



LOLA G. DUFF AND WILLIAM H. DUFF, II SCHOLARSHIP FUND

THE PROGRAM

The Lola G. Duff and William H. Duff, II Scholarship Fund was established under the will of Lola G. Duff and is administered by National City Bank, Trustee, to assist Allegheny County students who are of the Protestant faith, and attending or planning to attend a full-time program leading to a bachelor's degree. Renewable scholarships are offered each year for full-time study at an accredited four-year institution of the student's choice.

This scholarship program is administered by Scholarship Management Services®, a division of Scholarship America®. Scholarship Management Services is the nation's largest designer and manager of scholarship and tuition reimbursement programs for corporations, foundations, associations and individuals. Awards are granted without regard to race, color, age, sexual orientation, gender, disability, or national origin.

ELIGIBILITY

Applicants to the Lola G. Duff and William H. Duff, II Scholarship Fund must be -

- ◆ Students who have attended two academic years in, and graduated from, a high school in Allegheny County, PA, or have been home schooled in Allegheny County, PA for two academic years including the senior year.
- ◆ Protestant (supported by a letter from a clergy member).
- ◆ High school seniors or graduates who plan to enroll, or students who are already enrolled in a full-time* undergraduate course of study at an accredited educational institution as defined in IRC 170(b)(A1)(ii) which normally maintains a regular faculty and curriculum and normally has a regular organized body of students in attendance at the place where its educational activities are conducted. Students must be pursuing a bachelor's degree and may attend any college or university that awards such degrees and meets the aforementioned criteria.
- ◆ Merit applicants must have a cumulative grade point average of at least 3.0 on a 4.0 grade point scale.
- ◆ Need applicants must have a cumulative grade point average of at least 2.8 on a 4.0 grade point scale.

**Full-time study is defined as full-time enrollment for the entire upcoming academic year.*

Members of the Lola G. Duff and William H. Duff, II scholarship selection committee and their spouses, their lineal descendants and spouses are not eligible to apply to this program. In addition, certain restrictions may apply to students who have immediate family members employed by National City Bank or PNC.

AWARDS

The annual award pool will be in excess of \$1,000,000.

If selected to receive a scholarship, the student's award amount will be determined in one of the following manners: merit only; by financial need; or a combination of merit and financial need. Recipients will be required to report other awards granted and supply their school's financial aid award letters.

Awards are renewable up to three years or until a bachelor's degree is earned, whichever occurs first, based on the following criteria:

For **awards based on merit or need**, rising sophomores must demonstrate that they have maintained a cumulative grade point average of 2.8 on a 4.0 scale, and rising juniors and seniors must have maintained a cumulative grade point average of 3.0 on a 4.0 scale.

APPLICATION – TWO COMPLETE SETS OF APPLICATION MATERIALS MUST BE SUBMITTED.

Interested students must complete the application and mail it along with a current, complete official transcript of grades and clergy letter to Scholarship Management Services postmarked no later than **March 17**. Online transcripts and grade reports are not acceptable. **Only the first 1,000 applications received will be acknowledged and considered.**

Applicants are responsible for gathering and submitting all necessary information. Instructions for completing the Financial Data section of the application are included. Applications are evaluated on the information supplied; therefore, answer all questions as completely as possible. Incomplete applications will not be evaluated. All information received is considered confidential and is reviewed only by the selection committee and Scholarship Management Services.

SELECTION OF RECIPIENTS

Scholarship Management Services will select scholarship finalists on the basis of past academic performance and future potential, character as demonstrated by leadership and participation in school and community activities, work experience, statement of career and educational aspirations and goals, unusual personal or family circumstances, and a letter of recommendation.

Selection of recipients and determination of award amounts are made by the Trustee, acting on the advice of a selection committee. All applicants agree to accept the Trustee's decision as final.

Only the first 1,000 applicants will be notified in June of their status. Not all applicants to the program will be selected as recipients. Students may reapply to the program each year they meet eligibility requirements.

PAYMENT OF SCHOLARSHIPS

Scholarship Management Services processes Lola G. Duff and William H. Duff, II scholarship payments on behalf of National City Bank, Trustee. Payments are made in equal installments on August 15 and December 15. Checks are mailed to each recipient's home address and are made payable to the school for the student.

OBLIGATIONS

Recipients have no obligation to the Lola G. Duff and William H. Duff, II Scholarship Fund or National City Bank, Trustee. They are, however, required to supply Scholarship Management Services with complete transcripts and schools' financial aid award letters when requested and to notify Scholarship Management Services of any changes of address, school enrollment, or other relevant information.

REVISIONS

National City Bank, Trustee, reserves the right to review the conditions and procedures of this scholarship program and to make changes at any time including termination of the program.

ADDITIONAL INFORMATION

Questions regarding the scholarship program should be addressed to:

Lola G. Duff and William H. Duff, II Scholarship Fund
Scholarship Management Services
One Scholarship Way, P.O. Box 297
Saint Peter, MN 56082
Telephone: (507) 931-1682

administered by



INSTRUCTIONS FOR COMPLETING THE FINANCIAL DATA SECTION OF THE APPLICATION

The Financial Data section of the application should be completed by parents, guardians, or applicant if independent. Independent is defined as one who is **not** claimed as a dependent by the parent/guardian for tax purposes. Information should be from a completed tax return or based on estimated information to be filed with the IRS.

1. **State of Residence** is the state where the parent(s) or applicant, if applicant is independent, reside(s) and pay state income tax.
2. **Adjusted Gross Income** can be found on IRS FORM 1040 and is gross income reduced or increased by specific adjustments allowed by law.
3. **Total Federal Tax Paid** includes the total amount of **federal** income tax to be paid as reported on IRS FORM 1040. This is **not** the amount withheld from employee's paychecks. (The amount withheld should be adjusted by any refund or additional taxes due.) Do **not** report state income tax.
4. **Total Income** of parent(s) should be reported individually. Provide information for both natural parents, when possible. **If the student resides with only one parent, financial information must be received from the parent who claims the child as a dependent for tax purposes.** If a parent has remarried, the spouse's information is required if the spouse is a legal guardian of the student, or claims the student as a dependent, or the student is included in the spouse's benefit plan. **If necessary, two Financial Data sections may be submitted by the student.** A copy of the Financial Data section may be made in order for one to be completed by each parent.
5. **Untaxed Income and Benefits** include any other income or benefits not included in the adjusted gross income figure. Do not include untaxed contributions to retirement plans.
6. **Medical and Dental Expenses** include only those expenses not paid by insurance. Do not include premium payments.
7. **Total Cash, Checking, Savings, Cash Value of Stocks, etc.,** include liquid assets that can be used for educational expenses. **Do not include** IRA, 401k, or other retirement plan funds.
8. **Total Number of Family Members** living in the household and primarily supported by the reported income includes dependent college students living away from home.
9. **Marital Status** is the current status of the person from whom the financial information is submitted.
10. **Total Number of Family Members Attending College** includes all family members attending a two- or four-year college, university, or vocational-technical school at least half-time. Be sure to include the applicant in this number.

NOTE: Any exceptions to providing financial information as instructed above must be submitted to Scholarship Management Services in writing.