

G. Thomas Balsbaugh Memorial Fund Scholarship Application

Applicant Information

Please use proper capitalization, i.e. John A. Smith, not JOHN A SMITH or john a smith

Prefix e.g., Mr., Miss, Ms., Mrs. Miss	First Name Emily	Middle Initial A	Last Name Kramer	Suffix e.g., Jr.
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Pronoun
e.g., he, she, they
she

Nickname or Preferred Name

Address 1 Street Address 810 Pottsville Street	Address 2 Apt./Unit #
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City Lykens	County Dauphin County	State Pennsylvania	Zip Code 17048
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Phone
XXX-XXX-XXXX
7179035255

E-mail Address
Please provide an e-mail address you will continue to check throughout the year
kramer23.31@gmail.com

Date of Birth September 26, 2001	Gender Female
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Are you Married? No	Name of Spouse if applicable
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Number of Dependents and Age(s)
if applicable

Family Information

Parent 1 / Caregiver 1

Relationship to Applicant

Mother

Prefix e.g., Mr., Miss, Ms., Mrs. Mrs.	First Name Jennifer	Middle Initial L	Last Name Kramer
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Pronoun

e.g., he, she, they
she

Employer	Occupation
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Address 1 Home Address 810 Pottsville Street	Address 2 Apt./Unit #
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City Lykens	State PA	Zip 17048
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Home Phone xxx-xxx-xxxx	Work Phone xxx-xxx-xxxx	Cell Phone xxx-xxx-xxxx 7173642926
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E-mail Address

Please provide an e-mail address that is checked regularly
jkramer810@comcast.net

Parent 2 / Caregiver 2

Relationship to Applicant

Father

Prefix e.g., Mr., Miss, Ms., Mrs. Mr.	First Name Adam	Middle Initial S	Last Name Kramer
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Pronoun

e.g., he, she, they
he

Employer D&H Distributions	Occupation IT Manager
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Address 1 Home Address 810 Pottsville Street	Address 2 Apt./Unit #
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City Lykens	State PA	Zip 17048
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Home Phone	Work Phone	Cell Phone
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XXX-XXX-XXXX

XXX-XXX-XXXX

XXX-XXX-XXXX
7175765517

E-mail Address

Please provide an e-mail address that is checked regularly

akramer810@comcast.net

Father Deceased?

No

Mother Deceased?

No

Parents Divorced?

No

Are you the first in your family to attend college?

No

List names, ages, and educational levels of siblings living in your household:

Name, Age, Grade, or Year in College & Name of College

Ashley Machamer, 25, 3L Law school student at Villanova University

Please provide any additional information regarding your family, if necessary:

High School Information

High School Attending

Williams Valley High School

High School Address 1

10330 State Route 209

High School Address 2

City

Tower City

State

Pennsylvania

Zip Code

17980

High School Graduation Date

May 29, 2020

Cumulative GPA

101.8663

Cumulative Class Rank

1

Total H.S. Class Size

49

Please provide your school counselor's name and contact information below.

Prefix

e.g., Mr., Miss, Ms., Mrs.
Mrs.

First Name

Jennifer

Last Name

Cecco

Phone

XXX-XXX-XXXX
717-647-2167

E-mail Address

jcecco@wvschools.net

Post-Secondary Information & Educational Financing

Please list the colleges/universities to which you have applied and indicate your acceptance status.

College/University 1

Acceptance Status

Elizabethtown College Yes

College/University 2 Acceptance Status
<None>

College/University 3 Acceptance Status
<None>

Year in college for upcoming school year
Freshman

Major and minor field of study
Actuarial Science Major, Data Analytics Minor

Check this box if you plan to be a full-time student.
Yes

If you do not plan to be a full-time student,
how many credit hours are you planning to take?

Expected College Graduation Date
May 15, 2024

Please provide educational financing information for the school you will attend in the fall.
If you are unsure of what school you will attend, please provide information for your first choice school.

ALL DOLLAR FIGURES SHOULD REFLECT EXPENSES FOR ONE FULL ACADEMIC YEAR

School
Elizabethtown College

Expected Annual Tuition & Fees
Total dollar figure for both fall & spring semesters
32,960

Expected Annual Room & Board
Total dollar figure for both fall & spring semesters
12,060

Expected Annual Textbooks & Supplies
Total dollar figure for both fall & spring semesters
1,100

Where do you plan to live during the school year?
Please indicate if you will be living in campus housing, commuting, living off campus etc.
campus housing

Are you financing your own education?
Partial

How much of your education are you financing?
dollar figure for one academic year
10,000

If no or partial, who is helping to finance your education?
Parents

How much of your education are they supporting?
dollar figure for one academic year
36,120

Do you plan to take out student loans for the upcoming year?
Loans include federal subsidized, unsubsidized, and private loans
Yes

If yes, how much?
dollar figure
5,500

Do you plan to have employment during the academic year?
Employment includes participating in a work study program and private employment
Yes

If yes, how many hours will you work per week? How
much will you earn?
Include hours and dollar figure
10-20

Use the space below to describe how you will finance the total of your education and provide any clarification needed for the
answers given above.
Federal direct subsidized loans, private loans and my parents savings

Attachments

Title	File Name
Letter of Reference	EK GTBMemorial Sshp.pdf Emily Kramer G Thomas
Letter of Reference	Balsbaugh Scholarship Recommendation Letter with Letterhead.pdf
Student Resume	StudentResume .doc
Personal Essay	G. Thomas Balsbaugh- Essay.docx
Other Scholarship Information	OtherScholarshipInformation (1).doc
FAFSA Student Aid Report	FAFSA student aid.pdf



OTHER SCHOLARSHIP INFORMATION

Please list all other scholarships you have applied for (attach an additional sheet of paper if more space is needed):

Table with 3 columns: Scholarship Name, Received (Yes/No/Pending), and Amount. Includes entries like Mid Penn Bank Anna Woodside Scholarship, Women Who Care, EPYSA Scholarship, Aces Foundation Fund, and United States Youth Senate Program.



STUDENT RESUME

List any school, community, and faith-based activities in which you have been involved in the last four years and note if it was while in high school (HS) or college (C). Be sure to include leadership roles and number of hours (hours per week/month/year, whichever is applicable). Make additional copies of this page if more space is needed.

School Activities	HS	C	Timeframe	FR	SO	JR	SR	Total # Hours
			Month(s) & Year(s)					
Varsity Girls Soccer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 years	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10/week
Varsity Girls Basketball	<input checked="" type="checkbox"/>	<input type="checkbox"/>	4 years	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10/week
National Honor Society	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 years	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1/week
Student Council	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 years	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1/week
FBLA	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 years	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1/week
Class President	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 years	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	1/week
Prom Committee	<input checked="" type="checkbox"/>	<input type="checkbox"/>	7 months	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1/week

Community & Faith-based Activities	HS	C	Timeframe	FR	SO	JR	SR	Total # Hours
			Month(s) & Year(s)					
Williams Valley Food Pantry	<input checked="" type="checkbox"/>	<input type="checkbox"/>	3 months	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	3
Nadine Miller Softball Tourn.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 month a year	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	12
Breakfast with Santa	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 month	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	6
Porter Tower Old Home Week	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 month	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	10
Elementary Guest Reader	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 months	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	2
Painter for WVSD	<input checked="" type="checkbox"/>	<input type="checkbox"/>	2 months	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	20
Relay for Life	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1 month	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	5

Awards & Honors	HS	C	FR	SO	JR	SR	Year
Distinguished Honor Roll	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	4
Good Citizen Award	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1
Female soccer scholar athlete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1
President of National Honor Society	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1
Member of National Business Honor Society	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	2
USYSP Top Ten Finalist	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	1

Work Experience	Employer	Position	Dates of Employment	Average Hours Worked Per Week
	SCYSA	Referee	August 2016-Present	5
	Local Community	Babysitter	August 2016-Present	5
	Local Community	Lawn Care	May 2013-Present	3
	Local Community	Home Pet Care	June 2015-Present	12

2020-2021

Electronic Student Aid Report (SAR)

The SAR summarizes the information you submitted on your 2020-2021 Free Application for Federal Student Aid (FAFSA).

Application Receipt Date:	12/08/2019	XXX-XX-2601 KR 01
Processed Date:	12/09/2019	EFC: 123952
		DRN: 5550

Comments About Your Information

Learn about [federal tax benefits for education](#), including the *American Opportunity Tax Credit (AOTC)*.

Based on the information we have on record for you, your EFC is 123952. You are not eligible for a Federal Pell Grant but you may be eligible for other aid. Your school will use your EFC to determine your financial aid eligibility for other federal grants, loans, and work-study, and possible funding from your state and school.

WHAT YOU MUST DO NOW (Use the checklist below to make sure that all of your issues are resolved.)

If you need to make corrections to your information, click 'Make FAFSA Corrections' on the 'My FAFSA' page using your FSA ID. If you need additional help with your SAR, contact your school's financial aid office or click the 'Help' icon on the FAFSA home page. If your mailing address or e-mail address changes, you can make the correction online.

FAFSA Data

Assumed fields, based on the data you entered, are marked with an "*" (asterisk) sign.

1. Student's Last Name:	KRAMER
2. Student's First Name:	EMILY
3. Student's Middle Initial:	A
4. Student's Permanent Mailing Address:	810 POTTSVILLE STREET
5. Student's Permanent City:	LYKENS
6. Student's Permanent State:	PA
7. Student's Permanent ZIP Code:	17048
8. Student's Social Security Number:	XXX-XX-2601
9. Student's Date of Birth:	09/26/2001
10. Student's Telephone Number:	(717) 903-5255
11. Student's Driver's License Number:	32860465
12. Student's Driver's License State:	PA
13. Student's E-mail Address:	kramer23.31@gmail.com
14. Student's Citizenship Status:	YES, I AM A U.S. CITIZEN (OR U.S. NATIONAL)
15. Student's Alien Registration Number:	
16. Student's Marital Status:	I AM SINGLE
17. Student's Marital Status Date:	
18. Student's State of Legal Residence:	PA
19. Was Student a Legal Resident Before January 1, 2015?	YES
20. Student's Legal Residence Date:	
21. Is the Student Male or Female?	FEMALE
22. Register Student With Selective Service System?	
23. Drug Conviction Affecting Eligibility?	ELIGIBLE FOR AID
24. Parent 1 Educational Level:	COLLEGE OR BEYOND
25. Parent 2 Educational Level:	HIGH SCHOOL
26. High School or Equivalent Completed?	HIGH SCHOOL DIPLOMA
27a. Student's High School Name:	WILLIAMS VALLEY HIGH SCHOOL
27b. Student's High School City:	TOWER CITY
27c. Student's High School State:	PA
28. First Bachelor's Degree before 2020-2021 School Year?	NO
29. Student's Grade Level in College in 2020-2021:	NEVER ATTENDED COLLEGE/1ST YR.
30. Type of Degree/Certificate:	1ST BACHELOR'S DEGREE
31. Interested in Work-study?	YES
32. Student Filed 2018 Income Tax Return?	NOT GOING TO FILE
33. Student's Type of 2018 Tax Form Used:	
34. Student's 2018 Tax Return Filing Status:	
35. Student Filed Schedule 1?	
36. Student's 2018 Adjusted Gross Income:	
37. Student's 2018 U.S. Income Tax Paid:	
38. Student's 2018 Income Earned from Work:	\$0
39. Spouse's 2018 Income Earned from Work:	
40. Student's Total of Cash, Savings, and Checking Accounts:	\$16,393
41. Student's Net Worth of Current Investments:	\$0
42. Student's Net Worth of Businesses/Investment Farms:	\$0
43a. Student's Education Credits:	
43b. Student's Child Support Paid:	\$0
43c. Student's Taxable Earnings from Need-Based Employment Programs:	\$0
43d. Student's College Grant and Scholarship Aid Reported to IRS as Income:	
43e. Student's Taxable Combat Pay Reported in AGI:	
43f. Student's Cooperative Education Earnings:	\$0
44a. Student's Payments to Tax-Deferred Pensions & Retirement Savings:	\$0
44b. Student's Deductible Payments to IRA/Keogh/Other:	
44c. Student's Child Support Received:	\$0
44d. Student's Tax Exempt Interest Income:	
44e. Student's Untaxed Portions of IRA Distributions and Pensions:	
44f. Student's Housing, Food, & Living Allowances:	\$0
44g. Student's Veterans Noneducation Benefits:	\$0
44h. Student's Other Untaxed Income or Benefits:	\$0
44i. Money Received or Paid on Student's Behalf:	\$0
45. Student Born Before January 1, 1997?	NO
46. Is Student Married?	NO
47. Working on Master's or Doctorate in 2020-2021?	NO
48. Is Student on Active Duty in U.S. Armed Forces?	NO
49. Is Student a Veteran?	NO
50. Does Student Have Children He/She Supports?	NO
51. Does Student Have Dependents Other than Children/Spouse?	NO
52. Parents Deceased?/Student Ward of Court?/In Foster Care?	NO
53. Is or Was Student an Emancipated Minor?	NO
54. Is or Was Student in Legal Guardianship?	NO
55. Is Student an Unaccompanied Homeless Youth as Determined by High School/Homeless Liaison?	NO
56. Is Student an Unaccompanied Homeless Youth as Determined by HUD?	NO
57. Is Student an Unaccompanied Homeless Youth as Determined by Director of Homeless Youth Center?	NO
58. Parents' Marital Status:	MARRIED OR REMARRIED
59. Parents' Marital Status Date:	09/2000
60. Parent 1 (Father's/Mother's/Stepparent's) Social Security Number:	XXX-XX-6276

61. Parent 1 (Father's/Mother's/Stepparent's) Last Name:	KRAMER
62. Parent 1 (Father's/Mother's/Stepparent's) First Name Initial:	A
63. Parent 1 (Father's/Mother's/Stepparent's) Date of Birth:	01/25/1972
64. Parent 2 (Father's/Mother's/Stepparent's) Social Security Number:	XXX-XX-5269
65. Parent 2 (Father's/Mother's/Stepparent's) Last Name:	KRAMER
66. Parent 2 (Father's/Mother's/Stepparent's) First Name Initial:	J
67. Parent 2 (Father's/Mother's/Stepparent's) Date of Birth:	08/30/1973
68. Parents' E-mail Address:	akramer810@comcast.net
69. Parents' State of Legal Residence:	PA
70. Were Parents Legal Residents Before January 1, 2015?	YES
71. Parents' Legal Residence Date:	
72. Parents' Number of Family Members in 2020-2021:	3
73. Parents' Number in College in 2020-2021 (Parents Excluded):	1
74. Parents Received Medicaid or Supplemental Security Income?	NO
75. Parents Received SNAP?	NO
76. Parents Received Free/Reduced Price Lunch?	NO
77. Parents Received TANF?	NO
78. Parents Received WIC?	NO
79. Parents Filed 2018 Income Tax Return?	ALREADY COMPLETED
80. Parents' Type of 2018 Tax Form Used:	Transferred from the IRS
81. Parents' 2018 Tax Return Filing Status:	MARRIED-FILED JOINT RETURN
82. Parents Filed Schedule 1?	
83. Is Parent a Dislocated Worker?	
84. Parents' 2018 Adjusted Gross Income:	Transferred from the IRS
85. Parents' 2018 U.S. Income Tax Paid:	Transferred from the IRS
86. Parent 1 (Father's/Mother's/Stepparent's) 2018 Income Earned from Work:	\$151,067
87. Parent 2 (Father's/Mother's/Stepparent's) 2018 Income Earned from Work:	\$68,698
88. Parents' Total of Cash, Savings, and Checking Accounts:	\$63,000
89. Parents' Net Worth of Current Investments:	\$968,000
90. Parents' Net Worth of Businesses/Investment Farms:	\$0
91a. Parents' Education Credits:	Transferred from the IRS
91b. Parents' Child Support Paid:	\$0
91c. Parents' Taxable Earnings from Need-Based Employment Programs:	\$0
91d. Parents' College Grant and Scholarship Aid Reported to IRS as Income:	\$0
91e. Parents' Taxable Combat Pay Reported in AGI:	\$0
91f. Parents' Cooperative Education Earnings:	\$0
92a. Parents' Payments to Tax-Deferred Pensions & Retirement Savings:	\$0
92b. Parents' Deductible Payments to IRA/Keogh/Other:	Transferred from the IRS
92c. Parents' Child Support Received:	\$0
92d. Parents' Tax Exempt Interest Income:	Transferred from the IRS
92e. Parents' Untaxed Portions of IRA Distributions and Pensions:	Transferred from the IRS
92f. Parents' Housing, Food, & Living Allowances:	\$0
92g. Parents' Veterans Noneducation Benefits:	\$0
92h. Parents' Other Untaxed Income or Benefits:	\$0
93. Student's Number of Family Members in 2020-2021:	
94. Student's Number in College in 2020-2021:	
95. Student Received Medicaid or Supplemental Security Income?	NO
96. Student Received SNAP?	NO
97. Student Received Free/Reduced Price Lunch?	NO
98. Student Received TANF?	NO
99. Student Received WIC?	NO
100. Is Student or Spouse a Dislocated Worker?	
101a. First Federal School Code:	003262
101b. First Housing Plans:	ON CAMPUS
101c. Second Federal School Code:	
101d. Second Housing Plans:	
101e. Third Federal School Code:	
101f. Third Housing Plans:	
101g. Fourth Federal School Code:	
101h. Fourth Housing Plans:	
101i. Fifth Federal School Code:	
101j. Fifth Housing Plans:	
101k. Sixth Federal School Code:	
101l. Sixth Housing Plans:	
101m. Seventh Federal School Code:	
101n. Seventh Housing Plans:	
101o. Eighth Federal School Code:	
101p. Eighth Housing Plans:	
101q. Ninth Federal School Code:	
101r. Ninth Housing Plans:	
101s. Tenth Federal School Code:	
101t. Tenth Housing Plans:	
102. Date Completed:	12/09/2019
103. Signed By:	BOTH STUDENT AND PARENT
104. Preparer's Social Security Number:	
105. Preparer's Employer Identification Number (EIN):	
106. Preparer's Signature:	

Graduation/Retention/Transfer Rates

College Rates

The table shows the graduation, retention, and transfer rates for the schools you selected. Go to the [College Scorecard](#) Web site for complete information.

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <i>College Scorecard</i>
ELIZABETHTOWN COLLEGE	74%	87%	0%	N/A

Your Financial Aid History Information

The information below is the total amount of student loans that you owe. These loans are administered by the U.S. Department of Education (ED). You should confirm that these loan totals are correct. You can view details on the individual loans that make up these totals at the [National Student Loan Data System \(NSLDS\)](#) Web site. If you feel that the amounts listed on this page are incorrect, or you have other questions related to a loan, you should contact the loan servicer indicated on the NSLDS Web site. You can obtain general information about each of the types of loans that are listed below by visiting our [StudentAid.gov](#) Web site.

Note that the "Subsidized" and "Unsubsidized" amounts include the appropriate portions of any Consolidation Loans you may have. If there is an amount listed for "Unallocated Consolidation Loans" it is because we could not determine whether those balances were subsidized or unsubsidized.

Remember you are responsible for repaying all of the amounts that you borrow, plus interest. As a general rule, with an assumed interest rate of 5%, the monthly payment amount over a ten-year repayment period would be approximately \$10.61 for every \$1,000 that you borrowed. Of course your actual repayment amount will depend upon how much you borrow, the interest rate when you enter repayment, and how long your repayment term is.

Total Amount of Loans Outstanding -			
FFEL (Bank Loans) and/or Direct Loans:	Total Principal Balance	Remaining Amount to be Disbursed	Total
Subsidized Loans:			
Unsubsidized Loans:			
Combined Loans:			
Unallocated Consolidation Loans:			
Federal Perkins Loan Amounts:			
Total Outstanding Principal Balance:			
2020-2021 Loan Amount:			
TEACH Grants Converted to Direct Loans:			
Unsubsidized Loans:			

At this point, the school(s) listed on your application have access to your information. The school(s) may put together or change an aid package based on your Expected Family Contribution and notify you.

The amount of aid you receive from a school will depend on the cost of attendance at that school, your enrollment status (full-time, three-quarter-time, half-time, or less than half-time), Congressional appropriations, and other factors. Review your financial aid notification from the school(s) or contact the Financial Aid Administrator at the school(s).

Note: Your school has the authority to request copies of certain financial documents to verify information you reported on your application.

To protect the confidentiality of your application data, you should never give, share, or disclose your FSA ID to anyone, including commercial service providers that provide assistance with the financial aid process. You should keep your FSA ID in a safe location.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average 5 to 10 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly.

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.

By answering questions 101a through 101t, and signing the Free Application for Federal Student Aid, you give permission to the U.S. Department of Education to provide information from your application to the college(s) you entered. You also agree that such information is deemed to incorporate by reference the certification statement on the sign and submit page of the financial aid application. The certification statement can be viewed at [StudentAid.gov/2021/help/certification-statement](#).

WARNING: If you are convicted of drug distribution or possession for an offense that occurred while you were receiving Title IV aid, your eligibility for Title IV student financial aid is subject to suspension or termination. If your drug conviction status changes at any time during the 2020-2021 award year, you must update your answer to the drug conviction affecting eligibility question.

I have had several experiences throughout my life that have impacted the decisions that I make today. Mathematics has always been my favorite class, and I knew that whatever path I went down in my life, it needed to involve mathematics. When it came time to search for a future career, naturally I researched occupations involving mathematics. In thinking about my future education plans, there have been many life experiences and activities that influenced my decision to pursue a career as an actuary.

First, while researching actuarial science, I came upon an actuarial science camp held at Lebanon Valley College. I applied and was accepted to attend a week-long camp to learn about an actuary's work and hear experienced actuaries speak about their career. At camp, we spent each day learning courses in actuarial science, daily work life as an actuary, and learned basic actuarial statistics. Though it could be overwhelming at times to learn a new area, it confirmed my dream of attending college to be an actuary.

Second, my high school activities have drawn me to a career in working with others and working with a subject that I love. As the treasurer of the Student Council and Future Business Leaders of America, I learned the importance of managing money for a larger organization. Further, I have served as Class President for the last three years. As a class officer, I have learned that I enjoy working with others in order to solve problems or simply plan activities for the student body to enjoy. When looking for my future career and an education path to achieve this goal, I knew I wanted to combine my love for math and enjoyment of serving other people. As an actuary, I will be able to work as a team to achieve solutions for our clients and continue to improve my individual skills in a math-related field.

Through making the decision to work with others and stepping out of my comfort zone to attend camp, I am looking forward to my future career path in actuarial science.



Williams Valley Jr. Sr. High School

10330 State Route 209

Tower City, PA 17980

Telephone (717) 647-2167 • Fax (717) 647-2055

www.wvschools.net

Diane R. Best, Ed.D
Superintendent

Christine B. Joy
Asst. Principal

Christine Duey
Secondary Principal

Susan Clough
School Counselor

Jennifer Cecco
School Counselor

To Whom It May Concern:

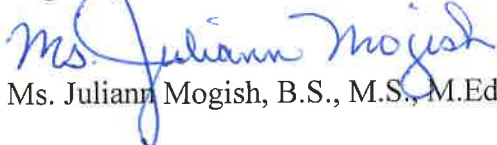
It gives me great pleasure to write in recommendation of Emily Kramer for the G. Thomas Balsbaugh Memorial Scholarship Fund.

I have known Emily for three years. I had the pleasure of having Emily in my Honors Chemistry and Advanced Placement Chemistry classes. As a student, Emily demonstrated a love of learning and the level of commitment necessary to succeed in college and beyond. As an educator, I have great respect for Emily and I believe that she is a deserving candidate that you will be proud to have representing your organization.

Emily is a dedicated, hard working student. As you know Chemistry is a challenging course for many students. Emily met that challenge head on and gave one hundred percent of her time and effort, which was also demanding due to all of her extra-curricular activities. She always has a smile on her face and brightens everyone's day. In addition to having firsthand knowledge of Emily's academic commitment, I am also familiar with her educational goals, as well as the challenges she will face when it comes to funding college tuition. I cannot think of anyone more deserving and I wholeheartedly support her application.

I feel certain that you will be just as impressed with Emily as I am. As an educator who is committed to helping deserving students succeed, I strongly encourage you to consider Emily for this scholarship. Please contact me with any questions and let me know if I can provide any additional information in support of this deserving student. You may reach me at (717) 647-2167 x1122 or JMogish@wvschools.net.

Regards,


Ms. Juliann Mogish, B.S., M.S., M.Ed.



Williams Valley Jr. Sr. High School

10330 State Route 209

Tower City, PA 17980

Telephone (717) 647-2167 • Fax (717) 647-2055

www.wvschools.net

Diane R. Best Ed.D
Superintendent

Christine B. Joy
Asst. Principal

Christine Duey
Principal

Susan Clough
School Counselor

Jennifer Cecco
School Counselor

A student like Emily Kramer is great to have in any class because she possesses so many great traits that help her in the classroom, on the sports field, within her clubs and organizations and to be an overall great person. Her hard-working attitude was evident when I had her during her 8th grade year in my math class but also now in her Calculus course as a senior. Her attitude, along with her ability to apply and focus, is to be applauded and is made even better with her helpful, kind and respectful treatment of others. She would be a great addition to any university with these many positive characteristics and a well-deserving recipient of the G. Thomas Balsbaugh Memorial Scholarship, from what I have seen in the five years I have known her.

Emily has been a very hard-working student ever since I first met her during her 8th grade year at school. She had very conscientious work habits to complement her critical thinking skills from the start and they only improved since then. Her hard work was rewarded when she was a part of a select group that tested into our accelerated 8th grade Algebra 1 course. Her thorough work habits and accurate explanations were present in a course which had increased pace and she performed excellently. She then continued to apply herself in school and now has me again in her 12th grade Calculus course. She is very focused in building meaning in everything we do, even back to that 8th grade year. She is an excellent student and it has been a pleasure to see her exhibiting her excellent work habits all while continuing to be helpful, kind and respectful to me and her fellow classmates.

Emily is involved in many things that contribute to her possessing an all-around great attitude and being an exceptional student and person. In coordination with the various memberships Mr. Balsbaugh had, Emily is very involved as well. Watching her on the soccer

pitch and on the basketball court where she was awarded rookie of the year for soccer and unsung hero and MVP for each was enjoyable. In clubs like National Honor Society, Student Council, Future Business Leaders of America, Stand Tall and Prom Committee, she has helped with the club procedures but also to run fundraisers. She served as president for NHS and Prom and also Treasurer for Student Council and FBLA. Being voted by her peers as President Class Officer for her sophomore, junior and senior years communicates the belief her classmates have in her to plan and carry out activities. In addition to her school clubs and activities, she helps in many different local community programs. Volunteering her services at local places like the food pantry, our elementary guest reader program, painting businesses, relay for life and a hometown memorial softball tournament are all ways that Emily contributes and helps with hours from her day. It is a pleasure to see all of these clubs and organizations she willingly contributes her extra time, even after school and sports, in order to make our school, area and surroundings, along with her, better. Emily has even been able to help her local soccer club by being a referee, but also providing child and pet care along with lawn care to families.

Emily's challenging, chosen coursework raises her efforts to be successful in the goals she sets out to achieve. She is and will not be afraid of working hard and pursuing further steps to work for her own meaning and understanding. Her academic coursework and her strong academic qualities are what make Emily a leader for others that she associates with but also a role model for younger ladies. She will be a great fit at her next step of education she chooses and will bring a remarkable list of qualities. A motivated, hard-working and willing to apply herself attitude, supplemented by a helpful, kind nature will make Emily Kramer a great fit at the college or university she attends while hopefully utilizing your G. Thomas Balsbaugh Memorial Scholarship and it will be great for them to have a tremendous, prideful young woman like her.

Thank you,



Todd R. Peters

TPeters@wvschools.net

717-647-2167



Williams Valley Jr-Sr High School

10330 State Route 209
Tower City, PA 17980-9474

Student: **Kramer, Emily A**
Student Address: **810 Pottsville St,
Lykens, PA 17048**

Print Date: **02/03/2020**

GPA: **101.8663**

Rank: **1 of 49**

Gender: **Female**
Birthdate: **09/26/2001**

Graduation: **May 2020**

Grade 8		Earned Credits: 1.0000
2015-2016		GPA Credits: 0.0000
Course	Final AvgCredits	

ALGEBRA I 8 100 1.0000

Grade 10		Earned Credits: 6.9000
2017-2018		GPA Credits: 13.0000
Course	Final AvgCredits	

AP US HISTORY 89 1.0000
 DIGITAL CITIZENSHIP 99 0.5000
 DRIVER EDUCATION 97 0.5000
 HONORS ALGEBRA II 99 1.0000
 HONORS CHEMISTRY 96 1.0000
 HONORS ENGLISH II 95 1.0000
 PE I & II GIRLS P 0.4000
 SPANISH II 97 1.0000
 SR HIGH HEALTH 94 0.5000

Grade 12		Earned Credits: 2.0000
2019-2020		GPA Credits: 20.9000
Course	Final AvgCredits	

ANATOMY & PHYSIO 0.0000
 CALCULUS 0.0000
 COLLEGE ENGL I -DE 97 0.5000
 COLLEGE ENGL II-DE 0.0000
 COMP PROGRAM II 0.0000
 FOODS II 0.0000
 MATH 150 - DE (Prob & Stat) 97 0.5000
 MODERN EURO HIST 0.0000
 PERSONAL FINANCE I 100 0.5000
 PERSONL FINANCE II 0.0000
 TEAM SPORTS P 0.5000

Grade 9		Earned Credits: 6.9000
2016-2017		GPA Credits: 6.5000
Course	Final AvgCredits	

BIOLOGY 98 1.0000
 DRAWING I 95 0.5000
 HONORS ENGLISH I 96 1.0000
 HONORS GEOMETRY 98 1.0000
 HONORS HISTORY 92 1.0000
 MS EXCEL 97 0.5000
 MS WORD 98 0.5000
 PE I & II GIRLS P 0.4000
 SPANISH I 97 1.0000

Grade 11		Earned Credits: 6.9000
2018-2019		GPA Credits: 19.4000
Course	Final AvgCredits	

ACCOUNTING I 98 1.0000
 ADVANCED MATH 100 0.5000
 AMER & WORLD GOVT 97 1.0000
 AP CHEMISTRY 99 1.4000
 COMP PROGRAM I 99 0.5000
 COMPUTER APPS 99 0.5000
 HONORS ENGLISH III 94 1.0000
 TEAM SPORTS P 0.5000
 TRIGONOMETRY 98 0.5000

Official Signature: _____

Date: 02/03/2020

MARKING KEY:

- A - Excellent: 93-100
- B - Very Good: 83-92
- C - Average: 73-82
- D - Below Avg: 70-72
- F - Failure: 69 & below
- P - Passing
- I - Incomplete



**THE FOUNDATION
FOR ENHANCING
COMMUNITIES**

Applicant's Name: Emily A. Kramer

HIGH SCHOOL STUDENT INFORMATION SHEET

This page should be completed by your School Counselor.

General Student Information

High School Attended/Attending: Williams Valley Jr. Sr. High School

High School Address: 10330 Route 209
Street Address

Tower City City PA State 17980 Zip

H.S. Graduation Date: May 29, 2020 Cumulative Class Rank: 1

Cumulative GPA: 101.87 Total H.S. Class Size: 49

Attendance Information

Current School Year: # of Days Absent: 11 # of Days Tardy: 0

Previous School Year: # of Days Absent: 3 # of Days Tardy: 1

Test Scores Information

SAT Reading: 610 Math: 620 Date: 8/2019
Reading: 610 Math: 620 Date: 6/2019
Reading: 590 Math: 630 Date: 11/2018

ACT Composite: 24 Date: 10/2018

Signature Information

The school related information provided above is accurate and true to the best of my knowledge.

High School Counselor Signature: J Cecco Date: 3/10/2020

High School Counselor Printed Name: Jennifer Cecco

High School Counselor Email Address: jcecco@wvschools.net