



THE STEPHEN PHILLIPS MEMORIAL SCHOLARSHIP FUND
INSTRUCTIONS FOR RENEWAL APPLICATION
Applications Accepted
February 1st through April 2nd (postmarked deadline)

2012
2013

- The **basic requirements** for a renewal scholarship to be considered:
 1. 2.5 GPA on a 4.0 scale is maintained
 2. Financial need has not decreased substantially
 3. All required information is submitted on time
- Per our IRS regulations, consideration and renewal of your award is not automatic or guaranteed, but depends on continued financial eligibility, acceptable academic performance, timeliness, and completeness of the application.
- In some cases, if your financial eligibility decreases, it may be necessary to reduce your award or disqualify you altogether. If there are special circumstances, they should be documented and explained on page 5 of the application. Also, please note that while the Phillips Scholarship attempts to reduce the financial burden for college students, it is expected that a certain amount of student and parent debt will be assumed and that students will be working as much as possible during the summer and school year. The information on pages 4 through 7 will help us determine financial need beyond the calculated eligibility figure. Zero or light loans and little work on the student's part may reduce what we consider to be that student's financial need.
- An EFC figure that you think is unreasonable for you and your parents to pay does not qualify as a special circumstance. It is determined by the Federal Government's standard calculations and is used to determine all students' financial aid packages. If you have questions about the validity or fairness of your EFC figure, you should contact your school's financial aid office for reconsideration of your aid package. They have more information and a greater capability to determine your current financial need and to consider any special circumstances that have arisen.
- In signing page 3, you are giving permission for your counselor or director of financial aid to speak with us. This will enable us to better determine your financial circumstances and to make sure that our award money will not replace any aid, other than self-help, that you are receiving from your school.
- Before submitting your application, check our website's Current Phillips Scholars page to review renewal procedures and to make sure there are no changes or additional information recently posted for the 2012 Application.
- Keep these instructions and make a copy of your application and essays for your records. If an application is lost, you will have a copy to send in its place. The application is posted in PDF format on our website. All pages of the application may be filled out on your computer, and printed for submittal (See Instructions C, *Notes on completing the Application*). If you are unable to download the application, first make sure you have the latest version of Acrobat Adobe Reader, and then request one by mail or e-mail, and we will either mail you a hard copy or fill your request by way of an e-mail attachment. Submitting a neat, handwritten application is also acceptable.
- We will send you an e-mail confirming our receipt of your application and a letter in mid-June announcing your award. In submitting your application, please do not use FedEx, or any US Post Office delivery mode that requires a signature on receipt. Please help us avoid long lines at the Post Office! You may use the U.S. Postal Confirmation of Delivery Service, which, for a small fee, will inform you when the mailpiece was delivered or when a delivery attempt occurred.
- Include all application materials in a **9"x12" or larger envelope, postmarked no later than APRIL 2nd.**
- Any application that does not include **ALL** required information, on time, without viable reasons, will not be processed and a scholarship will not be re-awarded. Prepare **EARLY** so you will not be caught last minute without time to submit all of your information together. We will be processing close to 500 applications during February and March and appreciate your attention to all the details involved in submitting a complete application.
- If you have questions, please e-mail staff@spscholars.org. Include our response with your application as it is helpful to refresh our minds regarding any issues about which we have communicated.
- We look forward to hearing from you!

Send your application – no later than the postmarked date of April 2nd to:
The Stephen Phillips Memorial Scholarship Fund, PO Box 870, Salem, MA 01970

A COMPLETE APPLICATION MUST INCLUDE:

Application

- Staple together pages 1-3. Page 2 is a short essay which is to be answered in the space provided. You may answer on a separate page only if response is limited to that one page with at least a 10 point font (if using a separate page, replace page 2 of the application with that page).
- Clip together pages 4-7 in order, followed by the remaining financial information.



Official Transcript

- Your cumulative GPA must be **2.5** or above to qualify for a renewal award. If your GPA is below 2.5, please submit your application with a transcript, explaining the reason for your grades and what you intend to do about them. Extenuating circumstances are considered and decisions will be made on a case-by-case basis upon receipt of your application. If you are denied a scholarship due to a low GPA, you may reapply the next academic year if your cumulative GPA is 2.5 or above.
- An official transcript **must** be included in your application packet and fall 2012 grades should be listed. Order your transcript early enough so that you will have it to submit with your application. An unofficial copy is acceptable if it is in a sealed registrar's envelope.

Financial Aid Award Letter

- This will be **your most recent** Financial Aid Award Letter for the **current year**. Send the letter even if we already have it on file. Don't send your school's invoice. Make note on the letter of any changes you anticipate next year.
- Page 5 requests information regarding your current year loans and scholarships. Use your Financial Aid Award Letter to complete this portion. List all loan sources, both Federal and other, in the student loan section. Outside scholarships and grants not listed on your Award Letter should be listed on page 6 of the application and the award amounts should be added to your calculations on page 5 of the application, #2 - Grants/Scholarships. If there is an award which you know you will not be receiving in 2012-2013, cross it off on the copy of the award letter you are sending and do not include it in the calculations on page 5 #2 of the application.

Student Aid Report (SAR) from FAFSA

- We strongly recommend that you file your FAFSA online as soon after January 1st as possible. Remember you and a parent will both need to know the PIN numbers you used last year to complete the Renewal FAFSA.
- Submit a copy of your 2012-2013 Student Aid Report with your application, as the Federal Government does not send us your SAR, as it does to your school. *See below or our website's Current Phillips Scholar page to view links to our current requirements for the format and pages of the SAR you should include, along with an actual SAR sample. Any SAR format should include the EFC, summary information and loan information.
- It is expected your SAR will accompany your renewal application. Not having your taxes done is not an acceptable reason for late filing, as FAFSA applications may be completed with estimated 2010 figures.
- Because we require the SAR early, ask your parents to file the FAFSA **early and carefully**. Late filing and mistakes, which require time-consuming corrections, may cause you to lose your scholarship.

***2012 SAMPLE SAR – SEND ALL 5 PAGES**

A sample of Pages 1 and 2 of the SAR are pictured to the left.

To access your Electronic Student Aid Report (SAR):

- Have your social security number and your FAFSA PIN.
- Log on to the FAFSA home page and click on “Start Here.”
- At the Log In page, enter your information and click “Next.”
- Click on the blue box “View Processed Information.”
- Enter your PIN in the box and click “Next.”
- Print ALL pages of the Electronic Student Aid Report.

The information from the Student Aid Report (SAR) that is required for the Phillips Scholarship is as follows:

1. EFC or Expected Family Contribution on Page 1
2. Summary Information on Pages 2 and 3, summarizing the information you submitted in your FAFSA application
3. Your loan information on Page 5.

Copy of the Student's 2011 W-2 Tax Form/s – earnings should correspond with Employment for 2011 on page 6. If you do not have W-2 form/s, explain, on the bottom of page 6 or on an attached sheet, why you didn't work or why the forms are not available to submit with your application.

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 the first 5 digits of all social security numbers that appear on your application materials (W-2s and SAR), leaving only the last four digits.

Notes on Completing the Application: You may choose to complete the application on your computer, or you may choose to download, print and **complete it by hand**. If you choose to complete it on the 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 Reader**. 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.

Transfer Students

- If you plan on transferring, and do not have a financial aid award letter from the school you will be attending, submit all other required renewal items by the deadline of April 2nd and we will put your application on hold. As soon as you have a new award letter for 2012-2013, make sure that you still qualify financially (redo page 5 of the application), and if you do, submit it to us either via postal mail, fax or email attachment as soon as possible and we will review your eligibility for a continued Phillips award.
- **Study Abroad or at a Different School**– if you are planning on studying away from your home college or university in 2012-2013, please refer to our website's FAQs, which will explain our policy in this situation.

ESSAYS

Answer the short question below. You may use this sheet, which allows you to generate your answer by computer in the space provided, or you may supply your own computer generated response to insert in place of this page of the application. For either choice, please do not use a font size smaller than 10 points.

Time management always seems to be one of the most significant challenges for college students.

Apart from time management, what is the most difficult issue you are experiencing this year and how are you dealing with it.

CHECKLIST AND SIGNATURE

Before being considered for a renewal award, you must:

**DEADLINE – BY THE POSTMARKED
DATE OF APRIL 2ND**

- Check one box for each number (1-8)
- Include all required materials with this application

SEND TO: Stephen Phillips Memorial Scholarship, P.O. Box 870, Salem, MA 01970

Mail this application and the following supporting materials in a 9x12” or larger envelope:

1.	<input type="checkbox"/>	Pages 1-3 of the Renewal Application – computer generated or printed neatly and stapled together. Page 1 is personal information, page 2 is the essay page and page 3 is the checklist and signature page.
2.	<input type="checkbox"/>	Official transcript with 1 st semester 2012 fall grades, in a sealed envelope. An unofficial student copy is acceptable if it is in a sealed registrar’s envelope.
	<input type="checkbox"/>	I have enclosed my official transcript; however, my Cumulative GPA is below 2.5 . I have enclosed an explanation for my GPA, which has fallen below 2.5 to include what I intend to do to raise my grades next semester.
3.	<input type="checkbox"/>	Pages 4 - 7 of the Renewal Application – Phillips eligibility is \$6,000 or greater. Clip supporting financial documents to these pages in the order listed below.
	<input type="checkbox"/>	Pages 4 – 7 of the Renewal Application – Phillips eligibility is less than \$6,000 and you may not qualify. To be considered for a renewal award, explain and document any special circumstances.
		<u>Required Supporting Financial Documents</u> – to be clipped to pages 4-7 of the application
4.	<input type="checkbox"/>	College Cost Documentation – if you have used 2A, 2B, 3A or 3B to calculate your cost of college on page 4 of the application, you MUST supply documentation of those costs from a catalogue, your Financial Aid Award Letter or Internet page , or your application will not be complete. On your documentation page, highlight the tuition, fees, and room and board figures you are using for your calculations.
	<input type="checkbox"/>	I have used the figures on your website for my college cost (Choice #1 from page 4) and do not need to include documentation of my costs.
5.	<input type="checkbox"/>	Financial Aid Award Letter – a copy of the <u>most recent</u> one you have. This will most likely be your 2011-2012 letter from last year since you will not have the 2012-2013 letter yet. You may use your online financial aid history if you don’t have a letter. Transfer students must have their letter from their new school by June 1 st . You should notify us if you will not have the information by June 1 st .
	<input type="checkbox"/>	I will not be receiving or have not been receiving any financial aid. Please attach a letter from your school with that information included, especially if you have been receiving aid in the past.
6.	<input type="checkbox"/>	Copy of 2012-2013 Student Aid Report , all pages. See our website’s Current Phillips Scholars page for links to FAFSA information, the required pages and a sample SAR.
7.	<input type="checkbox"/>	Copy of 2011 Student’s W-2 Tax Form/s or the IRS 1040 Tax form if available if you worked.
	<input type="checkbox"/>	I have not included my tax forms but have included an explanation as to why not.
8.	<input type="checkbox"/>	I have provided additional Financial Information on the top of page 5 to explain entries on my SAR or special financial circumstances for my family or me.
	<input type="checkbox"/>	On page 5, for #1, I have no entries on my SAR which require an explanation, nor do I have any special financial circumstances (questions #2).

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 instruction sheet and understand that incomplete or late information will endanger the renewal of my award.

I also give The Stephen Phillips Memorial Scholarship 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: _____

Print Name: _____ SS#: xxx-xx-_____

College: _____

WORKSHEET FOR CALCULATING & DETERMINING COST OF COLLEGE FOR 2012-2013

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

- 1. I am using the college cost listed on the Phillips website– go to Choice #1
- 2. I have this year’s 2011-2012 cost for my school, used to determine 2012-2013 cost – go to Choice #2
- 3. I have next year’s 2012-2013 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 – (2011-2012 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 (2012-2013 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 5 of your application

FINANCIAL INFORMATION

1. From your 2012-2013 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 40) and/or \$10,000 for parents (line 88):

Student (line 40): _____
 Parents (line 88): _____

b. Entries of Investments greater than \$5,000 for student (line 41) and /or \$10,000 for parents (line 89):

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

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

While the Phillips Scholarship attempts to reduce the financial burden for college students, it is expected that a certain amount of student and parent debt will be assumed and that students will be working as much as possible during the summer and school year. The financial information requested will help us determine students' needs beyond the calculated eligibility figure. Zero or light loans and little work on a student's part may reduce what we consider to be that student's financial need and the amount awarded may be reduced from the previous year.

ELIGIBILITY Before reapplying for the Phillips Scholarship, you should determine if you qualify financially using the following calculations. Phillips Eligibility must be \$6,000 or greater.

EFC from SAR included in this application: \$ _____

* **Cost of College** for 2012-2013 from page 4 worksheet \$ _____

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

#1		
*Cost of College	\$	
- EFC	\$	
= Eligibility	\$	

#2	Information from your award letter, but exclude Phillips	
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	\$	

SIBLINGS IN COLLEGE

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

<u>Sibling Name/s</u>	<u>Institution Attending</u> (indicate undergrad or graduate)	<u>Year of Graduation</u>

PARENT LOANS

List all cumulative loans that have been taken out in your **parents' names** for college expenses only for you or siblings.

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

STUDENT LOANS

List all cumulative loans that you have taken out in **your name** through the academic year 2011-2012.

<u>Loan Source</u> (Government, Credit Card, etc.)	<u>Total Amount from this Source</u>	
Federal Loans from SAR (<i>Financial Aid History Information</i>)	\$	
	\$	
	\$	
	\$	
Total		\$

SCHOLARSHIPS AND GRANTS

List all scholarships and grants, excluding Phillips, you received in 2011-2012 which are not listed on your award letter and which you expect to receive in 2012-2013. Add these renewable award amounts to Grants/Scholarships total on page 5, #2.

<u>Source</u>	<u>Renewable (yes/no)</u>	<u>Amount/Year</u>
		\$
		\$
		\$
Total		\$

EMPLOYMENT FOR 2011

List employment and 2011 earnings. 2011 earnings should correspond to figures listed on copies of your W-2 form/s.

<u>Employer</u>	<u>Dates Employed</u>	<u>Earnings</u>
		\$
		\$
		\$
Total		\$

If you did not work, please explain your reasons below. If you did work, how much of your earnings did you apply to your college costs?

FINANCIAL RESOURCES AVAILABLE FOR COLLEGE
WORKSHEET FOR THE 2011-2012 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 2011-2012 College Cost.

Cost of College for 2011-2012 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 (include your Phillips award) \$ _____

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

2011-2012 COST: _____ TOTAL \$ _____

If your total resources are less than the cost of attendance, please explain how you covered the difference between the cost and your total resources.