

Scholarship Application Instructions for SFIRC Class of 2026

Requirements and Deadlines

Each part of the application must be completed by its deadline

Most requirements apply to all applicants.

See the next page where these same requirements are detailed by the scholarship you are applying for.

Part	Deadline
Part One: Eligibility. Follow the links on our website (https://sfindianriver.org/How-to-Apply/) to register, login, complete your profile and then complete and submit a brief eligibility form that we will screen for residency, academic eligibility and likelihood you will have unmet financial need. Eligible applicants will receive an invitation to complete the Part Two: Full Application.	Wednesday, January 14, 2026. Applicants must complete and submit the eligibility form by this day and time to continue with the application process. No exceptions for any reason. Note: This system will open on November 1, 2024.
Part Two: Full Application and Intake Interview. Applicants meeting basic eligibility requirements will receive an email inviting them to complete a Full Application. In addition to basic demographic, academic, and family financial information, you will need to provide via input, upload or request: • Paying for College Worksheet – DRAFT [Form 1]. • Academic Resume <i>on our form</i> [Form 2]. • Activities and Honors Resume <i>on our form</i> [Form 3]. • Student and Parental Consent Form [Form 4]. • College transcript (unofficial) for College Student applicants. • A small photo of you (jpg, any portrait or candid is ok). • Request via system - HS Counselor's Report (or similar with similar content) showing GPA and test scores (required for HS seniors and college students who will have fewer than 48 credits earned in college by spring 2026). • 2024 Tax Returns for you (if filed) and your parents or step-parents. Like FAFSA, we base our need assessment on the prior year's tax returns. • FAFSA Submission Summary (FSS). File your 2026-2027 FAFSA form online at https://studentaid.gov as early as possible after its October 1 opening. Save your FAFSA Submission Summary (FSS) as pdf and upload it into our system. • Statement of Personal Academic Hardship (optional) • Statement of Family Financial Circumstances/FAFSA Appeal (optional) • Florida Prepaid and/or 529 info and balance info, where applicable. • Richardson supplemental materials (two essays and two recommendations), for those applying. Recommendation requests will be made via the system.	Thursday, January 29, 2026. All Full Applications must be submitted, including all required document uploads. Start your application early. Wednesday, February 11, 2026. Applicants will be invited to schedule their Zoom Intake Interview when they have submitted their Full Application. All applicants must have completed their online Intake Interview by this date. No exceptions. Interviews are mandatory and appointments will be available starting in January. No reason to wait.
Part Three: School Decision Intake and Student/Parent Interview Applicants with complete applications who fully meet our application criteria (including residency, financial need, academic performance, and readiness to succeed in college) will be invited to: • Complete their School Decision Form via the application portal: - Provide Final School Decision information (or remaining choices) - Letter of acceptance from the school you plan to attend (upload) - Financial aid award letter from that school (upload) - Cost of attendance for that school - Paying for College Worksheet – FINAL [Form 5] - Statement of Other Financial Aid [Form 6]. • Schedule and attend a Student and Parent Interview	School Decision – Mid-to-late March. Applicants will be asked to submit their Final School Choice information (or Choices, if final school is not decided. All will be able to update their forms when final decisions are made). Information must be submitted prior to Student and Parent Interview. Student and Parent Interview – Late March – Early April. Zoom interview appointments will be scheduled in mid-March and will be conducted in late March and early April. The applicant will be make appointment using online. An applicant who does not schedule or attend their appointed interview will be removed from consideration for an award this year.

Scholarship Foundation of Indian River County

Office Location: 1555 Indian River Blvd., Suite B-111, Vero Beach

Phone (772) 569-9869

Mailing Address: PO Box 1820, Vero Beach, FL 32961-1820

Fax (772) 770-6181

Email: info@SFIndianRiver.org

Website: www.SFIndianRiver.org

Scholarship Foundation of Indian River County

Checklist of Application Requirements and Deadlines – 2026-2027 Academic Year

Detailed by the type of scholarship you are applying for – Scholarship Foundation, Richardson, College Student Award

Our application system will guide you to provide information and documents required for each type of scholarship. You will not be able to submit your application without providing all required info. Don't wait until the last minute. Plan ahead and gather the information you will need.

	Apply For (check indicates must provide)			
	SF	Rich	College Student	
			<48 CR	>48CR
Part One: Eligibility Screen: Deadline – January 14, 2026				
IRC Resident? Prior Application? Prior Award?	X	X	X	X
HS academic info, including HS, HS Grad Dt, GPA (U), SAT/ACT scores	X	X	X	X
College academic info, including College, GPAs, Credits			X	X
2025-2026 FAFSA Submission Summary (FSS) - upload and enter SAI	X	X	X	X
College attending next year, if known, or type of schools being considered	X	X	X	X
Part Two: Full Application: Deadline - January 29, 2026				
Education Info				
HS academic info, including GPAs, Rank, SAT/ACT scores, BF eligibility, AA status; academic hardship statement (optional)	X	X	X	X
College academic info, including school, GPAs, Credits, Grad Dt, Major, Degree			X	X
College unofficial transcript (upload pdf)			X	X
Personal Academic Hardship Info (optional)				
College and Career Info				
Year in college, next year and years left to degree	X	X	X	X
College attending and fin aid letter, if known and available; or College Choices	X	X	X	X
Intended college majors, career goals (brief description)	X	X	X	X
Why deserve an award? (short statement)	X	X	X	X
Family and Financial Info				
Family info, including contact info, relationships, parents marital status, household info	X	X	X	X
2024 tax returns for your parents (and step-parent, if required) and you, if you filed. (Form 1040, plus Schedules 1-3 if filed). Parent info not required for applicants who are "Independent Students" per FAFSA	X	X	X	X
College Savings Plan info, including type of PrePaid plan and 529 values, if any	X	X	X	X
Special Financial Circumstances and FAFSA appeal status (optional)				
File Uploads (pdf, except picture)				
A picture of you (jpg format, small, wallet-size portrait or candid)	X	X	X	X
Paying for College Worksheet – DRAFT [Form 1] . On our form, neatly handwritten	X	X	X	X
Academic Resume [Form 2] On our form, one page only, typed onto the Word Version or neatly handwritten.	X	X	X	
Activities Resume [Form 3] On our form, one page only, typed onto the Word Version or neatly handwritten.	X	X	X	
Student and Parental Consent Form [Form 4]	X	X	X	X
Richardson Leadership Essay and Service Essays		X		
Counselor's Report or comparable info from HS Counselor (make request via system)	X	X	X	
Richardson Recommendations (request via system)				
Recommendation #1 (Teacher/advisor)		X		
Recommendation #2 (Community individual)		X		
Part Three: School Decision Intake and Student/Parent Interview:				
Final School Choice info, including College, Term Attending (or up to three final choices, if you have not made final decision)	X	X	X	X
Letter of acceptance, fin aid letter, and COA documentation from your intended school	X	X	X	X
Paying for College Worksheet – FINAL [Form 5]	X	X	X	X
Statement of Other Financial Aid [Form 6] i.e. local scholarships	X	X	X	X

Who We Are

Scholarship Foundation of Indian River County is a locally-supported non-profit organization dedicated to making a post-secondary education possible for all Indian River County students. Founded in 1965 by Dan K. Richardson and members of the Vero Beach Rotary Club as a chapter of Dollars for Scholars, we have provided more than 3,187 Indian River County students with \$16.3 million in need-based college scholarships. **We provide scholarship awards to ALL applicants who meet our academic criteria, demonstrate readiness to succeed in college and have unmet need for the college they will attend.**

We are supported solely through the generosity of the residents and businesses of Indian River County. We are a 501(c) (3) nonprofit, charitable organization. Our volunteer Board of Directors raises funds, sets our policies, reviews applications and interviews students and families. Our Executive Director manages our fundraising activities as well as the scholarship application and awards process.

It is the mission of Scholarship Foundation of Indian River County to offer hope, encouragement, and scholarship opportunities to Indian River County students with financial need who demonstrate the desire and academic ability to succeed in pursuing a post-secondary education.

Our Awards. Applicants apply for one of three types of need-based awards:

Richardson Scholar Awards: Highly competitive, 4-year awards of up to \$7,500 per year. Applicants must be HS seniors with financial need who meet the highest academic, leadership and service excellence standards. Richardson applicants will be considered for all Scholarship Foundation awards, including our most competitive and prestigious awards.

Scholarship Foundation Awards: Applicants must be HS seniors (including any dual-enrolled students) who meet our academic criteria, have an unmet financial need for the school they will attend, have demonstrated an ability to manage their time and have a realistic plan paying for college they plan. Awards renewable for 2, 3 or 4 years.

College Student Awards: Awards for 1 year or renewable for 2 or 3-years for 1) those in college who will earn their AA/AS degree in 2026, 2) college students already pursuing a BA/BS degree who have an established track record of success in college and 3) other college students with HS records that equal or exceed our current standards for HS seniors.

Scholarship Qualifications. All Scholarship Foundation recipients must...

- ♦ Have academic and extracurricular and/or work records that demonstrate their readiness to succeed in college
- ♦ Have unmet financial need (i.e. a GAP between their cost of college and their available funds) and realistic plans for paying for the college they plan to attend. Our awards supplement a student's family funding and college, state and other local scholarships.
- ♦ Plan to be full-time students at an accredited public or private college or university in 2026-2027 (earning at least 12 credits/semester).
- ♦ Be residents of Indian River County and plan to maintain legal residency in IRC for the duration of any award received.
- ♦ Be graduates of an Indian River County public or private high school or one that serves IRC students; a graduate of IRSC residing in Indian River County; a GED recipient living in Indian River County; a home-schooled student residing in Indian River County.
- ♦ File the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.gov> . Applicants should file their FAFSA application as soon as the system opens on October 1st. FAFSA determines financial need using the family's tax information for the "prior prior" year, i.e. which is 2024 tax returns for those applying to start college in the 2026-2027 academic year. There is NO REASON FOR DELAY. Sometimes there can be snags in filing. By filing early, you will have time to address any issues and still meet college priority financial deadlines as well as ours.
- ♦ Submit an Eligibility screening form using our online application system no later than January 14, 2026 and complete a Full Application by January 29, 2026 and a Zoom Intake Interview by February 11, 2026. Qualified applicants will need to provide their school decision information and complete a Student and Parent Interview in late March or early April.
- ♦ Attend the Scholarship Foundation Awards Ceremony on Monday, May 11, 2026.

...and meet the minimum academic requirements for the type of scholarship they apply for:

Richardson Applicants: Must have a score of at least 25 on the ACT or 1210 on the SAT (math plus evidenced-based reading and writing) and have an **unweighted** academic GPA of 3.5. Must be graduating HS seniors who will be a freshman at a 4-year college. Call our office if you have questions about your eligibility.

Scholarship Foundation Applicants: Must score at least 22 on the ACT or 1110 on the SAT (math plus evidence-based reading and writing) and have an **unweighted** academic GPA of at least 3.0.

College Student Applicants: Must be 2025 or earlier HS graduates who 1) are spring or summer 2026 candidates for an AA/AS degree from IRSC, 2) will have earned a minimum GPA of 3.0 with 48 college credits by end of spring 2026 semester (no HS GPA or test scores required) or 3) will have earned at least a 3.0 on at least 24 credits taken in college by end of spring 2026 semester and have HS grades and scores meeting requirements for this year's HS applicants (3.0 unweighted GPA and 1110SAT/22ACT).

Scholarships We Offer and Application Criteria

RICHARDSON SCHOLAR AWARDS

(Applicants are also automatically considered for all SFIRC awards, including other highly competitive awards)

Up to \$7,500 per year for a maximum of 4 years

Financial need, academic, leadership and service excellence and realistic college plan

3.50 H.S. GPA (unweighted)

1210 SAT (Read/Writing + Math) or 25 ACT

Two Essays, Two Recommendations

Interview

Indian River County Resident

SCHOLARSHIP FOUNDATION AND COMMUNITY- SPONSORED AWARDS

\$1,000-\$6,500 per year for 2, 3, or 4 years

Financial need, demonstrated desire and ability, and realistic college plan

3.0 H.S. GPA (U)

1110 SAT (Read/Writing + Math) or 22 ACT

Other criteria as established by the sponsor

Indian River County Resident

COLLEGE STUDENT AWARDS

(For 2025 or earlier HS grads. Dual enrolled HS students apply for Richardson or SFAwards)

\$1,000-\$6,500 per year for 1, 2 or 3 years

Financial need, demonstrated desire and ability and realistic college plan

Upcoming IRSC grad or 3.0 GPA on 48 college credits by end of spring 2026 semester
(or at least 24 credits if HS GPA and SAT/ACT meet academic requirements for HS seniors. i.e. 3.0GPA and 1110SAT/22ACT)

Other criteria as established by the sponsor

Indian River County Resident

- ◆ The Richardson Scholar Awards are reserved for graduating high school seniors entering a 4-year college or university as first-time college freshmen. Richardson finalists will be considered for our most competitive awards as well as all other awards, so we encourage all qualified applicants to apply.
- ◆ Applicants who have not yet attained the minimum standardized test scores for the award they are applying for by our application deadlines may submit an application ONLY IF they are registered to retake the ACT on the February 8th testing date and *submit a copy of their registration for that test when they submit their Full Application*. Tests results for this test are usually released within 2 weeks. Applicants must provide us a score report showing a qualifying score no later than March 9 to be considered this year for the award they are applying for.

Helpful Hints

- ♦ Be sure to consider college costs when thinking about where you'd like to go. Look up a school's Cost of Attendance (COA) on its website. This number includes costs of tuition, fees, room and board, books, and, usually, an allowance for transportation and personal expenses. It covers only one academic year, so multiply by four for your total undergrad cost. Start EARLY to plan for how you will pay. Talk with your parents about how much they will be able to put toward your education each year. Will you take loans? Will they? Who else in your family might be able and willing to help you? Make sure you have an option you can afford among your college choices. You don't want end up with admission from only one school if it's a school you cannot afford.
- ♦ You will need to know your SAI (Student Aid Index) to get an idea of how much financial aid you might receive. You will find this number on your FAFSA Submission Summary (FSS). You will receive this via email several days after you and your contributors have completed your FAFSA application. This is the **minimum** your family will have to pay each year since need-based scholarships and grants are not allowed to cover this portion of your college costs. File your FAFSA as soon as the system opens in the year before you plan to attend college. The FAFSA for 2026-2027 is scheduled to open on October 1, 2025. Talk to prospective colleges' financial aid offices about how much aid you are likely to get from the government and the school. If you will need loans, start the process of learning about them early and think about how you will repay them. Students can take up to \$5,500 in Stafford/Direct as freshmen without any credit check and parents can borrow through the federal Parent Plus program, but they must have good credit to do so. Private loans usually will require a co-signer for students, and they are expensive. Don't assume "loans" will solve your college financing concerns.
- ♦ Students may file their Free Application for Federal Student Aid (FAFSA) online (at <https://studentaid.gov>). The system is scheduled to open on October 1. You will need to provide your FAFSA Submission Summary (FSS) to meet Scholarship Foundation deadlines as well as college deadlines. The FAFSA uses information from the prior prior year's tax return, i.e. applications filed for the college school year 2026-2027 will use 2024 tax returns. After your FAFSA is processed, you will be able to access and print your FAFSA Submission Summary (FSS). By filing early, you will meet college financial aid priority deadlines and have the best chance to receive all federal, state and college financial aid (Pell Grants, FSEOG, FSAG, subsidized or unsubsidized Stafford and Perkins loans, work study) for which you qualify. Our awards are designed to supplement, not replace, these sources of funding. When filing your FAFSA, be sure to:
 - Make sure both student and parent (and step-parent, in certain cases) get a FSA ID (user name and password) which you each will need to sign in and sign the FAFSA electronically and enter your information. You should get this NOW, even before starting your FAFSA application.
 - Schools will not award final aid packages until your FAFSA is complete and error-free. Don't delay, because colleges typically award money on a "first complete, first served" basis after the priority deadlines. These deadlines are getting earlier, some even in October. Don't delay.
 - Make sure you read the directions and enter an accurate number for number of members in your household (include yourself), since this is a very important determinant of your Student Aid Index. The FAFSA will default to the number of dependents on your parents' 2024 tax return (plus you if you aren't included on their return. So be sure to have your parent override this, by entering your accurate on his or her FAFSA submission if that default number wouldn't be correct.
 - DO NOT include IRA/401K assets or primary home equity in savings or investments), but DO include 529 Savings Plans and/or the refund value of Florida Pre-Paid Plans that are OWNED by the student or parents, if you are required to report assets. Note: **Student-owned** 529 Plans are to be included with the **Parent's** investment assets.
 - Review your FSS to see if there are issues flagged and/or you have been selected for verification and will need to provide documentation of your reported information to your college financial aid office. If so, **respond quickly** or your financial aid letter will be delayed and the money you receive is likely to be less than it otherwise might be.
- ♦ Be sure to take the SAT and ACT early! Your scores determine your qualification for Bright Futures and may be important for college entrance. Applicants who have not yet attained our minimum scores (22 ACT/1110 SAT for SF and 25ACT/1210 SAT for Richardson) as of the December tests may submit an application if they are planning to retake the ACT on the February 14th testing date and submit a copy of their registration for that test along with their Eligibility Screening Form by its January 14 deadline. Tests results for this test are expected to be released in ten days and applicants must provide a score report showing a qualifying score not later than March 9 to be considered for the award they are applying for. Plan accordingly. [Note: If you don't get minimum qualifying scores by our deadline, retake the tests up to August after your graduation. You may be able to qualify for Bright Futures and apply for our help in the future.]
- ♦ Register for Bright Futures at <https://www.floridastudentfinancialaidsg.org>. We do not require all applicants qualify for Bright Futures, but we want you to make every effort to do so. Bright Futures awards provide between \$3,500-\$6,000 per year, depending on your award level. If you're close to qualifying (or moving up from Medallion to Academic qualification) it is well worth taking the SAT or ACT again.
- ♦ **All applicants selected to receive Scholarship Foundation awards are required to attend the Awards Ceremony on Monday, May 11, 2026. No student will receive an award if unable to attend for any reason.** Wait until next year to apply if you know you won't be available on that date.



Name: _____ High School: _____ Student Aid Index (SAI) _____

Paying for College Worksheet – DRAFT [Form 1]

College Costs, Aid, and Plan for Paying

Complete this form as best you can. We want **YOU** to **know how much college costs** and **have a realistic plan for paying** for it. We don't expect a complete plan now, but you should begin to work on one. Your financial aid letter will show your grants and scholarships, but if you don't have your letter, check the college's website and/or talk to the aid office to get an idea of the financial support they offer someone like you. Talk with your parents about how your family's resources (student or parent's income, savings, gifts) and/or what loans you may be qualified for and wish to take. Feel free to have your parent(s) join your Zoom Intake Interview. We will help you understand the aid you are likely to get and talk about your plan with you.

Full Year Annual Amount

1. Name of college you plan to attend _____ (If you do not have a final school, complete for a school you feel you are "most likely" to attend) What is the annual cost? Include tuition, room, board (if planning to live at school) books, transportation, and personal expenses. This is the <i>Cost of Attendance (COA)</i> . Look for most current year you can find. _____

2. Your Estimated Grants and Scholarships (per Year)
a. Federal Pell Grant (estimated amount shown on your FSS or subtract your SAI – using zero if SAI is negative -- from \$7,395 (max Pell last year.) Your SAI is on your FAFSA Submission Summary (FSS). If there is no SAI shown there, check and fix any problem(s) noted. Let us know if we can help. _____
b. Florida Bright Futures Grant (for those attending Florida 4-year schools, plan on about \$5,500-\$6,500/year for Academic Scholars (100% tuition/fees) and \$3,500-4,500 (75% tuition/fees). _____
c. Other Federal or State Grants (available on first-come, first-served basis only to Pell Grant eligible students). _____
d. Aid from your College _____
e. Total Grants and Scholarships (add 2 a through 2d) _____

3. Local Scholarships (Other financial aid you applied for or received apart from your college. We know you won't know all of these yet.) List names and amounts here and total at right _____

4. What your family will have to pay each year (1 minus [2e+3].) This has two parts: _____
a. Your Student Aid Index (SAI) from your FAFSA Submission Summary (FSS). This is the minimum your family must cover. No scholarships can offset your SAI. _____
b. Your Unmet Need for SFIRC awards (4 minus 4a, i.e. college costs, less grants and scholarships, less your SAI.) This is what we may be able to pay a portion of. _____

5. How Your Family Will Pay (indicate your ideas about how you will pay for the portion you will have to take care of, i.e. #4 each year)
a. From Income and Savings (earnings put toward college or savings you already have; this is per year, so plan for all years)
Work study or student job _____ Savings (student or parent savings, including Pre-paid, 529 Plans, other savings, spread totals across years required for degree) _____ Parent annual income (what can be put aside each year for school) _____ Gift from relatives or other (Explain) _____
b. From Loans. We discourage you from relying on loans. Consider a school with lower costs or one that will provide you with more aid if you will need large loans.
Student Loans (All freshman can take up to \$5,500 in student loans regardless of their credit worthiness.) _____ Parent Plus Loans (Apply for these through FAFSA website. Need good credit.) _____ Other private loans (Need good credit or co-signer) _____
Total resources (5a + 5b) _____

6. What You Need to Close the Gap (4 minus 5) _____
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Academic Resume [Form 2] – Complete and upload with your Full Application

DUE NO LATER THAN January 29, 2026



Name: _____ High School: _____

Academic Resume [Form 2]

Use this form to identify your academic program and list the courses you took in each of your four years in high school. Indicate test scores for any external tests for AP or IB courses. Do not exceed one page. A copy in MS Word format which you may type into is available at our website.

www.SFIndianRiver.org/Apply_how.html

Please check the academic program that best identifies the curriculum you are enrolled in (choose one):

____ AP Graduate (min 6 AP courses), IB Diploma, Advanced Studies ____ Dual Enrollment getting AA ____ Mix AP, IB, Honors and Dual
____ Honors/College Prep ____ Other or Explain if none of these fit your program _____

List ALL courses you completed and those you are currently taking	Enter AP/IB Test Score	Credit Hours	Mark X to indicate level of course					
			IRSC (Dual Enroll)	AP	IB	Honors	College Prep	Vocational
Course – 9 th Grade								
Course – 10 th Grade								
Course – 11 th Grade								
Course – 12 th Grade								



Name: _____ High School: _____

Resume of Activities and Honors [Form 3]

Use this form to list your **principal** activities/experience/honors, time involved and grades participated in order of their importance to you. Do not exceed one page. A copy in MS Word format onto which you may type is available at our website

www.SFIndianRiver.org/Apply_how.html.

Community Service

Activity Name (and brief description if not self-explanatory)	Hours per week	Wks per year	Gr.9	10	11	12	Leadership Positions Held, Honors Received

Activities (Athletic and Non-Athletic)

Activity Name (and brief description if not self-explanatory)	Hours per week	Wks per year	Gr.9	10	11	12	Leadership Positions Held, Honors Received

Work Experience

Work Activity (and brief description if not self-explanatory)	Employer	Hours per week	Wks per year	Gr.9	10	11	12

Academic and Character Honors

Subject or Award Title	Award Description	Gr. 9	10	11	12



Name: _____ High School: _____

Student and Parental Consent Form [Form 4]

Please sign here to acknowledge that you understand and agree:

- All the information we are submitting is true and correct.
- I/my child must submit all required information and meet all deadlines to be considered for an award.
- All documents submitted become permanent property of Scholarship Foundation and will not be returned.
- I/my child will disclose to Scholarship Foundation all scholarships offered or received and failure to do so may result in a reduction or forfeiture of any potential Scholarship Foundation Award
- I/my child will not be eligible to receive a scholarship award if, for any reason, he or she is unable to attend the Scholarship Foundation Awards Ceremony on **Monday, May 11, 2026**.
- Scholarship Foundation of Indian River County may use any pictures taken of me/my child or my family in conjunction with Scholarship Foundation activities in support of its marketing and public relations efforts.

Applicant Signature _____ Name (Print) _____ Date _____

Parent Signature _____ Name (Print) _____ Date _____

Richardson Scholar Awards – Supplemental Requirements

Must be uploaded to application system by those applying for the Richardson Scholar Award in addition to all other application materials

Note: Students completing the Richardson Scholar application requirements will also be considered for our other most highly competitive awards. Richardson applicants not selected will also be automatically considered for all other awards.

-  **3.5 Unweighted GPA**
-  **1210 SAT (reading/writing + math) or 25 ACT**
-  **Bright Futures Registration and Medallion Level Award***
-  **Two Essays – Leadership and Service**
-  **Two Recommendations**
-  **Personal Interview (for finalists)**

The motto of the Richardson Scholar program is “To Learn, To Lead, To Serve.” Applicants for the Richardson Scholar Award and those who wish to be considered for other highly competitive awards must upload the following **supplemental materials** by the Full Application deadline of January 29, 2026.

Two Essays: Write an essay for each of the prompts below, and upload them in pdf format into our Application Portal.

Leadership Essay (500-650 words)

“You may encounter many defeats, but you must not be defeated.” — Maya Angelou

Reflect on a time in your life when you faced a challenge or setback that tested your determination, values, or sense of purpose. How did you respond or navigate your way through the challenge or setback, and what did it reveal about your character and leadership potential?

Service Essay (200-350 words).

“No act of kindness, no matter how small, is ever wasted.” – Aesop

Sometimes small efforts lead to big changes. Share a story when your time spent volunteering (in structured or unstructured ways) created a lasting impact – no matter how large or small. Use this opportunity to show how your kindness mattered and how it has shaped your character and goals.

Two Recommendations.

- ◆ **One from a teacher or school academic advisor** who can talk about your academic accomplishments.
- ◆ **One from an individual in the community** (an employer, pastor, volunteer activity administrator, mentor, etc.) who can talk about your participation in community activities.

There is a place on our Application Portal where you will enter the names and emails of your selected recommenders, and they will be asked to submit their reference via the Portal. Be sure to submit your requests *when you start your application* to ensure we will receive them by the deadline. You will be able to monitor whether we have received the references. We will not be able to consider you for a Richardson Award if we do not receive the recommendations by the Application Deadline of January 29, 2026.

See the next page for the text we will send the person you ask to prepare a recommendation.

You must enter names and contact information in our application portal for two people you are asking for recommendations to support your application. This is the text of the email our system will send to them. You do not need to send this to them, but you should advise them to look for the request.

Richardson Scholar Recommendation Request

[System will enter your name] has applied for the Richardson Scholar Award and may be considered for other highly competitive awards which are administered through Scholarship Foundation of Indian River County. These 4-year scholarships of up to \$7,500 per year will be awarded to students with financial need who excel in academics, leadership and service. As part of the application process, we require two recommendations for each applicant, one from a teacher or school advisor and one from an individual in the community. The student has listed you as one of those who have agreed to write a recommendation as a:

_____ Teacher/School Advisor _____ Individual in the Community

The motto of the Richardson Scholar Program is “To Learn, To Lead, To Serve.”

- **Please provide us with a one-page letter candidly assessing how well you think the applicant demonstrates this philosophy in his or her life.**
- **Please let us know your relationship to the applicant and how long you have known him or her.**
- **Since we have many qualified applicants for these awards, please help us understand how this candidate compares to other outstanding students you have known.**
- **Please include your name, address, occupation and employer and daytime telephone number.**

Please upload your recommendation at the link below in this email. All recommendations must be in our office by our Full Application deadline of Thursday, January 29, 2026 in order for the applicant to be considered for this award. We ask your help in submitting in well in advance of the deadlines so applicant's files will be complete.

**Scholarship Foundation of Indian River County
Post Office Box 1820
Vero Beach, FL 32961-1820
Phone: (772) 569-9869 Fax: (772) 770-6181**

Our office is located at: 1555 Indian River Blvd., Suite B-111, Vero Beach

Thank you for your help!

Name: _____ High School: _____ Student Aid Index (SAI) _____

Paying for College Worksheet – FINAL [Form 5]

College Costs, Aid, and Plan for Paying

Please redo the Paying for College worksheet [Form 1] you completed when you submitted your application. By now, you and your family should have a good idea of how you plan to pay for college. If you are still considering several schools, complete this form for each school. Although you may not know about any local awards, you should have a general plan for funding what your family must pay. At the Student and Parent Interview, we will talk about your plan. If you plan to take Parent Plus or private loans, you should have started to determine “which loans,” whether you are qualified for them, and how you will repay. Please call our office (569-9869) if you have questions about your plan that you wish to discuss prior to your interview.

	Full Year Annual Amount
1. Name of college you plan to attend _____ (If you do not have a final school, complete for the school you feel you are “most likely” to attend) What is the annual cost? Include tuition, room, board (if planning to live at school) books, transportation, and personal expenses. This is Colleges the Cost of Attendance (COA). _____	
2. Your Estimated Grants and Scholarships (per Year) a. Federal Pell Grant (estimated amount shown on your FSS or subtract your SAI from \$7,395 to estimate. Your SAI will be on your FAFSA Submission Summary (FSS). _____ b. Florida Bright Futures Grant (for those attending Florida 4-year schools, plan on \$5,500-\$6,500/year for Academic Scholars (100% tuition/fees) and \$3,500-4,500 (75% tuition/fees). _____ c. Other Federal or State Grants (available on first-come, first-served basis only to Pell Grant eligible students) _____ d. Aid from your College _____ e. Total Grants and Scholarships (2 a through 2d) _____	
3. Local Scholarships (awards you applied for or received apart from your college.) Enter total you know about or expect to get. Divide one-year awards by the number of years you will require to get your degree. Update your Other Financial Aid Worksheet resubmit _____	
4. What your family will have to pay each year (1 minus [2e+3]) This has two parts: _____ a. Your Student Aid Index (SAI) from your FAFSA Submission Summary (FSS). This is the minimum you must cover. _____ b. Your Unmet Need for SFIRC awards (4 minus 4a, i.e. college costs, less grants and scholarships, less your SAI). This is what we may be able to pay a portion of. We cannot provide awards to cover you SAI. _____	
5. How Your Family Will Pay (show us your plan for how you will pay for the portion you will have to take care of (#4 above) each year. We may help with some of this, but need to know you have a plan for most of the amount.) a. From Income and Savings (earnings put toward college or savings you already have; this is per year, so plan for all years) _____ • Work study or student job _____ • Savings (student or parent savings, including Pre-paid, 529 Plans, other savings, spread totals across years required for degree) _____ • Parent annual income (what can be put aside each year for school) _____ • Gift from relatives or other (Explain) _____ b. From Loans _____ • Student Loans (all freshman can take up to \$5,500 in student loans regardless of their credit worthiness) _____ • Parent Plus Loans (parents must apply for these through FAFSA website and have good credit) _____ • Other private loans (need good credit or co-signer) _____ Total resources (5a + 5b) _____	
6. What You Need to Close the Gap (4 minus 5) _____	

