

Good things come to those who give back.

TruFit Good Citizen Scholarship®



Inspiring stories from our winners.

 **Citizens Bank**®
Good Banking is Good Citizenship®



Finals
on
Mon!



GEOMETRY



VARS
BASE

Impressed Beyond Expectations

Launched April 15, 2014, our third annual TruFit Good Citizen Scholarship received 2,000 entries. Designed to reward students for doing good in the community, we read many inspiring stories.

Our internal judging committee reviewed the top entries and selected 10 winners. Each of the 10 winners will receive \$5,000 toward their education.

The entries that we share here are compelling. These students are all driven to make their communities a better place, motivated either by adversity they faced or an innate sense of making a difference.

We hope you enjoy their stories in their own words, and we're proud to help them achieve their education.



TruFit Good Citizen Scholarship

<p>Scholarship Reward Structure</p>	<ul style="list-style-type: none"> • 10 \$5,000 awards
<p>Eligibility</p>	<ul style="list-style-type: none"> • Available nationally • Selection based on applicant’s demonstrated community involvement • High school senior or current college student attending a Federally accredited four-year school (not limited to TruFit eligible school list) • CFG colleagues are not eligible • By entering the TruFit Good Citizen Scholarship, the entrant is under no obligation to apply for the TruFit Student Loan® • Applying for a TruFit Student Loan will not increase the entrant’s chances of winning the TruFit Good Citizen Scholarship
<p>Easy, Online Entry Process</p>	<ul style="list-style-type: none"> • 500 word or less essay
<p>Judging Criteria</p>	<ul style="list-style-type: none"> • In the spirit of our community pillar, we are rewarding students that deserve recognition for his/her contribution to the community. • Judging is based on: <ul style="list-style-type: none"> • Best depiction of leadership and initiative - 33% • Relevance to theme, including type of service and amount of time spent doing service - 33% • Most compelling essay - 33%

Internal Review Committee

Jennifer Nodelman, *Education Finance Operations*

Pauline Bellavance, *Public Affairs*

Maureen Lian, *Group Internal Audit*

Jennifer Bastos, *Education Finance Sales*

John Falvey, *Commercial Marketing*

Angela Roy, *Education Finance Contact Center*

Pam Newton-Coombs, *1:1 Marketing*

Brian Antonio, *Commercial Marketing*

David Crowley, *Education Finance Contact Center*

Jeff Swindell, *Retail*

Jeff Schuster, *Retail*

Melissa Hughes, *Strategy & Analytics*

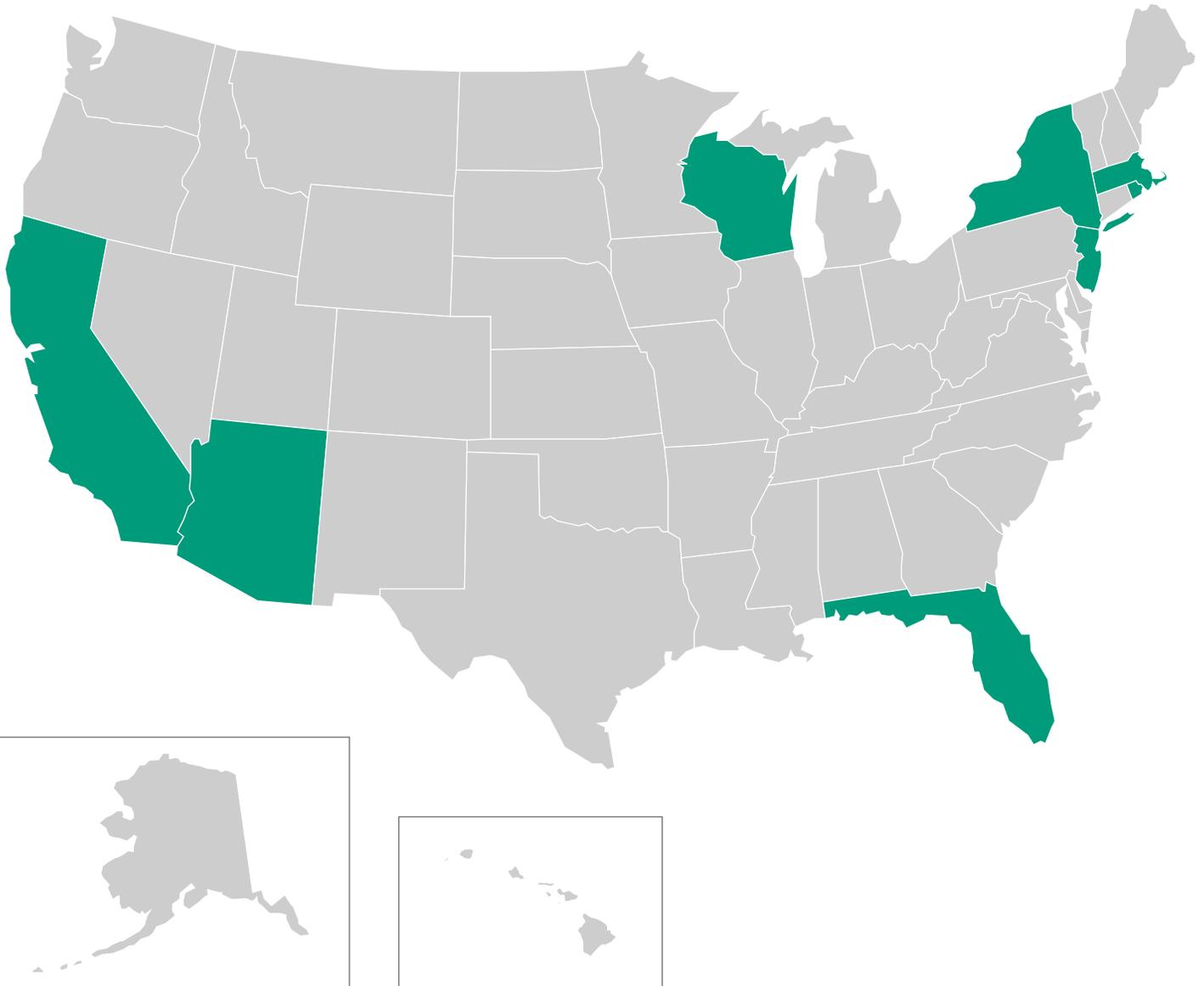
Michael Granoff, *Marketing*

Renee Arruda, *Retail Sales Development*

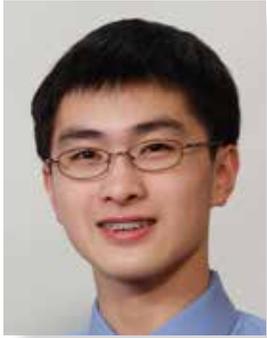
Winners reside in **8 states**

(8 footprint)

Winners attend schools in **10 states**



(green shading indicates state of residence)



\$5,000 Prize Winner

Christopher Y.

University of Pennsylvania

Resident of New York

As I watched Dr. Ren extract a piece of bone from 12-year-old Tai's hip and then carefully position it in the boy's cleft palate, I couldn't help but feel excited for Tai. He and his father had traveled days on foot from their mountain village for this surgery, a dream come true for Tai - and for me.

It has been over eight years now since I was diagnosed with a severe prognathism. As a fifth-grader, I was ashamed of my distorted jaw structure and speech that I talked little and smiled less. Frustrated, I began researching my condition online. There, I found pictures of faces dominated by clefts in which I saw something familiar: their shame. The more research I did, the more I began to feel their pain, their sense of hopelessness. But I was no doctor, and I had no money to give. But the children still needed help. In the last few weeks of fifth grade, I decided to organize the first annual summer read-a-thon. I distributed flyers in schools and libraries in hopes of raising \$250 - the cost of one surgery. Imagine my surprise when by summer's end I had raised over \$1,000!

Encouraged by the power of youth, I built a website (www.kidschangetheworld.org) to attract others to the cause. The program continued to grow, and eventually I founded the 501(c)3 nonprofit Kids Change the World (KCW) whose mission is to leverage the power of youth to change the lives of children around the world. KCW provides free grants/fiscal sponsorship, websites, and grassroots resources to passionate young people begin their own charitable initiatives. KCW has reached dozens of countries and has empowered students to start their own charitable initiatives, among them among them an Ohio Student Wildlife Conservation Society, Cards for Troops program, and socially responsible online store.

My cumulative efforts over countless hours for nearly a decade have funded corrective surgeries for over 70 children with clefts in developing countries around the world. Still, I always longed to meet one of the children in person, though I could never justify the travel expenses when the travel cost could easily change dozens of lives. My dream came true this past summer when the U.S. Department of State awarded me a scholarship to observe surgeries and meet with the children and doctors at a partner hospital in Xi'an City.

That was where I met Tai whose young eyes were filled with hope, as were those of the other children gathered around. Despite the children's distorted speech, we managed to talk and laugh for hours. While they expressed their gratitude for my dedication, I admired their courage. Meeting them in person made me want to become a physician that can make such a difference and also made me realize that they shared the same dreams and desires as youths everywhere - dreams of fitting in, getting an education, doing something grand. And in this faraway place where our dreams coincided, we empowered each other. For once, none of us could stop smiling.



\$5,000 Prize Winner

Bevin B.

New England Institute of Technology

Resident of Rhode Island

Missions has played an instrumental role in my life. Over the past few years I have participated in trips to Mexico, Tennessee, and Turkey and have been involved in several community service projects in Rhode Island.

In the summer of 2008, my dad, sister and I worked for a week with Lone Tree Missions in Mexico. Along with a team, we built a home for a family who had been living in a shelter constructed of tires and cardboard. Within three days we built a strong stucco house they could happily call home. Other activities included playing soccer with the local children and handing out food to people much less fortunate.

Several summers ago I traveled to Tennessee with my family to work at Appalachian Outreach, a shelter for abused women and their children, in Jefferson City, Tennessee. For a week we refinished floors, painted, cooked meals and served meals, and did general clean-up.

Last year I participated in a leadership development program for high school juniors called Quest. This program challenges teens to change something in the world. Throughout the nine month program I learned valuable qualities that will better equip me as a leader. The program culminated with a nine day trip to Istanbul, Turkey. During the trip to Turkey my team taught English lessons and lent support to local youth programs. Through Quest I grew to be a better leader and person all around.

Other community service I've participated in includes helping at the Providence Rescue Mission and South County Center for Domestic Violence. At the Providence Rescue Mission I helped paint a room and handed out food on several different occasions. I also helped my dad create a patio at the South County Center for Domestic Violence. This was a part of a community beautification project by my church. One summer I participated for a week in Summer O.F.F., a group that leads day camps in inner city parks in Providence. Additionally, I have volunteered to help with Vacation Bible School at Faith Baptist Church in Warwick for the past three summers.

Next summer I am planning a trip for a group of teens to go to Uganda to work in schools and farms. We will work with an organization called Come Let's Dance. They train adults for jobs to support their families. The goal is to reunite parents with their children who are living on the streets.

These service activities have been instrumental to my becoming the young man I am today. One lesson that I have learned from my experiences is that no matter what, in the end you must be proud of the work you've accomplished. Usually our society says that pride can only be bad. However, you must take pride in your work, knowing you did your best. Because I love to help others, community service will forever have a place in my heart. I foresee staying very involved in missions in the future.



\$5,000 Prize Winner

Ashley W.

Southwestern Law School

Resident of California

I was conceived through rape, born to an unstable and abusive drug addicted mother and a father I never would know. I entered the foster care system at the age of 10 and I bounced between thirty-six different homes, attended over twenty-six schools. I grew up in South Central Los Angeles, where I experienced inadequate urban schools; and as a foster youth, I witnessed a system that failed to adequately protect and serve youth. Limited by the opportunities available in my community and the lack of family structure, I learned to overcome these obstacles through education.

Despite my unstable home and learning environment, I attended University of California Los Angeles determined to go back to my community and, in the same way, provide support to underserved students. I was arrested by the outcries of my own campus community and discovered that foster youth were an invisible population on university campuses and few services catered to the needs of foster youth, the most vulnerable to drop out of college. As a means to provide more support to former foster youth, I co-founded the Bruin Guardian Scholars (BGS) Program, a program that focused on providing a peer network for foster youth, academic enrichment, and opportunities for advocating publicly on the behalf of former and current foster youth at UCLA. Through this program I was able to work closely with the chancellor to pass a Bill allowing foster youth to stay on campus during holidays and school breaks. I was able to coordinate and assist in developing a program that brought foster youth in high school to UCLA during the summer and allowed the students to take higher education classes and learn about accessing college as foster youth. Further, after I graduated, on weekends I assist former foster youth in high school apply for college and scholarships. Thus, my advocacy efforts through this program and further exposure inspired me to pursue a career in law, where I continue to do the same work with other students in my community while attending Southwestern Law School.

In my experience as a foster youth, there were few lawyers and mentors who effectively advocated on my behalf and my life was severely impacted because of it. Through my own research and time, I currently continue to volunteer three times a month in my community with foster youth who are in high schools in the greater Los Angeles area. I provide youth with the resources and tools to help navigate the college system, as well provide resources on how to transition from Foster care to Adulthood. My school has recognized my volunteer work and has invited me to participate in their Street Law Clinic, which will allow me to become certified and continue this same work within Los Angeles schools and with the Dependency court this Fall and Spring. Thus, receiving financial support for my legal education will provide me with the necessary tools to help this underrepresented population deal with the multifaceted and legal challenges they encounter daily.



\$5,000 Prize Winner

Rachel B.

Albany Law School

Resident of New York

When asked why I volunteer and thrive to be a passionate activist, my answer is simple: I want to be the change I wish to see in the world. I take Mahatma Gandhi's words to heart and believe that in order to make a difference in the world around me I must help others in any way possible. From a mission trip to the villages of Costa Rica to working with the non-profit organization The Love Infinitely Project, I am constantly lending a hand to those in need.

As a second year student at Albany Law School, I am an active member of our school's Pro Bono Society. I have held the position of Project Director of the Anti-Human Trafficking Pro Bono Legal Project since April 2013. I strive to provide at least thirty hours of pro bono service through this project each semester. This is a new project at the law school and I have been working hard to secure a local attorney to supervise the project, build membership among other law students, and organize a presentation on the issue of human trafficking. As the leader of this project, my mission is to visit local community interest groups and high schools in order to spread awareness of the presence of human trafficking within the United States.

Human trafficking is an epidemic that I am very passionate about and feel the personal need to spread awareness among my community. I feel that many citizens of the United States believe human trafficking is an issue in other countries and that it has no impact on our people. After a summer interning with the Legal Aid Society of Rochester in their Immigration Program, I learned first hand that human trafficking is not only occurring in our nation, but in fact within our own state and communities as well. Men, women, and children are being trafficked for sexual and labor purposes. Through this project, I believe that our presentations can and will have a powerful impact on our community. By visiting local high schools we will have the ability to inform young people of the terror that is human trafficking. I want to educate them on what human trafficking is, how to spot a human trafficking situation, how to prevent them from being a victim, and what resources are out there for those who have been involved in or may have witnessed a suspicious situation.

By leading my fellow classmates as Project Director, I have the ability to be a force of change and help end modern day slavery.



\$5,000 Prize Winner

Zachary C.
Duke University
Resident of New Jersey

Sports have always been my passion, and I feel strongly about giving every child the opportunity to be part of a team. I was disturbed seeing children excluded from sports teams and friendships just because they were different. This led me to create a 501c(3) non-profit organization SNAP, Inc. - Special Needs Athletic and Awareness Programs.

Since Autism prevents children from learning, behaving, and communicating effectively, it often leads to bullying and discrimination in the classroom. My goal was not only to provide these children with athletic and social programming, but to also improve their physical abilities, and self-esteem so they might integrate successfully with their peers. SNAP provides special needs children with athletic and social programming five nights a week, aimed at improving their physical abilities, communication skills, and self-esteem. SNAP's motto, Kids Helping Kids, is a direct contrast from special needs children's usual interaction with adult doctors, therapists, and teachers. Student volunteers lead all programming. It soon became obvious that sports only filled one void in their lives. I needed to make my peers conscious of their social hardships in promote acceptance.

My recent endeavor has been a special needs education and anti-bullying initiative. Through an Empathy Training Program I developed, schools in New Jersey and six other states are more tolerant. With blindfolds, balance balls, and other techniques, I try to show school children what it is like to experience the challenges and frustrations faced by their disabled classmates. I created a different version of this training for local police departments, fire departments and EMS workers. My educational initiative is being adopted in many states and I am now working on an online educational series (e-Learnings) so that SNAP's mission of ultimate acceptance can be brought to schools throughout the country.

Last year, SNAP provided over eleven extracurricular programs to over 150 children with special needs, with growing waitlists. To accommodate this demand we have trained over 450 mentors, and educated over 3,500 students throughout New Jersey. This year, our mentors volunteered over 5,000 hours of community service, and I have raised over \$150,000.

SNAP's framework gives to our community in so many ways. The special needs children benefit because they are the stars of the program, while the mentors develop empathy and a set of skills that cannot be taught in the classroom. SNAP's model of mentoring and volunteering helps develop a social conscience and sets expectations of philanthropy. The dedication, creativity, and newly found leadership skills of my peers have inspired each other as well as the special needs participants.

I have watched the scared and apprehensive faces of children from the first day they entered the clinic doors. A soccer ball meant nothing and how to dribble was even less important. Never before have I truly known what it feels like to touch someone's life in such a positive manner. I only hope that I have affected the lives of these children half as much as they have affected mine.



\$5,000 Prize Winner

Kathryn C.

California Polytechnic State University

Resident of California

A devastating event obliterated my world, than slowly transformed me from a child into the strong and mature person I am today.

On a sunny Saturday morning in October of 2003 my father, age 43, died of a malignant brain tumor. Though only seven, I can remember that day clearly. I ran into the house, so excited to tell him about the goal I had just scored in my soccer game. I glanced across the room and saw his empty hospital bed along with a look of despair on my mom's face. At that moment I realized childhood as I had known it had forever changed. Nothing could have prepared me for the voyage I had just embarked upon.

For a long time I struggled with a myriad of emotions: disbelief, anger, envy and sadness. It was extremely overwhelming and I felt very alone. The loss of a parent at such a young age is an experience like no other, a grief journey that is ultimately measured in years versus days.

As time has passed I have accepted that the life I thought I was going to have and the life I ended up with are very different. I have been fortunate to meet others who have also lost a parent early in life. In this shared connection I realized I was not alone. In fact, it is through these relationships that my idea for my Girl Scout Gold Award was born. For my project, I decided I wanted to help other children who have gone through the traumatic experience of losing a parent. To do this, I spent over 100 hours developing a very unique resource website for newly bereaved children called "Grief Pals".

Written exclusively "for kids by kids", it is the only one of its kind. Many practical resources and inspirational stories are offered to benefit a child who has recently lost someone special. The message I want to convey clearly to these kids is that they are not alone. Others have passed this way and have gone on to lead completely normal lives, lending them hope that they will too. My wish is to reach out to a child who is just starting their grief journey with the hope that this insight might help make their burden lighter. To date over 800 people have visited my site from all over the country! It feels good to give back to the community and a cause that affected me so personally.

It's been ten years since my dad passed and I am proud to say that I have emerged from this tragedy not only "normal" but stronger as well. My dad left this world far too soon and of course I will never stop wishing I could just have one more day with him. Nonetheless, through my community service efforts, if I can transform something comforting out of something tragic, something strengthening out of something devastating, I know that the legacy of my father will live eternally.



\$5,000 Prize Winner

Sydney D.

University of North Florida

Resident of Florida

When I started high school, I was content to play supporting roles. I sold candy bars to help the law club. I got the background part of “jungle creature #2” in the school musical. I watched the Homecoming parade from a lawn chair on the curb. I was satisfied with the sidelines.

When I joined the Junior Civitan service club, something felt a little different. I knew that my contribution was important. I saw that I could do something that mattered. I attended every event that I could. My confidence grew and I started to see a bigger role for myself. As my senior year began, I was honored to be elected President of the club. I have over 50 hours of service to the Junior Civitans with projects such as ARC of the St. John’s adult special needs program, Relay for Life, Pablo Towers elderly home and the Humane Society.

My family has been volunteering at Camp Consequence since I was in 7th grade. Camp Consequence helps families with challenging kids or troubled teens rebuild their families by supporting them with house rules and consistency. I have over 400 hours of service with Camp Consequence as a helper and then a teen mentor. I am the proud founder and president of Better Bags for Kids. I created the Better Bags campaign when I read an article about foster and abused children being given garbage bags to pack their things when they have to move from home to home. I think this is a tragic insult to a child who might already be feeling rejected or “thrown away”. I asked a police officer friend if it was true. He said, “If we had better bags, we would use them.” That was all I needed to hear. Better Bags was founded that very day. Its mission is to eliminate garbage bags as emergency luggage for foster and abused children. In one year, I have collected over 1500 duffle bags and totes for DCF social workers and investigators to keep handy in their cars to give to any child in need. I know it does not solve the problems faced by foster and abused children, but it is a little better option at a bad time. I have written proposals and met with local business leaders. I am developing marketing skills and learning the importance of engaging supporters and involving the media. These skills will serve me well in whatever career I pursue. Although I am never present at the scene when a child receives a Better Bag, I can picture it in my mind and in my heart. This project has helped further develop my empathy and compassion for others. I will continue this project in college. I was once content with passive roles and staying out of the spotlight. Now, I don’t mind announcing to everyone exactly who I am, what I am about and that I have come for all of your duffle bags!



\$5,000 Prize Winner

Theodore K.

School Undecided

Resident of Wisconsin

My skis barely hold as I catch air off the first headwall, the heavy patrol vest pulls me down fast, but I stay on my edges to maximize speed. Seconds ago my radio buzzed to life, “an injured guest on the black diamond terrain park”. Midway down the hill I spot the patient and begin assessing snow markings to determine the mechanism of injury. Introducing myself, I identify an altered mental status in his response and request backup and Advanced Life Support (ALS). As my team arrives, the patient tells me he can’t move his arms or legs. Recognizing time as paramount, I contact ALS and suggest air transport. After performing full spinal immobilization and cognitive tests, we transport to base just as the medivac helicopter lands.

At age 14, I became the youngest OECT (Outdoor Emergency Care Technician) National Ski Patrol medic to receive certification. Working with my local patrol, I volunteer over 100 patrol hours per season. I have a passion for helping others when they need it the most. Whether it’s a lost child looking for their parent or a patient with severe head trauma, I love my volunteer work with the NSP, and look forward to a long career helping to keep outdoor activities safe and enjoyable.

When the situation turns urgent, critical decision making and quality communication are needed skills that I thankfully have. But, most of all, my effective leadership is put to the test. My leadership development began at an early age when I became the treasurer for my 4-H club, a small task but a large step at the time. Since then, through 4-H I have grown significantly as a leader. Currently I am serving a second term as club president, and I am also president for the Waushara County Ambassadors. Additionally, I am an elected member of our Church Council and Forward in Faith committee. Primarily through these two organizations I organize/volunteer over 300 hours of community service annually. From brat fries to cancer fundraisers, from community Easter egg hunts to yard cleanups. I have enjoyed all of these events and services but one of my favorite leadership positions is being a roll model and friend to the younger kids, spending hours listening and giving thousands of piggy back rides.

I believe leadership is about making a difference; about changing someone’s life for the better or sacrificing for the betterment of the group. It’s about sharing enthusiasm and showing the best way forward. For me leadership is not a job or rank, rather it is a decision. I decided whether or not I will be a leader when I’m patrolling, at 4-H, church, my job or any other situation. If I decide to take responsibility and look after the people around me, then I am a leader. I will sit down next to you and ask “How can I help?” Leadership is a choice. And I have chosen to be a leader.



\$5,000 Prize Winner

Cindy L.

Arizona State University

Resident of Arizona

In 2010, my parents took me to a child orphanage in Vietnam. I joined the children for dinner - plain porridge soup. I refused to choke down the tasteless soup. But I looked at the children sitting around me. They were eating the unpalatable substance as if they had never tasted a more savory delicacy. I then decided to pick up the spoon again and with the soup sitting in the back of my mouth, I began to sniffle between tears...and it was not because of the soup.

When I returned from the trip, I realized that I had the potential to bring them happiness, whether it would be to fill out their empty stomachs or to give them a reason to smile. In my sophomore year of high school, I founded the American Red Cross Club on campus. I have led my club to send and organize medical supplies to third-world countries, raise funds to vaccinate over a thousand children in Africa, aid refugees to seek a safe haven in America, and organize and recruit for blood drives. I have also led my club in charity events, raising funds for cancer research, to feed children in Africa, and to provide relief for a myriad of national natural disasters. After three years, I have recruited over 250 members, inspiring and motivating hundreds of youths on-campus to volunteer and make the difference they want to see in the world.

I have accumulated over 450 hours of community service with just the American Red Cross, organizing and volunteering at weekly volunteer events and leading bi-weekly meetings. My other community service activities include volunteering with the Leo Lions Club for four years, accumulating over 60 community service hours, and becoming its vice-president in 2013. I have been a summer volunteer at the regional hospital for two years, accomplishing over 100 hours, and selected in 2014 to become a shift leader.

As a leader, I have gained the ability to inspire not only the leaders of tomorrow, but the contributors of today. I have never found more happiness than I have experienced from relieving the pain of others. My life's ambition is to become a general practitioner for the Doctors Without Borders humanitarian organization, working in nearly seventy countries to assist the unfortunate. I also want to continue as an American Red Cross volunteer and leader for the rest of my life.

Living in a family of very low-income, I was independent since I was a freshman in high school and I needed to take care and cook for myself nearly every day. I became a stronger woman who appreciates and understands the values of hard work, perseverance, and education. I would be honored to receive financial support from the TruFit Good Citizen Scholarship. At college and throughout my entire life, I will only strive to intellectually and emotionally empower myself and others. If I can be able to help others be healthy enough to achieve their dreams, I can then finally have achieved mine.



\$5,000 Prize Winner

Alyssa S.

Wesleyan University

Resident of Massachusetts

I am graduating with a BA in Molecular Biology and Biochemistry from Wesleyan University and am enrolled in the fifth year Master's program at Wesleyan for the Fall 2014-Spring 2015. Community service has been very important to me throughout my college career and continued education. As a citizen of this country and more broadly, a global citizen, I have engaged in community service both locally and globally. I volunteer at Middlesex Hospital in Middletown, CT, down the street from school on a weekly basis (usually 4+ hours per week) on the hospice unit. This is a humbling activity as I am providing end-of-life care to patients who want to pass peacefully in a quiet, caring environment. The goals of hospice are to provide care that manages pain while providing excellent medical service and compassion, preserving the dignity of patients, to make the process of dying a more positive experience for the patient and their families. Despite my using the word positive, the process of dying is still a sad experience; but as a volunteer, we try to lift the burden of care off the families so they can spend time with their loved ones knowing that they are going peacefully. That said, my responsibilities include assisting the nurses with patient turns, bathing and feeding the patients, as well as providing company to the patients and their families.

In addition to volunteering on the hospice unit, I am a volunteer tutor for elementary and high school students in Middletown in math and science. I usually work for two students per semester, meeting with each at least two hours per week. Hospice and tutoring are my two most regular weekly volunteering endeavors, but I also try to give back more on school breaks when I am home in Massachusetts. I volunteer as a recreation assistant for EMARC, a program for children with developmental disabilities, usually autism and Down Syndrome in my experience. Each time I am home, I participate as a volunteer swim instructor, and I've also gone on teen outings as a chaperone through EMARC. For the past 4 summers, I have been a camp counselor at Camp Sunshine in Casco, ME for children with life-threatening diseases and their families, for 1-2 weeks per summer. This program provides medical care catered to specific diseases, and I have been a teen counselor as well as a one-on-one counselor for children that need extra help or supervision. Programs I have participated include diseases such as Brain Tumors, Lupus, and Oncology.

This past summer, I also studied abroad in South Africa, volunteering in the rural villages to spread awareness about access to the free clinics. I plan on continuing all of these volunteering opportunities throughout my next year in school and will hopefully dedicate my life to a career in service as a physician.

