

Scholarships  
2010 Edition

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# Scholarships

## 2010 Edition

by Gail Schlachter, R. David Weber,  
and the Staff of Reference Service Press

Introduction by Douglas Bucher

**KAPLAN**

PUBLISHING

New York

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“Part One: Getting Started” © 2009 by Kaplan, Inc.

Published by Kaplan Publishing, a division of Kaplan, Inc.  
1 Liberty Plaza, 24th Floor  
New York, NY 10006

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Printed in the United States of America

10 9 8 7 6 5 4 3 2 1

ISBN 13: 978-1-4195-5308-0

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# Lots of books list scholarships. What makes this book different?

## **1. The funding opportunities described here can be used at any number of schools.**

Look through other scholarship books, and you'll see that most of them contain large numbers of scholarships that can be used only at a particular college or university. So even if you're lucky, only a handful of these school-specific scholarships will be for the schools you're considering. And even this handful of scholarship listings is of little value since the schools you apply to (or are considering applying to) will gladly send you information about all their scholarship programs free of charge.

*But, not one of the scholarships listed in this book is limited to only one particular school.* The result: more listings in this book have the potential to be of use to you.

## **2. Only the biggest and the best funding programs are covered in this book.**

Most of the other scholarship books are bulked up with awards that may be worth only a few hundred dollars. While any free money you can get your hands on for college is good, you will have to be careful that you don't waste your time and money chasing scholarships that will hardly put a dent in your overall college cost burden.

*The scholarships in this book all offer students the chance to receive at least one thousand dollars per year.* So more of the scholarships in this book will really be worth the investment of your time.

## **3. Not one dollar of the programs listed in this book needs to be repaid.**

Most scholarship books list awards that are really loans. We're not against loans, especially college loans with reduced interest rates or delayed repayment. In fact, in the appendix you'll find information about state and federal college loan programs. *But of the funding opportunities covered in this book, not one dollar has to be repaid, provided stated requirements are met.* Accepting one of these scholarships need not add to the debt burden you'll face when you finish school.

In fact, we're so convinced this book contains the most helpful and most accurate scholarship information on the market that we offer satisfaction guaranteed or your money back (details on the inside front cover).

# About the Authors

## PART ONE

### Douglas Bucher

Douglas Bucher is the Director of Financial Aid Operations at New York University, the largest private university in the United States. He also formerly served as president of the Eastern Association of Student Financial Aid Administrators and is a member of the New York Association of Student Financial Aid Administrators. He teaches seminars for the U.S. Department of Education and has conducted a variety of sessions on financial aid at many professional conferences. He also teaches a graduate seminar course in NYU's School of Education and acts as a consultant for public, private, and proprietary two- and four-year schools.

## PART TWO

### Gail Schlachter

Dr. Gail Schlachter is president of Reference Service Press, a publishing company specializing in the development of electronic and print directories of financial aid. Dr. Schlachter has taught library-related courses on the graduate school level and has presented dozens of workshops and lectures in the field. Dr. Schlachter has served on the councils of the American Library Association and the California Library Association, is a past president of the ALA's Reference and User Services Association, and has served as editor-in-chief of *Reference and User Services Quarterly*, the official journal of ALA's Reference and User Services Association. In recognition of her outstanding contributions to the field of reference librarianship, Dr. Schlachter has been a recipient of both the Isadore Gilbert Mudge Award and the Louis Shores–Oryx Press Award and was named the “Outstanding Alumna” by the University of Wisconsin's School of Library and Information Studies. In addition, her financial aid print resources have won numerous awards, including the *Choice* “Outstanding Reference Book” Award, *Library Journal's* “Best Reference Book of the Year” award, the National Education and Information Center Advisory Committee “Best of the Best” award, and the Knowledge Industry Publications “Award for Library Literature.”

### R. David Weber

Dr. R. David Weber has served as Reference Service Press's chief editor since 1988. In that capacity, he has been involved in building, refining, and maintaining RSP's award-winning financial aid database. In addition, Dr. Weber has taught at both East Los Angeles and Harbor Colleges, where he was named “Teacher of the Year” on several occasions. Besides his work in the area of financial aid, Dr. Weber has written a number of critically acclaimed reference books, including *Dissertations in Urban History* and the three-volume *Energy Information Guide*.

# Reference Service Press

Reference Service Press (RSP) began in 1977 with a single financial aid publication, *Directory of Financial Aids for Women* and now specializes in the development of financial aid resources in multiple formats, including books, large-print books, discs, CD-ROMs, print-on-demand reports, electronic databases, and online sources. RSP is committed to collecting, organizing, and disseminating—in both print and electronic format—the most current and accurate information available on scholarships, fellowships, loans, grants, awards, internships, and other types of funding opportunities. The company has compiled one of the largest financial aid databases currently available—with up-to-date information on more than 45,000 portable programs (not restricted to any one school) that are open to high school students, high school graduates, undergraduates, graduate students, professionals, and postdoctorates. The database identifies billions of dollars in funding opportunities that will be awarded to millions of recipients each year. RSP publishes a number of award-winning financial aid directories aimed at specific groups.

After you've mined the resources described in this book, you might be interested in continuing your funding search by looking through other RSP books. You may be able to find these titles in your local public or academic library. Or contact RSP to order your own copy:

## **Reference Service Press**

5000 Windplay Drive, Suite 4  
El Dorado Hills, CA 95762-9319  
Phone: (916) 939-9620; Fax: (916) 939-9626  
Email: [info@rspfunding.com](mailto:info@rspfunding.com)  
Website: [www.rspfunding.com](http://www.rspfunding.com)

## **Specialized Financial Aid Directories from Reference Service Press**

### **College Student's Guide to Merit and Other No-Need Funding, 2008–2010**

Named “best of the best” by *Choice*. The focus here is on 1,300 merit scholarships and other no-need funding programs open specifically to students currently in or returning to college. 498 pages. ISBN 1-58841-166-4. \$32.50, plus \$7 shipping.

### **Directory of Financial Aids for Women, 2009–2011**

Published since 1977, this is the only comprehensive and current source of information on 1,500 scholarships, fellowships, loans, grants, internships, and awards designed primarily or exclusively for women. *School Library Journal* calls this “the cream of the crop.” 584 pages. ISBN 1-58841-194-X. \$45, plus \$7 shipping.

### **Financial Aid for African Americans, 2009–2011**

Selected as the “Editor's Choice” by *Reference Books Bulletin*, this directory describes 1,300 scholarships, fellowships, loans, grants, awards, and internships for African Americans. 548 pages. ISBN 1-58841-177-X. \$42.50, plus \$7 shipping.



### **Financial Aid for Asian Americans, 2009–2011**

Use this award-winning source to find funding for Americans of Chinese, Japanese, Korean, Vietnamese, Filipino, or other Asian origin. Nearly 1,100 opportunities described. 356 pages. ISBN 1-58841-178-8. \$40, plus \$7 shipping.

### **Financial Aid for Hispanic Americans, 2009–2011**

Called a “landmark resource” by *Reference Books Bulletin*, this directory describes nearly 1,300 funding programs open to Americans of Mexican, Puerto Rican, Central American, or other Latin American heritage. 492 pages. ISBN 1-58841-179-6. \$42.50, plus \$7 shipping.

### **Financial Aid for Native Americans, 2009–2011**

Detailed information is provided in this award-winning directory on more than 1,300 funding opportunities open to American Indians, Native Alaskans, and Native Hawaiians. 526 pages. ISBN 1-58841-180-X. \$45, plus \$7 shipping.

### **Financial Aid for Research and Creative Activities Abroad, 2008–2010**

Nearly 1,100 funding programs (scholarships, fellowships, grants, etc.) available to support research, professional, or creative activities abroad are described here. 412 pages. ISBN 1-58841-188-5. \$45, plus \$7 shipping.

### **Financial Aid for Study and Training Abroad, 2008–2010**

Called “the best available reference source” by *Guide to Reference*, this directory covers more than 1,000 financial aid opportunities available to support structured or independent study abroad. 362 pages. ISBN 1-58841-189-3. \$40, plus \$7 shipping.

### **Financial Aid for the Disabled and Their Families, 2008–2010**

Chosen one of the “Best Reference Books of the Year” by *Library Journal*, this directory describes in detail more than 1,300 funding opportunities for these groups. 520 pages. ISBN 1-58841-183-4. \$40, plus \$7 shipping.

### **Financial Aid for Veterans, Military Personnel, and Their Dependents, 2008–2010**

According to *Reference Book Review*, this directory (with its 1,200 entries) is “the most comprehensive guide available on the subject.” 478 pages. ISBN 1-58841-182-6. \$40, plus \$7 shipping.

### **High School Senior’s Guide to Merit and Other No-Need Funding, 2008–2010**

Here’s your guide to 1,100 merit awards and other no-need funding programs that never look at income when awarding money to high school seniors for college. 416 pages. ISBN 1-58841-165-6. \$29.95, plus \$7 shipping.

### **How to Pay for Your Degree in Business & Related Fields, 2009–2011**

Described here are more than 800 scholarships, fellowships, grants, and awards available to support undergraduate and graduate students working on a degree in business or a related field. 302 pages. ISBN 1-58841-195-8. \$30, plus \$7 shipping.

### **How to Pay for Your Degree in Education & Related Fields, 2009–2011**

Use this directory to identify 1,000 funding opportunities to support undergraduate and graduate students preparing for a career in teaching, guidance, etc. 302 pages. ISBN 1-58841-190-7. \$30, plus \$7 shipping.

### **How to Pay for Your Degree in Engineering, 2009–2011**

Check here for the 900+ biggest and best scholarships, fellowships, awards, grants and other funding opportunities available to support undergraduate or graduate studies in all types of engineering. 280 pages. ISBN 1-58841-191-5. \$30, plus \$7 shipping.

### **How to Pay for Your Degree in Nursing, 2008–2010**

More than 700 scholarships, fellowships, and loans that support study or research for nurses or nursing students (both undergraduate and graduate) are described in this directory—more than twice the number of programs listed in any other nursing-related directory. 268 pages. ISBN 1-58841-192-3. \$30, plus \$7 shipping.

### **How to Pay for Your Law Degree, 2008–2010**

Here's information on more than 500 fellowships, loans, grants, awards, internships, and bar exam stipends available to law students working on a J.D., LL.M., or other law-related degree. There's no other guide like this one. 238 pages. ISBN 1-58841-185-0. \$30, plus \$7 shipping.

### **Money for Christian College Students, 2009–2011**

This is the only directory to describe nearly 900 funding opportunities available to support Christian students working on an undergraduate or graduate degree (secular or religious). 296 pages. ISBN 1-58841-196-6. \$30, plus \$7 shipping.

### **Money for Graduate Students in the Arts & Humanities, 2009–2011**

This directory identifies nearly 1,100 funding opportunities available to support graduate study, training, research, and creative activities in the humanities. "Highly recommended" by *Choice*. 335 pages. ISBN 1-58841-197-4. \$42.50, plus \$7 shipping.

### **Money for Graduate Students in the Biological Sciences, 2009–2011**

This unique directory focuses specifically on funding for graduate study/research in the biological sciences (900+ funding are described). 292 pages. ISBN 1-58841-198-2. \$37.50, plus \$7 shipping.

### **Money for Graduate Students in the Health Sciences, 2009–2011**

Described here are nearly 1,000 fellowships, grants, awards, and traineeships set aside just for students interested in working on a graduate degree in dentistry, genetics, medicine, nutrition, pharmacology, etc. 306 pages. ISBN 1-58841-199-0. \$40, plus \$7 shipping.

### **Money for Graduate Students in the Physical & Earth Sciences, 2009–2011**

More than 900 funding opportunities for graduate study or research in the physical and earth sciences are described in detail and accessed through five indexes. 296 pages. ISBN 1-58841-200-8. \$37.50, plus \$7 shipping.

### **Money for Graduate Students in the Social & Behavioral Sciences, 2009–2011**

1,100 funding opportunities for graduate study and research in the social sciences are covered in detail and indexed by title, sponsor, subject, geographic coverage, and deadline. 358 pages. ISBN 1-58841-201-6. \$42.50, plus \$7 shipping.

# Preface

While getting a college degree may be the best investment you will ever make, paying for it is another matter. Going to college is expensive. It can cost \$100,000 or more just to complete a bachelor's degree. That's more than most students can afford to pay on their own. So what can you do?

Fortunately, money is available. According to the College Board, there is more than \$106 billion in financial aid available each year. Of this, at least \$62 billion comes from federal loans and grants, \$18 billion from the colleges, \$6 billion from tuition tax credits, \$8 billion from the states, \$7 billion from employer-paid tuition plans, and \$3 billion from private sources.

How can you find out about financial aid that might be available to you? For some sources of funding, it's not difficult at all. To learn about federal resources, call 800-4-FEDAID or visit the U.S. Department of Education's website ([www.ed.gov](http://www.ed.gov)). To find out what your state is offering, [www.rspfunding.com/finaidinfo\\_stateaid.html](http://www.rspfunding.com/finaidinfo_stateaid.html) to link to your state higher education agency. Similarly, you can write to the colleges of your choice or check with your employer to learn about funding from those sources.

Information on private sources of funding is much more elusive. That's where this book can help. Here, in one place, you'll find detailed information on over 3,000 of the biggest and best scholarships available to fund education after high school. These programs are open to high school seniors, high school graduates, currently enrolled college students, and those returning to college after a break. They can be used to support study in any area, in junior and community colleges, vocational and technical institutes, four-year colleges, and universities. No other source can match the scope, currency, and detail provided in this book. That's why we have a satisfaction guaranteed or your money back offer (see details on the inside front cover).

## What's Unique about This Book?

All scholarship directories identify funding opportunities. But this directory is unique in several ways:

- **This directory covers only programs open to support college studies.** Most other directories mix together programs for a number of groups—high school students, college students, and even graduate students or postdoctorates. Here, you won't spend your time sifting through programs that aren't aimed at you.
- **Only free money is identified.** If a program requires repayment or charges interest, it's not listed. Here's your chance to find out about billions of dollars in aid, knowing that not one dollar will ever need to be repaid, provided stated requirements are met.
- **Not every funding opportunity is based on need or on academics.** Many sources award money based on career plans, writing ability, research skills, religious or ethnic background, military or organizational activities, athletic success, personal characteristics, and even pure luck in random drawings.
- **The money awarded by these scholarships can be taken to any number of schools.** Unlike other financial aid directories that often list large numbers of scholarships available only to students enrolled at one specific school, all of the entries in this book are "portable."

- **Only the biggest and best funding programs are covered.** To be listed here, a program has to offer at least \$1,000 per year. Many go way beyond that, paying \$20,000 or more each year, or covering the full cost of college attendance. Other scholarship books are often bulked up with awards that may be worth only a few hundred dollars. While any free money you can get your hands on for college is good, you will have to be careful that you don't waste your time and energy chasing scholarships that will hardly put a dent in your overall college cost burden.
- **Searching for scholarships couldn't be easier.** You can identify funding programs by discipline, specific subject, sponsoring organization, where you live, where you want to go to school, and when you want to apply. Plus, you'll find all the information you need to decide if a program is right for you: eligibility requirements, financial data, duration, number awarded, and application date. You even get fax numbers, toll-free numbers, email addresses, and website locations (when available), along with complete contact information.

## What's Not Covered?

While this book is intended to be the most current and comprehensive source of free money available to college students in the United States, there are some things we have specifically excluded:

- **Funding not aimed at incoming, currently enrolled, or returning college students.** If a program is open only to graduate school students, for instance, or to adults of any age interested in photography, it is not covered. If a scholarship is not specifically for college students, it has not been included.
- **Individual school-based programs.** Financial aid given by individual schools solely for the benefit of their own students is not covered. Instead, the directory identifies "portable" programs—ones that can be used at any number of schools.
- **Money for study outside the United States.** Only funding that supports study in the United States is covered. For information on sources of funding to go abroad, see the titles listed in the Reference Service Press section in this directory.
- **Very restrictive programs.** In general, programs are excluded if they are open only to a very limited geographic area (students in specific cities or counties), are available to a very limited membership group (e.g., a local union or a tightly targeted organization), or offer very limited financial support (less than \$1,000 per year).
- **Programs that did not respond to our research inquiries.** Despite our best efforts—up to four letters and three follow-up phone calls—some organizations did not supply information. Consequently, their programs have not been included.

## How to Use This Book

We've divided this book into three sections: introductory materials; a detailed list of free money available for college, organized by discipline; and a set of indexes to help you pinpoint appropriate funding programs.

### Getting Started

The first section of the directory, written by Douglas Bucher, the former Director of Financial Aid Operations at Drexel University, offers tips on searching for scholarships, applying for aid, and avoiding scholarship search scams.

### Scholarship Listings

The main section (Part Two) of the directory, prepared by Gail Schlachter, R. David Weber, and the staff of Reference Service Press, describes more than 3,000 scholarships, competitions, and

awards that provide free money for college. The programs listed are sponsored by federal and state government agencies, professional organizations, foundations, educational associations, and military/veterans organizations. All areas of the sciences, social sciences, and humanities are covered.

To help you tailor your search, the entries in this section are grouped into four main categories:

1. **Unrestricted by Subject Area.** Described here are funding opportunities that can be used to support study in any subject area (though the programs may be restricted in other ways).
2. **Humanities.** Described here are programs that 1) reward outstanding artistic and creative work by students or 2) support college studies in the humanities, including architecture, art, creative writing, design, history, journalism, languages, literature, music, and religion.
3. **Sciences.** Described here are sources of free money that 1) reward student speeches, essays, inventions, organizational involvement, and other activities in the sciences or 2) support college studies in a number of scientific fields, including agricultural sciences, chemistry, computer science, engineering, environmental sciences, food science, horticulture, mathematics, marine sciences, nursing, nutrition, pharmacology, and technology.
4. **Social Sciences.** Described here are programs that 1) reward outstanding speeches, essays, organizational involvement, and other activities in the social sciences or 2) support college studies in various social science fields, including accounting, business administration, criminology, economics, education, geography, home economics, international relations, labor relations, political science, sales and marketing, sociology, social services, sports and recreation, and tourism.

Each program entry in Part Two has been prepared to give you a concise but clear picture of the available funding. Information, as available, is provided on organization contact information, eligibility, money awarded, duration, number of awards, and application deadline.

### Indexes

To help you find the aid you need, we have included five indexes; these will let you access the listings by specific subject, residency, sponsoring organization, tenability (where you want to study), and deadline date. These indexes use a word-by-word alphabetical arrangement. Note: numbers in the index refer to *entry* numbers, not to page numbers.

**Subject Index.** Use this index when you want to identify funding programs by specific subject.

**Residency Index.** Some programs listed in this book are restricted to residents of a particular city, county, state, or region. Others are open to students wherever they live. This index helps you identify programs available only to residents in your area, as well as programs that have no residency restrictions.

**Tenability Index.** Some programs described in this book are restricted to persons attending schools in specific cities, counties, states, or regions. This index will help you locate funding specifically for the geographic area where you attend or plan to attend school.

**Sponsoring Organization Index.** This index makes it easy to identify agencies that offer free money for college. Sponsoring organizations are listed alphabetically, word by word. In addition, we've used a code to help you identify which programs sponsored by these organizations fall within your general area of interest (Unrestricted by Subject Area, Humanities, Sciences, or Social Sciences).

**Calendar Index.** Since most financial aid programs have specific deadline dates, some may have already closed by the time you begin to look for funding. You can use the Calendar Index to identify which programs are still open.

## How to Get the Most Out of This Book

**To Locate Financial Aid by Discipline.** If you want to get an overall picture of the funding available for any area of college study, turn to the first category, Unrestricted by Subject Area. You'll find more than nearly 1,200 general programs that support study in any area (though they may be restricted in other ways). If you've decided on your area of specialization, turn next to the appropriate chapter (Humanities, Sciences, or Social Sciences) and browse through the listings there.

**To Find Information on a Particular Financial Aid Program.** If you know the name and disciplinary focus of a particular financial aid program, you can go directly to the appropriate category in Part Two, where you'll find program profiles grouped by discipline and arranged alphabetically by title.

**To Browse Quickly Through the Listings.** Turn to the section in Part Two that interests you (Unrestricted by Subject Area, Humanities, Sciences, Social Sciences) and read the "Summary" field in each entry. In seconds, you'll know if this is an opportunity that might apply to you. If it is, be sure to read the entire entry to make sure you meet all of the requirements. Don't apply if you don't qualify!

**To Locate Financial Aid for Studies in a Particular Subject Area.** Turn to the subject index first if you are interested in identifying funding by specific subject area. Be sure also to check the listings under the General Programs heading; these programs support studies in any area (though they may be restricted in other ways).

**To Locate Financial Aid Based on Where You Live.** Use the Residency Index to identify funding that supports applicants in your area. The index is subdivided by broad subject area. When using this index, be sure also to check the listings under the term "United States," since the programs indexed there have no geographic restrictions and can be used in any area.

**To Locate Financial Aid Based on Where You Want to Study.** Use the Tenability Index to identify funding that supports study in a particular geographic location. The index is subdivided by broad subject area. When using this index, be sure also to check the listings under the term "United States," since the programs indexed there have no geographic restrictions and can be used in any area.

**To Locate Financial Aid Programs Sponsored by a Particular Organization.** The Sponsoring Organization Index makes it easy to determine which groups are providing free money for college and to identify specific financial aid programs offered by a particular sponsor. Each entry number in the index is coded to indicate broad subject coverage, to help you target appropriate entries.

## Let Us Hear from You

We'd like to hear from you. Send your comments, suggestions, questions, problems, or success stories to: Gail Schlachter, Kaplan Scholarships Editor, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, or email her at [gailschlachter@rspfunding.com](mailto:gailschlachter@rspfunding.com).

## SAMPLE ENTRY

- ① ② **541 KAPLAN/NEWSWEEK "MY TURN" ESSAY COMPETITION**
- ③ Kaplan, Inc.  
Attn: Pre-College  
1440 Broadway, Ninth Floor  
New York, NY 10018  
Phone: (212) 997-5886; 800 KAP-TEST  
Web: [www.kaptest.com/oneoff/essay/index.jhtml](http://www.kaptest.com/oneoff/essay/index.jhtml)
- ④ **Summary:** To recognize and reward, with college scholarships, high school students who write outstanding essays on topics related to their personal development and growth.
- ⑤ **Eligibility:** Open to U.S. high school students planning to attend college after graduation. Applicants must write an essay of 500 to 1,000 words on a topic of their choice that is similar in format to the weekly "My Turn" column in *Newsweek* magazine, in which a member of the public shares an opinion, experience, or personal feeling. Judges look for direct personal experiences and observations with a fresh, original, engaging, moving, and thought-provoking point of view that appeals to a national readership. Selection is based on 1) effectiveness, insightfulness, creativity, and completeness; 2) organization and development of the ideas expressed, with clear and appropriate examples to support them; and 3) consistency in the use of language, variety in sentence structure and range of vocabulary, and use of proper grammar, spelling, and punctuation.
- ⑥ **Financial data:** First prize is \$5,000, second \$2,000, and third \$1,000. All funds are to be used for future educational needs.
- ⑦ **Duration:** The competition is held annually.
- ⑧ **Number awarded:** 10 each year: 1 first-prize winner, 1 second-prize winner, and 8 third-prize winners.
- ⑨ **Deadline:** February of each year.

### Definitions

- ① **Entry number:** Consecutive number assigned to the references and used to index the entry.
- ② **Program title:** Title of scholarship, competition, or award.
- ③ **Sponsoring organization:** Name, address, telephone number, toll-free number, fax number, email address, and website location (when information was supplied) for organization sponsoring the program.
- ④ **Summary:** Identifies the major program requirements; read the rest of the entry for additional detail.
- ⑤ **Eligibility:** Qualifications required of applicants and factors considered in the selection process.
- ⑥ **Financial data:** Financial details of the program, including fixed sum, average amount, or range of funds offered, expenses for which funds may and may not be applied, and cash-related benefits supplied (e.g., room and board).
- ⑦ **Duration:** Time period for which support is provided; renewal prospects.
- ⑧ **Number awarded:** Total number of recipients each year or other specified period.
- ⑨ **Deadline:** The month by which applications must be submitted. When the sponsor has not specified a deadline date for a program, this field is not included in our entry description.

Note: The information provided for the funding opportunities covered in this book was verified when the entries were prepared. Since then, it is possible that some changes may have occurred (for example, in the address or website URL). If you have any questions about the information provided in a specific entry, send an e-mail to [GailSchlachter@rspfunding.com](mailto:GailSchlachter@rspfunding.com). Be sure to include the name of the program and its entry number as part of your query.

