



## New England Chapter Scholarship Program

RMA is a member-driven professional association whose sole purpose is to advance the use of sound risk principles in the financial services industry. We accomplish this by furthering the ability of our members to identify, assess, and manage the impacts of credit risk, operational risk, and market risk on their businesses and their customers and how sound risk principles contribute to enhanced profitability and more efficient allocation of capital to support growth.

Headquartered in Philadelphia, Pennsylvania, RMA has approximately 2,500 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the association by 18,000 risk management professionals who are chapter members in financial centers throughout North America, Europe, and Asia/Pacific.

The New England Chapter of RMA is pleased to offer two, one-time, non-renewable \$2,500 scholarships to be awarded on or before May 31, 2019. The scholarships will go to the winning candidates based upon their academic record, leadership, personal statement, and school and community activities.

### ***Eligibility***

Applicant must be a dependent of an employee or an employee of RMA New England Chapter Member Bank.

Applicant must have a minimum GPA of 3.5 or equivalent (if an alternative rating system, detailed explanation of parity to a 4.0 system must be provided by the applicant's school).

Applicant must be applying or is currently a full time enrollee in an accredited undergraduate program at a college or university. The degree program must be business related (i.e. Accounting, Finance, Economics, Business Administration, etc...)

### ***How To Apply***

Student must complete all sections of the application. Failure to complete the application in its entirety may cause it to be rejected from consideration.

Student shall provide a 500 word essay on the following topic:

***Today, more than at any other time, Americans utilize electronic means to make all kinds of payments (i.e. debit cards, auto deduct, touch cards, electronic wallets, etc...). Do you think we will become a cashless society in your lifetime? Are there dangers?***

All applications and essays must be postmarked **no later than April 30, 2019** and mailed to:

Richard J. Labrecque  
Citizens Bank  
NEC RMA Scholarship  
MCD160  
45 Dan Road, Canton, MA 02021

***Important!!***

If you are selected as the recipient, please complete and forward the last page of this application along with a copy of your transcript and SAT/ACT scores (if applicable) to the address noted on that form.

If you are selected as the recipient of one of the scholarships, you will be required to supply a letter from the college to which you plan to attend for the fall semester of 2019 to verify your enrollment. Once you have received your bill for the fall semester, you will need to forward a copy to the address on the previous page of this application for payment.

Failure to provide any of the noted information may result in forfeiture of your award.

It is the responsibility of the applicant to notify the New England Chapter of RMA of other financial aid that has been awarded to the applicant. The New England Chapter of RMA scholarship award plus any financial aid received by the student must not exceed the total of tuition, books, fees, room and board.

Should the recipient withdraw from the educational institution, any refund due should be forwarded to NEC RMA on a prorated basis.

NEW ENGLAND CHAPTER – RISK MANAGEMENT ASSOCIATION  
SCHOLARSHIP APPLICATION

**APPLICANT INFORMATION**

Name:

Address:

City, State, Zip

Telephone:

Email Address:

Current GPA:

**NEW ENGLAND CHAPTER RMA MEMBER BANK INFORMATION**

Name of Parent/Guardian (if applicable):

NEC RMA Associate: *Yes / No*

Place of Employment & Position:

Contact Email:

Mailing Address:

City, State, Zip:

**COLLEGE/UNIVERSITY INFORMATION**

Name of High School/College:

To which colleges have you been accepted or are currently attending?

If a first year or transfer student, which of the above is your first choice?

What is your current or planned field of study?

## COMMUNITY INVOLVEMENT/WORK ACTIVITIES

Please list extracurricular and community activities. Use additional paper if necessary.

Dates	Activity/Organization/Club	Positions Held/Honors Achieved	Contact Name & Phone Number

Please list work activities (include summer employment, internships, and other work activity).

Dates	Employer Name, Contact & Phone Number	Job/Responsibilities

To the best of my knowledge, this application is complete and accurate. I understand that if it is determined that any part of this application has been willfully falsified, the entire application will become invalid and I will be disqualified as a potential candidate for this scholarship. In addition, I understand my responsibilities to provide certain documentation should I be chosen as an award recipient.

Signature of Applicant:

Date:

## ACADEMIC ACHIEVEMENTS

Student's Name:

High School/College:

College entrance examination scores. Please include official score sheet.

ACT	Composite:
SAT	Total Score:

Please provide the student's cumulative high school grade point average (GPA), including mid-year semester senior year. *If rating system is not on a 4.0 scale, please provide a detailed explanation of parity to a 4.0 system.*

GPA	
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*Name of person completing the form:*

*Title:*

*Signature:*

*Date:*

Please attach an official transcript of grades and ACT/SAT scores to this completed form and mail to the following:

Richard J. Labrecque  
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NEC RMA Scholarship  
MCD160  
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Canton, MA 02021