



STEPHEN PHILLIPS SCHOLARSHIP APPLICATION
FOR ACADEMIC YEAR 2010-2011
APPLICATION FOR COLLEGE STUDENTS
Postmarked Deadline of May 1, 2010

The Stephen Phillips Memorial Scholarship Fund was established in 1991 by Bessie Wright Phillips in memory of her husband. At her death in 1996, the Scholarship was fully funded to provide new and renewal scholarships totaling approximately \$3,000,000 annually, formalizing a tradition that both Bessie and Stephen had followed in their lives of providing financial assistance to help college students with limited financial resources achieve high academic goals.

The criteria of the scholarship include academic excellence and aptitude for studies proposed; exemplary citizenship, character, and serious-mindedness; and financial need. The following materials are required for the scholarship committee to evaluate each student:

1. Completed application – to include personal, academic and financial information
2. One long essay and two short handwritten responses
3. Official transcripts for all previous academic work
4. College Recommendation from a professor
5. Additional Letter of Recommendation
6. 2010-2011 Student Aid Report from FAFSA
7. Financial Aid Award Letter from the college/university you are attending
8. Documentation of Cost of Attendance for the college/university you are attending
9. Student's 2009 IRS 1040 tax forms pages 1 and 2 only or the 1040 EZ
10. Parents' 2009 IRS 1040 tax forms pages 1 and 2, along with supplemental forms C and/or E when applicable.

While the application seems daunting to many students, the above information is required in order to accurately select those students who meet the criteria Mrs. Phillips established. Last year, 1,323 students submitted applications, with 145 receiving new awards ranging from \$3,000 to \$10,000. These awards are renewable for additional undergraduate years, and are well worth the diligent work required to complete the application.

Students must be a U.S. citizen or Resident Alien and must be from a New England state (CT, ME, MA, NH, RI, and VT) to be eligible. The application is available in PDF format at our website on the Prospective Applicants page.

Because this award is both academic and financial, be sure to verify that you qualify financially before filling out the application. Sadly, students with strong academic records sometimes complete the application only to find out that they do not qualify financially.

**THE STEPHEN PHILLIPS MEMORIAL SCHOLARSHIP FUND
NEW APPLICATION REQUIREMENTS – COLLEGE STUDENTS**

For more specific, page by page instructions, click on the Detailed Instructions link on the Prospective Applicants College Students page of our website www.phillips-scholarship.org

Complete Application Packet:

- **Application pages 1-5** - may be downloaded, completed electronically and printed for submission. You should be able to save the form on your computer to finish during several sittings. Handwritten applications are equally acceptable, but must be clearly legible.
- **Long Essay** – computer generated or typed (be sure your name is on each page).
“Describe an event or person that has shaped your life or influenced you to be the person you are.”
- **Recommendation from a professor, advisor, instructor or teaching assistant** – in a sealed envelope.
- **Second Letter of Recommendation** – from a teacher, employer, or a community service supervisor. Other additional recommendations from college or high school are optional but helpful if they specifically address areas other than the two required letters.
- **Official Transcripts**
High school transcript, which may be sent separately if necessary, and a college transcript (with fall 2009 grades) in a sealed registrar’s envelope. Unofficial transcripts are acceptable if sealed in registrar’s envelope.
- **Financial Information – application pages 6-9**
- **Cost of College Documentation** must be included or **your application will not be considered**. Acceptable proof of cost of attendance could be from your award letter, a college catalogue, the Internet, or document that clearly states tuition, room and board. This documentation should also indicate whether the cost of attendance is for 2009-2010 or 2010-2011, and the tuition, room and board figures you use in your calculation must be circled or highlighted. The only exception to this documentation is if your college’s costs are posted on our website and you agree with those costs and use them in your calculations.
- **Financial Aid Award Letter** - this will be the most recent letter from the 2009-2010 academic year if the 2010-2011 letter is not yet available.
- **2010-2011 Student Aid Report** from FAFSA with **EFC**, summary information, and loan data. See Prospective Applicants page on our website for FAFSA information and a sample of the required SAR pages.
- Copy of **Student’s signed 2009 IRS 1040 tax forms pages 1 & 2 only** or the **1040 EZ form**. If you didn’t earn enough to file taxes, but have earned money, you should supply your **W-2/s**.
- Copy of **Parent’s/Parents’ signed 2009 IRS 1040 tax forms** pages 1 & 2 – one form for parents filing jointly or two if parents filing individually.

Additional Financial Requirements and Information:

- If either parent filed a **Schedule C Federal Tax Form** (Profit or Loss from Business) and/or **Schedule E (Supplemental Income and Loss)** in 2009, submit a copy of Schedule C and/or E along with the parent’s/parents’ **2009 IRS 1040 Tax Returns**.
- If your parents are separated, divorced, or never married, submit a signed copy of the **non-custodial** parent’s **2009 IRS Tax Return**, pages 1 & 2 only, and Schedule C and/or E if applicable.
- **Source of Cash or Investments** appearing on the SAR greater than \$5,000 for students and \$10,000 for parents should be explained on page 6 of the application.
- **Special Financial Circumstances** or difficulties that we need to know to better understand your financial eligibility for the Scholarship should be detailed on page 6 of the application and on an attached sheet if more room is necessary.

IMPORTANT SECURITY INSTRUCTIONS: In order to assure the safety and privacy of personal information for you and your parents, we request that you black out all 9 digit social security numbers that appear on your application materials (Tax Forms and SAR).

Tips on Completing the Application – by Computer or by Hand:

- You may choose to complete the application by accessing it on at the Prospective Applicants page of our website and completing it on your computer; or you may choose to download it, and complete it by hand. Be sure to choose the College version as opposed to the High School one.
- If you choose to **complete the application by computer** please note the following:
 1. With a multiple-line answer, tab to the next line instead of hitting enter.
 2. The application has been enabled so that you should be able to save it as you work. For best results, you should be sure to download the latest **free version** of **Adobe** Acrobat. It is also advisable to print each page as you complete it in case the program malfunctions and doesn't save your work. When printing each page choose "Print Current Page" as opposed to "Print Current View" as Current View will return only a partial page.



Instructions for Submitting the Application:

- Mail materials in a 9"x 12" or larger envelope and send regular mail only. Do not use FedEx, USPS Express or Certified mail, or any delivery mode that requires a signature on receipt as it will help us avoid long lines at the Post Office or missed packets at the office. See Detailed Instructions on the Prospective Applicants page for an acceptable US Post Office tracking system for your packet.



Mail the application to:

The Stephen Phillips Memorial Scholarship Fund
P.O. Box 870
Salem, MA 01970

- The application must include all required materials listed above. Applications with items mailed separately will not be considered.
- Make a copy of your application materials and keep them with these instructions in case your original is lost in the mail.
- The deadline is the postmarked date of May 1st; however, submitting your application as soon as it is complete is advisable.
- The neatness, legibility, completeness of replies and your ability to follow directions will influence your selection as an award recipient. Late, incomplete applications will not be considered.
- When your application is complete, go to our website's Prospective Applicants page to REGISTER.
- When we receive your application, we will send you a postcard or e-mail notifying you of its receipt. All applicants will receive notification by mail of our decision by mid-June.



REGISTRATION

The Last Step

When your application is complete and ready to submit, return to the Scholarship website's Prospective Applicants page and register. This should be done **ONLY WHEN** you are ready to mail your application. Please complete the registration form only once, and be sure to use standard capitalization (do not use all caps or all lower case). Accurate registration information will reduce database entry time and increase the accuracy of our record for you. In the interests of your security, you will note that we ask only for the last four digits of your Social Security number on the Registration Form and throughout the Application itself.

After you have registered and before you mail your application, be sure that the box on Page 1

"I HAVE REGISTERED ONLINE" is checked.



THE STEPHEN PHILLIPS MEMORIAL SCHOLARSHIP FUND COLLEGE STUDENTS' FORM

2010 2011

I HAVE REGISTERED ONLINE

PERSONAL INFORMATION

Name: _____ SS#: XXX-XX-_____
Last First Mr./Miss/Mrs./Ms. Last four digits

Mailing Address: _____
Number and Street/Apt. #

City, State, Zip (You must be a permanent resident of a New England state)

Phone: _____ Home Cell E-mail address: _____
One regularly accessed – please write clearly

Date of Birth: _____ Citizenship: U.S. Other: _____

Parents' Marital Status: Married Separated Divorced || Mother remarried Father remarried

If parents are separated/divorced, check your primary residence: with mother with father equally shared with mother and father

YOU MUST ENTER NAMES FOR BOTH PARENTS

Father's Name: _____ Living? _____ Highest Education Completed
 HS College Grad School
Mother's Name: _____ Living? _____ Highest Education Completed
 HS College Grad School

Father's Place of Work: _____ Occupation: _____
Mother's Place of Work: _____ Occupation: _____

Siblings – List full names and ages

1. _____ 4. _____
2. _____ 5. _____
3. _____ 6. _____

College/university you will be attending for the school year 2010-2011: _____ Date of college graduation: _____
 I will be transferring into this school in 2010

Office of Student Accounts address of the above (this must be accurate in order to send scholarship checks):

Intended/Declared Major: _____ Will you be a full time student? _____

High School you attended: _____ HS Year of Graduation: _____

Have you applied for a Phillips Scholarship in the past? _____ If yes, which year/s? _____

Where or from whom did you hear about the Phillips Scholarship?

Guidance Department in High School Family Member Received Award Internet
 College Contact Word of Mouth Other _____

ACTIVITIES OUTSIDE THE CLASSROOM What do you do when you are not in class? For the past three years, what activities (excluding employment here) have you participated in at school, your community, or home? List six of the most significant for time commitment and value to your school, community, and/or family. Describe your involvement and positions held. Including a resume is highly recommended. Students who fail to complete this page will not be considered for an award.

<u>Activity and Description of Involvement</u>	<u>Total # of Days for each year</u>			<u>Positions Held</u>
	<u>07/08</u>	<u>08/09</u>	<u>09/10</u>	
1.				
2.				
3.				
4.				
5.				
6.				

EMPLOYMENT List jobs (including summer employment) you have held in the past three years with the most recent first.

<u>Employer</u>	<u>Position</u>	<u>#Hours/week Summer</u>	<u>#Hours/week School Year</u>	<u>Dates of Employment</u>

If you have not worked in the past 12 months, explain the reason

CHECKLIST – Check one box for each number

See instructions on our website’s New Applicants page for Detailed Instructions regarding each requirement

- 1. **Application** – pages 1-5, with pages 1-4 stapled together.
- 2. **Essay A** – on a separate page. Staple multiple pages of the essay, but do not staple the essay to the application.
- 3. **Official High School Transcript** – with SAT/ACT scores. Submit copies of documents which report test scores if they are not on your transcript.
- 4. **Official College Transcript** – with fall 2009 grades in a sealed envelope.
- 5. **Professor/Instructor Letter of Recommendation** - in a sealed envelope.
- 6. **Second Recommendation** (preferably in a sealed envelope) from an advisor, teacher, employer, or community service supervisor.

- 7. **Pages 6-9 of the Application (Financial Information)**
 - I have enclosed pages 6-9 of the application clipped together with required items below.
- 8. **Documentation of Cost of Attendance** – attached to page 7 of the application.
 - I have attached a copy from the Internet, award letter, or college catalogue listing the tuition, room and board of my school. The figures I have used in the calculations on page 7 of the application are highlighted or circled and clearly state whether they are 2009-2010 costs or 2010-2011 costs. **NOTE – without this, we cannot determine your financial need and will therefore not consider your application.**
 - I agree with the cost of attendance figure on your website and have used that figure in the calculations on page 6. Documentation of costs is not required for this.
- 9. **Copy of the complete 2010-2011 Student Aid Report**
 - I have enclosed a complete copy of my Student Aid Report (do not submit your application without it).
- 10. **Copy of the Financial Aid Award Letter** from the institution you will attend/now attend in the fall of 2010.
 - I have enclosed my most recent financial aid award letter (may be 2009 letter as 2010 awards are normally not available until the summer for college students).
 - I do not/will not receive any financial aid and have attached a statement from my school documenting this.
- 11. **Copy of Student’s signed 2009 IRS 1040 Tax Form, pages 1 & 2 only**
 - I have included my 2009 IRS tax form, pages 1 & 2.
 - I do not have an IRS 1040, but have attached a W-2 form/s instead.
 - I do not have an IRS 1040, as I was not employed in 2009.
- 12. **Copy of Parents’ signed 2009 IRS 1040 Tax Form, pages 1 & 2 only.**
 - I have included my parents’ 2009 IRS 1040 Tax Form – filing jointly.
 - I have included both parents’ 2009 IRS 1040 Tax Forms – filing individually (see #14 if one parent is non-custodial).
- 13. **Copy of 2009 IRS Schedule C and/or E** – only if either parent filed a Schedule C and/or E in 2009
 - I have attached a copy of my parents’ 2009 1040 tax return pages 1 and 2, along with **Schedule C and/or E**.
 - This does not apply to me, as neither parent filed Schedule C and/or E with IRS.
- 14. **Copy of Non-Custodial Parent’s signed 2009 IRS 1040 Tax Form**, page 1 & 2 and **Schedule C and/or E** if filed. This is applicable to students whose parents are divorced AND the non-custodial parent’s income is not included in the FAFSA.
 - I have attached my non-custodial parent’s 2009, 1040 Federal Tax Return, pages 1 & 2 and Schedule C and/or E if filed.
 - This does not apply to my situation because my parents are married and living together.

APPLICANT’S SIGNATURE

I certify that all the statements made in this application form are true, complete, and correct to the best of my knowledge and belief, and are made in good faith. I have also read and noted all requirements listed on this application and its cover sheet and understand that an incomplete or late application will disqualify me from consideration for this award.

If awarded a scholarship, I give the Stephen Phillips Memorial Scholarship Fund permission to use my name, any photographs, and writings (with or without attribution) provided to the organization to be used in any of its publication material, reports, press releases, website, and activities associated with its scholarship program. I understand that all financial and academic information from my transcript and application is, and shall remain, confidential.

I give my consent for my financial aid counselor or director and representatives of the Stephen Phillips Memorial Scholarship Fund to discuss my eligibility and need for scholarship assistance.

 Signature: _____ Date: _____

HIGH SCHOOL SCORES AND RECOMMENDERS' INFORMATION

Name: _____

High School Attended: _____

High School Guidance Counselor's Name _____

SAT Scores – Highest in each category

Critical Reading	Math	Writing	Total

ACT Scores – Highest in each category

English Math	Reading	Science	Writing	Composite

AP Tests

Test Score

Test

SATII Tests

Score

AP Tests	SATII Tests

Current College Courses (2nd semester)

Level or Course #

Course Title

Level or Course #	Course Title

Required Recommendations:

1. You must submit at least one college recommendation from a professor, instructor, teaching assistant or advisor.

Academic Recommender's Name: _____
 Relationship to you _____

2. A second required recommendation may also be from a professor, instructor, teaching assistant or advisor; however, you may include a letter from an employer or community service advisor who knows you better at this time.

Second Recommender's Name: _____
 Relationship to you _____

Optional Recommendations:

Additional recommendations are helpful in evaluating your application and may include several high school references written for your college applications. High School teachers and guidance counselors often know different aspects of a student's personality and accomplishments, and may fill in gaps of information which the college academic recommendations cannot address.

FINANCIAL INFORMATION

The more accurate and complete pages 6 through 9 are, the better we are able to assess your financial need.

1. From your 2010-2011 Student Aid Report, provide an explanation of the source for “a” and “b” below if applicable:

a. Entries of cash, savings and checking accounts greater than \$5,000 for student (line 41) and/or \$10,000 for parents (line 89):

Student (line 41): _____
 Parents (line 89): _____

b. Entries of Investments greater than \$5,000 for student (line 42) and /or \$10,000 for parents (line 90):

Student (line 42): _____
 Parents (line 90): _____

2. Describe any Special Financial Circumstances that apply to you or your family (attach an additional sheet if necessary):

FINANCIAL ELIGIBILITY INFORMATION AND CALCULATOR

- *Submit an application only if your Phillips Eligibility is \$6,000 or above. Your EFC figure is determined by the Federal Government’s calculations. You may feel that this is unreasonable, but we must hold firm to the EFC, which is used by schools to determine students’ financial aid packages.
- The \$6,000 qualification figure is only a starting point in our determining students’ financial need. A high Phillips eligibility figure does not automatically qualify students for an award, as we take into consideration parents’ adjusted gross income, assets, and educational debt as well as students’ income and assets.
- We consider a total of unmet need and loans over \$20,000, with no resources other than loans to cover that amount, to be too much of a financial liability for a student’s future and we will most likely not make an award.
- The information required below may be found on your SAR from FAFSA and your school’s Financial Aid Award Letter.
- Additional outside grants that you will be receiving which are not listed on your Financial Aid Award Letter, but which you have listed on page 8 of this application, should be added to #2 (Grants/Scholarships) below.

I plan to live: on campus off campus (not home) commute from home

#1	Cost of Attendance	\$
	– EFC	\$
	= Eligibility	\$

#2	This information should be from your award letter	
	Grants/Scholarships	\$
	Loans (student)	\$
	+ Work Study	\$
	= Total Aid	\$

#3	Eligibility (from #1):	\$
	– Total Aid (from #2)	\$
	= Unmet Need	\$

#4	Unmet Need (#3)	\$
	+ Loans (from #2)	\$
	= *Phillips Eligibility	\$

*Must be greater than \$6,000

WORKSHEET FOR CALCULATING & DETERMINING COST OF ATTENDANCE FOR 2010-2011

Check one below and continue to follow the directions for each choice

- 1. I am using your website's cost – go to Choice #1
- 2. I have this year's 2009-2010 cost for my school, used to determine 2010-2011 cost – go to Choice #2
- 3. I have next year's 2010-2011 cost for my school – go to Choice #3

NOTE: Choices #2 and #3 require documentation of costs from an official source (i.e. catalogue, school web site, award letter) with the tuition, room and board figures used for the calculations below circled or highlighted. If you are using Choices 2A, 2B, 3A or 3B, and you have no proof of your school's costs, your application will not be considered.

Choice #1

Cost from the Phillips Website Cost for #1 \$ _____

Choice #2 – (2009-2010 Costs)

- Tuition and Fees are listed separately in the costs – go to #2A
- Tuition and Fees are combined into one figure – go to #2B

Choice #2A

Tuition	
+ Room and Board	
= Total	
x 1.04 (or 4%)	
+ \$1,500 (fees)	\$1,500
= COST for #2A	

Cost for #2A \$ _____

Required documentation is attached

Choice #2B

Tuition & Fees	
+ Room & Board	
= Total	
x 1.04 (4%) = Cost for #2B	

Cost for #2B \$ _____

Required documentation is attached

Choice #3 (2010-2011 Costs)

- Tuition and Fees are listed separately in the costs – go to #3A
- Tuition and Fees are combined into one figure – go to #3B

Choice #3A

Tuition	
+ Room & Board	
= Total	
+ \$1,500	\$1,500
= Cost for #3A	

Cost for #3A \$ _____

Required documentation is attached

Choice #3B

Tuition & Fees	
+ Room & Board	
= Cost for #3B	

Cost for #3B \$ _____

Required documentation is attached

My College Billable Cost from Choice (check only one choice below): **Is** *\$ _____

- #1 #2A #2B #3A #3B

*Use this cost for your calculations on page 6 of your application

FINANCIAL FUNDING SOURCES FOR COLLEGE

SIBLINGS IN COLLEGE

Including you, how many siblings will be studying full or half time at the undergraduate level? graduate level?

<u>Sibling Names In</u>	<u>stitution Attending</u>	<u>College or Graduate Student</u>	<u>Year of Graduation</u>

PARENT LOANS

List all loans (cumulative) that have been taken out in your **parents' names** for college educational purposes for you or your siblings.

<u>Loan Source (Parent Loan, Credit Card, Equity Loan, etc.)</u>	<u>For Whom (you or sibling)</u>	<u>Total Amount</u>
		\$
		\$
		\$
		\$
Total		\$

STUDENT LOANS

List all loans (cumulative) that have already been taken out in **your name** for college expenses.

<u>Loan Source (Federal, State, Credit Card, etc.)</u>	<u>Total Amount</u>	
	\$	
	\$	
	\$	
	\$	
Total		\$

ADDITIONAL OUTSIDE GRANTS

List scholarships/grants **applied for/ received** and attach an additional sheet if necessary. The amount of any outside scholarships below which have been received but which are NOT listed on your award letter should be added to the total of Grants/Scholarships on page 6, #2.

<u>Award App</u>	<u>Applied</u>	<u>Received</u>	<u>Amount</u>	<u>Renewable</u>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>	\$	<input type="checkbox"/>

STUDENT EARNINGS

2009 earnings should match your IRS 1040 Form reported earnings. If they do not, please explain on a separate piece of paper.

How much did you earn in 2009? _____ \$

Approximately how much have you earned in 2010 to date? _____ \$

How much of your 2009/2010 earnings do you intend to use for your college education? _____ \$

FINANCIAL RESOURCES AVAILABLE FOR COLLEGE
WORKSHEET FOR THE 2009-2010 ACADEMIC YEAR

This worksheet will give us an idea as to what resources you have used to pay for this year's college tuition, room and board. These figures do not have to be exact; however, the total should come close to the 2009-2010 Cost of College.

Cost of College for 2009-2010 Academic Year: \$ _____

Parent Contribution \$ _____
 (How much your parents have paid for college this year)

Non-Custodial Parent Contribution (if applicable) \$ _____
 (How much your non-custodial parent contributed this year)

Student Contribution \$ _____
 (How much you have contributed from earnings, savings)

Parent Loans Parent Plus Loan \$ _____

Other – please list _____ \$ _____
 _____ \$ _____

Student Loans Federal (Stafford, Perkins) \$ _____

Other – please list _____ \$ _____
 _____ \$ _____

Scholarships/Grants – Total \$ _____

Other Resources – Please list source (i.e. other family member)
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____
 _____ \$ _____

2009-2010 COST: _____ TOTAL \$ _____

If further explanation of your financial circumstances is needed, you may provide it in the space below. Also, explain how you covered the difference between the cost and your total resources if applicable.