



FRATERNAL SCHOLARSHIP PROGRAM

A valuable member benefit that can last a lifetime

College costs are on the rise and Royal Neighbors can help!

In 1961, we began offering our beneficial members the opportunity to reach their personal and professional goals by applying for scholarships through the Fraternal Scholarship Program.

This booklet provides information regarding our scholarship program and application process. Please read these rules and regulations carefully before applying.

Eligibility

If you are an adult beneficial member of Royal Neighbors of America, meaning you are insured or own an annuity with Royal Neighbors, then you are eligible to apply for a scholarship. Members must meet the individual criteria listed under the specific scholarship being requested.

Important Dates To Remember

March 1	Deadline to return application package in its entirety
April 15	Deadline to return Student Renewal Report Form (for past renewable scholarship recipients only)
May 15	Scholarship winners notified
June 15	Deadline to submit Scholarship Acceptance Form and photo
August 1	All colleges, universities, and institutions receive scholarship funds

HOW AND WHEN TO APPLY

By mail:

To request an application package, tear off the application request form inside, fill it out, and send it in. An application package will be sent to all beneficial members who complete the request form. Completed applications must be postmarked no later than March 1.

Online:

Details and an online application are located at **www.royalneighbors.org/scholarships**. Online applications must be submitted by March 1.

We offer different scholarships for different stages in your life

Traditional Scholarships

The traditional scholarships are designed to help students graduating from high school between January 1 and June 30 of the year in which the scholarship is awarded. Applicants must be beneficial members of Royal Neighbors of America, be ranked in the upper quarter of their class, show an outstanding record of volunteerism, and plan to enroll as a full-time student in pursuit of a bachelor's degree at an accredited college, university, or junior college.

Making A Difference Scholarship

- Ten 4-year renewable grants worth up to \$8,000 (\$2,000 each year) awarded annually to female or male beneficial members

Making A Difference Leader Scholarship

- One 4-year renewable scholarship worth up to \$20,000 (\$5,000 each year) awarded annually to the most outstanding female high school senior from the pool of qualified Making A Difference applicants

Non-traditional Scholarships

The non-traditional scholarships are designed to help students 18 years of age and older and who have previously graduated from high school. Applicants must be beneficial members of Royal Neighbors of America and show an outstanding record of volunteerism.

New Horizons Scholarship

- Ten non-renewable grants of up to \$5,000 each awarded annually
- Must plan to enroll as a part-time or full-time student in pursuit of a degree at an accredited college, university, or junior college
- May reapply annually

New Horizons Leader Scholarship

- One 4-year renewable scholarship worth up to \$20,000 (\$5,000 each year) awarded annually to the most outstanding female from the pool of qualified New Horizons applicants
- Must plan to enroll as a part-time or full-time student in pursuit of a degree at an accredited college, university, or junior college

Life Enrichment Scholarship

This non-traditional scholarship is designed to provide training for semi-professional occupations in business and industry or programs to provide skilled training.

- Five non-renewable grants of up to \$500 each awarded annually
- Is not intended for students enrolled in a bachelor or master's degree program
- May reapply annually

THE AWARD PROCESS

All application packages must be returned to the Royal Neighbors Home Office postmarked by March 1 of the scholarship award year. The Scholarship Selection Committee, comprised of individuals from the field of higher education, will review the applications and determine the winners by May 1.

ANNOUNCEMENT OF WINNERS

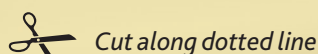
The applicants will be notified by May 15. The scholarship award becomes official when the winner is enrolled in the school selected and the Scholarship Acceptance Form has been returned to Royal Neighbors by June 15.



MAKE SURE TO READ THE SCHOLARSHIP REGULATIONS BEFORE APPLYING

- A scholarship recipient is eligible to receive only one grant per year.
- Awards are made directly to the school or institution of higher education.
- Making A Difference, Making A Difference Leader, and New Horizons Leader scholarships must be used in four consecutive years beginning in the year of the award. Extensions would only include military duty or serious illness.
- All winners of renewable scholarships are required to maintain a minimum grade point average of 3.0 and must maintain contact with Royal Neighbors of America by annually completing the Student Renewal Report Form. Failure to complete this report form in its entirety and provide a transcript by June 15 of each year during the renewal period will terminate the scholarship award.
- All scholarship funds are to be used for upcoming school expenses. At no time will funds be used for any expenses previously incurred.
- The dependent children of Royal Neighbors of America board members and senior executives are not eligible to receive scholarships.
- If a recipient is no longer a beneficial member of Royal Neighbors or is no longer enrolled in school, the scholarship terminates.

Remember, all applicants must be beneficial members of Royal Neighbors of America which means they must be insured or own an annuity with Royal Neighbors. Member benefits are provided to members at the discretion of Royal Neighbors of America. They are not part of any insurance or annuity contract and are not guaranteed.



Cut along dotted line



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Request for Royal Neighbors of America Scholarship Application and Information

(Scholarship applicants must be insured or own an annuity with Royal Neighbors.)
An application packet will be sent to all members who complete this request.

1. Scholarship request for:	<input type="checkbox"/> Making A Difference	<input type="checkbox"/> New Horizons	<input type="checkbox"/> Life Enrichment
2. Name (PLEASE TYPE OR PRINT)	LAST	FIRST	MIDDLE
3. Mailing address	COMPLETE ADDRESS	CITY	STATE ZIP
4. Royal Neighbors data	CHAPTER NO. AND LOCATION	CERTIFICATE NO.	DATE JOINED ROYAL NEIGHBORS
5. Personal data	Daytime telephone () _____ - _____ <input type="checkbox"/> Male <input type="checkbox"/> Female Home telephone () _____ - _____ e-mail, if applicable _____ Date of birth _____ / _____ / _____ Social Security no. (LAST FOUR DIGITS) _____ Date of graduation from high school _____ (month) / _____ (year) If already graduated, date of graduation and/or GED _____		

Signature _____ Date _____

Mail to: Royal Neighbors of America, 230 Sixteenth Street, Rock Island, IL 61201-8645, ATTN: Fraternal Department



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Royal Neighbors of America
www.royalneighbors.org

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