



STEPHEN PHILLIPS SCHOLARSHIP APPLICATION
FOR ACADEMIC YEAR 2010-2011
APPLICATION FOR HIGH SCHOOL 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. High School Guidance Evaluation with a Letter of Recommendation
5. Additional Letter of Recommendation
6. 2010-2011 Student Aid Report from FAFSA
7. Financial Aid Award Letter from the college/university you will attend
8. Documentation of Cost of Attendance for the college/university you will attend
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 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 three 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 a permanent resident of 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 – HIGH SCHOOL STUDENTS**

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

Complete Application Packet:

- **Application pages 1-4** - may be downloaded, completed electronically and printed for submission. You should also 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 A** – 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.”
- **High School Guidance Evaluation Pages 5** (Part I and II) **with Recommendation** in sealed envelope. *Home schooled students* should also include the Home School Form from our website’s New Applicants page, along with the additional requirements listed.
- **Second Letter of Recommendation** – from a teacher, employer, or a community service supervisor. Other additional recommendations are optional but helpful if they specifically address areas other than the two required letters.
- **Official Transcript/s**
High School Students– transcript with grades through 1st semester senior year, SAT or ACT, and AP scores. If SAT/ACT scores are not included on your transcript, you may attach copies of reports listing scores.
- **Financial Information – 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** from the school you will be attending.
- **2010-2011 Student Aid Report** from FAFSA with EFC and summary information. 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 form 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 (Profit or Loss From Business) and or Schedule E (Supplemental Income and Loss) Federal Tax Form** in 2009, submit either or both, whichever applicable, 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 1040 Federal 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 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 High School (for students who have never attended college) version as opposed to the College 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. Please wait to apply until you know what college you will attend.
- 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 HIGH SCHOOL STUDENTS' FORM

2010 2011

I HAVE REGISTERED ONLINE

PERSONAL INFORMATION

Name: Last First Mr./Miss/Mrs./Ms. SS#: XXX-XX- 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 UNLESS UNKNOWN

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. 2. 3. 4. 5. 6.

College/university you will be attending for the school year 2010-2011: Date of college graduation:

Office of Student Accounts or Bursar 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 Name: HS Year of Graduation:

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 (exclude 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.

Total # of Days for each year (must be a number)

<u>Activity and Description of Involvement</u>	<u>07/08</u>	<u>08/09</u>	<u>09/10</u>	<u>Positions Held</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.

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

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

CHECKLIST:– check one box for each number

See Detailed Instructions regarding each requirement on our website’s Prospective Applicants page.

- 1. **Application** – 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. **High School Information & Guidance Evaluation** – pages 5 (part I and II) in a sealed envelope from guidance.
 Home School Form – for home schooled students.
- 4. **Guidance Letter of Recommendation** included with pages 5 (I and II) in a sealed envelope from guidance.
- 5. **Official High School Transcript** – with SAT/ACT scores, fall semester grades for senior year and a school profile, if available. Submit copies of documents which report test scores if they are not on your transcript.
- 6. **Second Recommendation** (preferably in a sealed envelope) from a teacher, employer, or advisor/supervisor. Other additional recommendations are optional but helpful if they specifically address areas other than the two required letters.

- 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 6 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 (SAR from FAFSA)**
 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 be attending fall 2010
 I have enclosed a copy of my financial aid award letter.
 I 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 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 Schedule E** – only if either parent filed a Schedule C or E in 2009
 I have attached a copy of my parents’ 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 GUIDANCE EVALUATION – PART II

FOR GUIDANCE TO COMPLETE - May 1, 2010 Deadline

Please complete PART II of page 5 and include the following for the student you are recommending:

(*These items must be submitted in a sealed envelope)

- 1. ***High School Evaluation** – page 5, Part I and II in a sealed envelope
- 2. ***Recommendation** – A copy of one written for college entrance is acceptable. If you do not know the student well enough, please ask a designated teacher to complete this evaluation and supply a recommendation.
- 3. **Official transcript** - with SAT/ACT test scores
- 4. **Fall semester senior grades** (required)
- 5. **School Profile** – if available
- 6. **Second Recommendation** – students must supply a second recommendation which may come from their Guidance files, or they may secure their own letter of recommendation and include it in their application.

Additional recommendations beyond the two are not required but may be helpful in evaluating the student.

If policy prevents you from issuing transcripts or recommendations to students, applicants may complete their portion of the application and submit it to the guidance office in an addressed, stamped envelope for mailing.

Student's name: _____

Student's GPA _____ on a _____ scale _____ weighted _____ not weighted

Student ranks _____ in a class of _____ If no precise rank, indicate rank by nearest tenth from top _____

Percentage of 2009 graduating class attending Four year _____ Two year _____ institutions

In what capacity do you know the applicant? _____ For how long? _____

Please rate this student in comparison to college-bound high school seniors you are currently recommending

(4-strong, 3-above average, 2-average, 1-needs improvement, U-Unknown)

<input type="checkbox"/>	Achievements as a reflection of potential	<input type="checkbox"/>	Maturity
<input type="checkbox"/>	Commitment to school and/or community	<input type="checkbox"/>	Self motivation
<input type="checkbox"/>	Respect for self and others	<input type="checkbox"/>	Timeliness with deadlines
<input type="checkbox"/>	Reliable and responsible	<input type="checkbox"/>	Leadership skills
<input type="checkbox"/>	Work Ethic	<input type="checkbox"/>	Overall Recommendation

We accept letters of recommendation already written for college admission. But these often do not give us a full picture of a student. We are particularly interested in a student's "sense of other" and "special circumstances", if applicable. Please include the following topics in your letter of recommendation, or comment briefly below attaching an additional sheet if necessary.

Sense of Other: We are looking for students who show care and concern for others and the world around them. Please describe or give examples of his/her involvement and level of dedication to service that positively impacts school, community and/or the student's family.

Special Circumstances: If you believe this student has a special circumstance making it difficult to evaluate his/her personal strengths and potential to succeed in college, (family situation, health issues, cultural barriers, and socioeconomic reasons, etc), describe these circumstances if not included in your letter of recommendation, and give examples of how he/she has found support and demonstrated resiliency to function well in academic and personal settings.

This evaluation is shared with the student is not shared with the student

Guidance Counselor's Signature: _____ Date: _____



HIGH SCHOOL INFORMATION – PART I
FOR STUDENT TO COMPLETE

2010
2011

The Stephen Phillips Memorial Scholarship Fund
May 1st Deadline

PART I – FOR APPLICANT TO COMPLETE

Fill out the information on Part I of page 5 and submit both Part I and II of page 5 to your guidance counselor, who should return both pages to you along with a letter of recommendation, all in a sealed envelope. An official transcript must also be included, but need not be in a sealed envelope. If policy prevents your school from issuing transcripts or recommendations to students, you may complete your application requirements, and, with the appropriate addressed and stamped envelope, submit all required application materials to your guidance counselor. He/she may complete Part II of page 5, and, along with Part I of Page 5, a recommendation/s and a transcript, mail your completed application packet to our office.

Student's Name: _____ SS#: xxx-xx-

High School: _____ Phone #: _____

High School Address: _____

Guidance Counselor: _____ E-Mail: _____
(Mrs./Ms./Mr.) First Name Last Name

I authorize school officials to release my secondary school record and other requested information for consideration to the Phillips Scholarship.

Student's signature: _____ Date: _____

Report the following scores (highest for each section) for tests that you have taken. Scores should be on your transcript, or a score report should be included with your application.

SAT: CR _____ Math _____ Writing _____

ACT: English _____ Math _____ Reading _____ Science _____ Writing _____ Composite _____

SAT II Tests	Scores	AP Tests	Scores

Current Courses - Indicate the level (CP,H,AP, etc.) and title of all academic courses you are taking this year.

Level	First Semester		Level	Second Semester	
	Course			Course	

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.

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	\$

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</u>	<u>Institution Attending</u>	<u>College or Graduate School Student</u>	<u>Year of Graduation</u>

PARENT LOANS

List all loans (cumulative), if any, that have been taken out in your **parents' names** for siblings' college or graduate school education.

<u>Loan Source (Parent Loan, Credit Card, Equity Loan, etc.)</u>	<u>For Whom (Sibling)</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</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"/>
	<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? _____ \$ _____

ESTIMATED RESOURCES WORKSHEET - PAYING FOR YOUR COLLEGE EDUCATION

The goal of the Phillips Scholarship is to help students complete their college years without having to work long hours or to accumulate a large debt burden. Although we expect students to work, and, along with their parents, to take some loans, there is a point at which, even with our financial assistance, the amount of money needed to pay for college costs is just too great. We seldom offer an award to a student when we feel the potential debt burden for the student and parent is too great. In order to better assess your situation, we ask that you give us an idea of how you intend to pay for your college education. If there are resources which we do not know about, it would be helpful to have any additional information that you can supply.

Please complete the information below using your **BEST ESTIMATES** as to how you will fund your college education.

Cost of College for 2010-2011 Academic year _____

SCHOLARSHIP/GRANT RESOURCES

Parent Contribution

(How much your parents will contribute for college this year) \$ _____

Non-Custodial Parent Contribution (if applicable)

(How much your non-custodial parent will contribute) \$ _____

Student Contribution

(How much you will contribute from earnings, savings) \$ _____

Scholarships/Grants (from page 6, #2)

\$ _____

Other Resources – Please list source (i.e. other family members)

_____ \$ _____

_____ \$ _____

A. TOTAL SCHOLARSHIP/GRANT RESOURCES

\$ _____

Cost of College		Total Grant Resources (see A above)		B. Amount to Finance Through Loans
\$ _____	-	\$ _____	=	\$ _____

LOAN RESOURCES

Student Loans (from award letter) _____

Other Student Loans (totals) _____

Parent Loans (Parent PLUS) _____

Other Parent Loans (totals) _____

C. TOTAL LOAN RESOURCES

\$ _____

If B (your amount to finance through loans) is larger than C (your total loan resources), how do you intend to pay the gap between the two amounts?

