

**The Education Over Debt Foundation**  
2024 Scholarship Application  
**General Scholarship**

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**Scholarship Check List**

**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](mailto:EducationOverDebt@gmail.com).

**Submit all materials by April 1, 2024 to:**

[EducationOverDebt@gmail.com](mailto: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.

**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 an 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.
  
- An African-American student graduating high school with at least a “C” average (GPA 2.5/4.0 or 3.5/5.0) You must be attending an accredited four-year college or university within the United States for the Fall semester of the 2024 school year, and it **must not** be a Historically Black College or University (HBCU).
  
- Copy of a college acceptance letter showing acceptance into a four-year college or university, **must not** be a HBCU in the United States.
  
- 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 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 \_\_\_\_\_

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2. Activity or Membership \_\_\_\_\_

Position/role: \_\_\_\_\_ Years of participation \_\_\_\_\_

Description of activity/membership \_\_\_\_\_

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**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.)

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**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](mailto:EducationOverDebt@gmail.com).
2. Prepare a typewritten essay of 500 words on **one** of the following topics:
  - a. What career interest excites you? How does that career contribute or serve the community?
  - 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. Please Answer the following:**

How did you hear about this scholarship?

- Guidance Counselor
- Friends & Family
- Social Media
- Scholarship Website
- Other \_\_\_\_\_

Does your parent(s)/guardians 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

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[EducationOverDebt@gmail.com](mailto: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](http://www.educationoverdebt.com).

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Applicant's Signature

Date

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**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, 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](mailto: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 \_\_\_\_\_