

*Urban Financial Services Coalition  
New York Chapter*

**HERBERT W. WHITEMAN JR. GRADUATE SCHOLARSHIP APPLICATION \*\***

To be eligible for consideration for the 2010 Herbert W. Whiteman Jr. Graduate Scholarship Award,  
applications MUST be postmarked by **February 15, 2010**

Submit all applications to:  
**Urban Financial Services Coalition New York  
P.O. Box 964 Bowling Green Station  
New York, NY 10274  
Attention: Scholarship Committee**

Date: \_\_\_\_\_ Nationality (optional): \_\_\_\_\_

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

Home Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Home Tel. #: \_\_\_\_\_ Work Tel. #: \_\_\_\_\_

E-mail: \_\_\_\_\_

SSN: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

School Name: \_\_\_\_\_

Expected Graduation Date: \_\_\_\_\_

School Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Telephone #: \_\_\_\_\_ E-mail: \_\_\_\_\_

Degree: \_\_\_\_\_

**Select One:**

Full Time Course Load: \_\_\_\_\_ Part Time Course Load: \_\_\_\_\_

Undergraduate Degree: \_\_\_\_\_ Major: \_\_\_\_\_ Year Degree Obtained: \_\_\_\_\_

\*\* Urban Financial Services Coalition members only

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**SCHOLARSHIP APPLICATION**

**ESSAY QUESTION**

**Maximum 800 typed words**

1. Without "Financial Literacy" and the knowledge of how money works, students are not prepared to faced the world that awaits them. Since we live in a world of inherited and ever growing debt, should financial literacy be incorporated into our current education curriculum? Discuss, explain and justify your reason for why it should or should not be included.