

The Education Over Debt Foundation
2024 Scholarship Application
Dreamers Scholarship

Attach the following to this Application:

- Official high school transcript, with the official school seal and/or signature of Principal or Counselor certifying the transcript. Transcripts may include 1st or 2nd semester of high school. Official transcripts must be provided by April 1, 2024.
- Copy of a college acceptance letter showing acceptance into a four-year degree granting college or university in the United States by April 1, 2024 and it **must not** be a Historically Black College or University (HBCU).
- One (1) professional letter of recommendation signed with a wet or typed signature on **letterhead**. One (1) Scholarship Reference Form completed by a **high school guidance counselor** signed with a wet or typed signature.
- A two minute video response to a personal statement prompt question AND a 500-word response to one of the essay questions.
- Your Biography (250 words or less) that will be read at the Scholarship Reception if notified as a winner.
- A 4x6 headshot of yourself with your name included on the back of the picture. Please note submission of the headshot gives Education Over Debt Foundation permission to use for promotional purposes.
- Please DO NOT staple pages submitted for review. Please DO NOT send screenshots.
- Attend Education Over Debt College & Beyond Workshop (virtual)
March 2, 2024 at 10:00 a.m. EST
Zoom Meeting ID: 786 015 5863 Passcode: EOD2024
[College & Beyond Workshop](#)
If students do not attend the workshop, he/she can still apply for the scholarship.
- Zoom (video) interviews will be held for the top 3 finalists. Finalists will be notified a week prior to the phone interview.
- The Scholarship Reception will be held on **Saturday April 20, 2024**. Scholarship winners are expected to arrive 15 minutes prior to the start of the event.
- Any questions regarding the Scholarship can be sent to EducationOverDebt@gmail.com.

Submit all materials by April 1, 2024 to:

EducationOverDebt@gmail.com or
The Education Over Debt Foundation
PO Box 30351
Charlotte, NC 28230

For applications submitted electronically, please share via Google Drive. State your name and the scholarship you are applying for in the title. If transcripts are not able to be sent electronically, please have the school mail it to the address provided, with a postmark date no later than April 1, 2024. All applications submitted by mail must be postmarked by April 1, 2024.

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Mission

Education Over Debt Foundation mission is to provide scholarships to African American high school students in North Carolina attending a four-year College and University, Historically Black College and University (HBCU), and undocumented high school students of color in North Carolina on the path to citizenship attending a two-year or four-year College and University. The Foundation delivers value to the community by emphasizing training on money management, wealth accumulation techniques, and wellness to enhance financial literacy while also mentoring students during their college journey.

The Education Over Debt podcast provides practical financial tips that anyone can understand and implement today. Podcast episodes are located on the Education Over Debt page on YouTube with guests sharing their money story and tips for students as they prepare for college and adulthood.

Scholarships and fellowships are essential for many undocumented students to pay for higher education, especially students who do not qualify for in-state tuition or federal aid. As such, The Foundation wants to encourage undocumented students that scholarships are available for them regardless of their immigration status.

Award Description

The recipients of this scholarship will receive a \$2,000 Award; this award is non-renewable and is awarded to one student, for undergraduate study at a two-year or accredited four-year college or university within the United States.

Eligibility

Eligibility for the EOD Scholarship Program is open provided the following criteria is met:

Complete This Application ONLY if you are:

- A permanent resident of North Carolina. Your parent/guardian must also reside in North Carolina upon your entrance into college.
- A student of color graduating high school with at least a C average (GPA-2.5/4.0 or 3.5/5.0) You must be attending a two-year or accredited four-year college or university in the United States for the Fall semester of the 2023 school year.
- Able to show proof with a College Acceptance letter to a two-year or four-year college or university in the United States.
- Provide proof with an approval letter of DACA or TPS authorization or proof that you meet the following eligibility criteria:
 - a) Came to the United States before the age of 16
 - b) Have continuously resided in the United States since June 15, 2012 up to the present time and have had no lawful status; and
 - c) Have not been convicted of a felony, significant misdemeanor, or three or more other misdemeanors in the categories which would have disqualified you for DACA, and do not otherwise pose a threat to national security or public safety.
- Not a relative [by virtue of blood, marriage or generational relations] to a member of the Board of Directors of the Education Over Debt Foundation.

Disbursement

Disbursement of scholarship monies will be forwarded after April 1, 2024.

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A. General Information (Please print or type)

Name _____ Date of Birth _____

Address _____ City _____

State _____ Zip code _____ Phone _____

E-mail Address _____ Gender (Circle One) M or F

Are you a relative to any member of the Board of Directors - Sheena Hogue, Amber Bradshaw, Tokia Day or Lashanda Robinson? (Circle One) Yes or No

Did you attend the College & Beyond Workshop? (Circle One) Yes or No

B. High School Guidance Counselor's Information (Please print or type if applicable)

Name _____ Email Address _____

Phone _____ Ext _____ School Name _____

C. Educational Information (Please print or type)

Cumulative GPA _____/4.0 or 5.0 scale (circle one)

Anticipated/Current University _____

Anticipated/Current Major(s)/Field(s) of Study _____

D. Activities (Please type)

Work Experience. List the jobs (including part-time and summer jobs) you have held. (Please continue on a separate sheet if more space is needed.)

1. Employer _____

Duties _____

Dates employed _____

2. Employer _____

Duties _____

Dates employed _____

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E. Extra-Curricular Activities: List your extra-curricular activities; this may include clubs, sports, community service/volunteer organizations and professional memberships, etc. List only those which you have been involved in throughout your high school career.

(Please continue on a separate sheet if more space is needed.)

1. Activity or Membership _____

Position/role: _____ Years of participation _____

Description of activity/membership _____

2. Activity or Membership _____

Position/role: _____ Years of participation _____

Description of activity/membership _____

F. Honors (Please type)

List any special honors and/or scholarships you have received throughout your high school career. (Please continue on a separate sheet if more space is needed.)

G. Personal Statement & Essay

1. Tell us about yourself in a short video. Share with us, who you are, your values, and who you want to become by attending college. Focus on your personal qualities/attributes that you want to enhance attending college. Limit your video to 2 minutes. Upload your video to Google drive at EducationOverDebt@gmail.com.

2. Prepare a typewritten essay of 500 words on **one** of the following topics:
 - a) Write about a problem that you have or want to solve. How do you think your college studies will help you solve that problem in your career?
 - b) Taking care of your mental health is vital in life and your college career. Describe skills you use to handle pressure and challenging situations.
 - c) Watch any of Season 1 Education Over Debt Podcast topics (Savings, Investing, Credit, Debt, Setting Financial Goals, etc.) and share how you have or plan to implement the topics discussed into your lifestyle. Use S.M.A.R.T. (specific measurable, action, realistic, timebound) goals as a foundation in your answer.

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H. Answer the following:

How did you hear about this scholarship?

- Guidance Counselor
- Friends & Family
- Social Media
- Scholarship Website
- Other _____

Does your parent(s)/guardian(s) have a college degree?

- Yes
- No

Parent(s) /Guardian(s) Adjusted Gross Income Range:

- \$0 – 20,000
- \$21,000 – 40,000
- \$41,000 – 60,000
- \$61,000 or above

Submit all materials by April 1, 2024 to:

EducationOverDebt@gmail.com or

The Education Over Debt Foundation

PO Box 30351

Charlotte, NC 28230

I. Certification

I do hereby certify that the information contained herein is accurate and true to the best of my knowledge. I am fully aware that any intentional falsification of information contained herein may result in the denial of this application and/or the award. I further realize that this scholarship may be revoked if I fail to meet the designated requirements of the application. Please read the Education Over Debt Foundation's Privacy Policy located at www.educationoverdebt.com.

Applicant's Signature

Date

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Scholarship Reference Form

Name of Applicant _____

Instructions: Please rate the following based on your opinion of the applicant’s abilities as a student, employee, group member, and potential leader. Any additional comments are welcomed.

When you have completed this form, please place it and your signed letter of recommendation in an envelope, seal the envelope, and sign your name across the sealed flap to ensure confidentiality. If you are not able to meet with the student to provide the letter, you can email a pdf copy of the reference form directly to Info@EducationOverDebt.com please state the student’s name in the subject line of the email.

Rating Scale

1= No Knowledge 2= Needs Improvement 3= Average 4= Excellent

Leadership Skills	
Initiative and drive	
Goal setting skills	
Attitudes Towards Differences in People	
Ability to Relate to Others	
Participation in Community Service	
Ability to Assume Responsibility	
Ability to Follow Through on Commitments	

Additional Comments:

Name (please print or type) _____

Title _____

Relationship to the applicant _____

Phone _____ Email Address _____

Signature _____ Date _____