



Clearfield Bank & Trust Company will be awarding eight \$1,000.00 scholarships to local high school seniors. Winners will be selected from a pool of applicants from the area high schools. Clearfield Bank & Trust Company encourages loyalty, school spirit, leadership and a dedication to excellence. The applicant is expected to maintain a minimum "B" average and play an active role in school and/or community activities. The essay topic below will be judged on length, content and grammar. In not more than 500 typed words, using 12 point, double spacing, answer the essay to the best of your ability and return to the address below by **April 4, 2016**. The following essay may require outside research. Plagiarism of any kind will not be tolerated; any student found plagiarizing will be automatically disqualified from the selection process.

Discuss the following in detail: How does student loan debt factor into determining if and where to attend college, and what are your student loan debt concerns as it pertains to your specific situation?

Please send completed application, Clearfield Bank & Trust Company income verification form and essay to:

Clearfield Bank & Trust Company
% Sandra Nelson
11 N. 2nd Street
PO Box 171
Clearfield, PA 16830

Neither employees of Clearfield Bank & Trust nor their immediate families are eligible for the Clearfield Bank & Trust Academic Scholarship.



"ACADEMIC SCHOLARSHIP"

Please Type or Print

Name (Last, First, MI) _____

Address _____

City, State and ZIP _____

Phone Number () _____ - _____ DOB _____ SS # XXX-XX-_____

High School Name _____ GPA _____

List any organizations/activities in school and/or the community in which you participate.

Name of College/Business School/Tech School/Etc. you will be attending (if known)

College Address (if known) _____



Clearfield Bank and Trust Company Academic Scholarship Income Verification

Student Name: _____

Address: _____

Telephone: _____

Parent(s)/Guardian(s) Names: _____

College(s) you are considering

Total yearly cost (Tuition, housing, etc)

Number in household: _____

Net family income from all sources:

- ____ Below \$15,000 ____ \$15,001 - \$25,000 ____ \$25,001 - \$35,000
- ____ \$35,001 - \$50,000 ____ over \$50,001

I certify that to my knowledge this statement is true.

Parent/Guardian _____ Date: _____