



July, 2013

Dear Applicant and EARMA Member Schools:

Educational Accounts Receivable Management Association (EARMA) is a non-profit organization that was founded in 1983. EARMA's goal is to meet the needs of educating and advising student loan and accounts receivable staff in New Jersey, Pennsylvania, and Delaware. EARMA's mission is to provide a network of resources to assist and educate its membership. As changes arise in the industry, EARMA prides itself in keeping its members informed of pertinent changes affecting student loans, accounts receivable and financial aid issues.

Through growth and expansion EARMA has been able to make significant impact on state and federal regulation proposals. EARMA has successfully earned the respect and recognition of the U.S. Department of Education, state agencies and other government officials.

We are proud to announce that the annual EARMA Educational Expense Scholarship application is now available. This year the award period is for the Fall 2013/Spring 2014 semesters; the recipients will be announced at our 2014 Annual Conference. Five (5) scholarships will be awarded; one in the amount of \$800.00 and four (4) in the amount of \$500.00 each (2 equal disbursements October/January). Enclosed you will find a copy of the application package, please make additional copies as needed. We suggest that your financial aid office receive copies of the application package since a financial aid award letter will be requested.

We have had excellent response from our member schools and we appreciate your assistance to get this information out to your campus.

Sincerely,

Terry Wooding

Terry Wooding, President
Christine M. Caruso, Chairperson
Connie Knox, Co-Chairperson
MaryEllen Lister, Co-Chairperson



**EARMA Educational Expense Scholarship
2013-14
Application Form**

Please attach this form to your official copy of your **academic transcript, financial aid award letter and statement of need.**

Name	
Address (Home)	
City, State, Zip	
School/University	
Email Address	
Home Phone	
Campus Address (Include, hall, room, etc.)	
City, State, Zip	
Cell Phone	
Class (Year in College)	
Major	
GPA	



EARMA EDUCATIONAL EXPENSE SCHOLARSHIP 2013-14

CRITERIA

1. Applicants must be full time undergraduate student of an institution that is Title IV eligible and an **EARMA member with all dues paid**.
2. Applicants must have a 3.0 GPA or better on their most recent grading period from either high school or current enrollment.
3. Applicants must submit an official copy of their academic transcript, financial aid award letter and a one-page statement explaining their need for the scholarship.
4. ALL FORMS AND STATEMENTS MUST BE ATTACHED TO THE APPLICATION FORM TO BE CONSIDERED.
5. All application forms must be postmarked by the deadline date of **Wednesday, September 18, 2013**.
6. Applicants may not be in default of any previous student loans.

Mail application and forms to:
EARMA Educational Expense Scholarship
c/o The College of New Jersey
PO Box 7718 - GH 119
Ewing, NJ 08628-0718
Attn: Christine M. Caruso, Chairperson

~or~ (in PDF Format) ccaruso@tcnj.edu

7. This is a one-time award, previous recipients are not eligible for consideration.
8. Any change of status not equal to full-time and active before the disbursement of the award immediately makes the recipient ineligible and voids the award. The scholarship committee would then select a new recipient.