

# THE DELAWARE NATIONAL BANK OF DELHI

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*Branch Locations:*  
42568 State Highway 28, Margaretville NY  
2503 Prosser Hollow Road, West Davenport NY  
1058 Main Street, Hobart NY  
*Loan Offices:*  
265 Main Street Suite 7, Oneonta NY  
276 State Highway 7, Sidney NY

January 20, 2022

To Whom It May Concern:

This is to inform you of the availability of an annual scholarship provided by The Ehlermann-Fedderke Descendants Foundation Trust, for graduating seniors and also former graduates of Delaware County public high schools who will be pursuing an Associate, Bachelor or Master's Degree in education, the physical sciences, engineering or other related technical fields. The late Geraldine M. Stiefel, a graduate of Charlotte Valley Central School, set up a scholarship trust to benefit students of Delaware County. All completed applications must be submitted by Friday, April 15, 2022 for consideration. All aspects of the application will be reviewed by a selection committee and special attention will be given to students who demonstrate:

- Scholastic achievement, evidencing the ability to complete the applicant's course of study
- Extracurricular activities
- Good character and maturity, reflecting lifetime skills such as teamwork, responsibility, enthusiasm, independence, respect, honesty, integrity and industriousness
- Financial need

Students who intend to major in engineering shall be awarded the James L. Knak Engineering Memorial Scholarship. The awarding of this scholarship at the student's high school graduation shall include the reading of a biographical sketch of James L. Knak which will be provided at a later date. Students pursuing degrees in education, the physical sciences and other related technical fields will be awarded the Ehlermann-Fedderke Descendants Foundation Scholarship.

The trust principal is currently in excess of \$3,000,000.00 and depending on interest rates will generate a sizeable amount of income for distribution each year. The amount and number of scholarships awarded each year will be decided by the Scholarship Committee based on the number of qualified applicants.

If you have any questions, please feel free to call 855-363-3544 or email the Trust Department at [trust@dnbd.net](mailto:trust@dnbd.net). Thank you.

Respectfully,

Elliott C. Townsend  
Vice President / Senior Trust Officer

*Ehlermann-Fedderke*  
*Descendants Foundation Scholarship*  
**College Student Application**

**Eligibility Requirements**

1. Be a bona fide resident of Delaware County or a graduate of a Delaware County, New York School District
2. Intend to pursue a course leading to a Bachelor, Associate or Master's Degree in education, the physical sciences, engineering, or other related technical fields.

**Selection Process**

The Scholarship Committee will consider these criteria in making their selection:

1. Scholastic achievement, particularly in the chosen field of study, evidencing the ability to complete the applicant's course of study and educational goals.
2. Extracurricular activities
3. Good character and maturity, reflecting lifetime skills such as teamwork, responsibility, enthusiasm, independence, respect, honesty, integrity, and industriousness.
4. Financial need

**Deadline to Apply**

Applications must be postmarked or hand delivered by Friday, April 15<sup>th</sup>, 2022. Applications received or postmarked after April 15<sup>th</sup>, 2022 will not be considered. Please fill in the application in every detail required. **ANY APPLICATIONS RECEIVED THAT ARE INCOMPLETE WILL NOT BE CONSIDERED.**

**How to Apply**

Application and required documents should be hand delivered or mailed to:

The Delaware National Bank of Delhi  
Attn: Elliott C. Townsend, Trust Department  
124 Main St.  
Delhi, NY 13753

If you have any questions or need additional information, please send inquiries to [trust@dnbd.net](mailto:trust@dnbd.net) or call (855) 363-3544

## Application Requirements

**To Be Considered: Submit These Required Documents to the Scholarship Committee (postmarked or hand delivered) by Friday, April 15, 2022.**

- Completed application with photo.
- Statement of educational goals, career objectives, and need, type-written (not to exceed 500 words).
- Two (2) current personal letters of recommendation. One letter must be a college reference
- Up-to-date, **official** (sealed by Registrar) transcript from your college or university. Students who have earned 30 college credits need not furnish a high school transcript.

**A. Minimum Requirements** – Student must be:

1. A *bona fide* resident of Delaware  
County **OR** a graduate of a Delaware  
County School District
2. Intend to pursue a course leading to a Bachelor,  
Associate or Master’s Degree in education, the physical  
sciences, engineering, or other related technical fields.

**Attach Photo Here**

**B. Student Information:** This **application** and **ALL required documents** (see Application Requirements), **complete in every detail**, must be postmarked by **Friday, April 15, 2022** if consideration is to be given. **Type or print neatly in ink.**

Check any that apply:

1<sup>st</sup> year applicant \_\_\_\_\_

Repeat applicant \_\_\_\_\_

Previous scholarship recipient \_\_\_\_\_

Excelsior Scholarship recipient \_\_\_\_\_

Name \_\_\_\_\_  
Last First MI

Home Address \_\_\_\_\_  
Street City State Zip

( ) \_\_\_\_\_  
Telephone Date of Birth E-mail address

Sex \_\_\_\_\_ Single \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_ Number of dependent children \_\_\_\_\_

Total number and amount of student loans, prior to new school year\*\* \$ \_\_\_\_\_

**\*\*Please include all loans, not just those in repayment status**

**A. Undergraduate College/University Students**

1. Dependent on family \_\_\_\_\_ (Complete Section C) Independent \_\_\_\_\_ (Complete Section D)

2. Name of College/University \_\_\_\_\_ Accumulated GPA \_\_\_\_\_

3. Dates attended \_\_\_\_\_ Credits attempted \_\_\_\_\_ Credits earned \_\_\_\_\_

4. Undergraduate academic recognition \_\_\_\_\_

5. Campus activities and/or community service performed that **is not** a requirement for graduation. Indicate any leadership positions. (attach separate sheet if necessary)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. College/University I will attend next year \_\_\_\_\_

Location \_\_\_\_\_ Major field of interest \_\_\_\_\_

Expected date of graduation \_\_\_\_\_

Other degrees I hold (year and awarding institutions) \_\_\_\_\_

**B. Graduate Students**

1. Baccalaureate degree (BA) \_\_\_\_\_ (BS) \_\_\_\_\_ Institution \_\_\_\_\_

Date earned \_\_\_\_\_ Major \_\_\_\_\_ Cumulative GPA \_\_\_\_\_

2. Master's Degree: yes \_\_\_\_\_ no \_\_\_\_\_

Institution \_\_\_\_\_

Date Earned \_\_\_\_\_ Major \_\_\_\_\_

3. College/University I will attend next year \_\_\_\_\_

Major \_\_\_\_\_ Degree I am seeking \_\_\_\_\_

Expected date of graduation \_\_\_\_\_

**C. Financial Information** (students dependent on family) Information is **CONFIDENTIAL**

**Student Information**

1. I intend to work while in school yes \_\_\_\_\_ no \_\_\_\_\_ If yes: How many hours/week? \_\_\_\_\_  
Is having a job necessary? Explain \_\_\_\_\_
2. I currently have a vehicle in college \_\_\_\_\_ If yes: Make \_\_\_\_\_ Year \_\_\_\_\_  
Model \_\_\_\_\_ Monthly payment \$ \_\_\_\_\_ Monthly insurance \$ \_\_\_\_\_
3. Total credit card debt in student's name \$ \_\_\_\_\_
4. Current employment \_\_\_\_\_ Average # of hours /week \_\_\_\_\_  
My income last year \$ \_\_\_\_\_ My estimated income this year \$ \_\_\_\_\_

**Parents Information**

1. My parents (family) will assist me financially while attending college? yes \_\_\_\_\_ no \_\_\_\_\_  
If no, please explain \_\_\_\_\_  
My parents are: married  divorced  separated  single parent   
Number of dependent children living at home \_\_\_\_\_ Their ages (including yourself) \_\_\_\_\_  
How many in college next year? (including yourself) \_\_\_\_\_
2. Father's occupation \_\_\_\_\_ Father's employer \_\_\_\_\_  
Total income last year\*\* \$ \_\_\_\_\_ Estimated income for current year\*\* \$ \_\_\_\_\_
3. Mother's occupation \_\_\_\_\_ Mother's employer \_\_\_\_\_  
Total income last year\*\* \$ \_\_\_\_\_ Estimated income for current year\*\* \$ \_\_\_\_\_
4. Total Household income\*\* \$ \_\_\_\_\_

**\*\*Please include income from any source, such as unemployment, disability benefits, SSI, Social Security, Veterans' benefits, child support, alimony, pensions, retirement benefits etc.**

Parent's cash, checking and savings	\$ _____
Parent's investment accounts (stocks, bonds, etc.)	\$ _____
Parent's credit card debt	\$ _____
Real estate (other than your homestead)	\$ _____
Retirement Accounts (IRA's, TSA's, 401K's, 403B's Pensions, and any other retirement type account)	\$ _____
Market value of home	\$ _____
Outstanding mortgage	\$ _____

\*If additional room is needed to better explain your finances, please attach a separate sheet to this application

**\*\*\*I certify that all financial information that I have provided is true and accurate\*\*\***

\_\_\_\_\_  
Signature of Parent

\_\_\_\_\_  
Please Print Name

**D. Financial Information** (self-supporting, adult students) Information is **CONFIDENTIAL**.

1. Type of employment \_\_\_\_\_ Annual income \_\_\_\_\_

2. Will you continue this or any other employment while attending college? \_\_\_\_ yes \_\_\_\_ no

Please explain \_\_\_\_\_

3. Number of vehicles \_\_\_\_ Car payments/semester \$ \_\_\_\_\_ Car insurance/semester \$ \_\_\_\_\_

4. Housing expense per month \$ \_\_\_\_\_ Number of Dependents \_\_\_\_\_

5. Student Loan Payments \$ \_\_\_\_\_ Total Student Loans in repayment \$ \_\_\_\_\_

Total Student Loans not in repayment \$ \_\_\_\_\_

Personal cash, checking and savings \$ \_\_\_\_\_

Investment Accounts (stocks, bonds, etc.) \$ \_\_\_\_\_

Real estate (other than your homestead) \$ \_\_\_\_\_

Retirement Accounts (IRA's, TSA's, 401K's, 403B's  
Pensions, and any other retirement type account) \$ \_\_\_\_\_

Market value of home \$ \_\_\_\_\_

Outstanding mortgage \$ \_\_\_\_\_

\*If additional room is needed to better explain your finances, please attach a separate sheet to this application



# Potential Resources versus College Expenses

(All Resources and Expenses to be based on 2 semesters)

<u>Independent Resources</u>	<u>Expenses</u>
a. Personal Income                   \$ _____	a. Tuition                               \$ _____
b. Personal Savings                 \$ _____	b. Registration/Other Fees         \$ _____
c. Assistance from Family           \$ _____	c. Room and Board                   \$ _____
d. Coverdell ESA                     \$ _____	d. Rent                                 \$ _____
e. 529 Plan Account                 \$ _____	e. Books and Supplies               \$ _____
f. Gifts/Trust Funds, etc.           \$ _____	f. Transportation                     \$ _____
g. Other _____                   \$ _____	g. Other Expenses (*please list below)                 \$ _____
<b>Total</b> \$ _____	_____
 <b><u>Scholarship/University Resources</u></b>	
a. College/ University Scholarship                           \$ _____	<b>Total Expenses</b> \$ <input style="width: 100px; height: 20px;" type="text"/>
b. Excelsior Scholarship             \$ _____	
c. Pell Grant                           \$ _____	
d. Private Scholarships               \$ _____	
<b>Total</b> \$ _____	
 <b><u>Loan Resources</u></b>	
a. Stafford Loan (or other)           \$ _____	<b>Net Expenses</b> \$ <input style="width: 100px; height: 20px;" type="text"/> (Total Resources - Total Expense)
b. Private Loans                       \$ _____	
<b>Total</b> \$ _____	
<b>Total Resources</b> \$ <input style="width: 100px; height: 20px;" type="text"/>	

**I attest to the fact that I have researched this information and that it is true and accurate to the best of my knowledge.**

\_\_\_\_\_  
**Signature of Applicant**