

CAPTAIN JOHN W. SPENCER AND JESSIE R. SPENCER SCHOLARSHIP PROGRAM

POLICY FOR GRANTING SCHOLARSHIP FUNDS

- 1.0 MINIMUM QUALIFICATIONS – APPLICANT MUST MEET THE FOLLOWING QUALIFICATIONS TO BE CONSIDERED.
 - 1.1 RESIDENCE WITHIN THE CITY LIMITS OF THE CITY OF EL CERRITO OR THE CITY OF RICHMOND.
 - 1.2 HIGH SCHOOL GRADUATE.
 - 1.3 ACCEPTANCE BY THE UNIVERSITY OF CALIFORNIA OR LELAND STANFORD JR UNIVERSITY AS A FULL-TIME STUDENT.
 - 1.4 FINANCIAL NEED (MUST HAVE ASSISTANCE TO CONTINUE STUDIES).
 - 1.5 TWO ADDRESS VERIFICATION FORMS FROM NEIGHBORS ATTESTING TO ADDRESS OF RESIDENCE OF APPLICANTS.
 - 1.6 ONE OR MORE LETTERS OF RECOMMENDATION WHICH ADDRESS THE FOLLOWING:
 - (1) CHARACTER
 - (2) DEDICATION
 - (3) FINANCIAL NEED
- 2.0 APPLICATION – MUST BE MADE ON FORMS SUPPLIED BY THE TRUST FUND AND THE APPLICANT MUST AGREE TO AN INTERVIEW. THE FOLLOWING MUST ACCOMPANY THE APPLICATION:
 - 2.1 ADDRESS FORMS COMPLETED BY AT LEAST TWO NEIGHBORS WHO KNOW OF THEIR OWN KNOWLEDGE THAT THE APPLICANT LIVES AT SAID ADDRESS IN THE CITY OF RICHMOND OR THE CITY OF EL CERRITO.
 - 2.2 AT LEAST ONE LETTER OF RECOMMENDATION ADDRESSING THE TRAITS LISTED IN 1.6 ABOVE.
 - 2.3 A COPY OF THE APPLICANT'S HIGH SCHOOL TRANSCRIPT INCLUDING THE FIRST SEMESTER OF THE TWELFTH GRADE. IF A CANDIDATE IS CURRENTLY IN COLLEGE, A TRANSCRIPT OF WORK COMPLETED IN COLLEGE AND A HIGH SCHOOL TRANSCRIPT ARE REQUIRED.
 - 2.4 A COPY OF THE LETTER OF ACCEPTANCE FROM THE UNIVERSITY. AN APPLICATION MAY BE SUBMITTED WITHOUT THIS LETTER HOWEVER NO ACTION WILL BE TAKEN UNTIL AN ACCEPTANCE LETTER IS SUBMITTED.
 - 2.5 THE FINANCIAL STATEMENT MUST INCLUDE A PARENT'S REPORT OF INCOME, ASSETS AND LIABILITIES' AND A STUDENT'S REPORT WHICH INCLUDES PERSONAL FINANCES AND A PROJECTED UNIVERSITY BUDGET. THE PROJECTED BUDGET SHOULD INCLUDE INCOME AND PROJECTED EXPENDITURES. ALL FINANCIAL INFORMATION SUBMITTED BY THE PARENT OR STUDENT IS TREATED IN A CONFIDENTIAL MANNER BY THE SPENCER SCHOLARSHIP TRUSTEES.
- 3.0 EVALUATION OF APPLICATION

APPLICANTS WILL FIRST BE CONSIDERED UPON THE APPLICATION AND ACCOMPANYING DOCUMENTS. THOSE WHO ARE ACCEPTED FOR FURTHER CONSIDERATION WILL BE INTERVIEWED. FINAL SELECTION AND GRANT WILL BE BASED UPON A COMBINATION OF THE APPLICATION (INCLUDING THE STUDENT RESUME AND STUDENT ESSAY), INTERVIEW AND FINANCIAL NEED.

SPENCER POLICY (CONTINUED)

4.0 DISTRIBUTION OF FUNDS

- 4.1 IF THE SCHOLARSHIP IS FOR \$600 OR MORE PER YEAR, THE APPLICANT WILL RECEIVE EQUAL MONTHLY PAYMENTS STARTING ON OR ABOUT SEPTEMBER 1 EACH YEAR. IF THE SCHOLARSHIP AWARD IS LESS THAN \$600, THE APPLICANT WILL RECEIVE THE ENTIRE AWARD IN ONE PAYMENT ON OR ABOUT SEPTEMBER 1 EACH YEAR. PAYMENTS WILL START AFTER SATISFACTORY COMPLETION OF 4.2 THROUGH 3.6 BELOW.
- 4.2 ALL RECIPIENTS MUST SUBMIT A "SPENCER TRUST REQUEST FOR FUNDS" FORM PRIOR TO THE START OF EACH QUARTER OR SEMESTER TO RECEIVE FUNDS EACH STUDENT MUST INDICATE INTENT TO ENROLL IN 12 UNITS OR MORE.
- 4.3 FOR NEW RECIPIENTS, PAYMENTS WILL START AFTER VERIFICATION OF ACCEPTANCE BY A UNIVERSITY OF CALIFORNIA CAMPUS OR STANFORD UNIVERSITY AND A "REQUEST FOR FUNDS" FORM HAVE BEEN RECEIVED BY THE SPENCER TRUSTEES.
- 4.4 FOR CONTINUING RECIPIENTS, PAYMENTS WILL START FOR EACH SCHOOL YEAR, AFTER AN OFFICIAL TRANSCRIPT OF THE PREVIOUS YEAR'S WORK AND A "REQUEST FOR FUNDS" FORM HAVE BEEN RECEIVED BY THE SPENCER TRUSTEES. THE OFFICIAL TRANSCRIPT MUST VERIFY AT LEAST 12 UNITS EACH QUARTER OR SEMESTER WITH A GRADE POINT AVERAGE OF 2.0 OR BETTER FOR EACH QUARTER OR SEMESTER THE OFFICIAL TRANSCRIPT AND "REQUEST FOR FUNDS" FORM ARE DUE TO THE SPENCER TRUSTEES BY SEPTEMBER 1.
- 4.5 ANY DEVIATION FROM 4.2, 4.3, OR 4.1 MUST BE APPROVED BY THE TRUSTEES AND JUSTIFIED IN WRITING IN ORDER TO RECEIVE CONTINUING FUNDS.
- 4.6 IN THE EVENT STUDIES MUST BE INTERRUPTED, A GRANTEE MAY FREEZE AND RESTART THE GRANT BY SECURING APPROVAL OF THE TRUSTEES AND RETURNING ANY FUNDS THAT HAVE BEEN RECEIVED AND AS YET UNEARNED.

5.0 ADMINISTRATION OF THE SPENCER TRUST FUND

THE SPENCER TRUST FUND IS ADMINISTERED BY THREE TRUSTEES WHO ARE REPRESENTATIVES OF THE MECHANICS BANK, THE BENEVOLENT AND PROTECTIVE ORDER OF ELKS, AND THE LEGAL COMMUNITY THE TRUSTEES ARE SELECTED ACCORDING TO THE STIPULATIONS OF THE CAPTAIN JOHN W. AND JESSIE R. SPENCER TRUST FUND. THE FUND IS MANAGED BY THE MECHANICS BANK OF RICHMOND.

6.0 POLICY

THE TRUSTEES MAY CHANGE THE ABOVE POLICY AT WILL AND WITHOUT PRIOR NOTICE.

7.0 SPECIAL NOTE FROM THE INTERNAL REVENUE CODE

SCHOLARSHIP PAYMENTS MAY ONLY BE USED FOR TUITION AND RELATED EXPENSES AS DEFINED IN INTERNAL REVENUE CODE 117(C) SO AS TO BE EXCLUDABLE FROM TAXABLE INCOME.

8.0 DEADLINE FOR SUBMITTING APPLICATIONS: APRIL 1.

TO: MICHELLE ANDERSON
SPENCER SCHOLARSHIP
MECHANICS BANK IMT
1111 CIVIC DRIVE, SUITE 333
WALNUT CREEK, CA 94596

DIRECTIONS FOR COMPLETING THE SPENCER SCHOLARSHIP APPLICATION

1. READ THE CURRENT POLICY STATEMENT FOR GRANTING SPENCER SCHOLARSHIP FUNDS BEFORE FILLING OUT THE APPLICATION.
2. RESIDENCE – APPLICANTS MUST LIVE IN CITY OF RICHMOND OR EL CERRITO.
3. COLLEGE – ONLY APPLICANTS WHO ARE ACCEPTED AND ATTEND STANFORD UNIVERSITY OR A CAMPUS OF THE UNIVERSITY OF CALIFORNIA ARE ELIGIBLE.
4. FINANCIAL STATEMENT – PARENTS OR LEGAL GUARDIANS ARE REQUIRED TO COMPLETE THE SPENCER SCHOLARSHIP FINANCIAL STATEMENT, DATE AND SIGN IT, AND FORWARD IT WITH APPLICATION.
5. STUDENT ESSAY – IN YOUR OWN WORDS TELL WHY YOU WANT A SCHOLARSHIP. MENTION ANY SPECIAL QUALIFICATIONS YOU MAY HAVE FOR YOUR CHOSEN FIELDS OR STUDY. LIST ACCOMPLISHMENTS IN SCHOOL AND OUTSIDE OF SCHOOL WHICH QUALIFY YOU FOR THE SPENCER SCHOLARSHIP. TYPE NO MORE THAN TWO 8 1/2 X 11 PAGES WITH YOUR SIGNATURE ON PAGE 3.
6. RESUME – COMPLETE THE TRUST FUND RESUME FORM OF ACADEMIC RECORD, VOLUNTEER WORK, EMPLOYMENT AND EXTRACURRICULAR ACTIVITIES.
7. TRANSCRIPTS AND LETTERS OF RECOMMENDATIONS – SEE 2.1, 2.2 AND 2.3 OF GRANT POLICY FOR DETAILS.
8. PLEASE TYPE OR PRINT ALL DOCUMENTS FOR CLARITY.
9. STUDENT CHECK-OFF LIST. SUBMIT THE SPENCER APPLICATION PACKET IN THIS ORDER.
 1. ____ SCHOLARSHIP APPLICATION, PAGES 1 AND 2, WITH PHOTO.
 2. ____ STUDENT RESUME, PAGES 3 AND 4.
 3. ____ FAMILY AND STUDENT FINANCIAL STATEMENT, PAGES 5 AND 6.
 4. ____ TWO ADDRESS VERIFICATION FORMS FOR RESIDENCE IN RICHMOND OR EL CERRITO, PAGES 7 AND 8.
 5. ____ ONE OR MORE LETTERS OF RECOMMENDATION.
 6. ____ TRANSCRIPT(S).
 7. ____ ACCEPTANCE LETTER FROM UNIVERSITY.
NOTE: IF NOT RECEIVED BY APRIL 1. SEND NOTE OF EXPLANATION. NO ACTION WILL BE TAKEN ON YOUR APPLICATION WITHOUT IT.
 8. ____ STUDENT ESSAY. LIMIT TO TWO PAGES AND MUST BE TYPED.

SEND OR DELIVER APPLICATIONS BY: APRIL 1

TO: MICHELLE ANDERSON
MECHANICS BANK/MT
1111 CIVIC DRIVE, SUITE 333
WALNUT CREEK, CA 94596

CAPTAIN JOHN W. SPENCER AND JESSIE R. SPENCER

SCHOLARSHIP APPLICATION

DUE DATE: APRIL 1.

TO: MICHELLE ANDERSON
MECHANICS BANK IMT
1111 CIVIC DRIVE, SUITE 333
WALNUT CREEK, CA 94596

NAME _____ SEX _____
LAST FIRST MIDDLE

HOME ADDRESS _____ PHONE NUMBER _____
NUMBER STREET

ADDRESS _____
CITY ZIP

HOW LONG HAVE YOU LIVED AT THE ABOVE ADDRESS? _____ MARITAL STATUS _____

DATE OF BIRTH _____ BIRTHPLACE _____

ARE YOU A LEGAL RESIDENT OF THE STATE OF CALIFORNIA? _____ IF SO, FOR HOW LONG? _____

NAME OF PARENT(S) OR GUARDIAN(S) _____ RELATIONSHIP _____

ADDRESS OF PARENT(S) OR GUARDIAN(S) _____
NUMBER STREET CITY ZIP

OCCUPATION OF PARENT OR GUARDIAN _____

HIGH SCHOOLS OR OTHER SCHOOLS OR COLLEGES YOU ATTENDED WITH DATES OF ATTENDANCE AND OF GRADUATION (INCLUDING PRESENT SCHOOL).

REMINDER: PLEASE ATTACH TRANSCRIPT, LETTER(S) OF RECOMMENDATION AND STUDENT ESSAY (2 PAGES).

WHAT UNIVERSITY DO YOU PLAN TO ATTEND:

STANFORD UNIVERSITY? _____ UNIVERSITY OF CALIFORNIA? _____ CAMPUS _____

MAJOR SUBJECT? _____ PROPOSED DATE OF GRADUATION _____

FOR WHAT BUSINESS OR PROFESSION ARE YOU PREPARING? _____

HAVE YOU BEEN, OR ARE YOU NOW, THE BENEFICIARY OF A SCHOLARSHIP? _____

IF SO, GIVE THE NAME(S) AND AMOUNT(S) _____ YEAR(S) _____

HAVE YOU PREVIOUSLY APPLIED TO US FOR A SCHOLARSHIP? _____ YEAR? _____

ARE YOU CURRENTLY WORKING? _____ HOURS PER WEEK? _____ APPROXIMATE WEEKLY EARNINGS? _____

NAME AND ADDRESS OF PRESENT EMPLOYER? _____

WILL YOU WORK NEXT YEAR WHILE ATTENDING COLLEGE? _____ IF SO, FOR WHAT PORTION OF YOUR EXPENSES? _____

NAME, ADDRESS, AND OCCUPATION OF THE PERSONS (RELATIVES EXCLUDED) WHO ARE WRITING LETTERS OF RECOMMENDATION REGARDING YOUR CHARACTER, ABILITY, RESIDENCE AND FINANCIAL NEEDS.

OTHER COMMENTS

ATTACH A RECENT PHOTOGRAPH OR A SNAPSHOT

DATE: _____ SIGNATURE _____

CAPTAIN JOHN W. SPENCER AND JESSIE R. SPENCER SCHOLARSHIP PROGRAM
STUDENT RESUME

RESUME FOR: _____ DATE: _____

HOME ADDRESS: _____
(NUMBER, STREET, CITY, ZIP)

HOME PHONE: _____

CURRENT SCHOOL: _____ SCHOOL PHONE: _____

A. ACADEMIC RECORD

GRADE POINT AVERAGE (INCLUDE SEMESTER 1 OF GRADE 12): _____

G.P.A. _____ RANK _____ OF _____ COUNSELOR'S INIT. _____
OR

G.P.A. _____ RANK _____ OF _____ COUNSELOR'S INIT. _____
(WEIGHTED) (WEIGHTED)

IF IN COLLEGE, CUMULATIVE COLLEGE G.P.A. _____

HONORS/ADVANCED PLACEMENT (A.P.) COURSES TAKEN:

9TH GRADE _____

10TH GRADE _____

11TH GRADE _____

12TH GRADE _____

S.A.T. SCORES: VERBAL _____ MATH _____ DATE TAKEN: _____

B. HONORS AND AWARDS

DATES:

C. VOLUNTEER WORK

D. EMPLOYMENT

E. OUT-OF-SCHOOL ACTIVITIES

SPENCER STUDENT RESUME (CONTINUED)

F. SCHOOL ACTIVITIES

STUDENT GOVERNMENT

DATES:

ATHLETICS

DRAMA

JOURNALISM/PUBLICATIONS

MUSIC

CLUBS

OTHER

SPENCER SCHOLARSHIP FINANCIAL STATEMENT
FAMILY FINANCIAL STATEMENT

		ACTUAL LAST YEAR	ESTIMATED THIS YEAR
SALARY & WAGES (before taxes)	(a) FATHER	\$ _____	\$ _____
	(b) MOTHER	\$ _____	\$ _____
OTHER INCOME	(c) FATHER	\$ _____	\$ _____
	(d) MOTHER	\$ _____	\$ _____
(e) GROSS INCOME (a+b+c+d)		\$ _____	\$ _____
BUSINESS EXPENSE (TAX DEDUCTIONS)	(e) FATHER	\$ _____	\$ _____
	(f) MOTHER	\$ _____	\$ _____
NET INCOME (TAXABLE INCOME)	(e) - (f + g)	\$ _____	\$ _____
FEDERAL INCOME TAX PAID		\$ _____	\$ _____
FAMILY AUTOMOBILES	MAKE _____		YEAR _____
	MAKE _____		YEAR _____

PARENTS' ASSETS AND LIABILITIES

	PRESENT SALE VALUE	MORTGAGE	EQUITY
HOME (IF OWNED)	\$ _____	\$ _____	\$ _____
OTHER REAL ESTATE	\$ _____	\$ _____	\$ _____
CAPITAL VALUE OF BUSINESS	\$ _____	\$ _____	\$ _____
BANK ACCOUNTS (SAVINGS AND COMMERCIAL)			\$ _____
LIFE INSURANCE (PRESENT NET CASH VALUE)			\$ _____
STOCKS, BONDS, & OTHER INVESTMENTS (FAIR VALUE)			\$ _____
INDEBTEDNESS (EXCEPT MORTGAGE)			\$ _____
EXTRA ORDINARY EXPENSES			\$ _____
HOW MUCH FINANCIAL SUPPORT CAN YOU GIVE THE APPLICANT DURING THE FIRST YEAR OF COLLEGE?			\$ _____

WE HAVE CHECKED THIS FORM FOR OMISSIONS AND ERRORS. TO THE BEST OF OUR KNOWLEDGE THE INFORMATION REPORTED IS COMPLETE AND CORRECT. (ALL REPORTED FINANCIAL INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER BY THE SPENCER TRUSTEES.)

SIGNATURES OF BOTH PARENTS (OR GUARDIANS)

DATED: _____

STUDENT'S PERSONAL FINANCIAL STATUS

BANK ACCOUNTS	\$ _____
SECURITIES & INVESTMENTS	\$ _____
EDUCATIONAL INSURANCE	\$ _____
OTHER SOURCES	\$ _____
INDEBTEDNESS	\$ _____

MAKE AUTOMOBILE	MAKE	YEAR
_____	_____	_____

STUDENT'S PROJECTED UNIVERSITY BUDGET

ESTIMATED EXPENDITURES (PER YEAR)

TUITION	\$ _____
BOOKS	\$ _____
OTHER EDUCATIONAL SUPPLIES	\$ _____
LODGING	\$ _____
OTHER	\$ _____
TOTAL	\$ _____

PROJECTED INCOME TO MEET EXPENSES

SOURCE	INCOME
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
TOTAL	\$ _____

I HAVE COMPLETED THIS FORM ABOUT MY PERSONAL FINANCES IN AN ACCURATE MANNER.

DATE: _____ STUDENT _____

SPENCER SCHOLARSHIP TRUST FUND

VERIFICATION OF ADDRESS IN THE CITY OF RICHMOND OR EL CERRITO

I, _____ HAVE BEEN A NEIGHBOR* OF
(Name of Neighbor)

_____ FOR _____
(Name of Applicant) (No. of Yrs.)

I CAN PERSONALLY VERIFY THAT HE/SHE CURRENTLY LIVES AT:

(Number, Street) (city) (zip)

(Signature of Neighbor)

(Address of Neighbor)

(Phone Number of Neighbor)

* NOTE: THE NEIGHBOR MUST BE AN ADULT WHO LIVES IN THE CITY OF RICHMOND OR EL CERRITO IN A NEAR VICINITY TO THE APPLICANT.

SPENCER SCHOLARSHIP TRUST FUND

VERIFICATION OF ADDRESS IN THE CITY OF RICHMOND OR EL CERRITO

I, _____ HAVE BEEN A NEIGHBOR* OF
(Name of Neighbor)

_____ FOR _____
(Name of Applicant) (No. of Yrs.)

I CAN PERSONALLY VERIFY THAT HE/SHE CURRENTLY LIVES AT:

(Number, Street) (city) (zip)

(Signature of Neighbor)

(Address of Neighbor)

(Phone Number of Neighbor)

* NOTE: THE NEIGHBOR MUST BE AN ADULT WHO LIVES IN THE CITY OF RICHMOND OR EL CERRITO IN A NEAR VICINITY TO THE APPLICANT.