



AMERICAN COLLECTORS ASSOCIATION OF TEXAS

18604 Interstate 20 West, Lindale, Texas 75771

(512) 458-8666 FAX (512) 458-8740 www.texascollectors.com

February 2010

Dear High School Senior:

Congratulations on your upcoming graduation from high school and may the remaining time in your senior year be a memorable journey enjoyed with friends and family.

During the coming months you are likely to receive numerous credit card applications and other opportunities for consumer loans. Having a credit card can be a status symbol and more than a convenience but many college students now have multiple credit cards with balances that are difficult to manage. As an association of debt collection businesses, we believe it is important that young citizens understand their personal responsibility for managing financial affairs. Establishing a favorable credit rating during and beyond college will be crucial to your future career and lifestyle. Dealing with credit card debt during college can be a difficult and stressful experience and interfere with concentration on studies and other responsibilities.

To draw graduating students' attention to this subject, our Educational Foundation sponsors a scholarship and essay contest, awarding the winners with a \$1,000 college scholarship each. This year's competition is open to 2010 graduating high school seniors who:

- Meet the academic, attendance and citizenship standards of the State of Texas and their school district for graduation in 2010,
- Are a child, legal dependent or grandchild of an employee of an ACA of Texas member,
- Complete and submit the enclosed scholarship application form,
- Submit an official transcript as of the 2009 Fall Semester, and
- Submit an essay of 500-750 words using the theme ***"Building Good Credit for Financial Independence"***. Variations of this theme are encouraged as entries will be judged on originality, style, subject knowledge, grammar and punctuation. Essays may be typed or printed.

The submission deadline is April 12, 2010. See the application for details. Winners will be announced in May 2010 in time for graduation.

Please contact us with any questions at 512-458-8666 or info@texascollectors.com. We look forward to receiving your application.

Sincerely,

A handwritten signature in black ink that reads 'Greg Mason'.

Greg Mason
Chairman, Educational Foundation

American Collectors Association of Texas Educational Foundation 2010 Scholarship Application

Please print or type. All information provided is considered confidential and will not be released to any other entity.

Student's Name: _____ Address: _____
 City: _____ Zip: _____ Phone: _____ Age: _____ Male ___ Female ___
 High School: _____ Citizenship: _____
 E-Mail Address: _____ Home Tel: _____ Other Tel: _____
 Parents/Guardians: _____
 Address (if different from above) _____
 City _____ State _____ Zip _____ Home Tel: _____ Other Tel: _____
 Number of persons dependent upon parents'/guardians' financial support: ___ Ages: _____
 Number of family members currently attending college: _____
 Describe any existing conditions related to family members contributing to unusual financial concerns: (e.g. illness, single parent support, etc.) _____

Please check the approximate annual gross income in the home, excluding earnings of minors.

\$0 - \$20,000 _____ \$40,001 - \$55,000 _____ \$70,001 - \$85,000 _____
 \$20,001 - \$40,000 _____ \$55,001 - \$70,000 _____ \$85,001 and above _____

Name of Post Secondary Education Institutions you plan to attend (Please list in order of preference):

Colleges/Universities: 1. _____ 2. _____ 3. _____
 Intended Major(s): 1. _____ 2. _____ 3. _____

Student's Employment Record

Name of Employer	Position / Duties	Avg. Hours Per Week	Dates Employed
_____	_____	_____	_____ to _____
_____	_____	_____	_____ to _____
_____	_____	_____	_____ to _____

Scholastic honors and recognition for special achievements during high school (e.g. Honor Roll, Academic Awards, Merit Scholar, etc.)

	Fr.	Soph.	Jr.	Sr.
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Athletic or other awards and special recognition:

	Fr.	Soph.	Jr.	Sr.
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

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Extracurricular activities, awards or honors
(e.g. band, choir, scouting, church, community volunteer, etc.)

	Fr.	Soph.	Jr.	Sr.
_____	___	___	___	___
_____	___	___	___	___
_____	___	___	___	___

Hobbies or interests not listed above:

	Fr.	Soph.	Jr.	Sr.
_____	___	___	___	___
_____	___	___	___	___
_____	___	___	___	___

I certify the above information is complete and correct:

_____ Date: _____
Applicant's Signature

High School Guidance Counselor's Validation

Student's PSAT _____ SAT _____ ACT _____ Passed TAKS: Yes ___ No ___

This student meets the prescribed state and school district's academic, attendance and citizenship standards necessary for graduation with the Class of 2010 of _____ High School on _____.

Counselor's Name: _____ Signature: _____ Date: _____

American Collectors Association of Texas Member Certification of Eligibility

The student named in this application is a child, legal dependent or grandchild (circle one) of _____, a current employee of the agency named below.

Agency Owner/Manager Signature: _____ Date: _____

Name: _____ Agency: _____ Phone: _____

Applications are due at the American Collectors Association of Texas by 5:00 PM CT on April 12, 2010.

Completed applications with the required official transcript and essay may be submitted by:

Mail: American Collectors Association of Texas
18604 Interstate 20 West
Lindale, Texas 75771

Fax: 512-458-8740

Email: info@texascollectors.com (pdf format only)

IMPORTANT: Email or call as shown below by April 12, 2010 to confirm your application was received.

For more information, contact ACA of Texas at 512-458-8666 or info@texascollectors.com