

Fresh Start Scholarship Foundation, Inc.*
FRESH START SCHOLARSHIP
Academic Year 2009-2010

Purpose: To provide financial incentive and mentoring assistance to a woman returning to school to improve her life and opportunities. Awards are granted without regard to race, color, creed, religion, disability, or national origin.

Eligibility: Candidates must:

- Be female.
- Be a U.S. citizen or Permanent Resident.
- Be at least 20 years of age and have a high school diploma or G.E.D.
- Have had at least a two year break in education either after completing high school or during post-secondary (college) studies.
- Be admitted to an accredited Delaware college in a two or four year degree program at the undergraduate level. (Students who have previously earned a bachelor's degree are not eligible to apply.)
- Be recommended by a Social Service Agency. (or if a Social Service Agency is not available, by a College Representative.)
- Have at least a C average if currently enrolled in college.
- Certify financial need.
- Submit a completed application including a personal statement.
- Be available for a brief telephone interview if a scholarship finalist.

Award: The number and amount of the awards will be determined annually prior to the fall semester but will in no event exceed the costs of tuition, fees, books and other direct educational expenses. Awards will be paid to the college prior to the beginning of each semester.

Application

Checklist: Applications are evaluated on the information supplied; therefore, answer all questions as completely as possible. *Incomplete Applications will not be considered.* All of the following materials must be submitted for consideration:

- Completed application including financial data
- Signed Consent
- Recommendation from Social Service Agency or College/University Representative
- Official** copy of high school transcript or GED certificate or, if applicable, copy of **official** college transcripts
- Personal Statement

Mail application to:
Fresh Start Scholarship Foundation, Inc.
P.O. Box 7784
Wilmington, DE 19803

DEADLINE: COMPLETED APPLICATION MUST BE POSTMARKED BY MAY 30, 2009

Award Notification: All applicants will be notified on or before July 31, 2009

Questions may be directed to: WWB Office (302-656-4411) or fsscholar@comcast.net

*The **Fresh Start Scholarship Foundation, Inc.**, a 501 (c)(3) organization, is the charitable arm of Wilmington Women in Business, Inc. (WWB).

FRESH START SCHOLARSHIP APPLICATION

Academic Year 2009-2010

PERSONAL DATA

Name: _____

Address: _____

Phone: Day _____ Evening _____ Email Address: _____

Social Security No.: _____ Date of Birth: Month _____ Day _____ Year _____

Marital Status: Married _____ Single _____ Separated _____ Divorced _____ Widowed _____

Number and ages of Dependents _____

Where did you hear about the Fresh Start Scholarship? Internet _____ Newspaper _____ Radio _____
 College Representative _____ Social Service Agency _____ Other _____

EDUCATION DATA

Name of College or University you are attending or plan to attend during Academic Year 2009-2010: _____

Degree Expected: Bachelors _____ Associates _____ Major _____

Year in school next year: Freshman _____ Sophomore _____ Junior _____ Senior _____ Number of Credits completed as of 5/09 _____

Number of Semesters or Credits remaining before graduation? Semesters _____ Credits _____

If currently enrolled, cumulative GPA: _____ (ATTACH OFFICIAL TRANSCRIPT)

Students who have completed less than one semester of college must attach copy of High School Transcript or GED.

Estimated annual costs:

Fall Semester tuition \$ _____ fees \$ _____ books \$ _____

Spring Semester: tuition \$ _____ fees \$ _____ books \$ _____

Summer Semester: tuition \$ _____ fees \$ _____ books \$ _____

How many credit hours do you plan to take per term? _____

Have you applied for or been awarded other scholarships or grants for the upcoming academic year? (All applicants are encouraged to apply for Financial Aid from their institution.)

| Name of Award | Amount | Check One |
|---------------|----------|-----------------------------|
| _____ | \$ _____ | Granted _____ Pending _____ |
| _____ | \$ _____ | Granted _____ Pending _____ |

WORK EXPERIENCE

Describe your work experience for the **past four years** (if homemaker, please indicate). Indicate dates of employment for each job and approximate number of hours worked each week. List amounts earned at each job.

| Employer/Position | From-Mo/Yr | To-Mo/Yr | Hours/wk. | \$\$ Earned /Month |
|-------------------|------------|----------|-----------|--------------------|
| | | | | |
| | | | | |
| | | | | |

PERSONAL STATEMENT

Please submit a typewritten essay that answers the following questions (maximum length two pages):

- How you have spent your time since you were last in school on a full time basis?
- What barriers or challenges have you faced in trying to continue your education?
- What do you plan to do with the higher education that you are seeking?
- How will it improve your life and opportunities for yourself and your family, if appropriate?

Please note that your personal statement is an important factor in the selection process.

FINANCIAL DATA

To be considered for an award, the section below must be filled out completely. You may submit tax forms and any other documents you feel would assist us in determining your financial need. **Check here if you will not file and are not required to file a 2008 U.S. Income Tax Return.** _____
(Refer to instructions below in completing this section.)

Adjusted Gross Income (FORM 1040 Line 37, FORM 1040A Line 21 or FORM 1040EZ Line 4) \$ _____

Total Federal Tax Paid (FORM 1040 Line 63, FORM 1040A Line 37 or FORM 1040EZ Line 10) \$ _____

Total Income of Applicant \$ _____

Total Income of Spouse \$ _____

Yearly Untaxed Income and Benefits
(Social Security, AFDC, Child Support, Other)
\$ _____

Monthly Housing Costs (Do not include \$\$ paid by Section 8)
\$ _____

Annual Medical & Dental Costs (not paid by Insurance - exclude premiums)
\$ _____

Number of people in your household, # _____ Include:

- yourself and your spouse if you have one
- your children, if you will provide more than half of their support from July 1, 2009 through June 30, 2010
- other people if they now live with you and you provide more than half of their support and will continue to provide more than half of their support from 7/1/2009 through 6/30/2010

Instructions for completing Financial Data Section

Adjusted Gross Income can be found on IRS FORM 1040 (line 37), 1040A (line 21) or 1040EZ (line 4) and is gross income reduced by specific adjustments as allowed by law. **Include adjusted gross income for spouse, if married.**

Total Federal Tax Paid includes the amount of federal income tax to be paid as reported on IRS FORM 1040 (line 63), 1040 A (line 43) or 1040EZ (line 10). This is not the amount withheld from employee paychecks. The amount paid should be adjusted by any refund or additional taxes paid. Do not include state taxes.

Total Income earned should be reported individually for both the applicant and applicant's spouse, if married.

Untaxed Income and Benefits include any other income or benefits of applicant and applicant's spouse, if married, not included in the adjusted gross income figure. Do not include untaxed contributions to retirement plans.

Housing Costs include monthly rent or mortgage payments less any amount paid through Section 8 funding.

Total Cash, Checking, Savings, Cash Value of Stocks, etc. includes liquid assets that can be used for educational purposes. Not included are IRA, 401K, or other retirement plans.

REFERENCES

List the name, address, relationship, email and phone number of two references who are not members of your family:

Name: _____

Address: _____

Email: _____ Phone: _____ Relationship _____

Name: _____

Address: _____

Email: _____ Phone: _____ Relationship _____

CONSENT

I, the undersigned applicant, hereby agree that, should I be awarded the *Fresh Start Scholarship, The Fresh Start Scholarship Foundation, Inc.* may use my name and picture in a press release and related publicity announcing the award. It is understood that the press release may include the qualifications required for the award and disclosure of the social service agency and/or college representative that endorsed the candidate's application, in addition to some biographical information from the applicant's application. I certify that the essay is my personal work and creation and I agree to provide proof of information I have given on this form, including a copy of my U.S. Income Tax form, if requested. *Falsification of information may result in termination of any scholarship granted.*

Applicant's Signature Required _____ Date _____

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