The Worcester Public Schools is an Equal Opportunity/Affirmative Action Employer/Educational Institution and does not discriminate regardless of race, color, ancestry, sex, gender, age, religion, national origin, gender identity or expression, marital status, sexual orientation, disability, pregnancy or a related condition, veteran status or homelessness. The Worcester Public Schools provides equal access to employment and the full range of general, occupational and vocational education programs. For more information relating to Equal Opportunity/Affirmative Action, contact the Human Resource Manager, 20 Irving Street, Worcester, MA 01609, 508-799-3020.
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NOTE FROM THE SUPERINTENDENT

With college costs rising, high school seniors should explore all available avenues for financing their college educations. Scholarships provide financial assistance to help contribute to the resources parents and students can provide.

In order to support you in this endeavor, the Worcester Public Schools annually compiles this directory of scholarships available for Worcester area students. We recommend that you take time to carefully review this publication to select scholarship possibilities that match your current needs and interests. We encourage students and parents to investigate financial supports (scholarships, grants or loans) that might be offered through their workplace and/or organizations to which they may belong. Students should also consult with their guidance counselors, teachers, and principals regarding other available sources for financing their college educations.

Maureen F. Binienda
Superintendent

*** PLEASE NOTE ***

Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.

OCTOBER 2020
The Worcester Public Schools provides this booklet as a guide to scholarships and financial aid sources available to students in the Worcester area. The list does not encompass all of the possible scholarships and financial aid that might be available to students. Students should visit their school guidance office or the Worcester Public Library for additional sources of financial aid information. *Additionally, various Internet web sites, listed on pages 8, 30 and 31 provide many additional sources of scholarships, grants and financial assistance.*

Students who are interested in scholarships and/or loans at a specific college should consult the catalogue for that college, as the colleges themselves are the largest source of scholarships and financial aid. Colleges are required by law to list all sources of financial aid in their catalogs. Students must reapply for financial aid each year that they attend college.

Students are advised to contact the Financial Aid Office of colleges early in the application process to request information on the financial aid that is available through the college, qualifications for assistance and for the proper application forms. Guidance Counselors and Educational Talent Search Counselors can assist students in selecting and applying for available financial assistance.

*It is strongly recommended that students seeking financial assistance complete the Profile Form as soon as possible. The Financial Aid Profile Form is distributed and processed by the College Scholarship Service (CSS) of the College Board. Many colleges, universities and scholarship programs that award their own private funds use this profile. The CSS code list, found at the end of the Profile Form, the form is found at [https://student.collegeboard.org/css-financial-aid-profile](https://student.collegeboard.org/css-financial-aid-profile), provides students with a list of schools and programs requiring this form.*

**Note:** *This profile differs from the Free Application for Federal Student Aid (FAFSA)*

Any student seeking federal financial assistance must complete the Free Application for Federal Student Aid (FAFSA). Federal Student Aid includes: grants, work-study and loans.

Guidance Counselors in every school are available to assist students with questions about obtaining financial assistance.

Students may also write to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044, call the Center at 800-433-3243 or visit their website at: www.studentaid.ed.gov.
FINANCIAL AID QUESTIONS

**TOP 10** Here are some questions to ask that will help you and your family understand how financial aid is awarded.

1. What application materials are needed to apply for financial aid and does the college require its own form in addition to the Free Application for Federal Student Aid (FAFSA)?
2. What are the deadlines for submitting financial aid forms?
3. When will I be notified of my financial aid eligibility?
4. Will my request for financial aid have any impact on my ability to be admitted to college?
5. Describe your financial aid program, including requirements for need-based aid, merit-based aid and scholarships.
6. Once my financial aid package is awarded, will additional scholarships reduce the amount of financial aid I can receive?
7. Will your institution meet my full financial need, and will it meet my full financial need for all four years of my attendance?
8. Are there state sponsored financial aid programs that I should know about?
9. Does this college participate in a tuition payment plan that allows installment payments for each semester’s bill?
10. Where can I find additional sources of financial aid?

Talk with your high school guidance counselor about information sources available in the guidance office, resource center or school library. Many interactive computer programs may be available to assist you in locating relevant information about the different types of financial aid, including state and private sources and what colleges may offer. We hope this information will be helpful as you begin your college search.

For additional information, contact the web site of the National Association of Student Financial Aid Administrators (NASFAA) www.nasfaa.org.

This information is provided by the National Association for College Admission Counseling

1631 Prince Street, Alexandria, VA 22314 -2818
BORROWER - Anyone who obtains funds from a lender through an extension of credit for a period of time.

CAPITALIZED INTEREST - Accrued interest which is added to principal. When interest is capitalized, the loan principal increases.

CREDIT HISTORY - A record of an individual’s past performance with credit.

COLLEGE WORK STUDY PROGRAM - A federally-funded program that provides jobs, usually on campus, for students who receive financial aid. Jobs are assigned by the financial aid office and are normally part of the self-help component of any aid package.

DEFERMENT - Deferments allow the borrower to postpone loan payment for a specific period and can be granted for a variety of reasons.

DEFERRED INTEREST - Interest payments that are delayed for the borrower and paid at a later time.

DEPENDENT STUDENT - The federal government generally defines a “dependent” student as one who is 23 years old or younger and has access to parental support.

DIRECT LOANS - A program in which loans are made directly by the government through a college or university, without any bank or third-party involvement. Direct Stafford and PLUS Loans have the same loan terms as Federal Stafford and PLUS Loans. Contact your college to determine whether they participate in Direct Lending.

EXPECTED FAMILY CONTRIBUTION (EFC) - The total amount a student and his or her family are expected to pay toward college costs from their income and assets. The amount is derived from a needs analysis of the family’s overall financial situation. For calculation information visit the website http://www.finaid.org/calculators/finaidestimate.phtml

FIXED INTEREST - Rate of interest which does not change during the life of the loan.

FINANCIAL AID PACKAGE - The total financial aid a student receives from all sources including Federal and non-Federal aids (grants, loans or work-study) which is combined in a “package” to help meet the student’s need. Using available resources to give each student the best possible package of aid is one of the major responsibilities of the financial aid administrator.

GRANT - Money given by a college, government agency or private group that is an outright gift and does not need to be paid back.

INTEREST - The amount paid (or fee charged) for the use of borrowed money.

LOAN - Money given by a college, government agency, bank or private group that must be paid back.

SCHOLARSHIP AID - Scholarship money that is given to a student in recognition of a special talent, ability, academic record or other personal characteristic. The student’s financial situation is not taken into account (for Merit Scholarships). This scholarship does not need to be paid back.

NEEDS ANALYSIS - A standardized mathematical calculation that takes into account a family’s income, assets and other financial circumstances to produce an estimate of the amount the family will be able to pay toward college costs.

NEED-BASED AID - Grants or loans given to eligible students on the basis of their financial need. Most college scholarships, in the past several decades, have been need-based.

NEEDS TEST - A method for determining how much a family can reasonably be expected to pay toward a student’s college education costs. Some loan programs have a needs test which is based on the Family Contribution.

ORIGINATION FEE - The fee charged to consumers for borrowing money. In some loan programs, the origination fee is deducted from the amount of the loan and in other loan programs it is paid off over the life of the loan.

PRIME RATE - The rate at which banks borrow money from each other. Prime rate is an index which is used by variable-rate loan programs.

PROMISSORY NOTE - The legal document stating the terms of the loan.

TREASURY BILL RATE - The rate at which the federal government sells its Treasury Bills (they may be for different lengths of time - examples are 90-day, 52-week, etc.). Treasury Bill rates are indexes used by variable-rate loan programs.

VARIABLE INTEREST - Rate of interest that is tied to a certain index and changes periodically as the index of changes.

FAFSA - Free Application for Federal Student Aid. Eligibility for federal and state aid will be determined by completing this form. File after January 1st. FAFSA can be completed on line www.fafsa.ed.gov

CSS PROFILE - (Financial Aid Form) Completion of this form is in addition to the FAFSA. Requested by some private schools to determine eligibility for institutional aid. Check deadlines. List of schools requiring the filing of this form is in the “PROFILE” application packet or go to https://profileonline.collegeboard.com/index.jsp
In order to assist the Worcester Public Schools in tracking scholarship recipients’ award amounts, please complete the following optional form and submit this to your Guidance Counselor prior to May 15, 2021.

Student ____________________________________________________________

Scholarship/Grant Amount ____________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

College Financial Aid ________________________________________________
____________________________________________________________________
____________________________________________________________________
____________________________________________________________________

TOTAL ____________________

A personal note acknowledging your appreciation of the receipt of scholarship awards is an appropriate gesture. This is encouraged by the Guidance Department of the Worcester Public Schools and is highly valued by our benefactors.
Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.
AARON & LUCRETIA BANCROFT SCHOLARSHIP FUND
This scholarship was established in 1885 by George Bancroft to give back to the City of Worcester and to honor his parents, Aaron and Lucretia. The recipient is selected based on character, scholarship and need. The award is given annually and typically averages between $250 and $1,000. If the trustees deem it necessary, they will select a number of finalists for personal interviews. Scholarship awards will be announced in June or July.

*Eligible candidates:* high school seniors residing in the City of Worcester. **Deadline: March 31st.**

*Materials required:* application, personal statement, letter of recommendation, high school transcripts, documents related to finances and the school the student plans to attend, a copy of the Student Aid Report, a copy of the acceptance letter, a copy of a financial aid plan offered by the school.

*How to obtain application:* Copies of the application will be available from each school’s guidance department, beginning in March or from the Law Department at City Hall.

*Contact person:* Deb Servidio, Assistant City Solicitor, City of Worcester Law Department, BeatonJ@ci.worcester.ma.us, 508-799-1161

Applications should be sent to:
Trustees of the Aaron and Lucretia Bancroft Scholarship
c/o Law Department, City Hall, Room 301
455 Main Street, Worcester, MA 01608

BAY STATE SAVINGS BANK SCHOLARSHIP PROGRAM
Bay State Savings Bank awards a $500 scholarship to a graduating senior from each of six Worcester public high schools. Scholarships are awarded based on student’s grades and class rank, character and service to school and community and financial need. The award may be used for tuition, books, lab fees or other study related expenses. Students must be in the top 25% of the class to be eligible. Students are nominated by high school’s scholarship committees.

DAVIS-PUTTER SCHOLARSHIP FUND
Statement, transcripts, letters of support from two people able to evaluate the applicant’s current political work, an official financial statement (i.e., FAFSA or SAR), and a passport-like photograph suitable for reproduction.

Information about the David-Putter Scholarship Fund, the application process and the students we support can be found on the web site [www.davisputter.org](http://www.davisputter.org). Active participants in progressive social and economic justice movements who have financial need are invited to return to the website in January when applications, instructions and a list of required application materials will be available for the next academic year. Three copies of the application packet **must be postmarked not later than April 1, 2021.** Scholarships up to $10,000 are awarded in July.

DIANE FITZPATRICK MEMORIAL SCHOLARSHIP
The number of $500 scholarships varies from year to year. This award is open to a high school senior who was serviced with an Individualized Educational Plan (IEP) at some point in his or her educational career in or through the Worcester Public Schools. Student will submit an essay (250 words or less) explaining why he/she feels deserving of this scholarship. Please include a narrative of a time when he/she struggled in his/her school career. Also describe the strategies the student was taught that enhanced his/her educational success. Include a copy of high school transcript.

Send completed application to:
Diane Fitzpatrick Memorial Scholarship Committee
c/o Karen DeBari
76 Cedar Road
Holden, MA 01520
or by email to Karen DeBari at debari76@charter.net.

Applications are available from WPS High School Guidance Counselors or by email. **Application deadline is March 31st.**

EDUCATIONAL ASSOCIATION OF WORCESTER - Dr. Leo T. Doherty/Maureen O’Sullivan Memorial Scholarship
$500 scholarship awards are available to any accredited college/institution. Applicant must be an immediate relative of a member of the E.A.W. Apply to: Leo T. Doherty / Maureen O’Sullivan Memorial Scholarship, E.A.W., 397 Grove St., Worcester, MA 01605. **Due by April 1, 2021.**
SCHOLARSHIPS FOR USE AT ANY COLLEGE

ELKS - MOST VALUABLE STUDENT (National Competition)
Four-year scholarships, ranging from $1,000 per year to $15,000 per year, for graduating high school seniors based on financial need, leadership and scholarship. Apply by November 25, 2020 to: Worcester Lodge of Elks, 233 Mill St., Worcester, MA 01602, Attn: Scholarship Committee.

Will award 500 four-year scholarships to the highest-rated applicants in the competition. Applicants will be judged on scholarship, leadership and financial need. Any high school senior who is a citizen of the United States is eligible to apply. Applicants need not be related to a member of the Elks. College students are not eligible to apply. Applicants must be citizens of the United States on the date their applications are signed; permanent legal resident status does not qualify. Male and female students compete separately.

Applications must advance through local, district and state competitions to reach national judging. The Chicago office of the Elks National Foundation will notify the 500 national finalists by email in early March 2021. To be eligible for an award, national finalists will be required to submit a secondary application online. The national finalists will also be required to mail their Student Aid Report to the ENF. These applications are due March 10, 2021. For additional information, visit www.elks.org/enf/scholars/MVS.cfm

FRANCIS OUIMET SCHOLARSHIP FUND
Honor scholarships from $1,500 - $7,500, renewable to high school seniors and graduates for full-time undergraduate study. The student must have worked for two (2) years at a Massachusetts Golf Course (caddie, bag room, pro shop, greens crew, etc.), show clear financial need, high academic achievement and service oriented, interview, recommendations, essay, transcript and proof of eligibility. The student must also maintain a 2.0 GPA. Additional information can be found on the web site at www.ouimet.org.

Applications must be received before December 1, 2020 at: Francis Ouimet Scholarship Fund, 300 Arnold Palmer Blvd., Norton, MA 02766-1365.
Marion Mackerwicz, Scholarship Administrator 774-430-9090.

FEDERAL PELL GRANT
Student must be a U.S. citizen or eligible non-citizen attending post-secondary school, as an undergraduate. Amount varies and is based on need and EFC as determined by the Free Application for Federal Student Aid (FAFSA).

How to Apply: Start by submitting a Free Application for Federal Student Aid (FAFSA®) form. A Federal Pell Grant, unlike a loan, does not have to be repaid, except under certain circumstances. Federal Pell Grants usually are awarded only to undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree. See your counselor for information.

APPLY HERE: https://studentaid.gov/understand-aid/types/grants/pell
The 2021–22 FAFSA form became available on Oct. 1, 2020, for the 2021–22 award year, which runs from July 1, 2021, to June 30, 2022. A student can submit the application any time until the end of the award year to apply for federal aid.

GATES MILLENNIUM SCHOLARS
Individuals are eligible to be nominated for a scholarship to an accredited college or university as Gates Scholars if they are African-American, American Indian/Alaska Native, Asian Pacific American or Hispanic American, are a citizen, national or legal permanent residents of the United States, have attained a cumulative GPA of 3.3 on a 4.0 scale or have earned a GED, will enroll for the first time at a US located, accredited college or university (with the exception of students concurrently pursuing a high school diploma) in the fall of 2021 as a full-time, degree-seeking, first-year student (first-time college enrollees can also be GED recipients), have demonstrated leadership abilities through participation in community service, extra curricula activities or other activities, meet the Federal Pell Grant eligibility criteria, have completed and submitted all three required forms; the student’s application (Nominee Personal Information Form), an evaluation of the students academic record (Nominator Form) and an evaluation of the student’s community service and leadership activities (Recommender Form) by the deadline.

To obtain a paper version of the application you can download and print the application by:

- Visiting www.gmsp.org
- Clicking GMS Application Tab
- Click Paper Application Form
- Click on the Individual Form (Nominee, Nominator or Recommender)

GMS highly recommends that students apply online. The web-based Nomination Form has features to guide you in filling out the forms correctly and completely. This will ensure that your submission is not missing any important information. If you have additional questions on the GMS application process, please contact us at 1-877-690-4677.

*** The deadline for the 2021 Gates Millennium Scholars (GMS) application process:
In order to be eligible, all three (3) forms must be submitted online by January 1, 2021, 11:59 PM Eastern Standard Time (EST).
GERALD AND PAUL D’AMOUR FOUNDERS’ SCHOLARSHIPS FOR ACADEMIC EXCELLENCE

Paul H. D’Amour Founder’s Fellowship

Over 250 scholarships ranging from $500 to $2,000. Recognizing academic merit and achievement, scholarships are awarded to students who plan to attend two- and four-year accredited colleges and universities. Program is open to customers and their dependents and Big Y employees and their dependents (all employees are eligible regardless of residence). Applications available in October at all Big Y stores or online at www.bigy.com/Community/Scholarships.

The following information is also required:

- Transcript of grades. (photocopy acceptable - need not be official)
- College Entrance Exams Scores. (photocopy acceptable - need not be official)
- At least two letters of recommendation, including at least one from a teacher.
- Personal résumé/fact sheet activities - for example: music, sports or organizations, Achievements Awards, Community Involvement Leadership Positions, Class Rank

Mail application and supporting documentation together in one 9” x 12” envelope, no paperclips or staples by February 1st to:
Scholarship Committee
Big Y Foods, Inc.
P.O. Box 7840
Springfield, MA 01102-7840

For additional information, please call 413-504-4080 or email scholarship@bigy.com

GRAFTON HILL BUSINESS ASSOCIATION - 04 SCHOLARSHIP 2021

The Grafton Hill Business Association (GHBA) will award TWO (2) tuition assistance scholarships, non-renewable, for $500.00 each, to outstanding graduating seniors who reside in the 01604 postal code area of Worcester and have been accepted as full-time students to any post-secondary educational or technical training institution to assist in furthering his/her education.

Scholarship Program Application ~ All students will be notified of their application status. Winners of the awards will be notified in June 2021 and presentation of the award will be made at a time and location to be determined by the Board of Directors of the Grafton Hill Business Association.

DEADLINE: All applications must be post marked no later than May 28, 2021. No faxed or emailed applications can be accepted. Late or incomplete applications will not be considered.

Applications should be submitted to: GHBA -04 SCHOLARSHIP 2021
c/o KTA Communications
338 Coburn Avenue
Worcester, MA 01604

With the enclosed, required materials:
1. This application form completely filled out, including eligibility statements.
2. Your most recent high school transcript.
3. A copy of your acceptance letter to a college, university or technical school.
4. Your essay (typed or neatly printed, no more than two pages).

Eligibility:
Any 2021 graduating high school senior who resides in the 01604 postal code area of Worcester who has been accepted to a college, university or technical school and will attend as a full-time student. Any course of study is acceptable.

Criteria for selection:
- Academic Achievement
- Community Activities

APPLICATION ON NEXT PAGE
Name: ________________________________________________________________________________________________________

Last First Middle

Address: ______________________________________________________________________________________________________

Street City State Zip Code

Date of Birth: _____/_____/________

Phone/Cell Number: ____________________________________________________________________________________________

High School: _______________________________________________________________ Graduation Date: _____/_____/________

Parent/Guardian: ______________________________________________________________________________________________

Please attach an official copy of your most recent high school transcript.

Name and address of the college, university or technical school you are planning to attend as a full time student in Fall 2021.

Please attach a copy of your acceptance letter.

Intended Major or Area of Study: ________________________________________________________________

Essay

Please attach an essay of not more than two pages (typed or neatly printed) describing a meaningful community-related activity in your life that brought you pride and satisfaction and how you impacted that community. This essay should not contain your name, as all entries will be numbered and judged anonymously.

Eligibility

In order for us to determine your eligibility for this scholarship, please fully complete the following:

I certify that I am a legal resident of the Commonwealth of Massachusetts, reside in the 01604 postal code area of Worcester and that all information on this form is true and complete to the best of my knowledge. If required, I agree to give proof of the information I have given on this application and supporting materials.

In signing this application form, I hereby authorize the college, university or technical school program I will attend in the 2021-22 academic year to receive the scholarship award, if made, in my name and apply it to my account.

Applicant Signature ______________________________________________________________________________________________

Parent/Guardian Signature ________________________________________________________________________________________

Date __________________________________________________________________________________________________________
GREATER WORCESTER COMMUNITY FOUNDATION SCHOLARSHIPS www.greaterworcester.org

138 DIFFERENT SCHOLARSHIPS ARE AVAILABLE to students throughout Worcester County, with many specifically for residents of Worcester. Scholarship awards range from $300 to $5,000. By completing one application, the student is considered for any scholarship for which they are eligible.

Application materials required:
• Completed online application
• Transcript
• Letter of recommendation written by a teacher or guidance counselor

Opening Date: The application is available online beginning in early January. Please visit www.greaterworcester.org/Scholarships/About-Scholarships to find out the date the application will open.

Deadline: The application deadline will be at the end of February. Please visit www.greaterworcester.org/Scholarships/About-Scholarships to find out the application deadline.

Questions? Scholarship Program Officer | Greater Worcester Community Foundation | 508-755-0980 | scholar@greaterworcester.org

LIEUTENANT JAY LYONS MEMORIAL SCHOLARSHIP
For a Doherty Memorial High School senior. Preference will be given to applicants who plan to attend a Worcester college or university.

Apply to Greater Worcester Community Foundation. Visit www.greaterworcester.org

EDWARD CARIEN SCHOLARSHIP for Doherty seniors. Visit www.greaterworcester.org

PAUL M. GERVAIS MEMORIAL SCHOLARSHIP ~ DETAILS ON PAGE 26

HISPANIC HERITAGE YOUTH AWARD
Grants are awarded for applicants with Hispanic background, in various categories of excellence. In each category three winners are selected at $3,000, $2,000 and $1,000. The National Hispanic Heritage Youth Award Recipients receive $5,000 academic grant, and a laptop computer. Applicants may apply to as many categories as they like within ONE region.

Eligibility Guidelines: Applicants must be a graduating high school senior, planning to enroll in college in the fall, a citizen or permanent resident of the US, of Hispanic/Latino descent (at least one parent), minimum 3.0 GPA (on a 4.0 scale), willing to travel to the awards ceremony in your selected region. If you are receiving your GED and 21 and under, you may also apply. www.hispanicheritage.org.


HORATIO ALGER NATIONAL SCHOLARS PROGRAM
Applicants must be enrolled full time as a high school senior, progressing normally toward graduation, and planning to enter college no later than the fall following graduation; have a strong commitment to pursue and complete a bachelor’s degree at an accredited institution located in the United States (students may start their studies at a two-year institution and then transfer to a four-year institution); critical financial need ($50,000 or less adjusted gross income per family is preferred; if higher, an explanation must be provided); involvement in co-curricular and community activities; demonstrate academic achievement (minimum grade point average of 2.0); and be a United States citizen.


HOWARD W. DUNBAR SCHOLARSHIP TRUST “A”
Scholarships are awarded to sons and daughters of current full-time employees, interested in engineering, with demonstrated financial need, in the upper third of their class (or minimum 2.9 GPA), who possess high leadership and moral qualities. Scholarships vary each year depending upon available funds and number of qualified applicants. Apply before June 30, 2021 to Sue Smith, Saint-Gobain Abrasives, Inc., 1 New Bond St., Mailstop 301-215, Worcester, MA 01615-0008. Phone: 508-795-5631.

JACKIE ROBINSON FOUNDATION SCHOLARSHIP
To be eligible for a Jackie Robinson Foundation Scholarship, an applicant must be a graduating, minority high school senior; plan to attend an accredited and approved four-year institution within the United States; show leadership potential; demonstrate a dedication to community service; present evidence of financial need; United States citizen; a minimum SAT score of 1,000 combined on the math and critical reading sections or a composite ACT score of 22; and not possess a degree from a two- or four-year college when applying for the scholarship.

ONLY online applications will be accepted. To apply for our scholarship, please visit www.jackierobinson.org and follow our easy online instructions. Application deadline is February 1, 2021
SCHOLARSHIPS FOR USE AT ANY COLLEGE

JAMES R. HOFFA MEMORIAL SCHOLARSHIP FUND
Nationally 31 renewable scholarships of $2,500 and 69 non-renewable $1,000 scholarships are awarded annually to children or grandchildren of members of a Teamsters local union. For details contact: James R. Hoffa Memorial Scholarship Fund, 25 Louisiana Avenue NW, Washington DC 20001, 202-624-8735, email: scholarship@jrhmsf.org. www.jrhmsf.org Deadline: March 31, 2021.

MASSACHUSETTS ELKS SCHOLARSHIP AWARDS
This program offers grants to students demonstrating financial need, scholastic aptitude and good citizenship. Grants may be renewed yearly, based on continued demonstration of financial need and academic achievement. Deadline for receipt of applications and all supporting documents to local lodges is February 1, 2021. Applications are available and must be returned to Worcester Lodge of Elks #243, 233 Mill Street, Worcester, MA 01602, Attn: Scholarship Chairperson.

MASSACHUSETTS STATE SCHOLARSHIP (General)
Applicant must be a resident of Massachusetts and display financial need. FAFSA form must be submitted between January 1 and March 1. See your high school counselor.

MASSACHUSETTS STATE SCHOLARSHIP FOR CHILDREN OF DECEASED MEMBERS OF FIRE, POLICE DEPARTMENTS, THE STATE, CAPITOL OR MDC POLICE
For tuition. Parent must have died as result of injuries in the line of duty. Attend any institution of higher education supported by the Commonwealth of Massachusetts. FAFSA must be filed by May 1. See your high school counselor.

MICHAEL F. DOHERTY MEMORIAL SCHOLARSHIP
The Michael F. Doherty Scholarship is offered to one graduating senior from Worcester Technical High School each year. This is a four-year scholarship, $1,000 per year (total $4,000). Applications are available at Worcester Technical High School.

NATIONAL COLLEGIATE ATHLETIC ASSOCIATION
Athletic scholarships for undergraduate student-athletes at Division I and Division II schools are partially funded through the NCAA membership revenue distribution. About $1 billion in athletic scholarships are awarded each year. Over 126,000 students receive either a partial or full athletic scholarship. However, these scholarships are awarded and administered directly by each academic institution, not the NCAA. For information about obtaining an undergraduate athletic scholarship, please contact the athletic department at the school(s) you are interested in attending.

PRICE Chopper DIVERSITY ADVANCEDGE SCHOLARSHIP
Price Chopper Supermarkets is offering Associates of Color Scholarships to minority students who work for Price Chopper. Students may be full or part-time associates and may be attending college full or part-time. A variety of awards are available and an application may be obtained at the local Price Chopper or by contacting the Price Chopper Scholarship Office, PO Box 1074, Mailbox #60, Schenectady, NY 12301. Students may also request an application by calling toll free 1-877-877-0870. Applications are due May 4th.

PRICE Chopper TEAMMATE ADVANCEDGE SCHOLARSHIP
Price Chopper Supermarkets is offering Associate Scholarships to high school and college students who work for Price Chopper Supermarkets. Students may be age 16, 17 or 18 and in high school to apply. College students at any level (except graduate school) are also eligible to apply. Every year that a student applies and wins, the dollar value of the award increases.

An application may be obtained online at www.pricechopper.com. Applications are due May 4th.

PRUDENTIAL SPIRIT OF COMMUNITY AWARDS
Applicants for this award can win up to $6,000. Must be in Grades 5-12, have participated in a volunteer activity that occurred in the last twelve months, be a legal resident of one of the 50 U.S. states or the District of Columbia. Complete an online application at www.prudential.com/spirit or www.principals.org/prudential by November 1, 2020 (access key: spirit) and then print it out and submit it to a school principal or to the head of one of these officially designated local organizations: a Girl Scout council, county 4-H group, American Red Cross chapter, YMCA or affiliate of Hands-On Network. In November, participating schools and organizations select Local Honorees and in February from these winners, two (2) State Honorees – one (1) middle level and one high school student - are chosen from each state and the District of Columbia. Finally, ten (10) National Honorees are selected by a panel of prominent judges and announced in May at a special ceremony in Washington D.C. For additional information contact: The Prudential Spirit of Community Awards, 877-525-8491 or email: spirit@principals.org.
NOTE: State Honorees receive $1,000, engraved silver medallions and an all-expense-paid trip with a parent or guardian to Washington DC. National Honorees receive additional $5,000 awards, engraved gold medallions, crystal trophies for their schools or organizations and $5,000 grants from The Prudential Foundation for nonprofit charitable organizations of their choice.
**SCHOLARSHIPS FOR USE AT ANY COLLEGE**

**NHS SCHOLARSHIP  (National Honor Society Scholarship)**
Applicants for this award can win up to $6,000. Must be in Grades 5 -12, have participated in a volunteer activity that occurred in the last twelve months, be a legal resident of one of the 50 U.S. states or the District of Columbia. Complete an online application at www.principals.org/prudential by November 1, 2020 (access key: spirit) and then print it out and submit it to a school principal or to the head of one of these officially designated local organizations: a Girl Scout council, county 4-H group, American Red Cross chapter, YMCA or affiliate of Hands-On Network. In November, participating schools and organizations select Local Honorees and in February from these winners, two State Honorees - one middle level and one high school student - are chosen from each state and the District of Columbia. Finally, ten (10) National Honorees are selected by a panel of prominent judges and announced in May at a special ceremony in Washington D.C.

For additional information contact: The Prudential Spirit of Community Awards, 877-525-8491, email: spirit@principals.org.

**NOTE:** State Honorees receive $1,000, engraved silver medallions and an all-expense-paid trip with a parent or guardian to Washington DC. National Honorees receive additional $5,000 awards, engraved gold medallions, crystal trophies for their schools or organizations and $5,000 grants from The Prudential Foundation for nonprofit charitable organizations of their choice.

**QUEEN ESTHER SCHOLARSHIP FUND of B’NAI B’RITH**
Competitive scholarship for high school seniors furthering their higher education. Amounts vary up to $500. Criteria based on character, need and involvement in the Jewish community as well as scholarship. Applications available from the first week of April, but must be requested in writing by student. The application needs to be returned with letters of recommendation and a transcript of school marks.

**Deadline:** Third Friday in May (May 21, 2021). Contact: Jordan H. Robbins, Chairperson, 17 Kinnicutt Rd. So., Worcester, MA 01602, email: hjrjhr@charter.net  |  508-791-4744. Applications are to be sent to the contact person.

**ROBERT AND KATHERINE HEBERTON MEMORIAL TRUST SCHOLARSHIP**
A minimum $10,000 renewable award available to a graduating senior who will attend an accredited technical or academic post graduate program in pursuit of a degree or certification generally recognized as leading to a productive trade, career or profession. Applicants for the Heberton Scholarship must have at least 3.0 (B) cumulative average grade in high school, a need for financial assistance and have been involved in productive extra-curricular activities. Students are nominated and applications will be reviewed by the Worcester Public Schools Scholarship Committee.

**RYAN P. QUINN MEMORIAL AWARD**
Ryan P. Quinn, Burncoat High School class of 1996, was a star soccer player, earning a prestigious varsity letter. Continuing his education at Salve Regina University, Ryan went on to have a successful career in sales in the medical and pharmaceutical fields. Ryan was a kind and special person with many devoted friends. Sadly, Ryan passed away in June of 2014.

In memory of Ryan, the Quinn family and thoughtful donors generously sponsor the **Ryan P. Quinn Memorial Award** in the amount of $1,500 to a graduating varsity athlete from Burncoat High School who plans to continue their education at either a two or four-year college or university. Funds received may be used at the recipient’s discretion to assist with expenses related to attending college.

**Eligibility:**
- Must be a Burncoat High School Varsity Athlete – must have played a varsity sport during senior year.
- Must be accepted to, and enrolled in, a two or four-year college or university.

**Requirements:**
- Applicants must complete the Application (next page).
- A copy of your acceptance letter from the college or university you are planning to attend in the fall.
- Must submit a one-page answer to the following questions (using Times New Roman,12 pt., doubled-spaced) :
  1. How has being a varsity athlete impacted your high school experience and how will it impact your future plans?
  2. How I plan to use these funds.
- As requested by the Quinn family, it is mandatory that the chosen recipient be available to accept this award with a parent/guardian at the 2nd Annual Ryan P. Quinn Memorial Golf Tournament Dinner in July 2021 at Wachusett Country Club.

**Deadline:** Monday, April 01, 2021 by 12:00 Noon to Jane Dowd, Burncoat High School Guidance Department.

APPLICATION NEXT PAGE
RYAN P. QUINN MEMORIAL AWARD APPLICATION

Part One
Applicant Name: _______________________________________________________________________________________________________
Parent/Guardian Names: _____________________________________________________________________________________________
Address: _____________________________________________________________________________________________________________
Phone Number: ______________________________________ Applicant Email Address: ____________________________________________

Part Two
Varsity Sport and position played during the 2020-2021 school year.
Sport 1: _____________________________ Position: ________________________ Coaches Name: _____________________________
Misc. Information (i.e. championship, team record, personal record, etc.): __________________________________________________
____________________________________________________________________________________________________________________
____________________________________________________________________________________________________________________
Sport 2: _____________________________ Position: ________________________ Coaches Name: _____________________________
Misc. Information (i.e. championship, team record, personal record, etc.): __________________________________________________
____________________________________________________________________________________________________________________
____________________________________________________________________________________________________________________
Sport 3: _____________________________ Position: ________________________ Coaches Name: _____________________________
Misc. Information (i.e. championship, team record, personal record, etc.): __________________________________________________
____________________________________________________________________________________________________________________
____________________________________________________________________________________________________________________

Part Three
Extracurricular Activities and Recognitions (i.e. awards, clubs, organizations, band/chorus, musical instrument, foreign language spoken,
student leadership positions. accomplishments you wish to share):
____________________________________________________________________________________________________________________
____________________________________________________________________________________________________________________
____________________________________________________________________________________________________________________
Colleges and universities accepted to: _____________________________________________________________________________________
College enrolled in and planning to attend: _________________________________________________________________________________
Desired Major/Field of Study: _____________________________________________________________________________________________

Part Four
I, (Applicant Name)________________________________________, understand that if I am the chosen recipient of this award, I must attend the
Ryan P. Quinn Memorial Golf Tournament in July 2021 in order to receive this award.

Applicant Signature: __________________________________________ Date: __________________________
Parent/Guardian Signature: ______________________________________ Date: __________________________
THE HANOVER INSURANCE GROUP SCHOLARSHIPS

The **COMMUNITY scholarship**, open to all, recognizes and rewards public school students in the greater Worcester area who exhibit academic achievement, demonstrate leadership and possess a commitment to community service. **The Hanover Insurance Group, Inc. will fund 16 scholarships, ranging from $1,000 to $1,500.**

There are also 14 **AVID (Advancement Via Individual Determination) scholarships**, valued at $2000, available specifically for high school seniors who have completed two years in an AVID Elective class and are currently enrolled in the AVID program. Application materials required are:
- completed application
- official copy of most recent high school transcript
- class ranking, if not indicated on transcript

**Only online applications will be accepted.** Applications are available on our web site, [www.hanover.com/scholarship](http://www.hanover.com/scholarship). Applications will be accepted from **October 1st to November 30th**. Award winners will be announced in February 2021. Transcripts and letters of recommendation must be submitted by mail, to the address indicated on our web site. A reception honoring all recipients, and their parents/guardians, will be held at the Hanover Insurance Group, Inc. in Worcester in May 2021.

THE SMALLEY FOUNDATION, INC.

Available every other year. Renewable for four years, to a Worcester public high school graduate. Scholarships awarded for accredited 4-year American colleges only. Awards based upon academic performance and need. Application forms are available in the guidance office. Students are nominated by high school guidance counselors.

THOMAS J. EARLY SCHOLARSHIP

This scholarship was established in memory of former Mayor and City Councilor Thomas J. Early. The recipient is selected based on financial need, character, scholastic record, involvement in community work as well as extracurricular school activities. High school seniors residing in the city and accepted to pursue education beyond the secondary school level may apply. Applications will be available at each school's guidance department beginning in March or from the Law Department of City Hall. Documents required for applying are application, personal statement, high school transcripts, acceptance letter, letter of recommendation and a copy of financial aid report. The deadline for applying is March 31st - please see actual application for updated date.

Please send application and required documentation to:

Mayor Thomas J. Early
Scholarship, c/o Law Department, City Hall - Room 301
455 Main Street
Worcester, MA 01608

For further information or questions, please contact Deb Servidio at City Law Department, 508-799-1183 or via email, servidiod@worcesterma.gov.

WORCESTER HOST LIONS - THE RALPH WATERHOUSE SCHOLARSHIP

The Ralph Waterhouse Scholarship annually provides a scholarship award of $1,000 to a Worcester resident, and is not meant to be deducted from any other financial award. Special consideration is given to students who are sight or hearing impaired or to those who are planning to enter a sight or hearing occupation (of course, others may apply as well). All applications are judged on the candidate's character, academic performance and financial need. Applications are available in the guidance office. Application should be sent by **April 1, 2021** to;

Mr. Ralph Marsden
The Ralph Waterhouse Scholarship Chairperson
P.O. Box 60521
Greendale Station
Worcester, MA 01606.

Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.
SCHOLARSHIPS FOR USE AT ANY COLLEGE

WORCESTER LATINO DOLLARS FOR SCHOLARS
A community based organization with the goal of providing scholarships to Latino students who have achieved a GPA of 2.7 and above and plan to attend an institution of higher learning.
For additional information and an application please contact Worcester Latino Dollars for Scholars, P.O. Box 16564, Worcester, MA., 508-755-6323 or 508-414-2079.  **Deadline: December 1, 2020.**

WORCESTER CREDIT UNION
The Worcester Credit Union College Scholarship Program will be awarding one (1) $2,500 and two (2) $1,000 college scholarships.  Eligibility is limited to high school seniors graduating in 2021. The applicant must be a member in good standing of the credit union.  For further information contact the Credit Union at 508-853-9966.

THE REVEREND DR. MARTIN LUTHER KING JR. SCHOLARSHIP
Scholarships in the amount of $500 to $1,000. Scholarships are to be used by individuals pursuing post-secondary education at an accredited college or vocational trade school anywhere in the United States. **Due date for applications - on or before April 1, 2021.**

**Criteria for Eligibility**
Any resident of Worcester and the contiguous communities, (Auburn, Boylston, Grafton, Holden, Leicester, Millbury, Paxton, Shrewsbury and West Boylston), is eligible to apply regardless of race or ethnic origin. Former applicants and recipients may re-apply.

Applications will be available and sent to all area public, parochial and private high schools in February. Incomplete or illegible applications may be disqualified. For additional information, please contact Ms. Selina Boria at Quinsigamond Community College - 508-854-4368 or Mr. Larry Schuyler - 508-882-3994.

*Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.*
LOANS

LOANS FOR PARENTS – Federal PLUS Loan
 Federal loans for parents of undergraduate students, widely available from lenders who participate in FFELP and postsecondary institutions that participate in FDSLP. Parents may borrow up to the total cost of education minus any student aid awarded, per child. Interest rate is variable and is capped at 8.25 percent. Loans are made based on financial need but borrowers also must demonstrate that they do not have an adverse credit history. Repayment generally begins within 60 days of disbursement, which makes PLUS loans useful in meeting cash-flow problems. For further information call 1-800-999-9080.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG) PROGRAM
 A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant for undergraduate students with exceptional financial need. The FSEOG program is administered directly by the financial aid office at each participating school. Not all schools participate. To get an FSEOG, a student must fill out the Free Application for Federal Student Aid (FAFSA) form so the college can determine how much financial need you have. The financial aid office will award FSEOGs to students that have the most financial need. The FSEOG does not need to be repaid, except under certain circumstances. A student can receive between $100 and $4,000 a year depending on the financial need, date when a student does apply, the amount of other aid a student will receive, and the availability of funds at the school. Each participating school receives a certain amount of FSEOG funds each year from the U.S. Department of Education’s office of Federal Student Aid. Once the full amount of the school’s FSEOG funds has been awarded to students, no more FSEOG awards can be made for that year. This system works differently from the Federal Pell Grant Program, which provides funds to every eligible student. Each school sets its own deadlines for campus-based funds. A student can find a school’s deadline on its website or by asking someone in its financial aid office. If eligible, the school will credit the student account, pay directly, or combine these methods. The school must disburse (pay out) funds at least once per term (semester, trimester, or quarter). Schools that do not use semesters, trimesters, or quarters must disburse funds at least twice per academic year. A student must maintain enrollment as an undergraduate student and must not have previously earned a bachelor’s degree. The eligibility for federal student aid, including the FSEOG, is determined by completing the FAFSA form on an annual basis. An institution will award the FSEOG each year based on that eligibility and other factors at the college.

FEDERAL WORK STUDY PROGRAM
 Federal Work-Study provides part-time jobs for undergraduate and graduate students with financial need. The program encourages community service work and work related to the field of study. To receive funds, a student will need to be awarded work study and secure a job. The funds earned are not applied directly towards the student’s tuition. Colleges administer the Federal Work Study Program. Availability for work study exists in both full-time and part-time basis. More importantly, the school must participate in the Federal Work-Study Program to deliver this type of aid. Students interested in knowing more details may speak with the school’s financial aid office. About 700,000 students receive funds through the Federal Work Study Program each year.

MASSACHUSETTS EDUCATIONAL FINANCING AUTHORITY (MEFA)
 At the request of Massachusetts colleges and universities, MEFA was established to assist families and colleges and universities in financing the cost of higher education. For further information call 1-800-449-MEFA (6332) or www.mega.org.

MASS NO INTEREST LOAN (NIL)
 Student must be a permanent resident of Massachusetts for at least one year, or a non-citizen eligible under Title IV Regulations, attending full-time at a regionally accredited, participating school in Massachusetts. Loan amount ranges from $1,000 to $4,000 per year depending on need. A NIL eligible student has a lifetime borrowing limit of $20,000. Repayment starts 6 months after leaving school. Students have a period of 10 years to repay their NIL loans. Visit the Federal Student Aid website to complete and submit the Free Application for Federal Student Aid (FAFSA).
Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.
SCHOLARSHIPS LIMITED TO SPECIFIC COLLEGES

AMHERST COLLEGE

Whitcomb Scholarship Fellowship Fund given by G. Henry Whitcomb, Amherst College, Class of 1864 ~ Amount varies, depending on demonstrated need. Preferably for member of Central Congregational Church of Worcester. Apply before February 9th to Dean of Financial Aid, Amherst College, Amherst, MA 01002.

AMHERST COLLEGE

Worcester Scholarship Fund given by George Alden, Worcester, Massachusetts ~ Amount varies, depending on demonstrated need. Preferably for students from Worcester in need of such aid. Apply before February 9th to Dean of Financial Aid, Amherst College, Amherst, MA 01002.

ANNA MARIA COLLEGE AWARDS AND SCHOLARSHIP

Anna Maria College offers institutional merit-based grants and scholarships for full-time entering (day division) freshmen and transfers. Merit grants and scholarships do not require the FAFSA. Amounts vary and are based on academic achievement. They are renewable each year as long as the student maintains satisfactory academic progress and remains a full-time student. To see if you are eligible for an Anna Maria College Grant or Scholarship, go to our online scholarship calculator.

Anna Maria College Awards
The Anna Maria College award is an institutional need-based grant for full-time undergraduate students. The AMC Award requires completion of the FAFSA form. Applicants are encouraged to apply to maximize award eligibility. The FAFSA must be completed annually to maintain eligibility for these funds in subsequent years.

Contact the Anna Maria College Financial Aid Office at 508-849-3604 or finaid@annamaria.edu with any questions regarding scholarships.

ARMY NATIONAL GUARD - MASSACHUSETTS

Soldiers of the Massachusetts Army National Guard are entitled to a multitude of outstanding federal and state benefits. The state of Massachusetts provides National Guard soldiers with an exclusive waiver which allows them to attend any of the 29 state colleges and universities 100% tuition and academic fee FREE! This is in addition to the federal education benefits granted to all Soldiers.

- Colleges with ROTC Programs — 49
- In-State Tuition & Fees for UMass Amherst — $14,971 | In-State Tuition & Fees for UMass Amherst for MA Guardsmen — $0
- Other Educational Benefits
  - Montgomery Reserve G.I. Bill | Federal Tuition Assistance (FTA) | Free Academic Testing
- State College Waiver Website Link https://www.mass.gov/orgs/massachusetts-department-of-veterans-services
- Private / Out-of-State College Benefit Link https://www.GOARMYED.com

ASSUMPTION COLLEGE WORCESTER PUBLIC SCHOOLS SCHOLARSHIPS

All applicants from the Worcester public high schools will be considered for a Worcester Public Schools Scholarship to Assumption College, based on their academic achievement. Assumption College will select Assumption College-Worcester Public Schools Scholarship recipients while considering their academic record but also the rigor of curriculum in concert with their extracurricular involvement, letter of recommendations and essay, submitted with the application. The scholarships for fall 2021 are up to $16,000 and are renewable each year, granted considering their academic record but also the rigor of curriculum in concert with their extracurricular involvement, letter of recommendations and essay. Scholarships for fall 2021 are up to $16,000 and are renewable each year, granted considering their academic record but also the rigor of curriculum in concert with their extracurricular involvement, letter of recommendations and essay. There is no separate application form required to be considered for this scholarship. The recalculated high school GPA is on a 4.0 scale and the candidate should be above a 3.0 to qualify for these scholarships.

Assumption College is a Test - Score Optional institution and will continue to use a holistic review within the admission process. Please contact Karen Puntillo at kpuntillo@assumption.edu or 508-767-7442 with any questions.

BECKER COLLEGE


Apply to Director of Financial Aid, Becker College, 61 Sever Street, Worcester, MA 01609.
ELMS COLLEGE - Academic Scholarships and Grants
Elms College offers scholarships, grants, and discounts to students; some based on financial need and some based on academic achievement. Awards range in value from $2,000 to $24,000 per year. For additional information contact: Elms College, 291 Springfield St. Chicopee, MA 01013-2839, call 413-592-3189, email admissions@elms.edu or visit the College web site at www.elms.edu.

HAMILTON COLLEGE
Amount varies according to need-up to full cost. Good scholarship record, character and extra-curricular interests. Applicant should use college scholarship service when applying. FAFSA and CSS Profile are required.
Apply no later than January 1st to Office of Admissions, Hamilton College, Clinton, NY 13323.

HARVARD FINANCIAL AID INITIATIVE
Reinforcing its commitment to opportunity and excellence across the economic spectrum, Harvard significantly expanded its financial aid initiative for low and middle-income families. Parents with incomes less than $60,000 are no longer expected to contribute to the cost of their children attending Harvard. In addition, Harvard has reduced the contributions of families with incomes between $60,000 and $80,000. www.fao.fas.harvard.edu/icb/icb.do for the full text of this announcement.

LULAC NATIONAL SCHOLARSHIP
Fund for students enrolled in a college, university, graduate school or vocational program that leads to an associate’s degree. A scholarship program cosponsored by some 70 LULAC Councils who raise scholarship funds at the grass roots level which are matched nationally by sponsoring corporations. The League of United Latin American Citizens (LULAC), has considered education its number one priority since it was established in 1929. As part of LULAC’s education efforts, the LULAC National Scholarship Fund (LNSF) was established in 1975 to provide scholarships to Hispanic students attending colleges and universities. Under the LNSF program, local LULAC Councils, in partnership with local and national businesses, award scholarships to students in their communities. LNSF is administered by the LULAC National Educational Service Centers, Inc., a non-profit educational organization established by LULAC to provide educational programs for Hispanics and other youth.
For additional information about the LNSF, please visit the LULAC National Education Service Center page at www.lnesc.org.
For information about the Federal Student Aid Program, visit the following web sites www.fafsa.ed.gov -and- www.ed.gov/studentaid.

QUINSIGAMOND COMMUNITY COLLEGE
Numerous scholarships available at www.qcc.edu/foundation/foundation-scholarships/available-scholarships

THE NEW ENGLAND CONSERVATORY OF MUSIC ALUMNI CLUB OF WORCESTER COUNTY SCHOLARSHIP
Approximately $1,000, from the estate of the late Mary S. Higgins, is awarded each year to a Worcester County resident entering The New England Conservatory as a freshman. These funds are awarded by The Conservatory as part of financial aid package.
For further information, contact Ralph Metcalf, 4 Prouty Lane, Worcester, MA 01602, 508-752-0351, email: ralphmetcalf@yahoo.com.

VASSAR COLLEGE - Eva March Tappan Fund
Amount varies with income available and need of applicants. Must be a resident of Worcester County and be accepted for enrollment. For additional information, please visit www.vassar.edu.

WPI (Worcester Polytechnic Institute) Merit Scholarships
• Presidential Scholarship
  First-year applicants are awarded this scholarship based on academic performance in high school, recommendations, leadership, extracurricular involvement and community service. These scholarships vary in amounts and are renewable for four years. IB diploma graduates with a diploma score of 40 or greater admitted to WPI are guaranteed an academic merit-based Presidential scholarship worth a minimum of $20,000.

• Great Minds/CoMPASS Scholars Program
  The Great Minds/CoMPASS Scholars program is a WPI initiative designed to meet the full demonstrated financial need, up to the cost of tuition and fees, of selected Pell-eligible students enrolled in the Worcester Public Schools. Learn more about the Great Minds/CoMPASS Scholars program visit www.wpi.edu/admissions/tuition-aid/types-of-aid/scholarships-grants/wpi-merit/great-minds-scholars-program.
If you have questions about the Great Minds Compass Scholars Program, you may contact Geovanny Interiano, admissions representative, at ginteriano@wpi.edu.

WORCESTER POLYTECHNIC INSTITUTE - Saint Gobain
Scholarships are in varying amounts. Sons and daughters of current full-time employees. Saint Gobain form required.
Apply by March 1st. Please contact Sue Smith, Saint Gobain, Mailstop 301-216, Worcester, MA 01615, 508-795-5631.
Every effort has been made to contact sponsoring organizations listed in this directory for updated information on each scholarship. We apologize for any inconvenience due to outdated information.
Scholarships Available for Special Training

General Federation of Women’s Clubs of Massachusetts

Donna M. Shibley | President 2020 - 2022

www.gfwcma.org

+++ The following 12 scholarship application forms are available at www.gfwcma.org/scholarships.html +++

Due dates will be strictly adhered to ~ March 1, 2021

- **Boston City Federation Scholarship** starting at $500.00 - woman returning to college after an absence of at least four years.
- **Business Scholarship** starting at $500.00 - Undergraduate or Graduate
- **Catherine E. Philbin Scholarship** starting at $500.00 - Study in Public Health - Undergraduate or Graduate
- **Communication Disorder/Speech Therapy Scholarship** starting at $500.00 - Graduate Study
- **Education-Teaching Scholarship** starting at $500.00 - applicant must be a senior in a Massachusetts high school or home schooled and has achieved the standards for graduation set by the town of residence, who will enroll in a four-year accredited college or university in a teacher-training program that leads to certification to teach.
- **International Study Abroad Scholarship** starting at $500.00 - The award is to be used for a 12 Credit Summer Session, Semester, or Full Year Program beginning between June 1, 2021 and February 1, 2022
- **Julia Ward Howe Scholarship** starting at $500.00 - Graduate Study in Political Science.
- **Music Scholarship for an Undergraduate Major in Voice** starting at $500.00 - applicant must be a Massachusetts resident and an undergraduate currently enrolled in a four-year accredited college, university or school of music, majoring in voice.
- **Nickels for Notes Music Scholarship** starting at $500.00 - who will major in Piano, Instrument, Music Education, Music Therapy or Voice - applicant must be a senior in a Massachusetts high school, or home schooled and have achieved the standards for graduation set by the town of residence. □ Pennies for Art Scholarship starting $500.00 - applicant must be a senior in a Massachusetts high school, or home schooled and has achieved the standards for graduation set by the town of residence.
- **Women’s Italian Club of Boston Scholarships of $1000.00** - (1) applicant must be a senior in a Massachusetts high school, or home schooled, and has achieved the standards for graduation set by the town of residence. (2) applicant is an undergraduate college sophomore or junior major in Music.
- **Memorial Education Scholarships for Graduate Study** minimum of $3000.00 - Graduate Study - Mental Health Counseling, Epidemiology, and Public Health - woman maintaining legal residence in Massachusetts for a minimum of 5 years.

To receive more information about our organization please contact: GFWC Massachusetts Headquarters

email: HQsecretary@gfwcma.org | call: 978-443-4569

Write to: GFWC Massachusetts, P.O. Box 679, Sudbury, MA 01776-0679
SCHOLARSHIPS AVAILABLE FOR SPECIAL TRAINING

MASSNETCOMMS TECHNICAL SCHOLARSHIP PROGRAM

The Mass Network Communications Council created the Technical Scholarship Fund to recognize and reward students who demonstrate scholastic aptitude, leadership skills and technical achievements and to encourage them in their pursuit of a technical degree from a Massachusetts university, college or technical school. With the scholarship, the MassNetComms is looking to entice recipients to remain in the Bay State after graduation. Students who are part of the Scholarship program do not just receive a monetary award, they have the opportunity to meet today's successful telecom executives and learn in depth about the industry through their insights and MassNetComms educational programs. These experiences help the future leaders of our industry gain insight into the opportunities and challenges that lay ahead.

Qualifications to be a scholarship recipient include:

- Be a Massachusetts high school senior or previous MassNetComms Scholarship recipient.
- Exhibit an aptitude for math, science or technology.
- Be active in technical curricular and extra-curricular activities.
- Plan to attend or currently attend a Massachusetts college, university or technical school.
- Study computer science or technology.

For further information contact Amy Coggins at amy@massnetcomms.org

PAUL M. GERVAIS MEMORIAL SCHOLARSHIP

The Paul M. Gervais Memorial Scholarship was created to celebrate Paul’s extraordinary gifts for playing and teaching music, as well as fostering relationships within Worcester’s music community. It is awarded to graduating high school seniors from the Worcester area who have been involved in music and plan to continue playing music in college and beyond.

Paul believed that musical talent is a gift that needs nurturing and guidance. His family and friends hope this scholarship will provide such support to music students, encouraging them to continue making music and spreading its joy to others.

Applications available January 4, 2021.

www.greaterworcester.org/Scholarships/Our-Scholarship-Funds?s=Paul+M.+Gervais+Memorial+Music+Scholarship
www.greaterworcester.org/Scholarships/Preparing-to-Apply

Deadline: Applications are due by March 1, 2021.
PRESERVATION WORCESTER SCHOLARSHIP - Abby S. Cather Memorial Scholarship
$500 awarded annually or $1000 every two years to a high school senior who will pursue a serious interest in architecture, historic preservation or urban planning at an accredited college or university. Applications available from Preservation Worcester, Scholarship Committee, 10 Cedar St., Worcester, MA 01609. Applications due by April 1. Award contingent upon acceptance into a program at a college or university.

THE HERBERT LEHMAN EDUCATION FUND SCHOLARSHIP - Law Students
The Herbert Lehman Scholarship is a national scholarship program that makes annual awards to qualified, outstanding undergraduate and law students. The scholarship was established in the 1963-1964 academic year and is named after the former Governor and United States Senator from New York State. LDF chose to honor Senator Lehman in recognition of his “integrity, persistence and valor on behalf of numerous civil rights causes.” The Lehman Scholarships are awarded to students who are entering college for the first time and who will be attending a four-year college, university or law school as a full-time student.

Criteria for eligible candidates:
Scholarship candidates must be of excellent character and show a clear understanding of their educational goals and academic abilities. A candidate must have a demonstrable record of community and school involvement that reveals exceptional leadership potential with a capacity to work well in diverse settings. Moreover, s/he must provide strong recommendations from teachers, community representatives or employers.

Application materials required:
- Three (3) Recommendations (cannot be from family or friends)
- Two (2) Personal Essays
- Recent Transcript
- Completed Application Form

Students who would like to apply, must write and request one directly from the NAACP Legal Defense and Educational Fund between November 1 and January 31 of each academic year. Applications will only be sent to students who meet basic program criteria.

Applicants are expected to give considerable care to the preparation of letters, applications and supporting documents. They should remember the following:
- Application materials must be typed or neatly printed in ink and must conform to program guidelines.
- Applications that are incomplete, late or do not otherwise conform to instructions, will not be reviewed.

Deadline of the scholarship materials:
Applications must be post-marked to the NAACP Legal Defense and Educational Fund by March 31st.

If you have additional questions, please contact: Karen Thompson, Executive Director, Scholarship Programs at 212-965-2221 or scholarships@naacpldf.org

To request and/or submit an application, write to:
The Herbert Lehman Education Fund
NAACP LDF
ATTN: Maruja Corro
99 Hudson Street, Suite 1600
New York, NY 10013

WORCESTER COUNTY EDUCATIONAL SECRETARIES ASSOCIATION SCHOLARSHIP
The amount is $500 to two students per year. The applicant must be entering into a business field, (i.e. business management, finance, etc.) to be considered for the scholarship, please submit the following with the application;
- Two letters of reference (i.e. from your principal, guidance councilor or a teacher)
- One letter from your employer or someone in the community who knows you well
- An essay stating why you decided to pursue a degree in a secretarial/business field
- High school transcripts through your school’s guidance office

The recipient will be chosen in May. The scholarship will be awarded upon successful completion of the first semester and will be sent directly to the recipient after submission of fist semester grades. Deadling for submitting is April 1.

For additional information contact;
Marianna Guilbeault
Northbridge High School
427 Linwood Avenue, Whitinsville, MA 01588
Scholarships and Loans for Children of Veterans
SCHOLARSHIPS AND LOANS FOR CHILDREN OF VETERANS

VETERANS’ EDUCATION BENEFITS ~ Survivors’ and Dependents’ Education

Eligibility - Dependents (ages 18 - 26) Education Assistance Benefits

*Educational assistance benefits are available to spouses and children of:

- Veterans who died or are permanently and totally disabled as the result of a disability arising from active service in the Armed Forces.
- Veterans who died from any cause while rated permanently and totally disabled from a service connected disability.
- Service persons currently missing in action or captured in the line of duty by a hostile force.
- Service persons presently detained or interned in the line of duty by a foreign government or power.

Education and Training Available

Benefits may be awarded for the pursuit of associate, bachelor or graduate degrees at colleges and universities - including independent study, cooperative training and study abroad programs. Courses leading to a certificate or diploma from business, technical or vocational schools may be taken. Benefits may be awarded for apprenticeships, on-the-job training programs and farm cooperative courses. A maximum of forty-five months of the education and training benefits are available for eligible spouses and children.

For further information contact the Department of Veterans’ Affairs 1-800-827-1000

FEDERAL TAX CREDITS AND DEDUCTIONS

The **HOPE Scholarship** provides up to $1,500 a year in tax credits for the first two years of college.

The **Lifetime Learning Tax Credit** provides up to a 20 percent tax credit for the first $5,000 of tuition and required fees which are paid for the third and fourth years of college and graduate study.

**IRA withdrawals** allow investors to withdraw money from their IRA accounts for college expenses for the taxpayer, a spouse, a child or grandchild.

**Education IRAs** can be set up in a child’s name ear-marked for higher education and deposits can be made up to $500 a year.

**Student-loan interest deductions** allow borrowers to deduct interest paid on student loans from their work income.
At StudentScholarships.org you will find a list of scholarship programs that will give out more than 1 million dollars to students in the 2020/2021 school year. Students from Massachusetts school districts are eligible for all the awards listed on the website.

Scholarship Database for Students
The staff spends countless hours searching both online and offline sources to find new and exciting scholarships for students to apply for.

This database is considered the largest and most comprehensive source for finding scholarships online and is 100% free for students to use.

www.studentscholarships.org Toll Free: 1-888-214-318
4410 Massachusetts Ave. NW
Suite #250
Washington, DC 20016

RONALD REAGAN
PRESIDENTIAL FOUNDATION & INSTITUTE
GE-REAGAN FOUNDATION SCHOLARSHIP PROGRAM
RONALD REAGAN PRESIDENTIAL FOUNDATION SCHOLARS PROGRAM
The 2021 Program will open early January 2021
www.reaganfoundation.org

The #1 High School Resource for Students
www.scholarshipguidance.com/all_scholarships.php
Scholarships

- Agnes M. Lindsay Scholarship Program
- Christian A. Herter Memorial Scholarship
- Early Childhood Educators Scholarship
- GEAR UP Scholarship
- High Demand Scholarship Program
- John and Abigail Adams Scholarship
- One Family Inc. Scholarship Program
- Paul Tsongas Scholarship
- Shorelight Global Scholarship Program

www.mass.edu/osfa/programs/herter.asp

MNF Massachusetts Nurses Foundation  www.massnurses.org

DCU Memorial Scholarship for High School Seniors
Assisting high school students with the cost of their college education.

www.dcu.org/ whats-new/scholarship.html

Everyone is Talking About Us

“Money 911’s experts agree, a great website to check for scholarships is Fastweb.”

- Today Show

What is Fastweb? We’re the leading online resource in finding scholarships to help you pay for school.

www.fastweb.com
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