



**THE SMITH SCHOLARSHIP
FOUNDATION, INC.**

POLICIES AND GUIDELINES

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Dear Scholar:

You are one of a special group of young Alabamians who have been chosen to receive a legacy of learning from the Smith Foundation. You are being rewarded for the services you have given to others, but more will be expected of you to continue your benefits under the Scholarship Program.

1. Acceptance. You must apply for and be accepted by your designated institution. While the Foundation will try to accommodate the scholar's selection, alternative institutions may be suggested or required based upon the scholar's major and level of need for remedial assistance. And, once accepted, apply for a dorm room as soon as possible. We will pay the deposit for you. Those scholars attending two year institutions contact the Executive Director, as room and board arrangements will be made to accommodate your needs.
2. Orientation. Register for Orientation as soon as possible. Those who register first receive the best choices on classes. You must attend Orientation to become enrolled as a full-time student. Please sign up for a meal plan, courses and a dorm room if possible during orientation. We will pay deposits for you if you advise us of amount and payment procedures.
3. Full-Time Student. You must attend school full-time and make significant progress towards a degree. Course loads of 12 hours and above are considered full-time, however, 15 to 16 is an average course load. You must meet with your academic counselor and chart your course selection to ensure the classes you need to graduate in your major can be finished within four years.
4. Financial Aid. Visit your Financial Aid office several times each year. The staff at your university's Financial Aid office needs to know you and like you! Schools have additional scholarships available, but you must apply. Ask your Mentor for details. Apply for FAFSA and any grants or other scholarships that are available. Apply no later than January 15, using an estimate of income. Do not wait until you or your parents have filed a return. The application can be supplemented at a later date. (After your freshman year your parents should not claim you as a dependent under IRS guidelines.)

The sooner you apply, the better your chance for work study opportunities. Confirmation of application for financial aid is required to maintain your scholarship. The Smith program is a **last dollar scholarship** that pays after all other aid has been applied. The aid you receive from other sources allows us to benefit more students and helps you to have more money available, if needed. Loans are not considered financial aid and the Foundation prohibits their use without written permission of the Executive Director. **If you or your parent/guardian accept a student or education loan of any kind based**

upon your enrollment, your scholarship will be terminated. The goal of the Foundation is to have the scholar graduate debt free. Loans can create an extreme burden on new graduates.

5. Work Study. Apply for work study on-campus jobs as soon as possible at your Financial Aid office each year. Call today if you have not already signed up. Even if you do not meet the requirements for work study, there are usually other on-campus jobs available, if you apply early. These jobs allow more flexible hours than commercial jobs. They also provide spending money for incidental expenses. Scholars are required to work up to **12 hours** per week unless written permission is received from the Foundation. The Foundation's policy is to have all students maintain good grades and experience the campus activities offered by the scholar's university such as newspaper, yearbook, broadcasting, performing arts, political clubs, intramural athletics and professional organizations.
6. Off Campus Employment. Off campus jobs are discouraged as they require transportation and can lead to working conditions that are not conducive to scholar's safety or studying.
7. Academic Guidelines. The program requires a C+ (2.5) minimum, but the Foundation encourages all scholars to maintain as high as grade point as possible. Your institution offers several tutoring programs. Most are free and the Foundation will assist on those that charge a fee. During Orientation you will be advised about tutoring. Visit your tutoring center even if your high school grades are good. College can be challenging for even the honor student. Inquire whether your institution has a TRIO Program aimed at first in family and low income students. TRIO offers mentoring and in some instances provides additional scholarships or cash payments for good grades or selected majors under the "STAR" program.
8. Grades. All scholars must submit their grades to the Foundation within one week after receipt. You must supply a photocopy of your official transcript. It is not your Mentor's responsibility to obtain your grades. This includes both midterm and semester grades. Copies of the official transcript must be attached to the scholarship renewal form. The Smith Scholarship is renewable annually at the discretion of the Executive Director. If a scholar receives a grade point average below a 2.0 for a semester, or if the cumulative GPA drops below 2.5, their scholarship is subject to termination. The scholar will be required to assume and pay all educational costs for a semester to bring grades into compliance. If the scholar is able to return to full compliance within one semester, their scholarship may be reinstated and reimbursement made for the scholar's personal educational costs. (In some instances, the scholar will be required to submit a plan for academic compliance describing the problem and the student's plan to correct these problems. If the scholar demonstrates dedication, or if other circumstances merit, such as

medical problems, the scholar may be placed on probation for the following semester and given an opportunity to bring their grade point back into compliance.) Determinations as to the granting of probation and reinstatement are solely within the discretion of the Executive Director and are non-reviewable.

9. Classes. If it becomes necessary to drop or change classes, meet with your on-campus academic advisor. You must obtain approval from the Foundation before making the change. If you drop below the full-time class load you will become ineligible for your scholarship, unless the Executive Director has approved the changes. If you are required to drop below full-time enrollment due to illness or extenuating circumstances, notify your Foundation Mentor immediately to seek a waiver. The Foundation Executive Director has sole discretion to approve or disapprove a waiver request. Please comply with deadlines for dropping or changing classes. Partial refunds may be available if the drop is made before a due date.
10. Tutoring. **All incoming freshmen must work with the tutoring center and participate in the tutoring program.** Written confirmation of your attendance is required. Returning students who receive midterm or final grades of a C or less are required to secure the services of a tutor. This is a **mandatory** requirement designed to maintain your GPA and status within the program. If you make a C or lower contact your assigned Foundation Mentor immediately and follow-up with them on your tutoring plan. Confirmation sheets to document your participation in tutoring are located on the Foundation's website (Scholar Café tab). These documents must be filled out by your tutor and returned to the Foundation on a weekly basis.
11. Counseling. Smith Scholars are chosen in part for their achievement not only in school, but their ability to overcome obstacles that other students use as an excuse to fail to continue their education. The transition to college is stressful for all students today. For Smith Scholars it is a time for the focus of their lives to change from caring for family, working to support family or just surviving to now using their energy and talents to better their own lives and future by obtaining an education. Because of the current stress and events that have shaped each scholar, the Foundation requires all scholars to seek counseling at their schools to help scholars overcome emotional issues caused by school, stress or past events. Most schools offer free counseling and the Foundation will in some instances help pay costs associated with counseling if no other resources are available.
12. Payments. Advise your school that you are a Smith Scholar and ask them to send the invoices to the Foundation address:
Smith Foundation
Attn: Linda Stewart
400 Caldwell Trace
Birmingham, Alabama 35242
or Linda@smithscholarships.net.

All request for payment or supplies must be accompanied by a Request for Payment (“RFP”) form. These forms are located on the Foundation website under the scholar cafe tab. Additional instructions on submitting forms will be provided at the Bootcamp seminar.

If your school has paperless invoicing you must **print the invoice and submit it to the Foundation Bookkeeper with an RFP form**. You will need to contact Admissions and Housing to make sure they have the correct information. It is your responsibility to supply the Foundation with your invoice for tuition, dorm room and meal plan and send copies of your invoices as soon as possible. **Print copies** from your student account so the Foundation can receive them as soon as possible. Arrangements will be made for you to charge your books at your school bookstore or book provider. Advise your bookstore that you are a Smith Scholar. If you are not listed on their records call your Foundation Mentor immediately. Mentors will work with you on additional required books or required supplies not sold by the institution’s bookstore. Only required supplies will be provided. The Foundation does not pay for miscellaneous supplies such as notebooks, paper, pens, pencils, copy or library charges. You will receive a College Care Package as a new Scholar with supplies and dorm essentials prior to your first semester. Purchase your books as soon as school classes begin and write your name and phone number on them. Safeguard your books at all times to prevent theft. Bookstores repurchase college books. Unfortunately, this creates theft problems. If book rentals or digital versions are available, discuss this option with your Mentor.

- (i) The Foundation will not pay replacement fees, late fees, car decals, parking fees of any kind, football tickets, or collegiate attire. These must be paid directly by the student **before** your bill is sent to the Foundation with your RFP form.
- (ii) Check your student account each month to make sure it is accurate and contains no errors. It is your responsibility to notify the admissions office and the housing department that you are a Smith Scholar and that your payments will be made by the Foundation. However, we can only pay the bills if you send them to us in a timely manner.
- (iii) Complete a RPF and attach to invoices. Foundation payments are made on the 15th and 30th of each month. Your request for payment will only be made on these dates. Any late fees or charges imposed will be the student’s responsibility.
- (iv) When a scholar makes a RFP they are verifying (“swearing under oath”) that the RFP is correct. Take time to review and make certain the charges listed are your charges not someone else. Pay for all items such as football tickets, car decals, or fines **BEFORE** you send in the RFP. If the RFP contains these items in the charges it will be **DENIED**. If you submit the RFP with disallowed items a second time, it can only be assumed you are being negligent or worse that you are intentionally trying to slip it by our bookkeeper and this will result in a complete Rejection and Denial of your RFP.

- (v) To assist the Foundation in making payments and/or when problems arise, scholars must provide all of their student account access codes. **No payment will be made until this information is provided.** The Scholar must agree to disclose all academic, financial and institutional information to assist the Foundation in verifying eligibility requirements and coordinating Scholar compliance with all guidelines. All such information is safeguarded and passcoded.
 - (vi) There is no carryover of unused aid from one school calendar year to the next. The goal of the scholar and the Foundation is to conserve funds by obtaining other aid such as scholarships, grants and personal conservation to provide available resources allowing additional students to attend college. Amounts not expended on behalf of a current scholar allows the Foundation to fund additional scholarships in the following year, as the budget for each year takes into consideration the total funds expended on behalf of all scholars. **All expenditures made on behalf of scholars are subject to prior approval by the Foundation. The Foundation reserves the right to deny requests for expenditures to preserve and protect both the integrity of the program and further the mission of the Foundation. As such, no scholar is entitled to a specific funding amount in any year or a total amount over four years.**
13. Room. Scholars must obtain housing by timely registering and reserving dorm accommodations. The Foundation pays for on-campus, multiple occupancy dorm rooms, Smith House Honor Housing (or on-campus apartments with special approval). The Foundation must approve the dorm room prior to the scholar signing a lease agreement. The room must be at a reasonable rate, as determined by the Foundation. For safety reasons, the Foundation has a policy that all scholars live on-campus, unless permission is obtained. Scholars must also notify the Foundation before changing dorm rooms. **Single occupancy rooms will not be paid.** Those scholars selected to reside in Smith House Honor Housing must abide by house rules and failure to comply can result in expulsion and loss of housing scholarship.
 14. Board/Meals. Only a meal plan provided through the institution is included in your scholarship. All scholars must select an institutional meal plan. It is important to eat healthy nutritious meals. Meal plans offer a variety of opportunities for standard cafeteria dining and some offer limited on/off campus purchases at restaurants. If you have **restrictive dietary needs, or special circumstances**, contact your Mentor for accommodation procedures through your school. (Some schools offer vegan and vegetarian meal plans but specifications for those plans need to be reviewed to ascertain if the meal plan is sufficient.) If you have a disability of any kind please notify your Mentor and register with Student Affairs for accommodations.
 15. Reimbursements. Under IRS guidelines, the Foundation must monitor the manner in which payments are used by scholars. Therefore, it is our policy to make payments directly to the institution. Only in rare circumstances will reimbursement be made to a

student for costs incurred. These instances will be limited to pre-approved attendance at seminars, awards ceremonies and other Foundation or school sanctioned events related to the purposes of the Foundation. Documentation for such expenses will be required. A reimbursement form is available on the Foundation's website (Scholar Café tab).

16. Renewal Form. Each scholar must submit a Renewal Form annually. The Renewal Form will require documentation of grades and community service.

A. **Renewal Forms** are available on the Foundation website (Scholar Café tab). These forms must be received no later than two weeks after your last spring exam of each year and supplemented with spring grades as soon as they are posted.

B. **Volunteer Work**. Your selected community service must be approved in advance by your Mentor. Talk with your Mentor as soon as you select your volunteer work.

(1) Each scholar must complete **20 hours** of volunteer work during the Fall and Spring Semesters. An additional **20 hours** are required during the Summer after your Freshman year. This is a total of **40 hours per school year**.

(2) Beginning your Junior year, one-half (½) of your 40 volunteer hours must be related to your major or career.

C. **Cultural and Ethnic Diversity Experiences**. You must attend each of the following: music performance, dance performance, theater performance, multi-cultural event and an art exhibition each year. In addition to the events offered by your school, the Foundation will sponsor group activities to assist scholars in fulfilling these requirements. Many campus events are free of charge but, a reasonable RFP may be submitted to cover costs associated with this requirement.

D. **Self-Evaluation**. The Renewal Form will also require the student to write an essay on their volunteer experience and college activities and perform a self-evaluation of their progress. Many of these essays will be posted on the Foundation website under the scholar's program to highlight your experiences and continuing community service. These requirements will assist you in future applications for additional scholarships and graduate and/or professional studies.

17. Communication. It is required that all scholars communicate with their Foundation Mentor on a weekly basis. Please keep the Foundation updated on your mailing address, telephone number and e-mail. Scholars must provide their school assigned e-mail addresses to the Foundation. It is our goal to communicate with you through your assigned e-mail address. The Foundation will monitor your receipt of e-mails to confirm e-mail delivery to and from the scholar. You will need to check the e-mail to obtain additional information. Failure to communicate with your Mentor and the Foundation is a violation of scholarship guidelines and may result in probation or termination of your

scholarship. Recognizing that many scholars rely on texting, **it is imperative that you check your college e-mail daily.**

When your Mentor calls or writes you, please respond as soon as possible. The Foundation requires that all scholars communicate with the Foundation, including its Mentors and officers, on a regular basis to address issues that will arise during your college career. The Mentor's job is to make sure you have the financial, medical, administrative and emotional assistance you need to succeed. Call them if there is a problem of any kind. Call them if things are going well; send an e-mail to let us know what you did during the week. We care about and want to hear from you - good, bad or otherwise. More scholars are placed on probation for failure to communicate than any other violation.

18. Contact. You are entering the adult world. The Foundation will accept **no telephone calls or e-mails from parents**. Unless an emergency situation exists, we expect to communicate with you directly. This will be a time of transition for you from high school to college. You will need to be responsible for your education. It is often a difficult process to transverse the maze of the Financial Aid office, Admissions, Housing and other administrative offices. The Foundation and your Foundation Mentor are here to assist you, but you must take the initiative to start the process so we can help you.
19. Emails. As a Smith Scholar you will be assigned your own Smith Foundation email. This email will be the official means of communication between the Scholar and the Foundation. You may also use this email address on your resume if you desire.
20. **Refunds**. **Because the Smith Scholarship is a last dollar scholarship the Foundation pays only those costs that exist after all other aid has been applied. Scholars are not permitted to "make money" off of the scholarship. Occasionally, the institutions will accidentally send a scholar a check or refund representing overpayment. This results when additional aid is applied after the Foundation has made a payment. If you receive such a check you must immediately notify the Foundation. You will be instructed to send any refund check to the Foundation or apply it back to your student account at the institution. Failure to properly account for such refunds is a violation of Foundation policy and can result in a termination of your scholarship. Honesty is the best way to handle this issue. Ask questions and seek guidance if you have a question. Do not assume the funds are yours to use as you determine. Multiple scholars have lost their scholarships because of refund issues and failure to communicate with their Mentors.**
21. Other Scholarships. Any other scholarships you may have received will need to be notified of the educational institution that you have chosen and the address for scholarship payments. If you receive any checks directly from other scholarships, please notify the Foundation. You will need to apply them to your student account. You will also need to notify your financial advisor at your school of the scholarships other than the

Smith Foundation. Make sure to notify your financial advisor at the school if you have a PACT plan that needs to be applied to your account. We will provide a sample letter to send each scholarship to notify them of your acceptance and choice of school.

22. Student Activities. The Foundation desires that each scholar experience college life and participate in professional organizations and network as much as possible through these organizations and volunteer work. However, the first semester grades are often the worst grades a student may obtain. Everything is new, exciting and there are so many parties, events and distractions that most scholars have never encountered. Do not lose focus of the reason for your attendance at college. Do not let your first semester grades “haunt you”. **For these reasons, scholars are not permitted to join social fraternities or sororities until after their freshman year.** Based upon the collective experience and recommendations of our scholars, this requirement has been added. While all social fraternities and sororities will advise you that grades and studies are a priority within the group, our previous scholars found the mandatory meetings and events extremely time consuming. Additionally, the financial cost of participating can be very prohibitive.

Professional Societies. **The Foundation will not pay any portion of social fraternities or sororities dues or costs. However, the Foundation, upon pre-approval, will assist scholars in the cost of membership for professional and honor societies including Kiwanis or Rotary in addition to on campus honor or leadership associations.**

23. Medical Situation or Emergency. Please notify your Mentor of any medical situation or emergency that would prevent you from attending classes on a regular basis. If you become ill, visit your on-campus medical services or county health department. Contact your Mentor if the school does not provide assistance with medical costs and if you have no insurance or family assistance with such costs. In certain circumstances, the Foundation may be able to assist you in limited amounts to ensure your education is not interrupted by minor illnesses or accidents. If you are unable to attend classes due to extended illness, contact your Mentor to determine if a medical withdrawal should be filed with your school to protect your GPA and qualify for partial refunds to the Foundation. Always notify your professor if you are absent due to a medical situation. Your Mentor can contact the professor if you are too ill to do so. All scholars are required to apply for medical insurance. Please contact the Foundation for assistance in utilizing the government insurance market program. In some instances the Foundation may be able to assist in premium payments of reduced rates.
24. Required Functions. The Foundation hosts several functions each year which scholars are required to attend. The Foundation holds an annual Awards Ceremony when scholarships are presented, an orientation “Bootcamp I” in June to assist in registration and training of SSF Guidelines. In the fall “Bootcamp II” workshop will be held. All new scholars must attend these events. Previous scholars will assist at the awards ceremony and several will be chosen to assist at the orientation seminar for the new scholars.

The Foundation hosts additional seminars aimed at providing support for new college students and professional and career oriented workshops for upperclassmen scholars. At these programs, the upperclassmen have a chance to meet scholars and give practical suggestions on classes and volunteer opportunities. New scholars also receive valuable information about the nature of the Smith Scholarship and what is expected from them to continue their scholarships.

Because of the large number of scholars attending these functions, family and friends may only attend the awards day ceremony. It is our hope and intention that the scholars will use their time at these functions as an opportunity to network with other scholars, Directors and Trustees of the Foundation.

Your attendance at each of these functions is **mandatory**. The dates will be published in advance. Failure to attend mandatory events will result in probation or termination. Request for waivers must be made to administration in writing. Exceptions will not be made for work, sorority, fraternity functions or vacations.

25. IRS/Taxability of Awards. Under current tax law, certain portions of grants and scholarships may be taxable. All scholars should review current rules to determine if any portion of their award needs to be reported as taxable income. You may obtain free IRS publications at www.irsforms.gov. Typically, any award that is not used for tuition, fees or required supplies is taxable. Please contact a qualified tax preparer, accountant, attorney or the IRS for additional information as the Foundation cannot provide tax advice.
26. Internship and Cooperative Work Opportunities. The Foundation **encourages** its scholars to participate in internship and cooperative work opportunities. If you take an internship or job under an arrangement that is approved by your university, then your scholarship will not be lost. You may complete an internship or cooperative work for up to one year and your scholarship will be reinstated upon your full-time enrollment.
27. Study Abroad. Scholars are required to study away either in the U.S. or abroad. If you want to study abroad for a class credit in your major, under a program that is sponsored by the university you are attending, please contact your Mentor. In your junior or senior year, you will be allotted \$2,500.00 in addition to any unused portion of your scholarship for that academic school year. Approval from the Executive Director is required and all costs associated with study abroad may not be covered. Scholars must be classified as a junior or above and maintain a strong GPA, compliance with all guidelines, and agreement to share their experience to participate.
28. Completing a Degree. If your progress is slowed as a result of personal decisions, lack of required classes during the semester, poor academic performance, or changing majors

that impair your ability to obtain a degree in four years, you will be responsible for your expenses after four years has expired. Waivers for internships, cooperative work or medical disabilities must be approved by the Executive Director (scholar café forms tab).

29. Changing Schools. If you have determined you need to transfer schools for any reason, meet with your college academic advisor and your Mentor to discuss your decision. You will need to submit a transfer request to the Executive Director outlining the reasons for the change and a plan for class selection and graduation at your new school. Requests to transfer will be reviewed on a case by case basis taking into consideration the scholar's academics, area of study, available aid and any extenuating circumstances. Your Mentor and the Executive Director shall have sole discretion to approve or deny the request once it is properly documented (scholar café forms tab).

30. Last Dollar Scholarship. Again, the Foundation is a last dollar scholarship. All other financial aid and scholarships are first applied to your student balance for books, tuition, on-campus housing and meal plan. Only after all other aid is applied does the Foundation make payment on your behalf of up to \$15,000 per year.¹ This process enables the Foundation to pay for the amount you need to attend college. The Foundation works with scholars, their mentors and schools to try and obtain as much aid from other sources as possible. This allows the Foundation to assist as many students as possible. Every time you earn outside scholarships or financial aid you help the Foundation provide for other students and offer additional services.

Any outside scholarship or financial aid monies that are mailed directly to a scholar's home or in a scholar's name must be taken directly to the university's business office and applied directly to his/her student account. If parents or scholars cash outside scholarship checks without authorization from the Foundation, the scholarship will be terminated.

31. Civility and Courtesy. The staff and volunteers of The Smith Foundation are dedicated to providing assistance and encouragement at all levels of your college experience. Treat all instructors, school administrators, and members of the Foundation with civility, courtesy and respect. Attitude is important in the professional world. Please practice politeness and demonstrate maturity in all communications whether verbal, e-mail and even text. Honesty, integrity, and complete disclosure are required of every scholar. Manipulation of the guidelines, school rules or taking unfair advantage of those who are assisting you will not be tolerated.

32. Integrity/Credibility. Each scholar represents the Smith Foundation. Your individual actions reflect on the entire Foundation and its credibility with both the academic and

¹ As previously stated, all expenditures made on behalf of scholars are subject to prior approval by the Foundation and the Foundation reserves the right to deny request for expenditures to preserve and protect both the integrity of the program and further the mission of the Foundation, and as such, no scholar is entitled to a specific funding amount in any year.

professional community. Think before you speak and conduct yourself with pride. Never compromise your integrity, because you are accountable for your own actions.

33. Additional Requirements. The Foundation reserves the right to add additional requirements and documentation to ensure the standards and integrity of the Foundation.
34. Adherence to Guidelines. Failure to abide by these policies and guidelines may result in probation or immediate termination of your scholarship. **Scholars are required to act within the spirit of the guidelines instead of attempting to avoid application of requirements by technical or trivial objections or arguments.** These guidelines are to protect both the scholar and the integrity of the Foundation while conserving expenditures when appropriate for future scholars' education costs

This will be an exciting time and we encourage you to take advantage of everything college has to offer. This will also be a stressful time as you leave your comfort zone of family and friends. Do not be afraid to ask for help from the Foundation, your Mentors or counselors at your school. Do not let the stress from the change in lifestyle affect your ability to continue to be a good student. First in Family and lower income students have more difficulty adjusting than other students. You will need to utilize the resources offered by your school and the Foundation to realize your full potential. We are here to help you succeed. If you have questions or concerns please call your Foundation Mentor or the Executive Director. **Please sign the attached page acknowledging that you have received and read your copy of these guidelines.**

ACKNOWLEDGMENT

I have received and reviewed the Policies and Guidelines of The J. Craig & Page T. Smith Scholarship Foundation, Inc. (revised April 2014). I agree to abide by the terms and conditions of the Foundation Guidelines.

Date: _____

Scholar Signature

Scholar Name Printed

These guidelines are subject to change as determined by the Foundation's officers in their sole discretion to continue to uphold the policies, goals and standards of the Foundation. Scholars are required to abide by **current guidelines** not withstanding publishment subsequent to original execution. Current guidelines are posted on the Foundation website and copies can be obtained from the Foundation office (scholar café forms).