



2011 Salisbury Bank Scholarship Program Application Packet

Salisbury Bank and Trust Company

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Salisbury Bank

2011 Annual Scholarship Program

Salisbury Bank is committed to improving our communities through education, and is aware that many capable, dedicated students are held back by a lack of funds. We have created the Annual Scholarship Program to help those students who have a proven financial need and who are already making a difference. Five scholarships will be awarded in the amount of \$4,000.00 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. Candidates should be planning to pursue an undergraduate course of study that will contribute to community development.

Knowledge is power, and education is the key to a better future for everyone.

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Mission and Goal:

To provide need-based scholarships to low to moderate income students of excellent academic and community standing in the described area, and who are pursuing an undergraduate course of study that will contribute to community development.

To be Eligible:

Residency:

- Must be a U.S. citizen or legal resident with permanent resident card.
- Must be a permanent resident of Dutchess 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 and as of January 1, 2011.

Financial Considerations:

- Must be in the low to moderate income range, defined as less than 80% of the HUD median family income in the assessment area. These numbers are based on the 2010 HUD limits. Eligible income limits for 2011's scholarship program are:
 - Litchfield County: Must be less than \$64,559.00
 - Berkshire County: Must be less than \$52,559.00
 - Dutchess County: Must be less than \$66,719.00
- Must file a Free Application for Federal Student Aid (FAFSA) and provide results as part of scholarship application package. (www.fafsa.org)

Academics, Extracurriculars, and References:

- All applicants must have a GPA equivalent of 2.75 or better. Original, sealed transcripts must be forwarded to the Scholarship Committee as part of the application packet.
- Must be currently enrolled in a public high school or be a graduate or GED recipient of an eligible school in the assessment area. The schools that are eligible for the 2011 / 2012 academic year are as follows:
 - Housatonic Valley Regional High School (Litchfield County)
 - Mount Everett Regional School (Berkshire County)
 - Dover High School (Dutchess County)
 - Webutuck Central School (Dutchess County)
 - Stissing Mountain High School (Dutchess County)
- Applicants should have a variety of extracurricular and community activities, including volunteerism.
- Two letters of recommendation are required. At least one letter should be from a current teacher, and the other may be from a teacher, employer or supervisor, or community leader. Letters from family members are not permitted.

College:

- All applicants must be or plan to be a first year (freshman) undergraduate student at an accredited college for the Fall 2011 – Spring 2012 academic year.
- Proof of Enrollment (i.e.: Letter from Registrar's Office) must be forwarded to the Selection Committee.

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Selection Criteria:

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

- 60 Points: Financial Need
- 15 Points: Academic Achievement
- 15 Points: Community Service, Volunteerism and Leadership
- 10 Points: Essay Responses

The top three candidates from each school will be required to meet with the Selection Committee for an interview. Interviews will take place after May 3rd.

Duration of Study:

Students may pursue either a two-year or four-year Bachelor's or Associate's Degree Program on either a full or part-time basis.

Scholarship Details:

Each scholarship is a non-renewable award of up to \$4,000.00. Multiple scholarships may be awarded per academic year, generally based on one (1) winner per accredited high school (named above) and according to the availability of funds. For the 2011 school year, five scholarships may be awarded. There is no guarantee that every school will receive an award.

Winners will receive their award as a one-time, lump sum payment after the successful completion of their first semester and upon receipt of transcripts and proof of enrollment for the second semester. Students must obtain at least a 2.8 GPA in their first semester to remain eligible to receive the award.

Other Considerations:

Employees of Salisbury Bank and Trust Company and/or their families are not eligible for consideration.

Completed applications and transcripts must be received by the Scholarship Committee by 5:00 p.m. on May 2, 2011. All applicants will receive notification by June 1, 2011.

Salisbury Bank 2011 Annual Scholarship Program Application Checklist

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 Selection 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 Committee.

_____ I have met the residency requirement.

_____ I am not an employee of, or related to an employee 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.

_____ My family's income is within the described limits.

_____ Completed FAFSA has been filed and a copy is attached OR will be provided to the Selection Committee.

_____ Original, sealed transcripts are attached OR will be provided to the Selection Committee.

_____ Proof of enrollment is attached OR will be provided to the Selection Committee.

_____ Community and Volunteerism Information is attached, if separate sheet was necessary.

_____ Résumé or listing of work experience is attached, if separate sheet was necessary.

_____ 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. Letters can not be from family members.)

_____ Both essay responses are attached and are no more than 250 words each.

_____ Application has been completed and signed.

Student Signature: _____ Date: _____

All materials are due no later than May 2, 2011

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Personal Information:		
<i>First Name</i>	<i>M.I.</i>	<i>Last Name</i>
<i>Street Address</i>		
<i>City</i>	<i>State</i>	<i>Zip Code</i>
<i>Mailing Address (if different from above)</i>		
<i>County (check one):</i> <input type="checkbox"/> <i>Litchfield County, CT</i> <input type="checkbox"/> <i>Berkshire County, MA</i> <input type="checkbox"/> <i>Dutchess County, NY</i>		
<i>How long have you lived at the above address?</i>	<i>Are you a U.S. Citizen?</i>	
<i>Telephone (include area code)</i>	<i>Alternate Telephone (include area code)</i>	
Academic Information:		
<i>High School (check one):</i> <input type="checkbox"/> <i>Housatonic Valley Reg. High School</i> <input type="checkbox"/> <i>Mount Everett Reg. School</i> <input type="checkbox"/> <i>Dover High School</i> <input type="checkbox"/> <i>Webutuck High School</i> <input type="checkbox"/> <i>Stissing Mountain High School</i>		
<i>Expected Graduation Date:</i>		
<i>Current GPA:</i>	<i>Current Class Rank:</i>	
<i>Have you arranged for the Selection Committee to receive original transcripts? (check one)</i> <input type="checkbox"/> <i>YES</i> <input type="checkbox"/> <i>NO</i>		
<i>List any academic honors or awards received:</i>		
<i>List any leadership positions held (ex: school government, club or team captain, etc.):</i>		
<i>List any extracurricular activities, clubs, or sports:</i>		

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<i>Planning to attend (name and address of college/university):</i>	
<i>Have you been accepted? (check one)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	<i>Is proof of enrollment attached?</i> <input type="checkbox"/> YES <input type="checkbox"/> NO
<i>Intended Course of Study:</i>	<i>Career Goal:</i>
<i>What degree are you pursuing? (check one)</i> <input type="checkbox"/> BA <input type="checkbox"/> AA <input type="checkbox"/> BS <input type="checkbox"/> AS <input type="checkbox"/> Other	<i>Will you be attending full or part time? (check one)</i> <input type="checkbox"/> FULL-TIME <input type="checkbox"/> PART-TIME
<i>Entering as a Freshman/First Year?</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	<i>Expected College Graduation Date:</i>
Community and Volunteerism:	
<i>Please attach a separate page if space is insufficient.</i>	
<i>Organization Name:</i>	<i>Date:</i>
	<i>Describe service offered, position held, etc.:</i>
<i>Organization Name:</i>	<i>Date:</i>
	<i>Describe service offered, position held, etc.:</i>
<i>Organization Name:</i>	<i>Date:</i>
	<i>Describe service offered, position held, etc.:</i>
Work Experience:	
<i>Please attach a separate piece of paper detailing any work experience you have had. Résumés are acceptable in lieu of a list.</i>	
Financial Information:	
<i>Have you filed a Free Application for Federal Student Aid (FAFSA)?</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	<i>Date Filed:</i>
<i>Have you attached a copy?</i> <input type="checkbox"/> YES <input type="checkbox"/> NO	
<i>What is your family's Adjusted Gross Income?</i>	<i>How many family members (not including yourself) will be attending college in the 2010/2011 Academic Year?</i>
<i>Are you claiming any dependents? (check one)</i> <input type="checkbox"/> YES <input type="checkbox"/> NO <i>How many?</i>	
<i>Please explain any extenuating financial circumstances not covered by this application or the Student Aid Report. (Attach a separate sheet if necessary.)</i>	
Recommendations:	
<i>Please include two (2) letters of recommendation from a current or former teacher, employer, or supervisor. Letters may not be from family members.</i>	

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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 Annual Scholarship Program Selection Committee to review copies of my high school transcripts for purposes of academic evaluation. I certify that the information contained on this application is true and correct. I understand that should I fail to attend College for the applicable semesters, fail to maintain the required GPA, or fail to register for the number of credits anticipated, my award will be rescinded or decreased. I understand that this form is used to establish eligibility for Salisbury Bank and Trust's Annual Scholarship Program, and that all awards are subject to the availability of funds.

Student Signature:

Date:

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

Date:

All applications and materials are due no later than 5:00 p.m. on May 2, 2011.
Interviews for the top three candidates from each school will be conducted after May 3rd.

If you have any questions, please contact Megan Pezzee at (860) 435-9801, extension 1623, or (800) 222-9801.

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

Salisbury Bank and Trust Company
Annual Scholarship Program
Attn: Megan Pezzee, Compliance Department
P.O. Box 757
Canaan, CT 06018

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

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Essay Topics

- Please answer the following questions in 250 words or less.
- Responses should be typed.
- Both questions must be answered and attached to your completed application at the time of submission.

1. Consider the following quote:

You have brains in your head.
You have feet in your shoes.
You can steer yourself in any direction you choose.
You're on your own.
And you know what you know.
You are the guy who'll decide where to go.
~Dr. Seuss

Where will you be in 10 years? How did you get there?

2. Please describe how your intended course of study will be utilized to improve your community or the world in which we live.

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Frequently Asked Questions

Application Details

Q. Where can I get an application?

A. *There are currently three ways you can get an application:*

1. *Pick up an application at one of the five eligible schools (Housatonic Valley Regional High School, Dover High School, Stissing Mountain HS, Mount Everett Regional School, or Webutuck Central School).*
2. *From any of Salisbury Bank's eight convenient locations.*
3. *Download from our website at www.salisburybank.com and click on About Us.*

Q. What is the absolute deadline for applying in 2011?

A. *All applications must be received by the Bank no later than 5:00 p.m. on Monday, May 2, 2011.*

Q. Where do I send my completed application?

A. *Please send your application packets to:*

Salisbury Bank and Trust Company
Annual Scholarship Program
Attn: Megan Pezzee, Compliance Department
P.O. Box 757
Canaan, CT 06018

You may also drop off your packet at any of our eight convenient locations.

Q. I'm worried that you haven't received my application. How do I know that it has been received by the Selection Committee?

A. *You can call us at any time to check if the Selection Committee has received your application. Please call Megan Pezzee at (860) 435-9801, extension 1623.*

Eligibility

Q. My family's Adjusted Gross Income (AGI) is more than the limits detailed on the application. Can I apply anyway?

A. *No, please do not apply if your family income exceeds the limits. 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.*

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Frequently Asked Questions

Q. Do the income limits apply separately to each parent, or is it for both together?

For example, each of my parents makes less than the limit.

A. 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. To follow your example, if your mother's AGI is \$42,000.00 and your father's is also \$42,000.00 and they filed together, their AGI is \$84,000.00, which is over the limit. 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).

Q. I'm a Salisbury Bank employee and my nephew is entering college in September. Is he eligible?

A. Salisbury Bank employees and their immediate families are not eligible for this scholarship program. Please consult the Scholarship Selection Committee or the Employee Handbook to determine what relationships are eligible.

Q. I go to a private school. Am I eligible?

A. Not at this time. In the future, we may open up the scholarship to include private school students from our assessment areas who can prove financial need.

Q. My school isn't on the list / I am home schooled. Can I still apply?

A. Unfortunately, you are not eligible. You must attend or be a graduate of one of the schools named in the application. We hope to add more schools in upcoming years, so please send us the name of your school for future consideration.

Q. I am already in college. Can I apply?

A. Sorry, but no. This scholarship is only for those students entering an undergraduate program for the first time (freshmen, 1st years, etc.) This does not affect students who have taken college courses while still a high school student.

For any additional questions, please contact any member of the Scholarship Selection Committee at (860) 435-9801.

Committee members for 2011 include:

Todd Clinton

Diane Johnstone

Doug Cahill

Melanie Neely

Amy Raymond

Megan Pezzee