



January 15, 2019

Dear Scholarship Applicant:

The Educational Accounts Receivable Management Association (EARMA) was founded in 1983 to educate and advise accounts receivable and student loan professionals in the field of higher education. Our members include colleges and universities in New Jersey, Pennsylvania, Delaware, and New York.

We are pleased to announce that our 2018-19 EARMA Educational Expense Scholarship application is now available. Students who are enrolled in one of EARMA's Title IV-eligible member institutions and who meet the specified qualifications are encouraged to apply for one of four (4) scholarships in the amount of \$500 each, to be disbursed in single payments of \$500 each in Spring 2019.

Please review the attached Eligibility Criteria and Terms and Conditions. If you believe you are a qualified candidate, follow the instructions to submit your application. Your application and all additional required documents must be submitted together by Friday, February 15, 2019 as instructed on the application form. If you are selected to receive a scholarship, we will mail an award letter to you in mid-March.

Sincerely,

H. Jonas Javier  
EARMA President

*Corine Williams*

Corine Williams  
Scholarship Co-Chairperson

*Katie DeMartino*

Katie DeMartino  
Scholarship Co-Chairperson

*Kathie Laverick*

Kathie Laverick  
Scholarship Co-Chairperson



## 2018-19 EARMA Educational Expense Scholarship

### Eligibility Criteria

1. Applicant must be a full-time undergraduate student enrolled in an institution that is a **Title IV-eligible EARMA member with all current dues paid in full.**
2. Applicant must be eligible for federal financial aid and must have completed a 2018-19 FAFSA.
3. Applicant may not have received an EARMA scholarship award in a previous academic year.
4. Applicant must have earned a 2.5 grade point average or better during their most recent grading period, either in high school for a freshman or in college for a sophomore, junior, or senior.
5. Applicant may not be in default on any student loans awarded by a current or previous school.
6. Applicant must submit all of the following application materials together (to protect your privacy, **please conceal your social security number** if applicable):
  - a. 2018-19 EARMA Educational Expense Scholarship Application Form
  - b. Statement of Financial Need
  - c. **Copy** of academic transcript (unofficial or official)
  - d. Copy of financial aid award letter

### Terms and Conditions

1. Each EARMA scholarship is a one-time award. Previous recipients of any EARMA scholarship are not eligible for consideration.
2. If the applicant's enrollment status drops below full-time and/or is changed to "Inactive" before disbursement of an award, the applicant becomes ineligible for a scholarship. If the applicant was selected for an award before the change in status, the award will be voided and a new recipient will be selected for the scholarship.
3. The application form must be completed, signed, and dated.
4. All required documentation as specified in the Eligibility Criteria above must be submitted together by **Friday, February 15, 2019** as instructed on the application form.
5. No application will be considered for an award if any of the Eligibility Criteria and/or any of the Terms and Conditions are not met by the applicant.



## 2018-19 EARMA Educational Expense Scholarship Application

Please complete and sign this application form, attach the Statement of Financial Need, and attach the following additional documents (to protect your privacy, **please conceal your social security number if applicable**):

- Copy of your academic transcript (unofficial or official)
- Copy of your financial aid award letter

Submit your application and all required attachments by **Friday, February 15, 2019** as follows:

- Mail paper application and attachments to:  
**2018-19 EARMA Educational Expense Scholarship**  
**c/o Corine Williams**  
**9801 Frankford Avenue**  
**Philadelphia, PA 19114**
- OR Email application and attachments **in PDF format** to:  
**cwilliams@holysfamily.edu**

Student Name: \_\_\_\_\_

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Cell Phone: \_\_\_\_\_ Home Phone \_\_\_\_\_

Email: \_\_\_\_\_

College/University \_\_\_\_\_

Residence Hall/Room Number (if applicable) \_\_\_\_\_

Academic Level:     Freshman     Sophomore     Junior     Senior

Major \_\_\_\_\_ GPA for most recent grading period \_\_\_\_\_

I have read and understand the instructions, eligibility criteria, and terms and conditions of this scholarship. I certify that all information submitted as part of my application is truthful.

\_\_\_\_\_  
Student's Signature

\_\_\_\_\_  
Date

