

Dear Wicomico Rotary Club Scholarship Applicant:

Enclosed, please find an application packet for this year's scholarship. Our club will award three scholarships: one, four-year, \$5000.00 scholarship; one, three-year \$3000.00 scholarship and one, two year \$2000.00 scholarship. (Additionally, there is fourth scholarship of \$1000.00 awarded to someone from the Parkside CTE program; unlike the other three scholarships which are county wide and not school-specific, this is the only scholarship specifically designated by our club to just one school, and the winner of that scholarship is selected by the CTE faculty, not us.) Please fill out the application form as completely as possible and return the completed form to your guidance counselor/school administration (whatever your school has designated) prior to the date they request they be turned into them so all applications can be forwarded to our club. Incomplete applications will not be considered (unless explained)—extraneous material will not be considered. For whatever reasons in the past, some applicants have not returned completed applications, leaving out certain parts, either financial information, essays, etc. **I need to tell you that incomplete forms are not considered for selection as it becomes impossible to make "apples into apples"** So double check the instructions before turning the application in to your guidance counselor or principal. Some information on the scholarship for you:

- The main selection criteria for the award are based upon an amalgamation of financial need, academics, leadership capabilities and service to community, as well as a perception of future promise. Special consideration for the awards will be given to students accepted by colleges or universities on the Eastern Shore of Maryland, although matriculation to any accredited university or college IN THE STATE OF MARYLAND will be considered and the scholarship is not restricted to Eastern Shore schools of higher education. A major change this year, is that the scholarship will only be awarded to students attending a State of Maryland college or university.
- Secondly, for the academic scholarships, the Rotary Funds will ONLY reimburse tuition, room/board and books. We will also consider "items" for professional courses or internships, such as stethoscopes, specialty calculators, specialty equipment, etc., to be considered for the scholarship, subject to review and approval by the committee. No expenses will be provided for travel, computers, supplies, etc. Students awarded scholarships upon acceptance to their college/university of choice, must provide the treasurer of the club with the name of the college/university attending and some form of student identification number so that a check can be mailed directly to the school.
- Third, scholarship winners will receive half of the yearly award per semester. Upon submission of a copy of their grades from the university or college indicating "satisfactory accomplishment" of their studies, a check will be issued for additional semesters. Satisfactory accomplishment is defined as a 3.0 grade point average in a 4.0 system. Should the winner fall below 3.0 for a semester, the funds for the coming semester will be put on hold for up to one year until the GPA is brought back up to 3.0.
- The applicant may not be a child or grandchild of a Rotarian in any Rotary Club and must be a Wicomico County resident. There is an upper age limit of 21 for applicants, no minimum age requirement, reflecting the realization many students begin college at different

ages, not necessarily as a “traditional” 17- or 18-yr. old graduating high school senior. No student fully matriculated to college or out of high school more than one year can apply.

- To put these awards in perspective, this is an expenditure of \$11,000.00/year by our club, which only has a membership of approximately 50-55 business and civic leaders. The club does recognize the promise of education, and we strongly believe that our awards are an investment by us in the future of Wicomico County.

Also enclosed with this packet is a reprint of an article by Michelle Singletary, a *Washington Post* financial writer about the financial ramifications of choosing a college or university that could have an effect even upon one’s retirement—something that probably high school seniors are not thinking about at this stage of your life. In no way is this article meant to direct you to a state supported school of higher education over a private institution or an in-state school over out-of-state. There are many factors in deciding what institution is best for your needs, however, Ms. Singletary does make a good point and it is something that you might want to figure into the cost/benefit equation of a college decision.

Best of Luck!

Rotary Club of Wicomico County

Deadline: Must be RECEIVED (not postmarked) by 25 March, 2016. Please check with your guidance counselor/school administrator as to what date they want you to turn your application into them so they can forward them to the club by the above deadline. In the past, some have mailed their applications to the Rotary Post Office Box. The Post Office Box is only checked once/week thus they were received after the deadline, which invalidated them. ONLY RETURN COMPLETED FORMS TO YOUR GUIDANCE COUNSELOR/ADMINISTRATOR.

Rotary Club of Wicomico County Scholarship Application Page 1

Current School Attending: _____ Graduating: ___/___
 Date of Application: _____

Applicant Name: _____ Nickname: _____
Last First Complete Middle

Date of Birth/Age: _____ / _____ U.S. Citizen: Yes No

Phone (Home): _____ Fax: _____ E-Mail: _____

Home Address: _____
Street City, State, Zip Code

Father's Name, Address (if different) _____ Phone: (H) _____

Mother's Name, Address (if Different) _____ Phone: (H) _____

Scholastic Information Summary (All Information on Form Will be Kept Confidential)

Highest SAT Scores Math: _____ Verbal: _____ Writing: _____ Total: _____ Highest ACT Score English: _____ Math: _____ Reading: _____ Science Reasoning: _____ Composite: _____	GPA Weighted/Un-weighted _____ as of Date: ___/___/___ EFC (Expected Family Contribution) from FAFSA: (applicant supplies) _____ Class Rank (if applicable): _____ out of _____ as of Date: ___/___/___ # Community Service Hrs. _____ <u>Signature of Guidance Counselor</u> (if applicable) _____	# of AP Classes Taken (if any): # Tested =/>>3 _____ # of CM/AC/Honors Classes Taken (if any): _____ # of College Classes Taken (if any): _____ # of Disciplinary actions (if any): use separate sheet for explanation. _____ Phone #: _____ Date: ___/___/___
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Scholastic Aspirations

Colleges/Universities Applied (in preferential order)	Accepted/Rejected/Awaiting	Estimated Cost/yr (tuition, board, books)	Financial Aid Received (in \$ as of date of application)
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____

Other Scholarships Applied For (Continue on Separate Sheet of Paper if needed—label as Page 1A)

Name	/Amount Awarded (as of application date)
1. _____	_____ / _____
2. _____	_____ / _____
3. _____	_____ / _____
4. _____	_____ / _____

Evidence of Leadership Abilities (Rank Order in Your Opinion of Importance) Page 2

Position

Year (Senior, Junior, etc.)

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

Service to Community (Rank Order in Your Opinion of Importance)

Position/Job/Project

Year (Senior, Junior, etc.)

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

Other Significant Awards/Honors That You Have Received (Rank Order in Your Opinion of Importance)

Award/Honor

Year

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

Essay

On a separate sheet of paper (one page only, please), please explain what your future aspirations are, what you hope to accomplish with your life, why you are in need of financial assistance, extenuating circumstances, etc. Please attempt to give us some sense of yourself in your thoughts. In other words, why are you deserving of a Rotary scholarship? Why do you need the financial assistance over others? Sell yourself! Tell us about you! Spelling, punctuation, legibility and logical, coherent thought do count! **Mark and insert essay as page 4.**

Teacher Recommendations

On the enclosed forms (pages 5 & 6), please write your name and the teacher's name from whom you are requesting a recommendation in the space provided. Ask two of your school teachers/guidance counselors/school administrators to write a recommendation for this scholarship. Ask the teachers to return their recommendation form to the guidance counselor/school principal (whichever applicable) to be forwarded by them along with your completed scholarship application to the Rotary Club of Wicomico County. Only in the situation where there have not been two teachers who can evaluate you, (i.e., home-schoolers), then two non-family people who can attest to your merits for the scholarship should be asked to write the recommendations.

Financial Information Synopsis (Will Be Kept Confidential)

Please photocopy whatever pages of the Free Application for Federal Student Aid (FAFSA) form, that list what EFC is expected. A major criterion of this scholarship is financial need; we need to have that information. Be assured that confidentiality of this information will be maintained. Be aware that we may ask for copies of you and your parent's previous and current year tax returns to verify this information. In the past, there have been various iterations of the FAFSA—on-line, printed, etc. Some are two pages, some three, etc. We only need the pages with your expected EFC. ***Mark and insert this FAFSA copy as page 7 on your application packet.***

Estimated Cost of First Year (Not Semester) of College/University

School of First Choice (name) _____

Tuition: _____

Room and Board: _____

Living Expenses: _____

Transportation: _____

Less EFC - (_____)
 (Expected Family Contribution from FAFSA)

Total: _____

School of Second Choice (name) _____

Tuition: _____

Room and Board: _____

Living Expenses: _____

Transportation: _____

Less EFC: - (_____) _____

Total: _____

Amount of Money you estimate you will need to borrow to attend first year of
 School of Choice: _____ School of Second Choice: _____

Other Financial Considerations

Overlapping Siblings/family members attending College/University on a full time basis at same time: _____

Name of Colleges they are attending: _____

List on a separate sheet and/or in your essay, any unusual financial circumstances which you feel are pertinent to your situation and could affect the financial end of attending a college/university.

Release

I/we hereby voluntarily release this information relating to financial need to the Scholarship Committee of the Rotary Club of Wicomico County or its representatives to determine whether financial assistance is appropriate. I/we also grant permission to obtain financial and/or scholastic information from any college/university indicated as applying to on this form. This release is valid only for one year from the date below, unless awarded a multi-year scholarship, in which case, this release will be valid for the duration of the scholarship. I/we hereby certify that the information contained within this application is to the best of our knowledge, truthful and honest, and any improper or distorted information may disqualify applicant from receiving financial assistance.

Applicant: _____ Date: _____

Parent: _____ Date: _____

ROTARY CLUB OF WICOMICO COUNTY SCHOLARSHIP APPLICATION FORM, PAGE 5

Teacher Recommendation For: _____

Teacher: _____ Position: _____ Years Experience: _____

Topic (leave blank if no basis for assessment)	Average	Above Average	Top 10% of Students Taught	One of the best in my career
Creative, original thought				
Motivation				
Independence, initiative				
Academic achievement				
Written expression of ideas				
Effective classroom discussion				
Disciplined work habits				
Potential for Growth				
Summary evaluation scale 1-100: _____	i.e.:	Grade this Student		

In the space below, please list some comments on this candidate: how long you have known the student, in what capacity, classes taught at what grade/s level and degree of difficulty (AP, honors, etc.). What words come to your mind if asked to describe the student, plus anything else that you feel is important about this student. We are particularly interested in the candidate's intellectual promise, leadership potential, maturity, special talents, etc.—things which might help us differentiate this candidate from the others. Please sign and date the bottom when finished and return to student's guidance counselor/administrator. Thanks for helping us evaluate the differences between all the applicants. The Rotary Club

ROTARY CLUB OF WICOMICO COUNTY SCHOLARSHIP APPLICATION FORM, PAGE 6

Teacher Recommendation For: _____

Teacher: _____ Position: _____ Years Experience: _____

Topic (leave blank if no basis for assessment)	Average	Above Average	Top 10% of Students Taught	One of the best in my career
Creative, original thought				
Motivation				
Independence, initiative				
Academic achievement				
Written expression of ideas				
Effective classroom discussion				
Disciplined work habits				
Potential for Growth				
Summary evaluation scale 1-100: _____	i.e.:	Grade this Student		

In the space below, please list some comments on this candidate: how long you have known the student, in what capacity, classes taught at what grade/s level and degree of difficulty (AP, honors, etc.). What words come to your mind if asked to describe the student, plus anything else that you feel is important about this student. We are particularly interested in the candidate's intellectual promise, leadership potential, maturity, special talents, etc.—things which might help us differentiate this candidate from the others. Please sign and date the bottom when finished and return to student's guidance counselor/administrator. . Thanks for helping us evaluate the differences between all the applicants. The Rotary Club

The bottom line when picking a university: ‘No debt for our daughter or for us’

By [Michelle Singletary](#), Business & Finance columnist, *The Washington Post*, Published: April 18, 2014 (reprinted with permission, Michelle Singletary)

A year ago, I was where many parents are right now. My daughter Olivia was faced with the decision of where to attend college.

I'll admit I was pretty adamant leading up to the choice that many families have to make by May 1, which is the deadline for accepted students to declare where they will attend college. No student loans. No debt for our daughter or us.

However, when Olivia started looking at schools that were out of our financial comfort zone, my husband and I realized this wasn't going to be as easy as we thought. Our daughter is a great student. She took advanced placement classes and participated in extracurricular activities.

We didn't have enough saved to cover all the out-of-state expenses for four years. Absent any aid, the cost would have been more than \$183,000, including tuition, fees, room, board, books and supplies, travel and personal expenses. And that figure doesn't include the likelihood of price increases.

She didn't get into her dream school. And honestly, we were relieved. You might think it's easy for us now to say we wouldn't have let her go. Yet, trust me, we would have had to break her heart.

Her rejection made the decision of where she would go easier for us. But what if it's not as easy for you? What if your child does have a choice, and that choice is beyond your means?

As you and your child are discussing and/or fretting over which college to choose, perhaps it will help to walk you through the points we made to our daughter to discourage her from ignoring the affordability issue:

We scared her with the long-term drag of student-loan debt: Debt, we told her, limits your choices and early savings.

Are loans a large part of your child's financial aid packages? If so, down the road, as your child's peers are buying homes, starting families and investing for their future, your child will be servicing debt.

You may have read that total student-loan debt — more than \$1 trillion — now exceeds all consumer debt except for home loans. Over a lifetime of employment and saving, \$53,000 in education debt leads to a wealth loss of almost \$208,000, wrote Robert Hiltonsmith in a report for Demos, a public policy organization. Most of the loss comes from reduced retirement savings.

“Though a college education remains the surest path to a middle-class life, evidence has begun to mount that student debt may be far more detrimental to financial futures than once thought, particularly for those with the highest levels of debt: students of color and students from low-income families,” Hiltonsmith wrote.

When you compare graduates of four-year universities with and without debt, those who didn't take out loans have nearly three times the net worth, according to research by William Elliott, an associate professor at the University of Kansas, and IISung Nam, now a research professor at Hallym University Institute of Aging in Korea.

I understand you want the best for your child. But if the school your child desperately wants to attend is out of your price range, you may have to be the bad guy. It's your responsibility to help him or her consider the long-term consequences.

We explained the monthly impact of debt: Our daughter wants to work with young children in some capacity, perhaps as a teacher. Starting out, she isn't going to make a six-figure salary.

The problem with student loans is that their monthly payments are pushed off to the future. This makes it hard for students to realize how painful the payments may be once they graduate. The Consumer Financial Protection Bureau (consumerfinance.gov) has a "Paying for College" online tool to help you to make an apples-to-apples comparison of your financial-aid offers. Use the tool, and pay particular attention to the section about the monthly debt payments.

We highlighted the benefit of spending less on her undergraduate degree: ensure that she can pay for everything and still have money left in her Maryland 529 college savings plan. Unused funds are hers to use for graduate school. And given the career path she's chosen, she'll need to go to graduate school if she wants to advance.

We told her to put the college choice in perspective: Many students listen to people who convince them that they will limit their employment opportunities or won't make needed job connections if they don't attend a prestigious institution.

Are there companies, firms or hiring managers who may snub your child because he or she didn't attend a certain school? Sure there are. That's still no reason to make a choice that will cost more than you can afford. There will be other jobs.

We asked our daughter to think about the places people work and where they all might have gone to college. In truth, it's from a variety of colleges: Ivy League and expensive private schools, highly ranked state schools and not-so-highly-ranked private and public colleges.

"And where do they all work?" we asked.

She rolled her eyes. "At the same place," we answered for her.

If your child doesn't go to his or her top college choice because of the money and gets an attitude about it, does this mean the second choice is wrong? No. As her parents, we have the experience to know that college is what she makes of it, no matter where she attends.