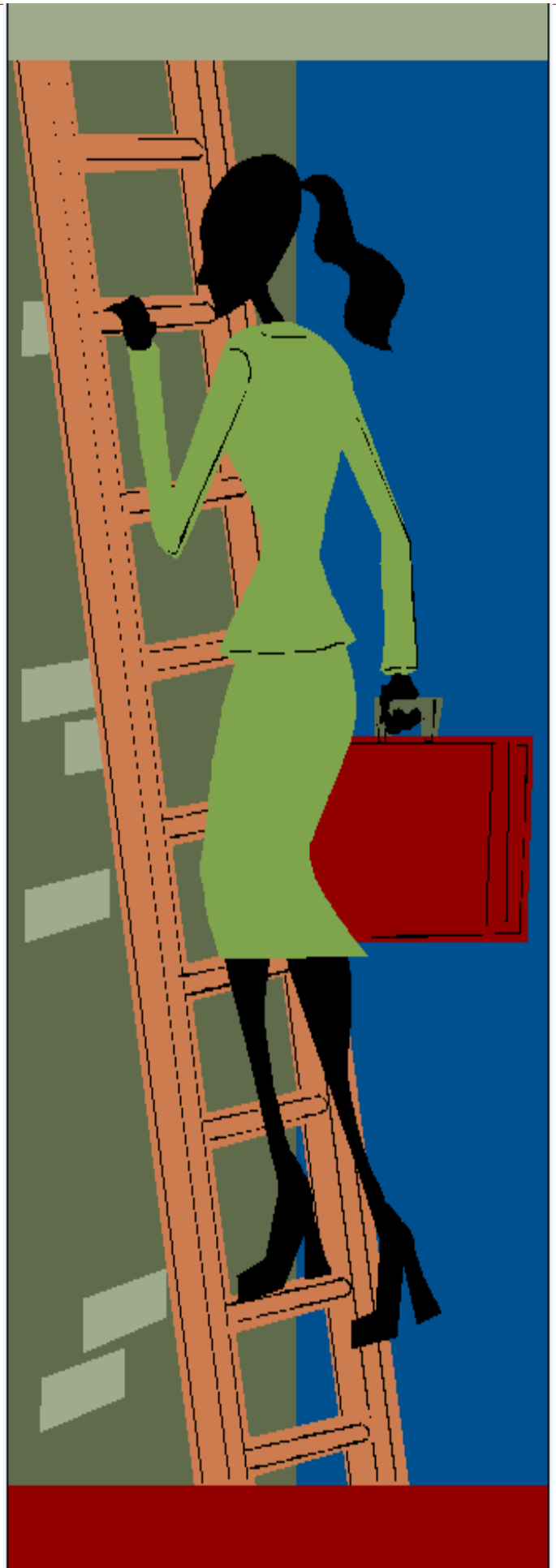
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Behind Every Business is a Life

By: *Helaine Iris*

I'm going to share a very personal story. My sister-in-law (who was a devoted entrepreneur herself) was recently killed in an automobile accident -clearly a tragic event that has changed me forever. As part of the healing process I'd like to share with you some of the valuable lessons I'm learning as both as a business owner and as a human being.

Being self employed, in my case as a micro business owner, can be one of the greatest freedoms imaginable. It's why many of us start businesses. We determine our own schedules, make rules that suit our lifestyle and passions, generate revenue from our own efforts, and most importantly, are the creators of our own future. That is, until life happens - suddenly, the unimaginable happens and it all comes to a screeching halt and the flip side of being a micro business owner becomes painfully obvious.

If you stop working, no revenue is generated. If you don't answer email,

the pile gets overwhelming fast. Pause your marketing efforts and your pipeline slows to a trickle. But, most of all, your customers rely on you to keep delivering the products and services you are there to deliver.

Paradoxically, it's a no brainer. Something of this magnitude happens in your life and of course you stop. Everyone understands. There's plenty of encouragement and support to take the time you need. But it doesn't mean it's easy to do, in fact - it often adds more stress to an already tweaked situation.

The blessing in this difficult experience is the powerful reminder that behind every business is a life - **your** life. It's so easy to get caught up and forget that the health of your business is only as good as the health of its owner. Just as you need to have proper insurance coverage, if you sustain a loss of your physical property, you need to have proper life coverage to support you as well.

Here's a few things I'm learning you need in order to have and maintain the proper coverage to manage life as it shows up, as it often does, sometimes in very unexpected ways:

Insure a reserve of personal "energy equity".

This point has to do with self care. Just as you need reserve funds in the bank to cover emergencies, you need to have reserves in your energy bank account to draw on when you need it. If you're always living on the edge you won't be able to weather extra stress very well. Even if you can only save the equivalent of \$5 a week - save it.

Cut yourself some slack.

Give yourself permission to not be perfect. Many entrepreneurs feel they

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have to give 150% all the time. For example: With everything going on I agonized all week knowing I needed to get a newsletter out by the first of the month. Frankly, I couldn't imagine where I'd find the energy to write, let alone the inspiration. Never the less, it's a commitment I've made to myself that I wanted to honor.

At the eleventh hour I decided to cut myself some slack and simply reprint an article from my archives. As I stood in the shower feeling the relief of my decision wash over me, the title of this article popped into my mind. I knew in that moment it was OK either way. I had a choice. I could easily reprint an article or pull out the laptop

and see what might flow.

Say yes to support.

The most amazing part of this experience has been the onslaught of people from all corners of my world showing up and asking if they could do anything to help. In this particular circumstance it's sometimes hard to know what you need, let alone ask for it. Allowing yourself to be vulnerable teaches you to go with the natural flow of life instead of against it. It actually promotes healing and forward movement and, from what I can see now, provides a blessing for the people doing the supporting.

There are many opportunities in business to ask for and receive help, support or guidance. Begin practicing when the stakes are low, so when the stakes are high, in a time of crisis, you can save yourself some vital energy instead of over stressing yourself out.

In the next few days we fly to Santa Fe for her memorial service. For now, I'm going to take my own advice, cut myself some slack and return to the reality of what's happening in my life behind my business.

It's YOUR life ...imagine the possibilities!

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The logo for InterSystems, featuring the word "INTERSYSTEMS" in a stylized, blue, blocky font with a slight shadow effect.

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It's your time!

National Women's Health Week is a weeklong health observance coordinated by the U.S. Department of Health and Human Services' Office on Women's Health. It brings together communities, businesses, government, health organizations, and other groups in an effort to promote women's health. The theme for 2012 is "It's Your Time." National Women's Health Week empowers women to make their health a top priority. It also encourages women to take the following steps to improve their physical and mental health and lower their risks of certain diseases:

- Visit a health care professional to receive regular checkups and preventive screenings.
- Get active.
- Eat healthy.
- Pay attention to mental health, including getting enough sleep and managing stress.
- Avoid unhealthy behaviors, such as smoking and not wearing a seatbelt or bicycle helmet.

In the news

- [The White House Blog on National Women's Health Week](#)
- [First Lady of the United States on National Women's Health Week](#)
- [Presidential Proclamation – National Women's Health Week 2012](#)
- [HHS Secretary Kathleen Sebelius on National Women's Health Week](#)
- [Morbidity and Mortality Weekly Report \(MMWR\) –](#)

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[Learn more about National Women's Health Week.](#)

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2012 WOMAN Challenge

Join the 2012 WOMAN Challenge!

Get Active & Eat Healthy Together

The Office on Women's Health in the U.S. Department of Health and Human Services started the WOMAN Challenge in 2001 as a part of National Women's Health Week to encourage women across the country to get active.

This year, we're partnering with the President's Challenge and adding a healthy eating component. Follow these steps to join our WOMAN Challenge group and compare your physical activity progress and nutrition goals with others, while receiving encouragement along the way during

National Women's Health Week and beyond!

1. Click here at the President's Challenge website to register an individual account.
2. Once you successfully create an account, you are automatically entered

into the WOMAN Challenge group and brought to the group's page. Congratulations!

3. To begin setting your nutrition goals and logging your physical activity, click **Tracker**.

I. Under the **Healthy Eating** section, select

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a **Nutrition Goal**. Be mindful of this nutrition goal throughout the eight week challenge, and be sure to put a checkmark for each week you have successfully met this goal.

II. Under the **Physical Activity** section, enter your daily activity, the level of intensity, and the duration. Be sure to enter this information every day that you are active.

III. You are awarded points each time you meet your nutrition goal and enter your physical activity. Use the **Progress to Date** icon on the right hand side to view your progress.

4. Interact with other team members by clicking **Groups**.

I. Under **My Groups**, click **WOMAN Challenge**.

II. Message other group members my clicking on their names.

III. To see how you stack up against others, click **Compare**.

IV. To post or learn about a specific topic, or to join a conversation with group members, click **Connect**.

Did You Know?

Being part of a group, like the WOMAN Challenge, can help you meet your physical activity and nutrition goals.

Being active and healthy eating are important for living longer,

healthier, and happier lives. As part of the WOMAN Challenge, we are challenging women to be active 30 minutes a day, at least 5 days a week, for 6 out of 8 weeks. There are many different activities you can do, such as walking, gardening, kayaking, water aerobics, yoga, and more! As an alternative to tracking your activity, you can also count the number of steps you take each day (goal: 8,500).

When it comes to eating healthy, set small, manageable goals for yourself. For example, challenge yourself to eat smaller portions or opt for water instead of a sugary drink. You could also strive to make half of your plate fruits and vegetables or choose low-fat or non-fat options.

Participating in the WOMAN Challenge is a great way to get active, eat healthy, and be recognized for your accomplishments, so register today!

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5 Hot Jobs in High Tech

by: *Kelli Smith*

High tech is hot. The U.S. Bureau of Labor Statistics (BLS) predicts the information technology sector will add 1.6 million jobs by 2014. BLS' top-ranked job for growth is network systems and data communications analyst—53 percent or 140,000 new jobs. Even now, one-third of all jobs are IT related, according to the National Workforce Center for Emerging Technologies. But What Is IT?

Ask the average American what information technology is, and your reply may be an embarrassed smile. An

online look at Merriam-Webster tells us information technology is “the technology involving the development, maintenance, and use of computer systems, software, and networks for the processing and distribution of data.”

In layman’s terms, it simply means setting up the systems we use to communicate and keeping them running. So, when a journalist blogs or an investment banker peruses stocks on the Web, they are relying on information technology to ply their respective trades.

Top to Bottom Tech Jobs

Looking for a little more clarification? Here are five IT jobs that span the spectrum from chief executive to help-desk technician.

1. Computer and Information Systems Managers:

These tech-savvy managers marry their business skills to technical know-how to plan and carry out a company’s overall technology strategy. Not surprisingly, many have a master’s

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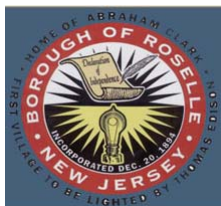


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degree of business administration that focuses on technology. They make decisions regarding everything from the hardware they purchase to the security of their intranet. Median salaries were \$108,070 in 2007.

2. Computer Systems Analysts:

Broadly speaking they design and implement a company's technology solutions from the systems to the software. And, they keep all the systems talking to each other. Generally, analysts have a bachelor's degree in disciplines such as computer science, management information systems, or information security. In 2007, analysts' median earnings were \$73,090.

3. Database Administrators:

Database administrators create and manage data collection systems. Information security is increasingly becoming an important component of this job. Most employers want bachelor's degrees in computer science, information science, or management information systems. Median wages in 2007 were \$67,250.

4. Network Systems and Data Communications Analysts:

Also known as network architects, they keep the lines of communication open from intranets and the Internet to email and voice mail. Degree requirements are the same as database administrators. Salaries are roughly equal, too, at \$68,220.

5. Computer Support Specialists:

Technical support for users is essential. Specialists in this area can work for a non-IT company in their support department or for a firm that specializes in supporting other companies in outside industries. Some companies require a bachelor's degree in computing, others accept associate's degrees or certificates and relevant work experience. Median salaries in 2007 were \$42,400.

Career Training for IT

Though not quite in its infancy, IT is still an emerging field. As a result, there is no one single formula to gaining entry. But, as you move up, the formula is education. With intense competition for top jobs, master's degrees are becoming increasingly common. Online programs are an attractive alternative, particularly to professionals looking to advance their careers.

Diversity in Education (Part 1)

by: *Latashia Martin*

Diversity is defined as a variety of something such as opinion, color, or style. It is a mixture of many things new and old. It is a way of having options and building intellect. When many hear diversity in regards to education, one automatically visions bilingual, different students in a school setting speaking different languages. According to the definition, the bilingual assumption is classified as diversity. However, diversity in education needs to incorporate more than just different students from different countries speaking different languages in order to provide beneficial and realistic life skills.

A proper education gives a student the tools necessary to be successful in life. It provides the fundamentals of society and what is expected of a person within it. Authors of Education For The 'Era Of The Adult', recognize the "new" characteristics, such as knowledge and skill, that are no longer being taught in the classroom (Best and Eberhard, pp. 24). Today the times and economy is changing. The job market is shifting, and qualities that were once excellent for the markets and basic survival are now nowhere near well enough. In 2005 394, 282 United States adults were reentering school for a secondary education, with the most students being in Florida (U.S.

Department of Education). Compared to the 1,009,706 adults that received a basic adult education, 394,282 may not seem like much. Though the statistics do not display whether the adults are reentering due to force by their employer or need for more skill, that is still a lot of adults needing to go back to school for career purposes. What the statistics do show is that the basics, such as math and science, no longer put a high school graduate on the top 10 list of qualified personnel. This means that new times call for new measures of adjustment, new theoretical approaches, and most importantly a new, diverse curriculum for our

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students.

A diverse education prepares students not only for the life of today but also tomorrow. It offers a wide array of specialties for a student to become fluent in. A diverse education allows students to put the information they learn and gather to use immediately. It teaches them to apply their knowledge on a broad and diverse platform. A diverse education promotes participation of its students. Thus, a diverse education is more beneficial to a student's success, after the completion of high school, than the traditional math, English, history and science curriculum. According to

Fred best and Ray Eberhard, authors of Education For The 'Era Of The Adult', "Some 41% of the jobs in 2000 will be in higher-skilled occupations, compared with 24% in 1984. The job-skill requirements of the future will not only be higher, they will be different" (pp. 25). Though there is no exact way to predict the requirements the job market will instill in the future, we could attempt to make sure that our children are in some way prepared for the change. Diversity in an educational curriculum could prepare our children for this change and potentially eliminate the skill gap which currently requires more and more adults to reenter school for the changing job market.

Today's educational institutions should consist of a required diverse curriculum for all students in all schools. It should provide students with a well-rounded life enhancing experience. That is, it should provide options for classes other than the traditional four subject schedule. A diverse education should be comprised of music, theatre and drama, computer literacy, life skills, physical education, and language options other than Spanish. Today's educational institutions, like those in the past, need to be the foundation at which a child can obtain basic survival skills for life beyond high school.

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Create Your Success by Acting With Enthusiasm

by: *Bud Bilanich*

If you want to succeed, you must commit to three things. First, you must take personal responsibility for your success. Only you can make you a success. You need to be willing to do the things necessary to succeed. Second, you must set high goals — and then do whatever it takes to achieve them. Third, stuff happens; as you go through life you will encounter many problems and setbacks. You need to react positively to the negative stuff and move forward toward your goals.

You have to take personal

responsibility for your own success. I have a quote from Paul J. Meyer, a well known motivational speaker, hanging just inside the door to my office. I read it every time I go in and out of my office. That quote reads...

Whatever you can...

Vividly imagine,

Ardently desire,

Sincerely believe.

And enthusiastically act on...

Must inevitably come to pass.

The four most important words in this quote are “*and enthusiastically act on.*”

When you enthusiastically act on achieving your goals, you are demonstrating commitment to taking personal responsibility for achieving them.

Hard work is one way to demonstrate your commitment to your success. Put in the time and effort you need to succeed. Do it

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under the best of circumstances and the worst of circumstances. I grew up in Pittsburgh. I'm a lifelong Pittsburgh Steelers fan. As you probably know, they won the most recent Super Bowl. Ben Roethlisberger may not be the prettiest quarterback to watch, but he is willing to do the work it takes to perform and succeed. He played the entire Super Bowl with two broken ribs. That's commitment to performing and succeeding.

I'm not suggesting that you work when you're injured. I am suggesting however, that you need to enthusiastically act on what you imagine and desire. That means you need to seize each day and get the most out of it. Paul Meyer offers 13 suggestions for seizing the day. Here they are, and how I use them in my life...

1. **Be an inverted paranoid:** I believe the whole world is conspiring to do only good things to me.
2. **Be a quick forgiver:** I don't have time to waste in unforgiveness.
3. **Be optimistic:** Believing the best of people and circumstances is a sure way to find the best.

4. **Be thankful:** I always give thanks for the blessings I've received and keep a smile on my face.

5. **Be an encourager:** Encouragers make me feel better, stronger, and more capable of accomplishing my dreams. I want to do the same for others.

6. **Be spontaneous:** I have a sense of urgency and a do-it-now attitude. I get things done fast.

7. **Be a giver:** My greatest joy is giving — especially my time and advice. I love to help other people succeed.

8. **Be positive:** Being positive has the potential of turning the worst situations into victories.

9. **Smile a lot and laugh at life:** Adversity is a steppingstone, not a roadblock. Why not laugh in the midst of the challenges?

10. **Live life with enthusiasm:** I will only live once, so why not give it my all?

11. **Enjoy life:** I truly enjoy life.

12. **Find a hobby you enjoy:** I read, cycle and go to the movies. No

matter where I am, I always have something I like to do.

13. **Look for people to help:** I get up every morning excited about helping others that day. I'm really excited today, I'm recording a CD full of helpful career and life success tips.

At first, this list may seem a little surprising. It doesn't say things like "get up early," "create a to do list and cross off everything before you quit for the day" or "handle each piece of paper only once." These are good ideas, but I like the way Mr. Meyer approaches seizing the day — being human by being positive and a giver, looking for people you can help, smiling, being spontaneous and encouraging others.

The common sense point here is clear. Successful people commit to taking personal responsibility for their career and life success. They decide what they really want out of their life and career. They create a vivid mental image of themselves having what they want. And then they act — enthusiastically. They seize the day and do whatever it takes to get what they vividly imagine and ardently desire. Commit to taking responsibility for your success. Seize the day — and act.

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Business Grants for Women

By: *Rebecca Hubbard Game*

Many women in business find that in order to meet their business' financial needs, they turn to searching out a loan source. Business loans for women are widely available through the Small Business Administration and a variety of other sources such as banks, credit unions and other financial institutions. Loans, however, are not the only source for financing. In some instances, business grants for women are available.

Business grants for women are a wonderful option for some women in business. Grants are an excellent source of funding because grants are not repaid. The funding is provided through government resources that have been budgeted for specific needs in our national community. Anyone is open to apply, so business grants for women are available to anyone regardless of gender, race, religion, or background.

The downside of grants is that business grants for women are not widely available. Rather, business grants for women are available only to select businesses and under very strict circumstances, mostly for research or development. Technologically-focused businesses, for example, will find it much easier to qualify for a grant than a craft or retail business. Still, because the money is readily available, even if your business is retail oriented, it may be of benefit to check into business grants for women available for various resources that could assist you in your business.

According to Denouement Solutions and Grants.gov, the United States government and its government organizations offer more 1000 grants totaling more than \$400 billion in grant funding every year. Only 10 percent of citizens that qualify for these grants actually apply for grants, despite the fact that many more than that would

qualify for a business grant for women. Therefore, even though not every individual or business is eligible for a business grant for women, it certainly can be beneficial to check into business grants for women.

According to grants.gov, the United States government's web site and main resource for grants that are available and can be applied for, there are more than 1000 grant programs offered by the 26 Federal grant-making agencies. These programs fall into 21 different categories, as defined by the Catalog of Federal Domestic Assistance. While some agencies may list available grants under multiple grant categories, the Federal government lists these categories of grants as follows:

- Agriculture
- Art

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- Health
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- Information and Statistics
- Law, Justice, and Legal Service
- Natural Resources
- Regional Development
- Science and Technology
- Social Services and Income Security
- Transportation

Even though the category of Business and Commerce may be what appears to have the largest selection of resources for business grants for women,

consider the other categories as well, according to where your business falls. For example, if your business is a restaurant, don't hesitate to check the Food and Nutrition category for grants currently available. If your business is a farm, check the Agriculture section.

Grants aren't available for starting or opening a new business, and they also aren't available for expanding on an existing business. However, business grants for women can offer funding for research or development of the business. Many grants may not be applicable to your particular business or needs, but there may be funds available for research,

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education, or other things needed for you to operate and improve your business to help you achieve business growth.

In general, when considering the options for a business grant for women, do your homework and read carefully. Look at all grants available that might be related to your particular business. Consider looking into the Business and Commerce section, of Grants.gov, as mentioned, and also look into the different categories of grant fundings. Take the time needed to read the grant qualifications carefully. With any business, check into the Regional Development category, as well as the Community Development category. Depending on your location within the United States, it's possible to qualify for a grant to economically develop certain areas, and expanding a business in one of these areas can possibly assist you in qualifying for a business grant for women.

Additionally, consider applying for an educational grant if returning to school is an option you'd like to consider. Many grants for higher education are offered each year, and not all are awarded. Knowledge is an extremely valuable business tool, and because the money is readily available for those who qualify, and educational grant is an excellent option to consider as a business grant for women.

Contact the specific government agency offering the grant for tips, information, and to ask questions before submitting your application.

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Top 10 Best Ideas for Setting Goals

By : *Hilton Johnson*

You cannot pick up a book or participate in a training program today without the author or instructor teaching the power of goal setting. Yet, most people today spend more time planning a two-week vacation than planning their lives by setting goals. It's been said that achieving goals is not a problem—it's SETTING goals that is the problem. People just don't do it. They leave their lives to chance...and usually end up broke by the time they reach retirement.

I thought that since this is such an important ingredient for developing a

successful network marketing business, this was a good time to share with you some of the greatest thoughts about goal setting that I've discovered over the years.

So, here goes...The Top 10 Best Ideas For Setting Goals:

1. Make A List Of Your Values

What's really important to you? Your family? Your religion? Your leisure time? Your hobbies? Decide on what your most important values in life are

and then make sure that the goals you set are designed to include and enhance them.

2. Begin With The End In Mind

Tom Watson, the founder of IBM was once asked what he attributed the phenomenal success of IBM to and he said it was three things:

The first thing was that he created a very clear image in his mind of what he wanted his company to look like

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when it was done. He then asked himself how would a company like that have to act on a day-to-day basis. And then in the very beginning of building his company, he began to act that way.

3. Project Yourself Into The Future

The late, great Earl Nightingale created a whole new industry (self-improvement) after a 20-year study on what made people successful. The bottom-line result of his research was simply, "We Become What We Think About."

Whatever thoughts dominate our minds most of the time are what we become. That's why goal setting is so critical in achieving success because it keeps us focused on what's really important to us. He then said that the easiest way to reach our goals is to pretend that we had ALREADY achieved our goals.

That is, begin to walk, talk and act as though we are already experiencing the success we seek. Then, those things will come to us naturally through the power of the subconscious mind.

4. Write Down The 10 Things You Want This Year

By making a list of the things that are important to you, you begin to create images in your mind. It's been said that your mind will actually necessary to make images become a reality. Because of this, the list of ten things will probably result in you achieving at least eight of them within the year. create chaos if

5. Create Your Storyboard

Get a piece of poster board and attach it to a wall in your office or home where you will see it often. As you go through magazines, brochures, etc. and you see the pictures of the things you

want, cut them out and glue them to your storyboard.

In other words, make yourself a collage of the goals that excite you...knowing full well that as you look at them everyday, they will soon be yours.

6. The Three Most Important Things

Decide on three things that you want to achieve before you die. Then work backwards listing three things you want in the next twenty years, ten years, five years, this year, this month, this week and finally, the three most important things you want to accomplish today.

7. Ask Yourself Good Questions

As you think about your goals, instead of WISHING for them to

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come true, ask yourself HOW and WHAT CAN YOU DO to make them come true. The subconscious mind will respond to your questions far greater than just making statements or making wishes.

8. Focus On One Project At A Time

One of the greatest mistakes people make in setting goals is trying to work on too many things at one time. There is tremendous power in giving laser beam focused attention to just one idea, one project or one objective

at a time.

9. Write Out An "Ideal Scenario"

Pretend that you are a newspaper reporter that has just finished an interview about the outstanding success that you've achieved and the article is now in the newspaper. How would it read? What would be the headline? Write the article yourself, projecting yourself into the future as though it had already happened. Describe the activities of your daily routine now that are very successful.

Don't forget the headline. (Example: "Jane Doe Wins Top Network Marketing Award Of The Decade.")

10. Pray & Meditate

As you get into bed each evening, think about your goal before you drop off to sleep. Get a very clear colorful image in your mind of seeing yourself doing the things you'll be doing after you've reached your major goal. (Remember to include your values.) And then begin to ask and demand for these things through meditation and prayer.

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US Still Behind in World Education Rankings

By: *Emily Sismour*

A global study that tests and compares 15-year old students' science, math and reading literacy in developed and developing countries confirms that the United States is still falling behind. The evaluative study entitled Program for International Student Assessment, was first administered in 2000 and was performed again in 2003, 2006 and most recently, in 2009.

In a year that has seen constant scrutiny of the United States' education system and persistent discussion regarding the need for

education reform; the results of the study serve only to exacerbate concern. And, while the U.S. has made "modest gains" in science and math, U.S. students still shrink in comparison to their 15-year old counterparts around the world.

U.S. Secretary of Education, Arne Duncan, called the results of the study "an absolute wake-up call to America" and urged administrators and lawmakers to deal with "the brutal truth" and "get much more serious about investing in education." With U.S. students ranking 15th in reading

skills, 17th in science and 25th (statistically significantly below the average) in math, Duncan and citizens nationwide have cause for concern. The Organization for Economic Co-operation and Development which proctors the standardized test, found that countries with the highest-scoring students included: China, Canada, Korea, Singapore and Japan.

The U.S. has reason to worry. Despite the very modest gains that were made, U.S. students have continued to score significantly lower than students in a number of other nations

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since the test's implementation in 2000. In fact, U.S. students are barely ranking above the OECD average in reading and science, and fall well below the average score in math- the most noteworthy problem area. Because of this, tackling under-achievement in the U.S. education sector should be a top priority. Not only does under-achievement affect students; the broader reach of under-achievement affects the national economy, global marketplace and larger society as a whole.

So, what are the differentiating factors in student achievement from country to country? What helps set one nation apart from the other so

divisively? Primarily, countries that have continually performed well on the Program for International Student Assessment place an extremely high value on education and learning. Report the authors of the study "universal high expectations are not a mantra but a reality and students who start to fall behind are identified quickly, their problem is promptly and accurately diagnosed and the appropriate course of actions is quickly taken." Additionally, top-performing countries work hard to train and retain the best teachers, often recruiting the top 5-10% of graduates into the teaching profession.

And, while social divisions and social background seem to play a permanent role in quality of education and access to resources and finances in the United States, this is not the case in successful countries (like China and Canada) where traditionally underprivileged students are found to, despite circumstance, perform extremely well.

The results of the most recent Program for International Student Assessment study confirms, once again, that the U.S. education system still has a significant amount of work to do in terms of reform and improving U.S. student's world education rankings.

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Scholarships and Grants For Minority Mothers

By: Cynthia Coopar

Mothers are the source of true happiness in everybody's life. But, we never even look into the life of a mother who struggles at every instance of her life to provide a proper living to her family and kids. The condition of a minority mother is worse. They are provided very few opportunities of growth and are not given proper status in societies. It is for this reason that different scholarships and grants for minority mothers have been initiated.

It is interesting to note that even

though the groups have been named as minority, most of these groups have a very high population. The minority groups usually include the Hispanics, African-American and others. It is surprising to note that mothers belonging to different ethnicities will be qualified for many of these programs based on their eligibility. There are certain scholarship programs which are only for the members of the underrepresented.

A brief look into the various scholarships and grants available to minority mothers has been provided

below:

1)AICPA Minority Accounting Students Scholarships -

This is a special scholarship program for only the accounting students in the minority groups of black, Hispanic/Latino, and Native American or Asian American. The scholarship has been started by the American Institute of certified Public Accountants and has been controlled by the Centre for Scholarship Administration and goes out to the deserving students.

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2)AXA Foundation Fund Achievement Scholarship -

This grant is awarded to the African American undergraduates studying business. The scholarship amount is for \$2,000 to \$5,000 awarded.

3)Breakthrough to Nursing Scholarships for Racial/Ethnic Minorities -

This scholarship is given out every year to five African Americans and other minority groups. The grant is for \$1000 to \$2000.

4)Gates Millennium Scholars Program (Gates Foundation) -

In this program the scholarship amount is not specified. This is a huge scholarship program granted every year to 1000 African-American undergraduate or graduate students.

5)ASA Minority Fellowship Program -

This program is for new students and for the graduating students. Students qualifying for MFP must compulsorily be students studying sociology and who are also currently involved in research activities on mental health issues. Scholarships for MFP are granted on the basis of academic scores, writing skills and ethnicity.

6)Fisher Broadcasting Minority Scholarship -

Non-white sophomores studying for marketing or journalism careers are entitled for this grant.

7)Louie F. Cox Memorial AK Steel African-American Scholarships -

This is granted only to two African-American freshmen undergraduates every year for \$16,000.

8)Minority Scholarship Awards for Incoming College Freshmen -

This program donates scholarships to 10 minority group students majoring in chemical engineering and the scholarship is for \$1000.

9)Sallie Mae Fund American Dream Scholarship -

This grant goes out to a number of African-American undergraduates and the grant is between \$500 to \$5000.

Grants are extremely important for minority mothers to come out of the caves of poverty and lead respected lives. Scholarships and grants for minority mothers have a significant role in lighting the lamp of education in the lives of these special mothers.

Did you know you can get a \$10,000 scholarship for moms just for registering? Apply right now for free: Scholarships for Moms [<http://scholarship-for-mom.org>].

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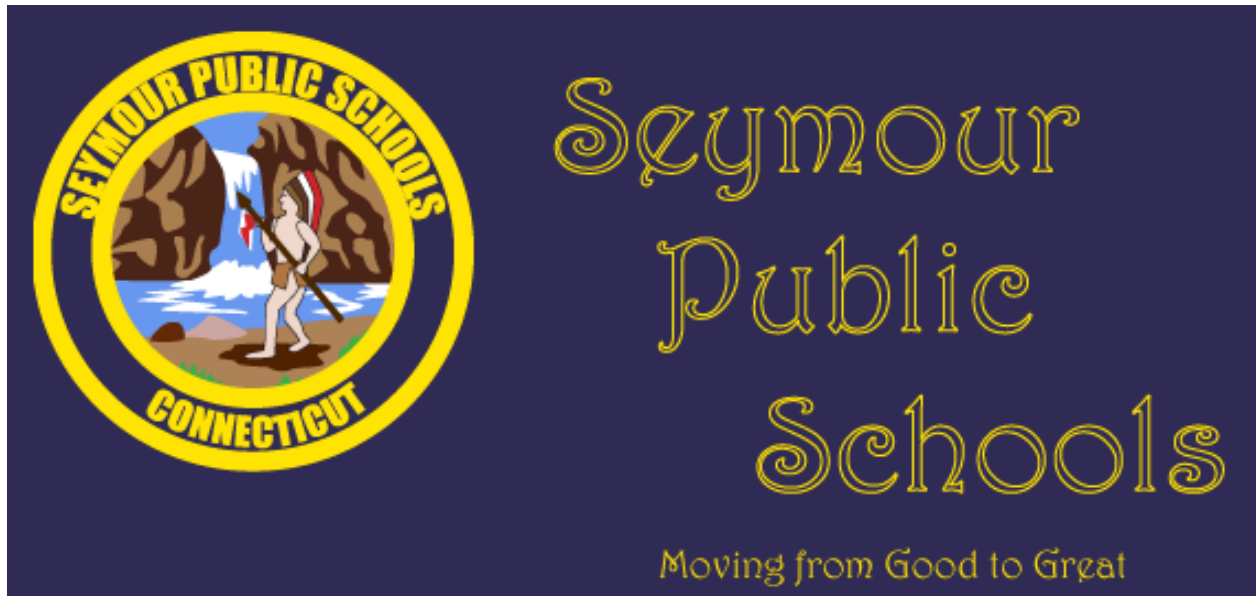
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