

JACK KENT COOKE  
FOUNDATION

.....  
**UNDERGRADUATE  
SCHOLARSHIP  
PROGRAMS**

.....  
**SCHOLAR HANDBOOK**  
.....

*Jack Kent Cooke*



**Congratulations** on being awarded a Cooke Foundation Scholarship to pursue your undergraduate studies. You are part of a community of extraordinary Scholars around the world benefitting from Jack Kent Cooke's legacy.

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# WELCOME

We are delighted that you are a member of our Cooke Scholar community. This handbook serves as a reference manual for Cooke Scholars. We expect you to review the contents, as the materials provide information you need to be a successful and full participant in our undergraduate scholarship programs.

The handbook provides:

- An overview of the history and mission of the Cooke Foundation and our undergraduate scholarship programs (the College Scholarship and the Undergraduate Transfer Scholarship).
- A summary of your responsibilities as a Scholar.
- A description of the Critical Actions we hope all Scholars will engage in to thrive in college and beyond.

Throughout this handbook, you will find important information pertaining to our programs and your role as a Scholar. In addition, the appendices at the end include a timeline for you to use as a guide, specific illustrative examples of how the Cooke Foundation award works, and several sample documents important to you.

Please note that the Cooke Foundation's policies and deadlines are subject to change. Therefore, you should use the latest version of the handbook as your source for the most up-to-date version of this information. We update this handbook each spring.

Again, welcome to the Cooke Foundation. We are proud to have you as a Cooke Scholar and look forward to helping you achieve in and beyond college.



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# COOKE FOUNDATION

## MISSION

Advancing the education of exceptionally promising students who have financial need

## PROGRAMS

### YOUNG SCHOLARS PROGRAM

Through its Young Scholars Program, the Cooke Foundation provides comprehensive educational advising and financial support to high-achieving middle and high school students. Young Scholars receive individualized educational services that enable them to develop their interests and abilities, as well as pursue their academic and extracurricular goals in order to prepare for competitive colleges and universities.

### COLLEGE SCHOLARSHIP PROGRAM

Through the College Scholarship Program, the Cooke Foundation offers the opportunity to apply for financial support for college for four years, along with advising and internship support to qualified applicants.

### UNDERGRADUATE TRANSFER PROGRAM

Through the Undergraduate Transfer Program, the Cooke Foundation enables the nation's best community college students to transfer to four-year colleges or universities to complete their bachelor's degrees.

### GRADUATE PROGRAM

The Cooke Foundation supports selected undergraduate Scholars who have applied for continued graduate support to pursue advanced degrees at the graduate level.

### GRANTS

The Cooke Foundation identifies and invests a portion of its funding in strategic grant initiatives to reduce educational inequities and expand educational opportunities throughout the United States. The Foundation partners with educational leaders that share our commitment to advance the education of exceptionally promising students who have financial need. Together, the Foundation and its grant partners work to create high-quality learning experiences for thousands of remarkable students.



# JACK KENT COOKE



Jack Kent Cooke was by all accounts an extraordinary man. As a young man, Mr. Cooke was an athlete and a musician, with a love for ice hockey, the saxophone, and the clarinet. He dreamed of pursuing a formal education, but that dream was cut short when he left high school during the Great Depression to work full time to help support his family.

Nonetheless, Mr. Cooke believed education was a life-long pursuit. He was a passionate student his entire life and was knowledgeable in fields as diverse as literature, music, sports, and architecture.

When he died in 1997, Mr. Cooke left the bulk of his fortune to establish the Cooke Foundation and provide remarkable students with the chance to soar.

Being a Cooke Scholar means that I am part of something bigger than my own abilities. It means that I am connected to and supported by some of the most inspiring people in the world, with the greatest minds and the most humble hearts.

Carrie Moore College Scholar,  
Cohort 2010

## LIFE CHRONOLOGY

**1912**

Jack Kent Cooke born in Ontario, Canada

**1930**

Mr. Cooke graduates from high school, but doesn't obtain the necessary degree to continue to university

**1960**

Mr. Cooke moves to the United States and is granted citizenship by a special act of Congress

**1974**

Mr. Cooke becomes owner of the professional NFL team in Washington, DC

**1988**

Mr. Cooke writes a provision in his will that will channel most of his estate into a scholarship foundation

**1997**

Mr. Cooke passes away

**2000**

The Jack Kent Cooke Foundation is founded

**2002**

The Cooke Foundation selects its first cohort of Undergraduate Transfer Scholars

**2006**

The Cooke Foundation selects its first cohort of College Scholars

**2021**

The Cooke Foundation selects its twentieth Undergraduate Transfer cohort and sixteenth College Scholar cohort

# COOKE SCHOLAR GOAL AND CRITICAL ACTIONS

Our Think Big goal for all Cooke Scholars is that you will **thrive at our nation’s top-performing colleges and go on to lead fulfilling professional lives through which you make significant contributions in whatever you choose to do.**

To date, the Cooke Foundation has provided \$222 million in college aid to more than 2,800 Cooke Scholars to pursue their bachelor’s degrees. Cooke Scholars have attended hundreds of different colleges and universities—where they have studied diverse subjects, from art history and neurobiology to electrical engineering and Spanish literature.

We focus our programming, advising, and services on five Critical Actions that you will engage in throughout your journey to thrive in college and beyond.



**OWN YOUR LEARNING**



**ENGAGE AND LEAD PURPOSEFULLY**



**DEVELOP YOUR EXPERTISE**



**CONNECT WITH PEOPLE**



**CONTRIBUTE TO THE WORLD**

# OWN YOUR LEARNING

College is less about how smart you are when you arrive on campus, but how ready you are to learn and grow every day. It is up to you to deliberately pursue knowledge and skills. What does this mean?

Take control of your learning. Set your academic, professional, and personal development goals for the year to guide how you focus your time and energy. To assist you, your Cooke educational adviser will work with you to set goals and action steps laid out in your Cooke Scholar Success Plan.

Choose your courses and co-curricular experiences with your goals in mind. Challenge yourself with experiences that tap into your curiosities and stretch you beyond your comfort zone. Academic advisors, faculty, counselors, and other mentors can offer guidance and advice as you explore your love of learning.

Owning your learning also means addressing obstacles that come your way. The time management and study skills that worked for you in the past might not be sufficient for your new college environment. Visit your college's academic resource center early and often during your college career. Meet with your professors during their office hours to ask clarifying questions, review notes and assignments, and get suggestions for resources.

Seek tutoring when necessary. Sometimes students run into academic difficulties. While the Cooke Foundation expects students to fully avail themselves of academic support resources on campus, we understand that sometimes course-specific tutoring may be necessary. Contact your educational adviser to request funds for tutoring if you are struggling in a course.

College life can be very stressful. If you feel overloaded, seek out positive ways to handle stress and get help. Cooke Foundation Staff is available to listen and provide support and guidance. We can help you connect with the numerous campus resources available to help you stay emotionally well.

Most colleges and universities offer a variety of student supports, like counseling services, student health centers, tutoring services, academic counseling, etc. What services can you take advantage of on our campus to help you thrive?

The Cooke Foundation also offers the Student Assistance Program (SAP) designed to support students and their families with personal and family difficulties. Many issues can negatively affect a student, including those related to family conflict, emotional or mental health problems, bullying and other peer conflict. Services provided include telephone consultation, in-person sessions, and referrals to community resources, if needed.

The Student Assistance Program (SAP) is available as a free and confidential resource for all Cooke Scholars and eligible family members. Through SAP you can access mental health services, financial and legal consultations, and get help developing personalized wellness programs. To access these and other resources, call 1-800-EAP-CALL or visit [www.nexgeneap.com](http://www.nexgeneap.com) and use company ID 8774.





JACK KENT COOKE  
FOUNDATION



## YOUR TOTAL WELLBEING PROGRAM

**NexGen is your confidential Student Assistance, Work/Life, Wellness, and Health Advocacy benefit provided by your organization at no cost to you.**

Your Student Assistance Program is designed to effectively balance your academic and personal life by providing professional support and a Virtual Concierge service. It will ease the stress you may be facing due to personal issues and the pressures of academics.

**Get  
Started  
Now:**

### TO ACCESS YOUR TOTAL WELLBEING SERVICES:

Call 1.800.EAP.CALL

Log on at: [www.nexgeneap.com](http://www.nexgeneap.com)

Enter your ID.

Company ID: 8774

*(Company ID is needed only to create an account on website.)*

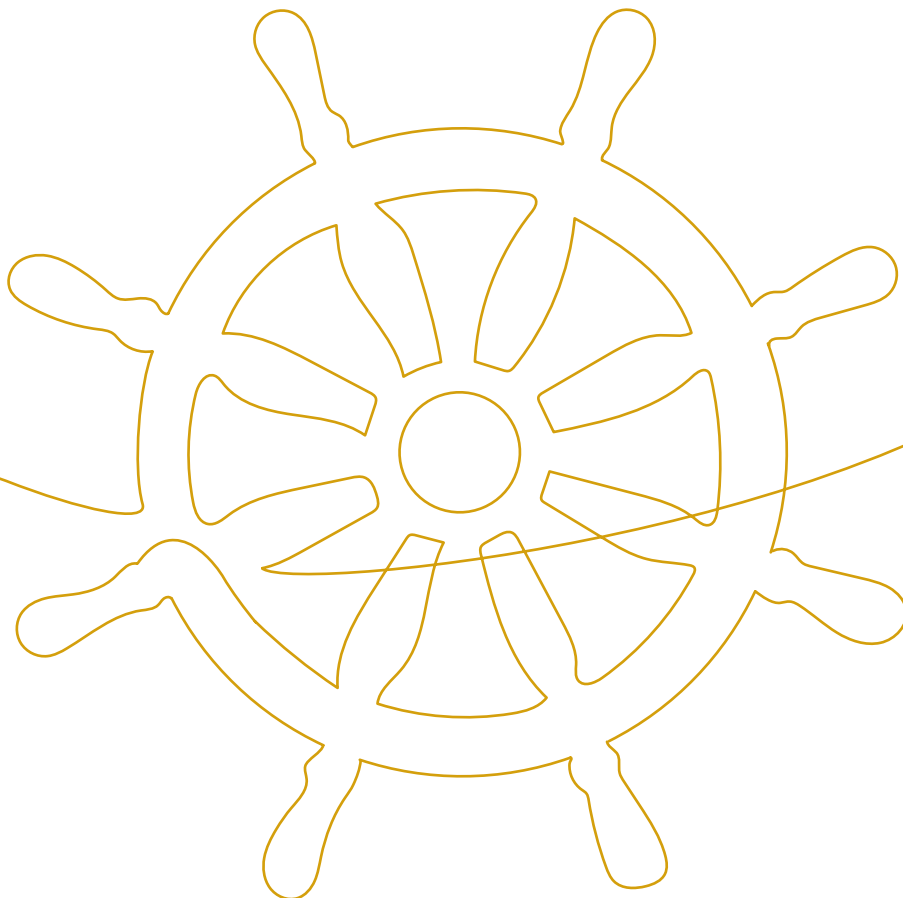
When calling our confidential counseling services, your Student Assistance Program Specialist will take you through our intake process, where we ask structured questions to assess your situation and determine the best level of care.

# ENGAGE AND LEAD PURPOSEFULLY

Cooke Scholars go beyond the classroom to explore and develop their passions in the arts, civic pursuits, athletics, and other disciplines.

Does this mean that you should sign up for every extracurricular activity or for clubs just because they will look good on your resume? Absolutely not. You should commit to interest areas that matter to you. To engage and lead purposefully:

- Explore a breadth of activities within and outside of your institution. Try out some new and different experiences that speak to you in some way. Look into both campus- and community-based organizations to meet others who share your interests.
- Step forward to lead and contribute in meaningful ways. As you discover activities you care about, invest your time and energy through leadership efforts. It can be challenging to lead, but it is an important way to learn.
- If you are a transfer student, consider joining your campus' transfer student organization to connect with other transfer students going through similar experiences.
- Give back through service. Ask yourself: what do others need and how can I make a difference?
- Advocate for causes that mean something to you. Educate yourself on the issues, seek to understand varying perspectives, analyze causes and response strategies, and collaborate with others to advocate effectively for change.
- Stick with your commitments. While we encourage you to think big, it is important that you develop a well-balanced plan that energizes you and allows you to keep your academics at the forefront.

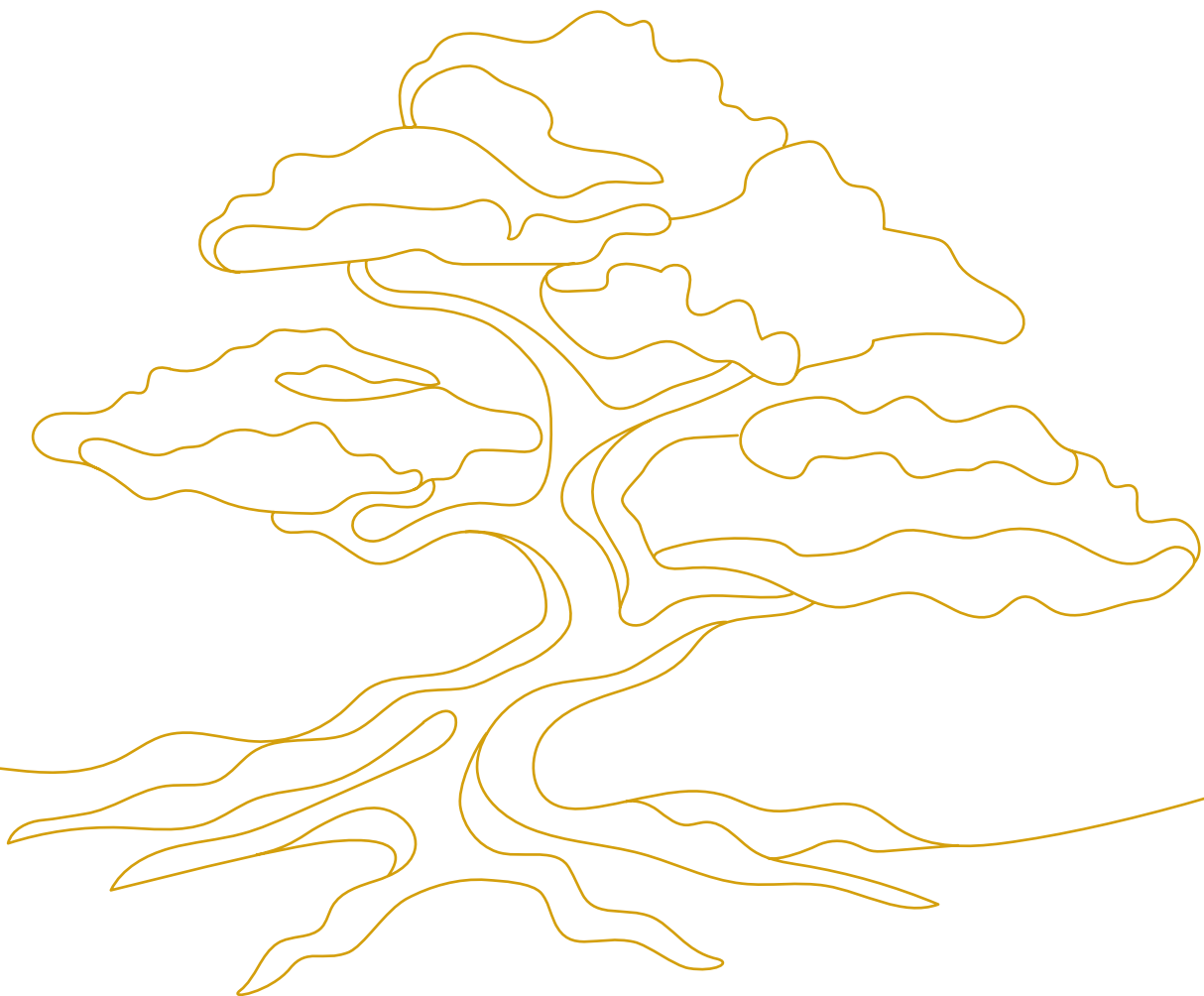


# DEVELOP YOUR EXPERTISE

We hope you will explore and develop your passions in fine arts, music, drama, civic commitments, athletics, and other activities while you pursue your education. Your curiosity and genuine thirst for knowledge are valued within our community.

Cooke Scholars commit themselves to delve into an area of interest and reach an achievement that they find meaningful.

Why does this matter? Striving to achieve an accomplishment taps into your grit to stay focused, overcome obstacles, push through learning curves, stretch outside your comfort zone, and take honest stock of your strengths and growth areas. Your ingenuity, fortitude, and hopefulness will be long lasting assets. Striving to achieve an accomplishment taps into your grit to stay focused, overcome obstacles, and push through learning curves. It is NOT about being perfect. It's about following your curiosities and stretching outside your comfort zone. It's about focusing on what you are learning about yourself along the way. What new strengths are you developing, where are you growing, and what is helping you persevere in the face of challenge? Your ingenuity, fortitude, and growth mindset will be long lasting assets.





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We encourage you to develop your expertise:

- Set SMART goals (specific, measurable, attainable, realistic, timely) each year that inspire and challenge you. We utilize the Cooke Scholar Success Plan (CSSP) as a tool to support this goal-setting and tracking effort in collaboration with your educational adviser.
- Pursue learning experiences beyond the traditional setting. Whatever your area of interest, you will learn more about your discipline and yourself by engaging with experts and like-minded peers in the field.
- Engage in undergraduate research. Many professors offer opportunities for undergraduates to assist them with their research. Not all professors will advertise research opportunities, so your best bet is to ask. If you find a professor who is conducting interesting research, ask them if they have or know of any opportunities for you to get involved.
- Obtain internships (paid or unpaid) to expand your skills, knowledge, and network. Plan to intern at least twice during your undergraduate career either during the summer or school year. For Scholars pursuing unpaid summer internships at non-profit or government organizations, the Foundation offers a Summer Internship Stipend. The stipend is available through an application process that is posted and announced each winter.
- Study abroad. Look at your academic discipline from a different cultural perspective. We encourage all Scholars to integrate study abroad into your curriculum. Meet early with your academic advisor on campus to map out a plan to fit in your required courses and account for your time abroad.
- Share your expertise with others through publications, performances, presentations, and service activities.

# CONNECT WITH PEOPLE

A person can absorb a lot from reading books, perusing websites, and taking courses. But, oftentimes the real magic of learning comes from connecting with other people – by asking questions, being curious, seeking to understand, and offering to give of their services.

Whether you attend a small college or a large university, connecting with faculty, peers, and staff can ease your transition and lead to influential mentorships. Maybe there is a professor whose work inspires you? A student leader in one of your campus clubs? A student services professional who is helping you to navigate your new surroundings? There are many people on your campus who will express their belief in you and your intellectual endeavors. Meaningful interaction with such individuals can enhance your learning and complement your overall campus experience.

Get to know people who are different from you. No doubt that over the next several years you will meet classmates, professors, administrators, and Cooke Scholars who come from a background or hold perspectives different from your own. If you don't, then you are not taking advantage of the opportunities to step outside of your comfort zone. While you might experience the ups and downs of college life or, at times, wrestle with imposter syndrome, we hope that you will embrace the learning that can occur between diverse individuals and the support you will get by reaching out to others who can empathize. Recognize the opportunity you are giving others to learn from you, while you seek to understand their unique viewpoints.

We encourage Scholars to be in touch with their educational adviser and with other Cooke Scholars to provide and receive support. We can assist you in meeting current Cooke Scholars and Alumni from any of our programs who may share similar academic, talent, or professional interests.

In addition, the Cooke Foundation offers opportunities for you to connect with Cooke Alumni in your field.

- Sign up for Cooke Connect to interact with Cooke Scholars and Alumni around career pursuits.
- Contact your educational adviser to be matched with Alumni and Scholars for informational interviews, résumé help, or longer-term mentoring.

The Cooke Scholar network offers boundless possibilities and is a tremendous resource to enhance your college experience.



# CONTRIBUTE TO THE WORLD

Cooke Scholars contribute to the world through significant achievements and through regular, everyday actions.

What do you want to accomplish this year? How can you use your efforts and talents to make a difference for others? What big idea will you persevere to realize? What problem will you commit yourself to solving no matter how long it takes?

To contribute to the world, we encourage you to think big, and to think about your cumulative impact. It's okay to start small just so long as you take one action today.

And, that includes learning early about graduate school and your career. Visit your school's career center to find resources on graduate programs, industry meet-ups, and technical skills such as writing an effective resume or graduate school personal statement and interviewing

Identify the values, attributes, qualities, and skills that you can bring to pursuing your footprint in the world. Figure out your strengths and build on them.

"Do better than your supposed best." These are the words Jack Kent Cooke messaged to his football team before they went on to win the Super Bowl. For you, this means putting forward your greatest efforts to learn and grow with each course, each semester, each year.

You don't need to be perfect to have purpose.



# EDUCATIONAL ADVISERS

## EDUCATIONAL ADVISERS

Shortly following your selection as a Cooke Scholar, you will be assigned a dedicated educational adviser who works closely with a group of 80-100 Scholars to ensure your overall success. Educational advisers help students to set and achieve academic goals, navigate campus resources, explore career interests, and brainstorm solutions when problems arise. They review your academic performance and check in with you each term to ensure you are taking advantage of resources available to you and making satisfactory progress towards your degree. Through a combination of one-on-one phone or video chat sessions, virtual group hangouts, emails, topical webinars, and in-person visits, your educational adviser provides comprehensive and ongoing support to help you to achieve your goals.

## PROGRAM ASSOCIATE, GRADUATE ADVISEMENT

This role serves as the main point of contact for Scholars, and helps students manage the graduate and professional school experience. This role also works to provide resources and information related to graduate school and career planning. They are here to support you as you adjust to graduate school, work through academic challenges, manage stress or school/life balance, and explore career possibilities, among other things.

## HOW YOUR EDUCATIONAL ADVISER CAN BE A RESOURCE

- Talking through your course selection and graduation plan
- Identifying internship, research, and summer academic opportunities
- Connecting you with another Cooke Scholar or Alum who shares similar interests
- Developing strategies with you to improve your grades
- Helping you create an effective time management practice
- Preparing for a conversation with a professor
- Explaining how to maximize your Cooke scholarship
- Facilitating tutoring services or other academic support, if needed
- Making a referral to the Student Assistance Program for mental health, legal, or financial guidance
- Discussing plans for graduate school and arranging test prep services
- Informing you about fellowships
- Connecting you with campus career development resources



# SCHOLAR COMMUNITY

## SCHOLARS WEEKEND

Scholars Weekend is a four-day gathering of 350 active Scholars from around the country in the Cooke Foundation undergraduate scholarship programs. The event is held in early August near the Cooke Foundation headquarters in Northern Virginia.

Scholars Weekend has several purposes:

- To create a bond among Scholars and between Scholars and Cooke Foundation Staff.
- To inspire Scholars to continue pursuing excellence.
- To encourage leadership and a sense of service to others.
- To provide information that will assist Scholars personally and academically.

During Scholars Weekend, the Cooke Foundation engages Scholars in activities related to maximizing their Cooke scholarship, career exploration, networking with other Cooke Scholars and Alumni, and personal growth, through a mix of small-group discussions, engaging workshops, and speakers.

*Scholars are required to attend Scholars Weekend the summer they are selected to receive the scholarship. The Cooke Foundation covers the cost of travel, lodging, food, and programming for the weekend.*

## REGIONAL AND CAMPUS EVENTS

Each year, the Cooke Foundation hosts regional events across the country to foster community among groups of Scholars living in the same area. Cooke Scholars and Alumni attend to strengthen personal connections with their fellow Scholars and build their professional networks. These events take place throughout the year across the country and internationally.

## SOCIAL MEDIA

The Cooke Foundation offers you multiple means by which to stay connected to your fellow Scholars. The Foundation is active on a variety of social media channels. Like, follow, and watch us on:

- **Twitter:** [@TheJKCF](#)
- **Instagram:** [@TheJKCF](#)
- **LinkedIn:** [Jack Kent Cooke Foundation](#)
- **YouTube:** [Jack Kent Cooke Foundation](#)

**Cooke Connect** - Cooke Connect is the official networking platform for Cooke Scholars and Alumni. You can sign up at [www.cookeconnect.com](http://www.cookeconnect.com).





# SCHOLAR RESPONSIBILITIES

## ACADEMIC COMMITMENT

Students are required to upload their grades to the [Cooke Access Portal](#) (CAP) [Pg. 16] within two weeks of completing each academic term. The Cooke Access Portal (CAP) is a system created by the Cooke Foundation to help Scholars fulfill their scholarship requirements. Scholars will use CAP throughout their time as a Cooke Scholar to input grades, upload transcripts, communicate with the Foundation and perform other required tasks. An unofficial copy of the transcript is sufficient for the fall and winter terms as long as the document shows the Scholar's name, institution, course names, credit hours, and grades assigned. For the spring term, however, all Scholars are required to submit an official transcript that shows both term and cumulative grades.

Scholars are responsible for remaining dedicated to their academic studies. The Cooke Foundation encourages Scholars to maintain a GPA above 3.0 on a 4.0 scale (or the equivalent). We understand that exceptional circumstances can occur. Scholars are responsible for communicating academic challenges to the Foundation in a timely manner and engaging with their educational adviser to implement success strategies.

Scholars whose term GPAs fall below 3.0 or who earn Cs or below for a term are identified for academic support by our program Staff. In these situations, educational advisers work closely with the Scholar to understand the nature of the concern and discuss strategies to encourage the student's success. We recognize that students experience challenges for a multitude of reasons and that every situation is unique. As such, we want to ensure that you maximize tailored supports and available resources to meet your individual needs.

In addition to maintaining good grades, Scholars are responsible for making substantial progress each term toward their degrees. Under this standard, you are presumed to be attending studies full-time, with summers free, unless you propose an alternative that the Cooke Foundation approves. The Cooke Foundation has put resources in place to address many of the academic, social, and financial concerns that can create obstacles for students. As a result, we anticipate that students will pursue an "on-time" graduation plan, defined as four years (eight semesters/twelve quarters) for College Scholars and two years (four semesters/six quarters) for Undergraduate Transfer Scholars. Because credit policies differ between institutions, UT Scholars may request up to three years (six semester/nine quarters) of funding to complete their degree in consultation with their educational adviser.

In most cases Scholars should take courses for letter grades; however, Scholars may choose to take a limited number of courses pass/fail. Most colleges have strict limits on the number and type of pass/fail courses allowed. In most cases, the Cooke Foundation will allow up to one pass/fail course per academic term. If your college allows fewer pass/fail courses, then you must follow the college guidelines. Scholars studying outside of the U.S. or at colleges in the U.S. with unusual grading policies should contact the Cooke Foundation to clarify the grading criteria. For example, Brown University allows a greater number of pass/fail courses, and colleges in England provide letter grades only at the end of the academic year, not after each term. The Cooke Foundation will review the policies of each college and specify the requirements on a case-by-case basis.

If you encounter academic or personal difficulties during the year that may impede your academic progress or success, please contact the Cooke Foundation as soon as possible. Your educational adviser will work with you to address the issue. We want you to succeed and can only help when you communicate with us.



## CONDUCT

As a representative of the Cooke Foundation, you are to act with honesty and personal integrity, demonstrate strength of character and leadership, and show concern for your community.

You recognize that the Cooke Foundation condemns racism, racial violence, white supremacy, hate speech, and bigotry in all forms, and is resolute in its commitment to foster an inclusive educational environment where every Scholar, Alumnus/a, Staff member, and Grantee, or other member of its broader community, is treated with dignity and respect. You will conduct yourself in alignment with the Cooke Foundation's commitment to antiracism.

The Foundation may withdraw scholarship support at any time if you are involved in conduct that is criminal, convicted of a crime, found by your institution to have violated academic standards, or engage in conduct that reflects negatively on the image of the Cooke Foundation. We will consider all facts in context and expect that you will report any potential violations to the Foundation immediately after they occur.

## MEETING COOKE FOUNDATION DEADLINES

You are responsible for submitting official documents to the Cooke Foundation by the appropriate deadlines. Failure to submit forms, transcripts, bills, and required reports will put your scholarship at risk, both in terms of getting your bills paid and in meeting the expectations set out in the Scholar Agreement. Scholars who consistently miss Cooke Foundation deadlines risk suspension of Cooke funding and possible removal from the program.

## MAINTAINING FULL-TIME ENROLLMENT EACH TERM

You must be enrolled full-time during each term or semester that you receive your award. If you find it necessary to drop below full-time enrollment before a term or semester ends, contact your educational adviser as soon as possible to discuss the circumstances. We generally define full-time enrollment as at least 12 credit hours per term or semester. Some institutions have alternative definitions of full-time enrollment. If this is the case at your institution, you must enroll in sufficient classes to meet at least the minimum number of credit hours that your institution defines as full-time attendance. For approved part-time study, the Cooke Foundation's award may cover tuition, required fees, and books only.

## CONTINUOUS ENROLLMENT

Once you have entered college, it is assumed that you will attend each academic term/semester (not including summers) until you complete your degree. If some special circumstance makes it necessary or advisable for you to leave college for a period of time, you may request a deferral from the Cooke Foundation. In most cases, requests are considered on a term-by-term basis. If you wish to seek a deferral, please contact your educational adviser immediately. You are required to obtain official approval from the Cooke Foundation **before** pursuing a deferral with your school.

Cooke Foundation Staff will ask you to submit your request using the Change of Program Request form (explained in detail below). If the Cooke Foundation approves your request for a deferral, your scholarship payments will resume when you return to your studies at the agreed-upon date. While the Cooke Foundation recognizes certain circumstances are beyond a Scholar's control, we retain the right to limit the length of deferrals.

## COOKE SCHOLAR SUCCESS PLAN

All Cooke Scholars will work with their educational adviser to complete the Cooke Scholar Success Plan (CSSP) in their first year of the program. The CSSP is a resource to help you map out your short- and long-term aspirations and identify opportunities to set you up for success. It will serve as a personalized tool for charting out the most effective pathway to achieving your goals and evolve with you as you move towards graduation. The CSSP also serves as a touchstone for you and your educational adviser to ensure that you are on-track as you prepare for graduate school and/or professional life.



If you would like to request a change to your program of study, you must submit an official Change of Program Request form to the Cooke Foundation seeking approval. Without prior approval, you should not expect the Cooke Foundation to fund a course of study that varies from the program described in your Scholar Agreement.

Use the Change of Program Request form to seek approval to:

- Study abroad for a term or a year.
- Defer your scholarship.
- Transfer to a different institution.
- Make changes to your academic program that will extend your scholarship for an additional term or otherwise change your graduation date.

To obtain the Change of Program Request form, contact your educational adviser. While you should feel free to call and discuss your ideas at any time, please submit the request only when you have made specific plans for your revised program of study (e.g., identified the exact study abroad program you wish to attend and can satisfactorily articulate why).

The Cooke Foundation will evaluate your request and notify you as to whether the scholarship will apply to your proposed course of study. We review these requests on a case-by-case basis and consider the strength of your rationale for requesting the change, the cost of the change and the solidity of your plans as they relate to your educational and career goals.

This entire process of requesting a form, completing it, submitting it for review, and receiving a decision from Cooke Foundation Staff can take up to **six weeks**, so please contact the Cooke Foundation as soon as possible as you consider a change to your program. Based on this, you should build in time to accommodate the full decision-making process. Keep in mind that the Cooke Foundation retains the right to deny requests deemed inconsistent with our scholarship purpose and intent.

### **Further information about transferring**

The Cooke Foundation does not encourage transferring, but may allow it in limited circumstances. You must work with your educational adviser if you are considering a transfer, as Cooke Foundation pre-approval is required.

As with deferrals, you must request approval from the Cooke Foundation in advance. After speaking with the educational adviser, you will be asked to submit a Change of Program Request form. Please keep in mind that the Cooke Foundation may not pay for you to repeat credits that your new institution does not accept. Therefore, there is some financial risk involved with transferring. We retain the right to deny approval for transfers.

## **COMMUNICATION AND CONTACT INFORMATION**

### **Communication between the Cooke Foundation and Cooke Scholars**

As a Cooke Scholar, you have the opportunity to engage with an educational adviser who is uniquely invested in your college experience. Our team of advisers come from a variety of backgrounds, but all have expertise in the field of higher education. They are passionately focused on student success and connecting Scholars with resources to maximize their potential. Scholars are encouraged to communicate with their adviser and to be proactive about reaching out to discuss challenges, celebrate successes, and talk through opportunities.

You will receive a series of letters, emails, and portal-generated communications over the course of your college years from the Cooke Foundation, including award notifications, annual reports, graduation confirmation, and prize nomination forms. Because some of these communications will relate to important administrative matters, you will often be required to respond to the Cooke Foundation. Please do so promptly. Failure to respond to communications and deadlines in a timely fashion will jeopardize your scholarship.



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### **Cooke Access Portal (CAP), Scholar Homepage, and Text Reminders**

Staying on top of your scholarship requirements is important. Check your To Do List in CAP often to be sure you've completed all tasks and requirements on time. The following is a link to the [CAP User Manual](#).

The Cooke Scholar Homepage (<https://www.jkcf.org/cooke-scholar-community/>) also houses Foundation contact information, Scholar resources, and other important program information.

The Higher Education programs utilize text messaging to remind Scholars about overdue items, upcoming deadlines, and other events. Be on the lookout for text messages from the Cooke Foundation; the text will appear on your phone as a five-digit number. In general, the message will not require a response and will refer to an email that has already been sent to you for more information.

### **Changes to Contact Information**

You must ensure that your contact information is up to date at all times so that we can readily contact you. This information must include an email address that you check often and maintain, even during off times such as the summer.

All Cooke Scholars can edit their own email addresses, mailing addresses, and phone numbers in CAP. Primary email addresses must be updated by higher education program Staff. If you would like to change the primary email address the Foundation uses to contact you, please email [scholars@jkcf.org](mailto:scholars@jkcf.org) the updated address.

You should ensure that your email filter system will accept messages from the Cooke Foundation Staff. If you choose to use your school email address for communication purposes, this may mean working with your campus IT Department to add us to their whitelist to ensure our emails get to your inbox.

Please keep your contact information up to date after you graduate as well. Our Alumni are important members of the Cooke Foundation community.

### **REQUESTS FOR SUMMER STUDY AND SPECIAL TERMS**

The Cooke Foundation budgets scholarships to cover the standard academic year (approximately nine months; fall and spring semesters or the equivalent three quarters). Typically, the award does not cover the costs of summer study or special terms such as January terms or "mini-mesters." However, because this schedule does not suit every student's situation, the Foundation will consider requests to fund these terms, as described below, on a case-by-case basis. It may take up to six weeks for the deliberation process so please plan accordingly.



Among the issues the Cooke Foundation considers in granting such requests are the following:

- Is the summer study or special term required by your institution? (Is your school on a 12-month academic calendar?)
- Are the courses for degree credit?
- Will summer study or special term participation allow you to graduate early?
- What are the costs associated with the change?

Funding for summer study or special terms may cover tuition, required fees, books, and living expenses for approved full-time study. For approved part-time study, the Cooke Foundation funding may cover tuition, required fees, and books only.

Total funding for the academic year, including these terms, may not exceed \$55,000, the maximum yearly scholarship amount. The summer term is considered part of the upcoming academic year. Please consider the anticipated cost of attendance for the regular academic year in deciding whether to apply for special term funding from the Foundation.

To discuss the possibility of utilizing summer study to meet your academic needs and to obtain the Summer Study Request form that is used to request funding for all special terms, contact your educational adviser early in the spring term.

The Cooke Foundation will notify you as to whether your request has been approved. The Foundation may revoke summer or special term scholarship approval if your academic performance in the preceding term is unsatisfactory.

## **TAX LIABILITY**

Under current tax law, certain portions of grants and scholarships may be taxable as income. As a recipient of a Cooke Foundation scholarship, you are responsible for consulting the IRS and/or a qualified professional to determine your liability. The Cooke Foundation does not provide tax advice. You may also wish to consult Internal Revenue Service Publication 970 or its equivalent each year to help determine your liability. You can obtain this publication (which includes worksheets) over the internet ([www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf)) or by calling the IRS toll-free publications request line at (800) 829-1040.

To ensure you have a record of your scholarship payments, please keep a copy of the payment letters the Cooke Foundation makes available to you each semester.

## **ONGOING ENGAGEMENT WITH THE COOKE SCHOLAR COMMUNITY**

Once you graduate, you are considered an Alumnus/a, and as such you are afforded opportunities to mentor Scholars, participate in events, and serve as speakers and representatives of the Cooke Foundation. We hope all Alumni will stay engaged, as you add tremendous value to our community.

Once you graduate, you shift to a new, special status as a Cooke Scholar Alumnus/a. As such, you are afforded a wide array of opportunities to mentor current Scholars, network with other Alumni, engage in outreach to spread the word about Cooke scholarships, and otherwise serve as speakers, representatives and ambassadors of the Cooke Foundation. As you will add tremendous value to our community, we hope that all Alumni will remain actively engaged with us.



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# YOUR COOKE SCHOLARSHIP

Your Cooke scholarship is intended to cover a share of your educational expenses—including tuition, room and board, living expenses, books, and required fees. Awards vary, based on the cost of tuition as well as other grants or scholarships you may receive. Therefore, each year you, in collaboration with your financial aid office, are required to complete the Cooke Foundation's Cost of Attendance (COA) process. Below is a more detailed explanation of how your award is calculated and a review of the grant and forgivable loan processes.

## **COST OF ATTENDANCE**

The Cooke Foundation provides awards of variable amounts intended to meet your particular needs, depending on the cost of your academic program and the financial aid you receive. We will work closely with you to help you understand your costs and financial aid. Expenses that the Cooke Foundation generally considers as eligible costs of attendance include tuition, required fees, books, school provided health insurance, room and board and institution-determined living expenses. Some expenses the Cooke Foundation does not cover include security deposits, exam fees, parking costs, transcript fees, fraternity/sorority fees, and late fees.

The maximum possible undergraduate award is \$55,000 per year (\$27,500 per semester or about \$18,000 per quarter/trimester on a three quarter/trimester system), including grants and forgivable loans. The scholarship amount listed in the award notification you receive each year may in some cases be a firm amount based on school policy. In other cases, the scholarship amount may be an estimate, dependent upon changes in billed expenses such as tuition and fees. We make available to you via CAP the award notification, which includes the scholarship amount, to allow you to plan. The Cooke Foundation reviews the charges listed on your billing statements when determining the amount to cover for tuition, fees, and any on-campus room and board (billed costs); we use the amounts listed on the COA to determine the allowances for books, living expenses and off-campus room and board (non-billed costs - this amount is usually called a "stipend.") Therefore, it is not necessary to send in any receipts for books or rental agreements for housing.

The standard room expense for our scholars will typically be defined as the cost of a double room for students who choose to live on campus. Under normal circumstances we will not include the additional cost of a single room in the cost of attendance. When a single room is required based on a medical condition, disability or school policy, we will consider including the additional expense, but you should notify us as soon as possible if this situation pertains to you.

Students who choose to live off campus will receive a room and board allowance. The amount of this allowance will be determined by your financial aid office based on the average cost of living in your area; it will not be based on your actual rent or expenses.

Married scholars will typically incur greater food, health insurance, housing and living expenses as a household than a single student. If a scholar is married and there are no dependent children, the Cooke Foundation will not consider increasing the cost of attendance beyond the standard amounts for room/board, living expenses, and insurance as determined by the school for an individual student – the reason being that the spouse will share in the effort to meet expenses associated with maintaining the household. Given this policy, we realize in certain situations – such as when the spouse is unemployed – it may be necessary for a married couple to seek additional aid sources not associated with the Cooke Foundation (e.g., a Direct loan) in order to cover more of their expenses.



In cases where a scholar has one or more dependent children, the Cooke Foundation will consider including some of the expenses related to caring for the dependents in the cost of attendance, but such consideration is contingent on the scholar providing detailed dependent expenses to the Cooke Foundation along with the required attachments. Please note that only child care expenses (i.e., expenses for a day care provider or babysitter) for dependents 12-years-old and younger will be considered for inclusion in our award calculation. Other expenses, such as health insurance and additional household expenses will be considered for dependents 17-years-old and younger. Exceptions to the age limitation may be considered only in cases of documented disability.

Scholars are required to report any additional financial assistance received. Additional financial assistance received after the COA has been processed may require a reduction in your Cooke award amount.

## **AWARD CALCULATION**

Once you select the college you will attend, you, in collaboration with your financial aid office, will complete the COA process that will help determine how the Cooke Foundation award will fit in your financial aid package. After the completion of the COA, generally sometime during the summer, the Cooke Foundation will notify you of the estimated amount you will receive from the Foundation for the academic year. The award may be made in two parts: a direct grant/scholarship and a forgivable loan, depending on your individual circumstances. A sample award notification and examples of how scholarships are calculated are included in this handbook's appendices.

## **DIRECT GRANT - SCHOLARSHIP**

The primary component of the Cooke Foundation's scholarship programs is a traditional grant paid to your college to cover such things as tuition, fees, room and board, books, and living expenses. The Cooke Foundation hopes to enable you to attend college without having to work part-time on campus (often called "work study") or take out loans that do not have a forgiveness option. The Cooke Foundation's hope is that our grant, coupled with federal grants (e.g., Pell Grant) and scholarships and grants you receive from the college and other outside sources, will cover your academic costs, except for your expected family contribution (EFC). There may be instances when colleges do not offer enough money to cover all those costs. However, this is not the norm.

## **FORGIVABLE LOAN PROGRAM TO COVER EXPECTED FAMILY CONTRIBUTION (EFC)**

In some cases, schools allow grants or scholarships to cover the EFC. In most other cases, this is not allowed. If the Cooke Foundation scholarship is not allowed to cover the EFC, typically the scholar and/or his/her parents will take out federal loan(s) to cover the cost. The Forgivable Loan Program offered by the Cooke Foundation will repay the federal loans upon the successful completion of each academic year with at least a "B" average.

If you are eligible for the Forgivable Loan Program, a loan agreement letter will be made available to you along with your award notification. If you choose to participate in the program, you will need to work with your financial aid officer at your school to take out a Direct Loan in an amount equal to, or less than, the amount provided on your loan agreement letter. If you take out a loan for an amount greater than the amount specified in your loan agreement letter, the loan amount above and beyond the approved amount will not be repaid by the Cooke Foundation. You may also need to work with a parent and your financial aid officer to take out a parent PLUS loan (review your loan agreement letter to see if a PLUS loan is recommended). It is not necessary to inform your school that the federal loan(s) may be repaid by the Cooke Foundation. The signed loan agreement letter(s) and a copy of the loan disclosure statement must be submitted to the Cooke Foundation as instructed each year.

For details about the forgivable loan processes, refer to the CAP manual available [here](#).

***Loans not approved and agreed upon by the Foundation will not be repaid.***





If you do not successfully complete each academic year or if you fail to earn a cumulative GPA of “B” or better, you or your parent/guardian (if he/she signed for the loan) will be responsible for repaying the loans and any accrued interest.

Non-U.S. citizens (without permanent resident status) and international students are not eligible to receive federal aid but are eligible to receive non-government scholarships. These students should consult with their financial aid officer to ask about any other aid available.

## SCHOLARSHIP PAYMENTS

Following receipt of your award letter, you are responsible for uploading to CAP a copy of your itemized bill or online account summary at the beginning of each term (semester, quarter or trimester) during the school year. The Cooke Foundation begins processing payments upon receipt of your bill (assuming we have received your COA and you do not have a hold on your account) and will process bills in the order they are received. The Cooke Foundation takes approximately three weeks after receipt of the bill to process payments. Please note that if a portion of your scholarship payment includes funds for non-billed allowances (e.g., books, off-campus housing and living expenses), your school, upon receipt of our check, will disburse the excess funds (stipend) to your account to you. Please plan accordingly. In no circumstances will the Cooke Foundation make payments directly to scholars.

We recognize that most schools have adopted online billing systems. If you are attending such a school, please access your online statement and upload a print screen to CAP. ***We will not access a scholar’s bill online or retain passwords and login information for online accounts.***

To be considered an acceptable bill – we accept print screen or PDF – the bill should include the following:

- The Scholar’s name.
- The school’s name.
- An itemized list of tuition and fees for the term. (It is your responsibility to check to make sure that all fees are listed, as some schools post charges at different times. The Cooke Foundation considers only tuition and fees as listed on the bill. If a fee is missing, the Foundation will not include that amount in the scholarship payment process.)
- An itemized list of financial aid for the term (institutional, federal, state aid and any additional outside scholarship aid expected).

The Cooke Foundation will not issue payments for past terms. If you fail to submit necessary documents before the end of a term (as defined by your institution’s academic calendar), the Cooke Foundation will not retroactively make a payment for that term.

If you withdraw from some or all of your classes before the end of a term, the Cooke Foundation may require you or your academic institution to reimburse some or all of your scholarship for that term.





## SAMPLE COOKE FOUNDATION AWARD CALCULATIONS

Below are two examples of total attendance costs and awards for Cooke Scholars. In Example A, the Cooke Foundation's award is \$18,233. In Example B, it is \$55,000, the maximum amount possible.

### Example A: Expenses for Academic Year for Student A

Tuition .....	\$23,800
Required fees .....	\$378
Books .....	\$755
Room and board .....	\$12,000
Other approved personal expenses .....	+ \$1,500
<b>Subtotal .....</b>	<b>\$38,433*</b>

\*School calculates that Student A's family can contribute \$2,800 toward these total expenses. Often this calculated amount, which is different for each student, is referred to as the expected family contribution (EFC). Schools usually will not allow the Cooke Foundation to cover the EFC with our grant.

### Example B: Expenses for Academic Year for Student B

Tuition .....	\$48,500
Required fees .....	\$800
Books .....	\$1,200
Room and board .....	\$16,000
Other approved personal expenses .....	+ \$1,500
<b>Subtotal .....</b>	<b>\$68,000*</b>

\*School calculates that Student B's family can contribute \$2,000 toward these total expenses.

### Anticipated Resources for Academic Year for Student A

Federal/state government grants .....	\$7,000
Grants/scholarships from institution .....	\$13,200
Other grants/scholarships .....	+ 0
<b>Subtotal .....</b>	<b>\$20,200</b>

### Anticipated Resources for Academic Year for Student B

Federal/state government grants .....	\$5,000
Grants/scholarships from institution .....	\$4,000
Other grants/scholarships .....	+ \$3,000
<b>Subtotal .....</b>	<b>\$12,000</b>

### Calculation of Unmet Need and Cooke Foundation Award for Academic Year for Student A

Total year expenses .....	\$38,433
Total year anticipated resources .....	– \$20,200
<b>Total Unmet Need .....</b>	<b>\$18,233</b>
<b>Total Cooke Foundation Award .....</b>	<b>\$18,233</b>
Cooke Foundation grant award .....	\$15,433
Unsubsidized Direct loan will be repaid by the Cooke Foundation if loan agreement requirements are met (applies toward EFC) .....	\$2,800

### Calculation of Unmet Need and the Cooke Foundation Award for Academic Year for Student B

Total year expenses .....	\$68,000
Total year anticipated resources .....	– \$12,000
<b>Total Unmet Need .....</b>	<b>\$56,000</b>
<b>Total Cooke Foundation Award (maximum) ....</b>	<b>\$55,000</b>
Cooke Foundation grant award .....	\$53,000
Unsubsidized Direct loan will be repaid by Cooke Foundation if loan agreement requirements are met (applies toward EFC) .....	\$2,000
Amount not covered** .....	\$1,000

\*\*Student/parent are responsible for funding those costs not covered by the scholarship and forgivable loan.



# SCHOLARSHIP FORMS

Below is a list of common forms referenced throughout this handbook. Some of these forms will be emailed to you as a link and some you must request by contacting us. Please be sure to always use an up-to-date version of the form when submitting any of these requests or reports.

Form	What Is It For?	How Do You Obtain It?	You Submit It...
<b>Annual Report (Scholarship Renewal)</b>	An online survey that updates the Cooke Foundation on your previous academic year, including campus and civic involvement, summer plans, and personal contact information.	Cooke Foundation Staff sends you a link to the online form; you access the form from the email invitation.	...at the end of each academic year—including the end of your final year of funding. It is required and serves as a renewal of your scholarship.
<b>Cost of Attendance Form (COA)</b>	Cooke Foundation's process for collecting specific costs for your tuition, fees, books, room and board, and living expenses at the school you will attend. The COA also collects scholarships and grants awarded to you by your school or other sources.	COA worksheet available through the Cooke Access Portal (CAP).	...no later than end of August. Please collaborate with your institution's financial aid office as soon as possible in order to submit the COA. Use the worksheet to collect eligible costs and financial aid and submit to the Foundation via CAP with the other required supporting documentation.
<b>Cooke Scholar Success Plan (CSSP)</b>	Allows scholars and their advisers to identify academic and career goals, action steps, and course plans to stay on-track	Cooke Foundation sends communication through CAP.	...following Scholars Weekend
<b>Summer Internship Program Application Forms</b>	If you are interested in participating in the summer internship program, you complete the forms to begin the approval process.	Accessible on the scholar homepage each spring.	...winter prior to the summer internship experience.
<b>Change of Program Request Form</b>	Approval for any changes to your academic program (i.e., defer, study abroad during the regular academic year, extend graduation date).	Contact your educational adviser about your reason for requesting a change. Approval is needed before the form is provided.	...at least six weeks prior to the alteration you wish to make. Cooke Foundation Staff review the form to determine whether to grant the request.
<b>Summer Study Request Form</b>	To request funding for summer coursework, including summer study abroad.	Contact Staff to request the form. Requests are reviewed on a case-by-case basis and require Cooke Foundation approval .	...by no later than April 30 preceding the summer term.



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## OTHER IMPORTANT DOCUMENTS

**Award Notification** - This notification is created by the Cooke Foundation to notify you of the estimated yearly Cooke Foundation award amount. This notification is completed and sent to you via CAP after confirmation from your school that our scholarship funding will not displace other funding.

**Loan Agreement Letter** - This letter is your official agreement with the Cooke Foundation to participate in the Loan Forgiveness Program. It will specify the loan type and amount eligible for forgiveness. You must electronically sign this document through CAP for it to be valid.

**Itemized Bill** - Each term you are required to upload to CAP an itemized bill. An itemized bill will show tuition, fees, and on-campus room/board charges as separate line items. Bills that are not itemized cannot be accepted by the Cooke Foundation.

**Payment Letter** - The Payment Letter is a letter sent to the school along with the payment each term. You will be sent a message via CAP that confirms our payment. This letter instructs the school's financial aid office on how to apply funds toward billed expenses and disburse funds for non-billed allowances to you. The school's bursar or financial aid office should send the funds for non-billed allowances to you via check or deposit.

**Transcript** - After each academic term (semester, quarter, trimester), you must submit grades to the Cooke Foundation and upload a transcript via CAP. At the conclusion of your fall semester (or fall term and winter term if you are on the quarter system) upload an **unofficial transcript**. It may be a screenshot, but must include: your name, your school's name, your cumulative GPA, the term/semester GPA, the name of each course taken, the grade received for each course, and the number of credits received for each course. It is your responsibility to make sure all of this information is listed on the unofficial transcript. *We require an official academic transcript at the conclusion of your spring semester, making sure that all of the above-mentioned information is captured.*



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# MAKING THE TRANSITION

Making the transition from high school or community college to a four-year college can be challenging. We recommend that new students arrive as early as possible to get acclimated to the campus and settled into new housing arrangements.

Here are a few tips to help you smooth your transition.

## ATTEND SUMMER ORIENTATION

Attending your school's New Student Orientation will introduce you to the campus, faculty, staff, students, and all aspects of a college environment. In most cases, you will meet your college advisor during orientation. Most college advisors encourage students to register for their first semester during orientation. In large, public universities, college courses may fill up early and students sometimes have a hard time getting the particular courses they would like.

Some programs also welcome parents in an effort to inform them about campus life. If a special orientation is held for families, you should encourage your family to attend if they are able.

## HAVE PATIENCE WITH ROOMMATES

Many students live with a random roommate at some point during their time at college. For some students, the experience may be a challenge. Consider sitting down early with your roommate to outline your expectations with each other and establish some ground rules. Remain flexible. Although most roommates get along fine in the beginning, this may change. The best approach is to discuss issues up front. Approach any problems honestly and directly.

## MANAGE YOUR FINANCES

This may be the first time you have to manage your own finances and develop a budget. You may have to open your own checking account to simplify paying your bills. You will have to budget your money carefully by keeping track of all of your spending, or you will find yourself running out of money by the middle of the semester. A stipend check, which might look large at the beginning of the year, oftentimes starts to look small towards the middle of the semester.

## DEVELOP HEALTHY HABITS

The rigors of academic work can take a physical toll, if you let it. Get 7-9 hours of sleep, steer clear of all-nighters, and include naps of 10-45 minutes as part of a healthy routine. Eating the correct foods and exercising regularly will give you more energy. Try yoga or meditation to ease stress. If a religious or spiritual practice is part of your life at home, continue this practice at college. Your first priority is to take care of yourself, every part of yourself.

Although educational advisers provide the highest quality advising and career counseling, this is not intended to diagnose, treat or cure any health or mental health condition, and should not be viewed as a substitute for clinical care provided by a licensed health care provider, which is your responsibility to seek.

## AND FINALLY...

College life is an important, unique, and unforgettable time in a person's life. It is a time for you to get to know yourself and to have the opportunity to shape your future in a direct way. No matter who you become later and what you may accomplish, you will reflect on your college years as a time you developed your potential. Enjoy the experience.



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# GRADUATE SCHOOL

## GRADUATE SCHOOL RESOURCES

There are many places you can go for graduate school information and advice. A great place to start is the career center at your undergraduate institution. You should also reach out to professors within your field for their input and advice. In addition, there are several Cooke Scholar community resources. Here's a list of just a few:

1. **Cooke Foundation Staff** – contact your educational adviser to discuss your plans and ask for feedback.
2. **Scholar Community** – reach out to a graduate Scholar or Alumnus/a to get a fellow scholar's perspective on graduate school choices as they pertain to your field of study, graduate school options, and career goals. Utilize the Cooke Facebook groups and Cooke Connect to make these connections.

## COOKE GRADUATE SCHOLARSHIP

As a Cooke Scholar undergraduate scholarship recipient, you may be eligible to apply for a graduate scholarship from the Cooke Foundation. The Cooke Foundation provides financial support for graduate studies to selected scholars.

To be eligible to apply for a Cooke Foundation Graduate Scholarship, a candidate must:

- Have demonstrated high academic performance.
- Be a graduating Cooke Foundation Scholar (completing their undergraduate studies) or recent Alumnus (within the last three years),
- Plan to begin first graduate degree program in the **fall semester** of the coming academic year.
- Apply for all financial aid available from institution, federal, and state sources, etc.
- Demonstrate unmet financial need.

Interested scholars must apply for the graduate scholarship before beginning graduate school and must not have already begun a graduate degree program. Scholars have up to three years to apply for this award after graduating from their Cooke Foundation-funded undergraduate degree program with exceptions granted on a case-by-case basis. Program information and eligibility requirement are posted online; application materials are posted in the fall.

If you are selected, the Cooke Foundation determines the amount of its award after reviewing the financial aid package from the graduate institution you select. The maximum award available per student is up to \$150,000 total to be used for up to four years of study. Scholars may use the award to attend any accredited graduate degree program in the U.S. or abroad. The amount of every scholarship varies, depending on the cost of attendance and other scholarships or grants received.

It is recommended that scholars apply to several graduate programs and have one or two back-up schools in case they are not accepted at their top choices. Please contact the Cooke Foundation for more information and advice on applying to graduate school.



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## SELECTION CRITERIA

The Cooke Graduate Scholarship is a competitive scholarship. The Foundation reviews applications paying close attention to a scholar's achievement, engagement, leadership, unmet financial need, and involvement with the Cooke Foundation.

- **Achievement:** Demonstrated high academic achievement, academic awards and honors, rigor of program, and a substantive assessment by a professor or supervisor providing a confidential recommendation. We anticipate that recipients will have a minimum cumulative GPA of 3.5.
- **Engagement and Leadership:** A depth or breadth of active engagement in and outside of the classroom, on or outside of the university campus. May be demonstrated through research activities, field studies, internships, leadership positions in clubs and organizations, service, publications, and presentations.
- **Clarity of purpose for graduate studies:** Well-articulated decision to pursue the chosen field of study and preferred graduate program.
- **Unmet financial need:** Education costs that exceed to an appreciable degree other grant awards, and insufficient student and family income to meet these educational costs.
- **Involvement with the Cooke Foundation:** Timely submission of forms, bills, transcripts, and other required materials. Substantive responses to periodic and annual surveys. Assistance in recruiting future Cooke Scholars and participation in other Cooke Foundation activities.

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# FREQUENTLY ASKED QUESTIONS

Below are some questions most commonly asked by Cooke Scholars. Please review and if you still have questions, do not hesitate to contact us.

## FAQS – SCHOLARSHIP PROGRAM

**Q: What should I do if I am waitlisted at my first or second choice college?**

**A:** Because we want to support you in attending your top choice, we will extend the Cooke Foundation deadlines and work with you, even into August if necessary. Let your educational adviser know of your situation. Make sure you follow through in securing a place at your second choice college. Call your back-up college to see if there is flexibility on the deadline. They may be able to give you another week or two. (You are much more likely to get a positive response if you call rather than your parents.) Although the deposit to your second choice college will not be refunded if you choose to attend your first choice college, it will ensure you have options.

**Q: If I know that I'm going to receive a full scholarship from another source (such as QuestBridge or Coca-Cola), are there still benefits to accepting the Cooke scholarship?**

**A:** There are financial and non-financial benefits to the Cooke scholarship. A Scholar may not need financial support from the Cooke Foundation one year, but might need it another year. Cooke Scholars are also able to apply for competitive summer internship stipends and graduate school funding offered by the Cooke Foundation. The non-financial benefits, such as summer and regional events with fellow Cooke Scholars, are also valuable and worth considering. In short, even if you have a full scholarship from another organization, we encourage you to participate in the Cooke scholarship.

**Q: May I double major, minor, or participate in an honors program?**

**A:** Yes, but only if by doing so you are not extending the time you need to complete your initial degree requirements. If your academic plan will extend your studies beyond the standard timeline (four years for College Scholars and up to three years for Undergraduate Transfer Scholars), the Cooke Foundation does not approve additional semesters to complete a double major or a minor. To receive approval, email us to obtain a Change of Program form in advance.

**Q: There are so many exciting classes that I am thinking of enrolling in 22 credits. Is that possible? Will the Cooke Foundation pay for extra credits?**

**A:** We encourage you to take a balanced approach to your studies. For the first term, we recommend that you register for the standard number of credits to be considered full-time at your college. We strongly advise you not to overload during the first term to ease your transition to a four-year university and allow you to take advantage of all that is available to you outside of the classroom. The Cooke Foundation will only pay for extra credits when it is required or appropriate for your major. For clarification on what is approvable, contact program Staff.



**Q: What is an “on-time” graduation?**

**A:** “On-time” graduation is the original graduation date set by the Foundation when you initially enter the scholarship program. This is usually four years for the College Scholarship Program and up to three years for the Undergraduate Transfer Scholarship. Most Undergraduate Transfer Scholars will graduate in two years after transferring to the four- year institution.

However, the Cooke Foundation recognizes that, because not all credits transfer, some Undergraduate Transfer Scholars may need additional time to graduate.

To make sure you are on track to graduate, we require all Cooke Scholars to complete a Cooke Scholar Success Plan (CSSP). The CSSP helps Scholars and their advisers identify academic and career goals, action steps, and course plans. More information will be shared about the CSSP at Scholars Weekend.

**Q: What if I do not graduate on time?**

**A:** Most Scholars graduate on time, but you may ask for an extension if you are not able to fit all of your required coursework in the time allotted to you. You must request an extension as soon as you know it is needed. If approved, your scholarship and loan repayment (if applicable) will be extended to your new graduation date. If you do not request an extension, you will be responsible for repaying the forgivable loan and your tuition, fees, and expenses for the additional semesters needed to complete your degree.

**Q: Do I send grades every term?**

**A:** Yes. You are responsible for submitting your grades and uploading your transcript after every term enrolled in school. For those of you on a semester system, grades are due by January 14 for fall and May 31 for spring. Quarter or trimester system grades are due December 30, March 31, and June 30.

**Q: May I work while I am in college if I want to?**

**A:** You may work while you are in school, but we ask that Scholars limit outside work to 15 hours a week during the school year. Studies show that working more than 10-15 hours per week may hurt your grades, impede time to study or produce quality work, and/or prevent you from participating fully in campus activities.

**Q: Will the Cooke Foundation support study abroad?**

**A:** The Cooke Foundation will consider all requests for study abroad on a case-by-case basis. Classes taken abroad must count towards degree requirements. Certain circumstances might preclude Undergraduate Transfer Scholars from being able to study abroad during the academic year and the Cooke Foundation is willing to consider requests for summer study abroad in these instances. The first step is to have a conversation with your educational adviser and then to complete a Change of Program form for regular academic year study abroad requests. A Summer Study form is required for summer abroad requests. A Change of Program form is required as a first step for regular academic year study abroad requests and a Request for Summer Study form is required as the first step for summer abroad requests.





## FAQS – FINANCE

### **Q: How should I handle the payment of a college deposit?**

**A:** First, ask the college if the deposit can be waived, reduced or can be set up on a payment plan. If it cannot be waived, then you should pay the college deposit as soon as it is due. Your school will apply this deposit to your first term billed charges. The Cooke Foundation will consider all charges that are included on your first term bill, including charges that your school may consider already paid by your deposit. This will result in a credit/ overpayment on your account for the amount of the deposit. After your school deposits the Cooke Foundation scholarship payment and all other forms of your financial aid to your account, these funds will cover your deposit along with your living expense and book allowance. Usually the deposit is included as a credit on the fall billing statement but, if it is not included, you may need to provide additional documentation. If you have specific questions regarding the deposit, please contact Cooke Foundation finances Staff by submitting a Finance-Related communication via CAP or sending an email to [finances@jkcf.org](mailto:finances@jkcf.org).

### **Q: What are non-billed allowances and how do I obtain funds for them?**

**A:** The non-billed allowance portion of your award payment (typically referred to as a stipend) is meant to cover expenses not paid for through direct billing from your institution (direct billed items include tuition, fees and on-campus room and board). Generally, when your institution receives our award check, the financial aid staff processes the payment and works with the bursar to provide you the funds for your non-billed allowances. You will be contacted by your institution's financial aid office or bursar's office with instructions on how to obtain these funds. Often the funds for non-billed allowances are deposited directly into a checking account (if you provided the institution information to complete direct deposits) or are disbursed through a check.

### **Q: What should I do if I need my scholarship payment expedited so I can pay my living expenses?**

**A:** Your scholarship payment cannot be disbursed until we receive and process your COA and receive an itemized bill. The best way to make sure you have scholarship funds in hand to pay rent or day-to-day expenses is to make sure the COA process and bills are submitted to the Cooke Foundation as soon as possible. Keep in mind it takes up to three weeks for the Cooke Foundation to process your bill and send funds to your school. Schools can take up to four weeks to process our payment and disburse the funds for non-billed allowances to you. It is a good idea to contact your financial aid office to let them know if you are having financial difficulty and to request that they expedite the processing of your funds for non-billed allowances. You should plan ahead and budget accordingly.

### **Q: What should I do if I need my scholarship payment expedited to keep from being dropped from my classes?**

**A:** Sometimes schools will drop students from their registered courses because they have an unpaid balance on their student accounts. Usually, all you need to do is send a copy of your Cooke Foundation award letter to your financial aid office and bursar's office. Your anticipated Cooke Scholarship award generally is noted on your account, and you will be protected from being dropped from classes, even if your school has not yet received our check. If this does not work, please contact the Cooke Foundation by submitting a Finance-Related communication via CAP or sending an email to [finances@jkcf.org](mailto:finances@jkcf.org), and we will contact your school to help resolve the situation. To avoid this problem altogether, be proactive and make sure the COA process is completed in a timely fashion. Also, make sure to submit your itemized bill to the Foundation via CAP as soon as it is available (usually bills are available one to two months before the start of the term).

### **Q: Can the cost of a new computer be included in my scholarship?**

**A:** The Cooke Foundation will award Scholars a computer allowance of up to \$1,500. If you would like to receive this computer allowance, be sure to inform your financial aid officer that funds are available from the Cooke Foundation for a computer as part of your cost of attendance. Schools have different policies and requirements for adding computer costs to your cost



of attendance; work with your financial aid office to meet their requirements. Computer funding can be awarded only once during the time that you are in a Cooke Foundation undergraduate program.

**Q: Will my scholarship cover the cost of health and dental insurance?**

**A:** Scholarship funds may be awarded to cover health and dental insurance if you are insured through your school's health and dental plans.

Generally, the cost of health and dental insurance needs to be included as a cost on your COA and listed on your itemized bill in order for the Cooke Foundation to cover it. Sometimes school health and dental plans are administered by a third party and the cost of insurance does not appear on the bill. In this case, the Cooke Foundation will include the insurance cost as part of the living expense allowance, provided your financial aid office allows the cost to be included on your COA. Generally, scholarship funds cannot be awarded to cover the cost of private insurance, Medicaid, insurance through the Affordable Care Act or any type of insurance that is not affiliated with or provided by your school.

**Q: Does my scholarship cover the cost of caring for dependents?**

**A:** Up to \$12,000 for the care of dependent children can be included in your cost of attendance each year. You must provide information as instructed during the COA process. You should also contact your financial aid office and request that dependent care expenses be included on your COA. Each school has its own policy and funding limits for dependent care expenses. The amount that your school includes for dependent care on your COA determines how much funding you can receive from the Cooke Foundation for these expenses.

## **FAQS – FORGIVABLE LOAN PROGRAM**

**Q: What does the B average GPA requirement refer to exactly? Will I have to repay my loans if I get one unsatisfactory grade or if my GPA falls below a B average at some point?**

**A:** You will not lose your scholarship or ability to have your agreed upon loan forgiven if you receive an unsatisfactory grade or two, as long as you contact us right away and are proactive about seeking out resources and strategies for improvement. The "B average GPA" forgivable loan rule refers to your cumulative GPA upon the successful completion of each academic year.

**Q: Which federal loans can be used if I am given the option to participate in the loan forgiveness program?**

**A:** The federal loan programs that are eligible for loan forgiveness include the Direct subsidized loan, the Direct unsubsidized loan and the Parent PLUS loan. The type of loan you should take and the agreed upon amount will be specified in your loan agreement letter. It is the Scholar's responsibility to work with his or her financial aid office to gather the necessary information about these federal loan programs and actually take out the loans in the amount approved by the Cooke Foundation in your loan agreement letter (s).



**Q: What should I tell my school about the loan program?**

**A:** After you receive loan agreement letter(s) from the Cooke Foundation, you and/or your parent(s) should contact your financial aid office and take out loan(s) of the type and amount specified in the letter(s). The financial aid office will assist you with taking out the loan(s). Your responsibility is to complete the requirements necessary to take out the loan(s) through your financial aid office. It is not necessary to inform your school that your federal loans may be repaid by the Cooke Foundation.

**Q: What should I do if my financial aid award includes a loan amount higher than the amount specified in my loan agreement letter?**

**A:** It is possible that your financial aid office may offer you loans higher than the amount specified in your loan agreement letter. This can happen if your total cost of attendance exceeds your total scholarships and grants. This can also happen if your financial aid office does not have the most current information on the direct grant (scholarship) portion of your Cooke Award. It is your responsibility to notify your financial aid office of your Cooke Foundation direct grant (scholarship) amount, which is specified in your award notification. If you are offered a loan in excess of the amount specified in your loan agreement letter, make sure that your financial aid office has accounted for your Cooke scholarship and any other gift aid you are receiving. After your financial aid office verifies that the loan amount you are being offered is correct, you may choose to take a loan for the full amount offered by the Cooke Foundation. Upon the successful completion of each academic year, the Cooke Foundation will pay back only the portion of the loan approved in the loan agreement letter(s), the balance of the loan, including accrued interest, will be your responsibility.

**Q: What is a Disclosure Statement and how do I find mine?**

**A:** The disclosure statement provides details about your loan, and will be available after your loan funds have been disbursed to your school. You are required to upload a disclosure statement to the Cooke Foundation for each loan you take which is eligible for loan forgiveness. To find the disclosure statement, visit [Studentloans.gov](http://Studentloans.gov) and log in using your Federal Student Aid (FSA) ID. After you log in, there will be a link on the left side of the page to access disclosure statements. If you have trouble finding this document, your financial aid office can help you.

**Q: If I graduate with a cumulative GPA below a “B” and have to repay the federal loans myself, how is the repayment handled?**

**A:** Once you receive notification from the Cooke Foundation that you will be responsible for repaying the loans, you will need to work with your federal loan servicer to begin repayment. Your financial aid office should also have detailed information about options for federal loan repayment.

**Q: Are there tax implications in the year the Cooke Foundation repays the loan?**

**A:** If you successfully complete each academic year with a B average or better, the Cooke Foundation will repay the federal loans up to the amount provided on the loan agreement letters and any interest that may have accrued. That payment will be considered income by the IRS and it may affect your taxes for that year. For further questions regarding tax implications, please contact a tax professional.



## FAQS – CALCULATING THE SCHOLARSHIP AMOUNT

**Q: Is \$55,000 the maximum for the loan program and scholarship combined each year?**

**A:** Yes, the two award components together—scholarships and forgivable loan—may total up to \$55,000 each year. Most Scholars will require less than \$55,000. The total loan forgiveness available to the Scholar will be set by the Cooke Foundation annually.

**Q: Does my financial aid, including the Cooke Foundation’s scholarship, really cover all the costs of going to college?**

**A:** Financial aid should cover most of the big items, but it may not cover 100 percent of the costs. You and your family should be prepared for some expenses above and beyond the scholarship. Some typical items that are not included in the cost of attendance (the college’s estimate of costs that is the basis of all scholarship calculations): daily spending money, parking, exam prep courses, exam fees, and club fees.

**Q: If I receive another scholarship for college, how do I handle that with my college and the Cooke Foundation?**

**A:** You must notify your college about all scholarships you receive. Please also keep the Cooke Foundation informed about other scholarships or grants you receive by submitting a Finance-Related communication via CAP or sending an email to [finances@jkcf.org](mailto:finances@jkcf.org).

**Q: Should I accept work-study from my college?**

**A:** The Cooke award will in many cases replace work-study along with student loans. If you want to work while in school, the Cooke Foundation will not prohibit you from doing so, but we encourage you to keep work hours at less than 15 hours per week.

**Q: Do I complete the Cost of Attendance (COA) process for every school that has accepted me?**

**A:** No. Please wait until you have selected a college and then initiate the COA process in collaboration with the financial aid office at your school. Do not initiate the COA process until you have made your final school choice. If the COA will be delayed, let us know.

**Q: How will the Cooke Foundation determine my scholarship amount and, if applicable, my forgivable loan amount?**

**A:** Scholarship and loan amounts are estimated using the information received during the COA process. We will send you an award notification roughly three weeks after you complete the COA process. If you are eligible for the forgivable loan program, you will also receive a loan agreement letter along with your award notification. (Details about how to accept the loan(s), sign the loan agreement letter(s) and upload your loan disclosure statement(s) are included in the CAP manual.

**Q: Does the Cooke Foundation pay the college directly once it has determined the amount of my scholarship award?**

**A:** Funds will always be sent to the school; the Cooke Foundation does not pay students directly. Payment will be sent for each term after 1) the COA process is completed, 2) your itemized bill is received, and 3) you meet your scholarship renewal requirements.

**Q: What do I do once I receive a bill?**

**A:** You must upload your itemized bill from your college to CAP as soon as it is available. Please note that the COA process must be complete and your award notification must be processed. Only after you receive your award notification will you have access to upload your fall bill in CAP. Funds will not be disbursed until you submit your bill each term. Receipt of the bill will allow us to send the school a payment. You will receive a copy of the payment letter via CAP.

**Q: Do I need to decide where I am going to live during the school year before my award is determined?**

**A:** Yes, you must finalize your housing plans and indicate these plans when completing the COA process. Please consult with your financial aid officer about any housing concerns or special circumstances before you complete the COA. Your financial aid officer will provide you with appropriate room and board costs, depending on your housing situation. These costs will then be used by the Cooke Foundation to determine your award amount. Changes to housing arrangements after your award has been determined are discouraged. If they do occur, you must notify the Foundation and your award may be revised.

**Q: If the financial aid award from my college includes a Direct loan or other student loans, should I accept them?**

**A:** Wait until you see the full award information from the Cooke Foundation before you accept or decline the loans. In many cases, the scholarship from the Cooke Foundation will replace the loans you are initially offered. If you are eligible for the loan forgiveness program and choose to use it, you will need to work with your financial aid officer to take out a Direct loan. In some cases, a Parent PLUS loan may also need to be obtained.

**Q: My college wants to know about all the scholarships I have received. Should I tell them about the Cooke Scholarship? I am afraid they will not give me any other financial aid if I do.**

**A:** If your college inquires, you may tell them you have been selected to receive a Cooke Scholarship but do not yet know how much the award will be. Please use the following language to describe the Cooke Foundation's award:

I am a Cooke Scholar, but there is no way to know in advance how much funding, if any, the Cooke Foundation will provide. The Cooke Foundation will contribute to my total cost of attendance, but it will determine the amount of my scholarship only after the school makes its own financial aid offer. The Cooke Foundation strongly prefers to share the cost of attendance with my college and welcomes the opportunity to discuss how the Foundation and the college can support me. Please contact the Cooke Foundation with questions via phone at (703) 723-8000 or via email at [finances@jckf.org](mailto:finances@jckf.org).

## FAQS – SUMMER PROGRAMS, SUMMER STUDY, AND SPECIAL TERMS

Scholars often use winter breaks or summers to pursue other interests. Below are some of our commonly asked questions on how we support winter break and summer opportunities.

**Q: Will courses at my college or university during summer or special terms such as January term or “mini- mesters” be covered by the Cooke Foundation?**

**A:** In most cases the Cooke Foundation's funding will cover only the standard fall/spring school year (fall/winter/spring for those Scholars on a quarter/trimester system). Summer study or funding for other special terms may be approved in special circumstances but must be pre-approved by the Cooke Foundation. Scholars must contact their educational adviser to request funding for summer study or other special terms.

**Q: Will the Cooke Foundation support summer study abroad?**

**A:** Generally, the Cooke Foundation pays for study abroad opportunities that occur during the regular academic year (fall, winter, and/or spring). Certain circumstances might preclude students, particularly Undergraduate Transfer Scholars, from being able to study abroad during the academic year, and the Cooke Foundation is willing to consider requests for summer study abroad on a case-by-case basis. We encourage you to contact us as you consider study abroad opportunities so we can partner with you as you plan. Please also note that study abroad will only be approved if it is through a U.S. college or university.

**Q: Does the Cooke Foundation provide summer internship support?**

**A:** The Cooke Foundation encourages students to seek internship opportunities to enhance their college experiences. We offer a Summer Internship Stipend Program, and we have many Scholars who seek out opportunities funded through other means. Regardless, we are here to help you strategize your summer internship experience.



# PEER ADVICE FROM COOKE SCHOLARS

## DO NOT STRESS...

“It’s important to know what relaxes you, what makes you focus, what keeps you from focusing, what moves you to socialize more, and the environment you want to set for yourself in college.”

“When you first arrive, make your room feel as homey as possible as fast as possible. It will help relieve stress in the long run, I guarantee it.”

“The ability to stay up late is not a reason to. Make sure you sleep. You can’t expect to get by without it.”

“Tell yourself...it will be all ok, because it will...relax and everything will be ok...”

“Don’t worry so much about college. Last summer, I was worried that I wasn’t smart enough to do well in college. However, I quickly discovered that a lot of getting good grades depends on going to class, doing the work, and asking for help when you need it. If I had stopped being so stressed about school, the transition would have been a lot easier.”

“It’s good to take a break from working, but don’t forget to start again.”

## PLAN...

“Map out your semester for each class in a planner in order to be more organized and have everything measured by due dates.”

“Try to establish an academic routine as soon as possible once classes start. The tricky thing about a college schedule is that it’s rarely if ever symmetric, so any one day may be radically different than the one preceding or the one following it. Unlike high school, there is no set structure and everyone is undeniably responsible for creating their schedules that suits their responsibilities and needs. A routinized schedule allows for far more efficiency and a better quality of work.”

“Even if you don’t think you’ll be quizzed on the reading, read it anyway.”

“If a paper is due right after a break, get as much done during the break as possible.”

“I wish I would have been willing to accept that the Cooke Foundation adviser knew more than me when it came to planning my first semester at the university. They have seen this all before many times. Listen to them when they say to enroll in the minimum hours. It will save you the heartbreak of a drop. Enjoy your first semester and get yourself acclimated to your new environment.”

“Stay on top of your school’s financial aid office and make sure all the paperwork is filled out correctly, sent in early (if possible) and received by the Cooke Foundation. Mistakes and delays will happen; don’t be alarmed, just be proactive.”



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## CONNECT...

“ You will eventually find good friends. I tried hard to get to know a whole lot of people early on, and it’s nice to know a lot of people. But all you really need is a few good ones.”

“ Communicate with your peers and your professors because they are great resources and are often willing to help if you just communicate with them.”

“ Take advantage of your professors’ office hours.”

## THRIVE...

“ The price of success is hard work, and starting now you’ll have to work harder than ever before, but the lessons learned and experiences you will have along the way will truly be forever rewarding. Keep this in mind when the times get tough and remember: ‘You have brains in your head. You have feet in your shoes. You can steer yourself in any direction you choose.’” (Quoting Dr. Seuss).

“ The one thing I’ve learned from being [at school] is that the most important aspect of an education is the experience that comes with it. Great grades are only supplementary to an education that changes you as an individual and independent thinker.”

“ Transferring to a four-year institution can be difficult, especially if you plan to enroll at a major state university. The size of the community can double, triple, or even quadruple, and you must make it a priority to meet all deadlines as soon as possible to ensure a more comfortable transfer process. If you ever have any problems, talk to your professors and/or advisors—they appreciate the students who make an effort to communicate with them.”

“ Life in a big university might be hard and lonely at first. You might feel lost in the crowd, but know you are not alone and you are SPECIAL! There are always those who LOVE YOU back home.”

“ This is a one in a million, once in a lifetime opportunity...treat it as such.”

“ Be sure to tell the Cooke Foundation Staff about any problems that arise. They are here to help you, but can’t do so unless you let them know there’s a problem.”

“ Jack Kent Cooke is more than a scholarship; it’s a network of amazing people who will be there to support you along your college career. Don’t ever hesitate to ask the Higher Education Team for help, as they will always find a way to help you.”

“ Don’t be afraid to get involved on your new campus. Instead of worrying about how you may be different or not quite fit in, find like-minded students and be an active participant in something that you are passionate about.”

“ Relax and believe: Yes, you really do deserve this award, and no, there wasn’t some sort of mistake! Best of all, you are not alone in your efforts; enjoy knowing you are worthy of the care and support the Cooke Foundation provides.”

# APPENDICES





# APPENDIX A – TIMELINE

This timeline provides a general overview of key deadlines and action items and includes some specific dates for the year.

Please note that specific due dates are listed in other documents you will receive; we also send CAP communications and/or email reminders as dates approach. Please thoroughly read all Cooke Foundation correspondence and monitor CAP and your email regularly. **Failure to comply with deadlines will delay payment and may put your scholarship at risk.**

Date	Action(s)
March	Submit grades and upload unofficial transcript for the winter quarter via CAP if you are on a quarter system.
May-August	Initiate the Cost of Attendance (COA) process for the upcoming academic year. COA is due in August.  Submit official transcript via CAP reflecting spring term grades.
June	Submit the Annual Report.
July/August	Upload fall bill from your college via CAP immediately after you receive your award notification. <b>The Cooke Foundation cannot issue scholarship checks until your Cost of Attendance has been processed and your fall bill received.</b> (Keep in mind we require three weeks to process your check.)
August	Attend Scholars Weekend.
August/September	Cooke Foundation makes first payment of scholarship funds (provided COA has been processed and fall bill received).  First term Undergraduate Transfer Scholars submit Academic Course Plan.
October/November	Celebrate Mr. Cooke’s birthday on October 25.
December/January	Submit grades and upload unofficial transcript for the fall term via CAP.  Apply for financial aid from your college or university for the following year.  Upload winter/spring bill from your college via CAP immediately upon receipt. <b>The Cooke Foundation cannot issue scholarship checks until you have submitted your bill.</b> (We require three weeks to process your check.)  Second payment of scholarship funds is made.  Upload <b>official</b> transcript via CAP.

# APPENDIX B

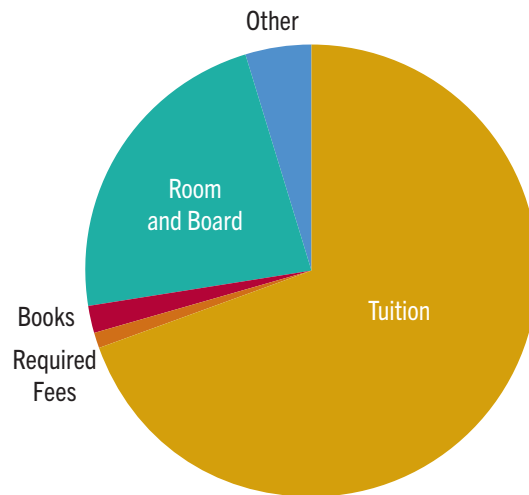
## UNDERSTANDING FINANCIAL AID

### Sample Costs and Financial Aid Packages for Selective Private Colleges and State Universities

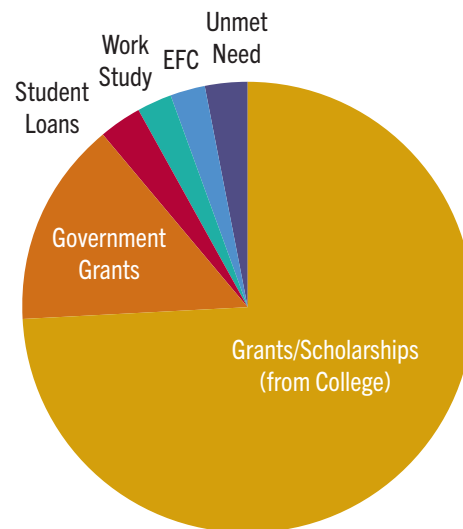
Tuition and fees at colleges and universities differ, as do the institutions’ financial aid policies and financial aid packages offered to students. Below is an introduction to the elements of those packages, explained through examples of costs and aid that might be provided at highly selective private colleges and state universities. Note that these are only examples, and while they approximate the costs and aid we expect some Scholars to encounter, your particular costs and aid will likely be different. (See glossary of terms on page 41.)

#### EXAMPLE A: SELECTIVE PRIVATE COLLEGE

Sample Expenses For the Year (also called “Cost of Attendance”)	
Tuition . . . . .	\$48,800
Required Fees . . . . .	\$600
Books . . . . .	\$1,400
Room and Board . . . . .	\$16,000
Other Living Expenses . . . . .	+ \$3,200
<b>Total . . . . .</b>	<b>\$70,000</b>



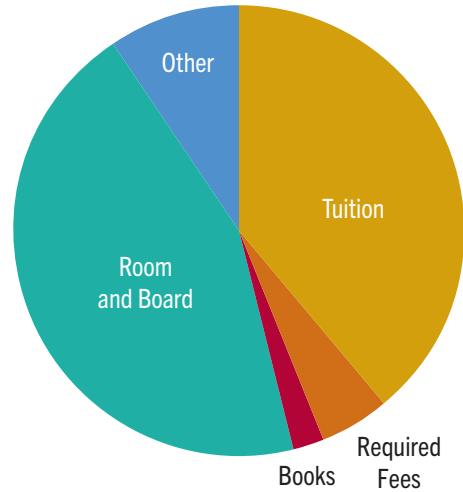
Sample Financial Aid Package For the Year (estimate based on family income of approximately \$35,000 per year)	
Grants/Scholarships (from College) . . . . .	\$52,000
Government Grants (Federal/State) . . . . .	\$10,300
Student Loans (Federal/State) . . . . .	\$2,200
Work Study . . . . .	\$1,700
Expected Family Contribution (EFC) . . . . .	\$1,700
Unmet Need . . . . .	\$2,100
<b>Total . . . . .</b>	<b>\$70,000</b>



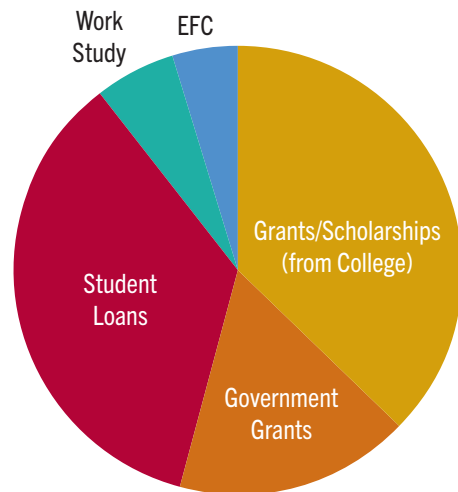


**EXAMPLE B: SELECTIVE STATE UNIVERSITY**

<b>Sample Expenses For the Year</b> (also called "Cost of Attendance")	
Tuition .....	\$12,600
Required Fees .....	\$1,700
Books .....	\$700
Room and Board .....	\$14,400
Other Living Expenses .....	+ \$3,000
<b>Total .....</b>	<b>\$32,400</b>



<b>Sample Financial Aid Package For the Year</b> (estimate based on family income of approximately \$35,000 per year)	
Grants/Scholarships (from College) .....	\$12,000
Government Grants (Federal/State) .....	\$5,400
Student Loans (Federal/State) .....	\$11,400
Work Study .....	\$1,800
Expected Family Contribution (EFC) .....	+ \$1,500
<b>Total .....</b>	<b>\$32,400</b>





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# GLOSSARY OF FINANCIAL AID TERMS

*See Appendix C for samples of some of the documents listed below.*

**Cost of Attendance (COA):** This is a process created and administered by the Cooke Foundation and lists specific costs for your tuition, fees, books, room and board, and living expenses at the school you will attend. Using the worksheet shown in Appendix C, in collaboration with your financial aid office, you will provide your school costs and anticipated gift aid resources (scholarships and grants) to the Cooke Foundation, via CAP. You are responsible for completing the COA process and uploading required documents; therefore, you must access CAP on a regular basis.

**Cooke Foundation Award Notification:** This notification is provided to you from the Cooke Foundation after the COA process has been completed. The notification includes the total Cooke Foundation scholarship award amount and may include a scholarship and/or loan component.

**Stipend:** Amount provided to student for non-billed COA items. These usually include books, living expenses and off-campus room and board.

**Grants/scholarships from college:** Most selective colleges discount their tuition for the majority of students they accept. Some colleges will call this institutional aid, others a grant or scholarship. In the private college example in this handbook, this amounts to \$52,000 out of the \$70,000 cost of attendance. Students do not repay grants and scholarships.

**Federal and state government grants:** Government scholarships that students are typically not required to pay back. One example is the federal Pell Grant.

**Federal and state student loans:** Loans that students are typically responsible for repaying, but the government guarantees. Due to the government's promise to repay loans if the student defaults, these loans are offered at low interest rates. In most cases, students are not required to start repaying these loans until six months after graduation. Examples include Direct subsidized and unsubsidized loans and the Parent PLUS loan.

**Work-study:** Colleges offer jobs, typically on campus, for a few hours a week to students with financial need. The money earned goes to pay part of a student's tuition or other educational and living costs during the school year.

**Expected Family Contribution (EFC):** The amount colleges estimate you and your family can afford to provide each year. Some families take out loans to pay the EFC. The EFC appears on your Student Aid Report (generated by completing the FAFSA) each year.

**Unmet Financial Need:** The total cost of one year of college minus items three through seven listed above. Many selective colleges meet "all need," meaning that they ensure that the sum of all grants/scholarships, loans and work study is equal to the cost of attendance and that students have no "unmet financial need."



# APPENDIX C SAMPLE FORMS

## COST OF ATTENDANCE WORKSHEET

**JACK KENT COOKE FOUNDATION**  
PROVIDING THE LARGEST SCHOLARSHIPS IN THE NATION TO HIGH-PERFORMING STUDENTS WITH FINANCIAL NEED

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**Cost of Attendance (COA) Worksheet – Semesters**  
**SCHOLAR INFORMATION**

As a Cooke Scholar, by signing the form, you give explicit written consent to the educational institution listed below to provide the Cooke Foundation information collected from your FAFSA (if applicable). The Cooke Foundation will use this information solely to make award determination and payment. The Cooke Foundation shall not sell or otherwise share such information.

Scholar Name \_\_\_\_\_ Email \_\_\_\_\_  
College/University Name \_\_\_\_\_ Student ID # \_\_\_\_\_

**Please indicate your health insurance needs**

I do not need health insurance included in my cost of attendance  
 Please include health insurance - I plan to enroll in my university's health insurance plan  
 Please include health insurance - My health insurance is through a third-party provider

Please include a computer in my cost of attendance Yes  No

Scholar Signature \_\_\_\_\_ Date \_\_\_\_\_

*Please email or fax this form to your financial aid office to complete. Financial Aid Office information and signature are required on page 2.*

Cost of Attendance	Fall	Spring	Total Cost of Attendance <small>(sum of all terms)</small>
Tuition			
Required Fees			
Health Insurance, if applicable			
Books & Supplies			
Room & Board			
Personal / Miscellaneous			
Transportation			
Other			
<i>Other description</i>			
Computer, if applicable			
<b>Total COA per term</b>			

Awarded Gift Aid	Fall	Spring	Awarded Gift Aid <small>(sum of all terms)</small>
Pell Grant			
SEOG			
State Scholarship / Grant			
Institutional Aid			
Other Outside Scholarships / Grants			
<b>Total Gift Aid per term</b>			

MAXIMUM AWARD WITHOUT DISPLACING GIFT AID

1

**JACK KENT COOKE FOUNDATION**  
PROVIDING THE LARGEST SCHOLARSHIPS IN THE NATION TO HIGH-PERFORMING STUDENTS WITH FINANCIAL NEED

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Financial Aid Officer's Name: \_\_\_\_\_  
 Financial Aid Officer's Phone #: \_\_\_\_\_ Email: \_\_\_\_\_  
 Address to send scholarship payment: \_\_\_\_\_  
 Financial Aid Officer's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

2



## SAMPLE AWARD LETTER

*Award letter precedes payment letter – estimates award for academic year*

Dear John,

We recently received your cost of attendance form and, after contacting your school and obtaining their approval, have determined your estimated Cooke Foundation scholarship award amount to be \$30,000.00. I've listed a breakdown of your expenses and your aid below, as they were listed on the submitted cost of attendance form. If any of these figures change during the year, you must contact the Cooke Foundation immediately.

EXPENSES:

\$60,000.00 Tuition  
\$1,500.00 Health Insurance  
\$1,000.00 Books  
\$15,000.00 Room and Board  
\$2,000.00 Personal Expenses  
\$500.00 Transportation Expenses  
\$80,000.00 TOTAL

RESOURCES/AID:

\$30,000.00 Cooke Foundation Scholarship  
\$50,000.00 Institutional Grants/Scholarships  
\$80,000.00 TOTAL

As soon as your fall term charges post to your account, upload your billing statement via the Cooke Access Portal (CAP). The billing statement must show itemized charges for tuition, fees, and if applicable, on-campus room and board. We must receive a bill to issue your check. For all returning Cooke Scholars, payment of your scholarship is also contingent upon the Cooke Foundation receiving from you a satisfactory annual report and official transcript. If you have any questions, please call our finances team at 703-723-8000 or send a communication via CAP by selecting "Finance-Related" from the Scholar Question Type dropdown.

Sincerely,

Dana E. O'Neill  
Vice President, Scholarship Operations



## SAMPLE LOAN AGREEMENT LETTER

*Only sent to scholars who are eligible for loan forgiveness program – specifies loan type, amount, and terms for repayment*

JACK KENT COOKE
Direct Loan Agreement Letter

FOUNDATION

June 02, 2021

Dear

The Cooke Foundation offers a forgivable loan program to cover part of the educational expenses that cannot be covered with the Foundation's scholarship. Upon the successful completion of your academic year with a "B" average or better, the Cooke Foundation will repay a federal Direct loan up to \$5,500.00 to pay for educational costs for the 2020-2021 school year

This loan amount is based on expense and aid figures from the cost of attendance form submitted to us. It is your responsibility to notify the Foundation immediately if you receive additional grants or scholarships for the 2020-2021 academic year.

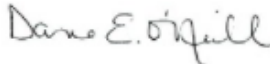
If you plan to participate in the Cooke Foundation's loan forgiveness program, you must:

- Take out a federal Direct loan, up to the amount listed above, with your school. If you need assistance taking out the loan, contact your financial aid office.
- Sign the Direct promissory note as instructed when taking out the loan. By signing the promissory note, you will assume responsibility for repaying the principal and interest on your federal Direct loan once you complete college. However, if you successfully complete each academic year from Dartmouth College with a "B" average or better, the Cooke Foundation will assume responsibility for repaying the loan principal plus accrued interest. In all other circumstances, you will be responsible for such repayment.
- Follow the Signority prompts to electronically sign your loan agreement letter. Once you complete this process, your signed loan agreement letter will be a part of your permanent record with the Cooke Foundation. By signing this letter, you affirm that you understand the conditions for loan repayment as well as your responsibility to report any additional aid you may receive.
- Upload a copy of your Direct loan disclosure statement to the Cooke Foundation via the Cooke Access Portal (CAP). The disclosure statement will be available to you after the U.S. Department of Education disburses the loan funds to your school. You may obtain the disclosure statement by logging in to [www.studentloans.gov](http://www.studentloans.gov) using your Federal Student Aid (FSA) ID. The statement will be available, by year, via the left navigation link.

You must electronically sign this loan agreement letter via Signority and upload your disclosure statement to CAP by **November 02, 2020**, in order to be eligible to have the Foundation repay your Direct loan upon the successful completion of your academic year.

Please direct any questions to [finances@jkcfd.org](mailto:finances@jkcfd.org) or send a communication through CAP.

Sincerely,



Dana E. O'Neill  
Vice President, Scholarship Programs

**Borrower's Signature (Scholar):**

By signing this letter, I agree to take out a Direct loan in the amount of up to \$5,500.00.



## SAMPLE PAYMENT LETTER

*The payment letter is sent from the Cooke Foundation with your payment to your institution after your bill is received; you are responsible for submitting your bill directly to the Foundation. You will receive a message via CAP that confirms our payment has been sent.*

TO: Stanford University  
655 Knight Way  
McClelland Building  
Stanford, CA 94305

FROM: Stacy Morris, Manager, Scholarships Operations

SUBJECT: Scholar Name (Scholar Account # 1234567)  
Check Amount: \$16,666.00  
Term: 20XX-20XX fall/spring

Enclosed is a check for the account of the above referenced Cooke Scholar. These funds are to be used only on behalf of Scholar Name and should not be construed as a grant to the institution.

By endorsing the check, your institution certifies that the student is enrolled at your school for the fall term and that these funds will be used only for the expenses identified in this letter. -  
Please disburse funds for the fall 20XX-20XX term as follows:

- \$5,127.00. Disburse this amount to the student to cover non-billed allowances such as books, personal/miscellaneous, transportation and other allowable living expenses.
- \$11,539.00. Your institution may apply this amount to the student's account for billed charges such as tuition, fees and, if applicable, on-campus room and board.

Please note that the check becomes void after 180 calendar days. Please also note that school personnel are expected to report suspected fraud or unethical behavior to the Cooke Foundation. If the student is not enrolled at your institution, or if the scholarship funds are not used for the identified Scholar as intended, please return the check or issue a refund immediately with an explanation. If the student withdraws from some or all classes at any point during the term, the Cooke Foundation may require you or the student to reimburse some or all of the scholarship. Send correspondence or unused funds (due to dropped courses, etc.) to:

Jack Kent Cooke Foundation  
44325 Woodridge Pkwy  
Lansdowne, VA 20176

The Cooke Foundation is a private, independent foundation, established in 2000 by the estate of Jack Kent Cooke to advance the education of exceptionally promising students who have financial need. More information about the Cooke Foundation is available at [www.jkcf.org](http://www.jkcf.org).


If you have questions, please send an email to [finances@jkcf.org](mailto:finances@jkcf.org).





**SAMPLE ITEMIZED BILL**

The George Washington University  
45155 Research Pl  
Ashburn VA 20147



**THE GEORGE WASHINGTON UNIVERSITY**  
WASHINGTON, DC

MARTHA WASHINGTON  
3200 MOUNT VERNON HWY  
MT VERNON, VA 22121

To avoid late payment penalty charges, payment must be received by the due date.


Due Date: August 26, 2019

**Amount You Should Pay at This Time: \$6,766.50**

Amount Enclosed: \$ \_\_\_\_\_

Make checks payable to The George Washington University in US dollars  
Mail your payment to:

**The George Washington University**  
Lockbox # 822543  
525 Fellowship Road, Suite 330  
Mt. Laurel, NJ 08054-3415



Student Account Statement ID:G12345678      MARTHA WASHINGTON

020000071629201901030939001

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Detach and submit with your payment. Please keep this portion for your records

Student Account Statement ID:G12345678      MARTHA WASHINGTON      Issued: Jul 19, 2019

Date Posted	Term/Session	Description	Charges	Credits
		Previous Term Balance	\$0.00	
	FA19	BOARD-DINING CASH NO KITCHEN	\$2,375.00	
	FA19	CHEM LAB FEE	\$85.00	
	FA19	LAFAYETTE HALL ROOM CHARGE	\$5,715.00	
	FA19	STUDENT ASSOCIATION FEE	\$45.00	
	FA19	STUDENT HEALTH INSURANCE CHG.	\$1,075.00**	
	FA19	TUITION-UNDERGRAD MAIN CAMPUS	\$28,422.50	
<b>Account Balance as of the Date of This Statement</b>			<b>\$37,717.50</b>	
<i>Pending Credits as of the Date of This Statement</i>				
	Term/Session	Description		Amount
	FA19	DIRECT STAFFORD LOAN		\$1,732.00
	FA19	DIRECT FED UNSUB STAFFORD LOAN		\$2,969.00
	FA19	UNIVERSITY AND ALUMNI AWARD		\$17,250.00
	FA19	PRESIDENTIAL ACADEMIC SCHOLARSHIP		\$9,000.00
<b>Amount You Should Pay at This Time*</b>			<b>\$6,766.50</b>	

\* You are ultimately responsible for the total account balance on your account. The "Amount You Should Pay at this Time" is based upon anticipated credits for your account as of the date of this statement. Should your anticipated credits subsequently change, the amount you are required to pay will change as a result.

\*\* Estimated pricing for student health insurance charge for Fall 2019 semester



## COOKE SCHOLAR SUCCESS PLAN (CSSP) TEMPLATE

Scholar Name: \_\_\_\_\_

Cooke Foundation Educational Adviser: \_\_\_\_\_

**Critical Actions:** *Cooke Scholars reflect on Critical Action Steps as a method of setting goals and achieving academic and personal growth.*

- Own Your Learning (O)** - Deliberately pursue knowledge and build skills (*Strategically choose challenging courses; cultivate time management and study skills; pursue and learn from diverse experiences*)
- Engage and Lead Purposefully (E)** - Purposefully engage and lead activities that matter to you and your community (*Advocate for causes that matter to you; step forward to lead in one or more activities*)
- Develop Your Expertise (D)** - Develop expertise in one or two things and share that expertise with others (*Appreciate the joys of deep learning; engage in mentoring, job shadowing, internships, fellowships*)
- Connect with People (C)** - Make meaningful connections with people (*With Cooke scholars and alumni, with professional and academic networks, with people who are different from you*)
- Contribute to the World (W)** - Think big about who you want to be and act in service of your aspirations (*Discover and make sense of your purpose; identify passions and pursue them*)

	Goal	Assets	Resources	Action Steps: Which Critical Action(s) are evident?
Goals	<b>Think Big Goal</b>			O E D C W
	<b>Academic Year Goal</b>			O E D C W
	<b>Semester/Term Goal</b>			O E D C W

Notes:

**JACK KENT COOKE**  
  
FOUNDATION

[www.jkcf.org](http://www.jkcf.org)