2015 LOCAL SCHOLARSHIP RULES AND REGULATIONS

THE MISS CROWDER ORGANIZATION WILL AWARD SCHOLARSHIPS UNDER THE FOLLOWING GUIDELINES: (PLEASE NOTE IN SOME CIRCUMSTANCES A 501 C-3 FOUNDATION AFFILIATION MAY NOT ALLOW PAYMENT OF SCHOLARSHIP FUND TO BE UTILIZED FOR STUDUENT LOANS OR COMPUTER EQUIPMENT.)

1) SCHOLARSHIP USAGE:

Scholarship funds may be applied to tuition, textbooks, supplies, academic fees and other appropriate mandatory educational expenses. All unusual or questionable items of expense must be referred to the Miss Crowder Organization with as much information as possible and far enough in advance for consideration of approval. Amounts received as scholarship payments are taxable income to the extent that they exceed "Qualified Tuition and Related Expenses".

Qualified Tuition and Related Expenses include tuition and fees required for enrollment or attendance of a student at an educational organization, including fees, books, supplies and equipment required of all students in the particular course of instruction.

Payment of all approved expenditures will be made directly to the college, university or other accredited institution unless extenuating circumstances exist (with the exception of computer or musical equipment clause). Personal Reimbursements to scholarship recipients will not be honored, so proper planning and time allotment is essential on the part of the student.

2) REQUESTING USAGE:

Requests for scholarships are initially processed by the Miss Crowder Organization for its review and approval upon written receipt of statements from colleges and schools or from the contestant for other educational expenses. All statements and invoices must be accompanied by a cover letter from the contestant.

Requests for computer or musical equipment will be recommended only if the college or school states in writing that it is mandatory requirement in order for the contestant to complete the coursework. The contestant may be reimbursed for this expense provided the contestant submits either a letter on official school letterhead from the school stating the mandatory requirements or a list of course requirements. There will however, be a \$2,000 cap on computer equipment, and this type of expense will be reimbursed only once. Computer software is not a reimbursable item. The original bill of sale must be submitted as well as the original credit card receipt or a copy of the canceled check

3) REIMBURSEMENT GUIDELINES:

Payments for room and board will be made to the educational institution (or for off-campus housing if the scholarship rules and regulations of the Miss Crowder Organization permit) and such requests must be accompanied by appropriate documentation from the educational institution evidencing the charges for same. Contestants must maintain at least 12 credit hours as a full-time student, 9 credit hours part-time status and 9 credit hours for graduate in order to qualify. Payments do not cover key fees or deposits. Utilities (electric, gas, cable, phone, etc.) are also not covered.

It is each contestant's obligation to determine whether the scholarship, in whole or part, is includable in gross taxable income, regardless of whether a Form 1099 has been issued. Contestants are encouraged to consult a tax advisor regarding the taxability of the scholarship payments.

4) PRIORITY OF LEVEL IN USAGE:

Contestants receiving scholarships at the local level must use the scholarship won at the local level prior to applying for funds at the state level. It shall be the responsibility of the local contestant to request written verification from the Miss Crowder Organization Local Executive Director that all local scholarship funds have been exhausted for submission to the State Organization. Outside of a request for computer equipment as discussed in Item 2, exceptions to this rule may be granted for payment of college or university room and board which do not fall within the guidelines for disbursement at the local level. The request for an exception must be submitted in writing to Scholarship Committee for consideration.

5) STUDENT LOANS:

Scholarships may be used for outstanding student loan obligations provided the contestant has satisfactorily completed the coursework for which the loan was obtained. In all cases, requests must include a current bill from the lender showing a current address, a copy of the promissory note showing that the contestant is either the primary or secondary payer of the obligation, and an official transcript showing completion of the coursework.

6) USAGE FOR FUTURE EXPENSES AND FORFEITURES

Scholarships may be used for future educational expenses, provided, however, except as set forth below, contestants must begin use of their scholarships within 1 year of the date of the award. Prior to the date of forfeiture, reasonable attempt will be made by the local organization to notify the contestant of impending forfeiture. If a contestant has not submitted a request to the Miss Crowder Organization for her scholarship award dollars during this period, her right to request funds will be forfeited. If a contestant forfeits any money from her scholarship award at the local level, her award at the state and national level will automatically be forfeited.

An exception to the time limits may be made if the contestant, prior to the expiration date, makes a written appeal to the Miss Crowder Organization citing compelling reasons why the time period should be extended. If a contestant who wins her local title is successful in winning her state title it will still be necessary for her to submit a written letter of request for extension of her local scholarship awards. The Miss Crowder Organization will review the request and determine whether an extension is warranted. The decision of the Miss Crowder Organization shall be final and binding.

THE MISS CROWDER ORGANIZATION RESERVES THE RIGHT TO AMEND AND OR MODIFY THE FOREGOING SCHOLARSHIP RULES AND REGULATIONS AT ANY TIME WITHOUT NOTICE.

I (Contestant) have read and understood the 2015 Miss Crowder Organization Local Competition Scholarship Rules and Regulations:	
Signed	 Dated