

2019

Time To Shine

scholarship

application packet

Salisbury Bank is committed to improving our communities through education.

We are aware that many capable, dedicated students are held back by a lack of funds. We have created the Annual Time To Shine Scholarship Program to help those students who have a proven financial need and who are already making a difference. Multiple scholarships may be awarded for up to \$1,500.00 each to assist those students seeking a college degree in a variety of programs.

The ideal candidates will be students of excellent academic achievement, who possess a variety of interests and leadership experience, show consistent community involvement, and the willing desire to make their world a better place.



salisburybank.com

Salisbury Bank and Trust Company

5 Bissell Street, Post Office Box 1868 | Lakeville, Connecticut 06039-1868 | t: 860.435.9801 | f: 860.435.0631
Member FDIC

2019 Annual Time To Shine Scholarship Program

Eligibility Requirements:

To be eligible for this program, applicants must:

- Be a permanent resident of Dutchess, Columbia, or Orange County, NY; Berkshire County, MA; or Litchfield County, CT; or reside within Salisbury Bank's Assessment Area, as defined in the Bank's Community Reinvestment Act Program as of January 1, 2019.
- Be in the low to moderate income range, defined as less than 80% of the U.S. Department of Housing and Urban Development (HUD) estimated median family income in the assessment area. Eligible income limits for 2019's scholarship program are:

Litchfield County, CT:	Must be less than \$73,440.00
Berkshire County, MA:	Must be less than \$55,040.00
Dutchess County, NY:	Must be less than \$77,920.00
Columbia County, NY:	Must be less than \$51,440.00
Orange County, NY:	Must be less than \$62,400.00
Ulster County, NY:	Must be less than \$63,360.00
- Be a current high school senior expected to graduate in 2019 and entering college as a first year (freshman) undergraduate student at an accredited college or university for the Fall 2019 – Spring 2020 academic year. Current college students are not eligible.
- Have a GPA equivalent of 2.75 or better. Salisbury Bank and Trust Company reserves the right to contact an applicant's school to verify that the student is still in good standing after the application has been submitted.
- Have a variety of extracurricular and community activities, including volunteerism.

NOTE: Salisbury Bank employees and their immediate families are not eligible for this scholarship program. This includes employees of the Riverside Division. Please consult the Scholarship Committee to determine what relationships are eligible.

Selection Criteria:

Applicants will be evaluated by the Scholarship Committee based on the submitted materials and according to a 100 point system.

Scholarship Details:

Each scholarship is a non-renewable award of up to \$1,500.00. Multiple scholarships may be awarded per academic year (1 per student), according to the availability of funds. Winners will receive their award as a one-time, lump sum payment prior to the beginning of the Fall 2019 semester.

For questions, please contact any member of the Scholarship Committee at 860.435.9801.

Committee members for 2019 include:

Todd Clinton Doug Cahill Juli Sinchak Steve Essex
Amy Raymond Megan Snow Bonnie Brocco

Completed applications and transcripts must be received by the Scholarship Committee by 5:00 p.m. on May 15, 2019. All applicants will receive notification by June 30, 2019.



Application Checklist

Student
Code

Please submit one original, unstapled, complete application packet. Use the following checklist to ensure all materials are accounted for and attached. If certain materials are unavailable at the time of application, please note when they will be provided to the Scholarship Committee. Evaluation of incomplete applications will be delayed until all materials have been received. Applications received after the due date may be evaluated at the discretion of the Scholarship Committee.

Student Signature _____

Date _____

Print Name _____

School _____

All materials are due no later than May 15, 2019.

- I have met the residency requirement.
- I am not an employee of, or related to an employee of Salisbury Bank and Trust Company, or Riverside Bank, a Division of Salisbury Bank and Trust Company.
- I will be attending an accredited college or university as a **first-year undergraduate** in the applicable academic year. Current college students are not eligible for this program.
- My family's income is within the described limits.
- Completed 2018 taxes have been filed and a copy is attached.
- Original, sealed transcripts are attached.
- Proof of college enrollment or acceptance is attached.
- Résumé or listing of work experience is attached.
- Two (2) letters of recommendation from a current or former teacher, supervisor, or employer are attached. (At least one must be from a current teacher, on official school letterhead. Letters can not be from family members.)
- Application has been completed and signed.

Please submit the completed application, transcripts, and any attachments to:

Salisbury Bank and Trust Company
Annual Scholarship Program
Attn: Megan Snow, Risk Mgmt. Department
PO Box 757
Canaan, CT 06018-0757

Completed applications may also be dropped off at any of our conveniently located branches.

You can call us at any time to check if the Scholarship Committee has received your application. Please call Megan Snow at 860.453.3555 or email at msnow@salisburybank.com.



Personal Information

First Name _____ M.I. _____ Last Name _____

Street Address _____

City _____ State _____ Zip Code _____

Mailing Address (if different from above) _____

Street Address _____

City _____ State _____ Zip Code _____

Resident of County (check one): Litchfield County, CT Berkshire County, MA Columbia County, NY
 Dutchess County, NY Orange County, NY Ulster County, NY

Primary Telephone (include area code) _____ Alternate Telephone (include area code) _____

Email Address _____

Academic Information

Do you attend (check one):

Public School Technical or Vocational School Home-School Program
 Private School Other: _____

Name of School _____

Expected Graduation Date _____ Original, sealed Transcript attached? Yes No

Résumé

Please attach a separate page to describe the following:

- Academic and Extracurricular Clubs, Honors, and Leadership Positions
- Volunteerism
- Work experience

Résumé attached? Yes No

Recommendations

Please include two (2) letters of recommendation from a current or former teacher, employer, or supervisor. At least one letter must be from a current teacher, on official school letterhead. Letters may not be from family members.

Two recommendations attached? Yes No



Financial Information

Has your family filed a tax return for the 2018 tax year? Yes No

Did you file a tax return for the 2018 tax year? Yes No

Please attach a tax return (2018 tax year or most recent filed) for every person who will be responsible for covering the student's college tuition costs (i.e. parents, guardian, student, or other).

How many family members (**not** including you) will be attending college in the 2018/2019 Academic Year? _____

Do you contribute in any way to the total family finances (rent, bills, etc.)? Yes No How much? _____

Do you plan to work during the school year? _____

Please explain any extenuating financial circumstances not covered by this application. (Attach a separate sheet if necessary.)

NOTE: Please do not apply if your family income exceeds the limits detailed in the Eligibility Requirements section of the document. The purpose of this scholarship is to assist students from those families within our assessment area that are within the low to moderate income bracket.

Question on income limits: The income limits apply to the household income. If your parents or guardians filed their taxes jointly, then the combined amount is the number that we look at. If they did not file jointly but both are contributing, we will add up the AGIs on each tax return provided to get the total. You can find this information on your most recent tax return. The information should also be on the Student Aid Report you received when you filed your Free Application Form for Student Aid (FAFSA).

Other

Should you receive a scholarship from Salisbury Bank and Trust Company, can we use your name/likeness in future promotional materials? (check one) Yes No

Upon submission of this application, I hereby authorize the Salisbury Bank and Trust Company Scholarship Committee to review copies of my high school transcripts and financial statements for purposes of academic evaluation. I certify that I am a student in good standing at my current school.

I understand that this form is used to establish eligibility for Salisbury Bank and Trust's Annual Time To Shine Scholarship Program, and that all awards are subject to the availability of funds.

I certify that the information contained on this application is true and correct.

Student Signature _____ Date _____

Signature of Parent or Guardian _____ Date _____
(if Student is a minor)

All materials are due no later than May 15, 2019.

