



SPRING 2026

“Thank you for believing in students like me. For seeing value in sports, leadership, and potential. For giving me the opportunity to keep chasing my goals, both on the field, in the classroom, and into the future.”

Aidan Shay (Last man on the right) with other members of the track team.



Blue White Bridges the Financial Aid Gap

\$150,000 in Scholarship Monies Awarded for Academic Year 2025-26



Executive Director's Message Kate Cellucci

It has been a very busy year for our Blue White Scholars. There is a social component and learning component in addition to the money, when you become a BW Scholar. In the Fall, we had the Parent's Football tailgate, outing to Linville Orchards, outing to the Constitution Center and a Christmas Party/ White Elephant party. This semester we had a trivia night, made Valentine's for all of the donors. (If you didn't get one - please email me your address.

KateCellucci@BlueWhiteClub.com. And

a **Mini-conference on Understanding Personal Finance**. It come with a 25 page manual. Two of those pages are in this newsletter on pages 12 & 13. The topic is Credit Building Tips. This is in the form of a test or Quizzo. See how you do! There is also Tax Tips for 2026 - Page 16.

Topics covered will include: Banking, (Types of checking accounts, CD's, Savings Accounts and On-line Banking) Credit (Computing finance charges, 3 Ways to get out of credit card debt, Credit history & the 3 credit bureaus, Credit building tips, Credit Scores), Loans (Student Loans & how to re-finance, Types of Bank loans, Car Loans) Home Finance (How to qualify to borrow, Cost of a Fixed Mortgage/ Adjusted Rate, Types of Ownership) Financial Planning (IRA's/ Roths/ 401 (k)'s- Guest Speaker and Investing (Stocks/ Bonds/ Insurance) -Guest Speaker.

Our "Where Are They Now" book Has unfortunately been delayed but it will be printed and mailed out eventually! Microsoft is no longer supporting the

graphic design program that we use called Publisher. This means that the crop marks and bleed marks could not be saved to the document so the printer could not complete the job. We are working on a solution.

Again this has been a massive undertaking, but it is the best way I know to showcase the enormous impact you all have made on the lives of others over the past 25 years. Giving to the Blue White Scholarship Foundation has truly made a difference.

The donations have changed lives. I hope the book will encourage you to do a couple of things:

- A. **If you were a Scholarship Recipient, -"Pay It Forward"**
- B. Current donors- **thinking of what type of legacy you want to create.** Call me 610-304-3848

Go Cats!

A handwritten signature in blue ink that reads 'Kate'.

Casino Night-May 2, 2026!



To purchase individual tickets or to be a sponsor, go to www.bluewhitescholarship.org

Sponsorships:

Texas Hold'em - \$500

- 2 Tickets (\$300 value)
- Signage at 1 poker table

Lucky Craps - \$1,500

- 6 tickets (\$900 value)
- Acknowledgement at welcome speech
- Name & Logo at Craps Table
- Name & Logo on website - 1 year

Royal Flush - \$2,500

- 10 tickets (\$1,500 value)
- All of the above plus:
 - Reserved dining table
 - Reserved Blackjack table
 - Promotional items handed out at event (Company or individual to provide)

Each student who is awarded a scholarship is asked to write a "Thank you" note. Each are assigned a group of donors. When you read this note by Ejay (Page 17) you can understand why I would do anything to help our BW Scholars and why this organization is so badly needed.

I can keep telling the student stories, but it is up to you all to keep the mission to "Bridge the Gap."

- Please, become a Corporate Sponsor if you are working and in an upper management position.
- Please, give monthly even if you're a recent graduate
- Please, remember us in your 401K or Insurance Policy
- Please, leave 2 % of your estate to the Foundation.
- Remember: The following are NOT controlled by your Will. Instead they are controlled by the person (s) or organization (s) you list as your beneficiaries:
 - Insurance Proceeds
 - Stock portfolio
 - 401k
 - Real Estate

Jump Ball, Get it! Get it! Join the Winning Team



Call to Action for Classes 2001-2021

In honor of the 25th anniversary of our scholarship program, please donate \$25 a month (for those who graduated more than 5 years ago —

And you're a former scholarship recipient.)

Why? This organization is now 53 years old. Our donors are ageing out. We will not be able to continue without the support of the Classes of 2001-2021



Donating \$25 per month will equal former scholars to fund 1 student.



to fund 10 current students. Sign up for monthly giving for \$10, \$15, or \$25 per month. Ask your company to match your gift or to sponsor.

\$300 per year. It takes 33 It takes 330 former scholars

As we celebrate our 250th on July 4th, 2026 there will be lots of celebrations and lots of opportunities besides going to a baseball game where the national anthem and the American Flag will be presented, so here are a few tips:



Flag-Saluting Etiquette

1. Standing and Positioning

- Stand at attention, facing the flag directly.
- Maintain a respectful posture with feet together and hands still.

2. Civilian Protocol

- Place your **right hand over your heart**.
- Remove all non-religious headwear before the salute.
- Remain silent and still throughout the salute.

3. Military Protocol

- Uniformed service members render a **formal military salute**.
- Veterans and active-duty personnel not in uniform may either salute or place their right hand over their heart.

4. Timing

- Begin the salute at the **first note** of the national anthem or when the flag begins to pass in a procession.
- Hold the salute until the **last note** of the anthem or until the flag has fully passed.

5. Processions and Ceremonies

- When the flag is carried past you, turn your body to face it and maintain your salute until it has moved beyond your position.



Ejay Joshua De Leon
'26

Hometown

San Diego, California

Major

Accounting and
Management Information
Systems

School Activities:

- Treasurer & Senator; First Generation Villanovans
- Events Committee Chair; ASCEND
- Service & Justice Experiences Leader
- Volunteer Income Tax Assistance Club
- Filipino American Student Association

Career Aspirations:

Build a career in public accounting as a CPA and eventually use my experience to empower underrepresented communities with financial access.

Favorite Quote:

"All those who around me are the bridge to my success, so I am the one who owes them." – Manny Pacquiao

How the Blue White Scholarship is helping me:

For the first two years of college, I did not receive much financial aid, which made covering tuition and other expenses especially challenging. Despite working hard academically and taking on part-time jobs, I still had to rely heavily on student loans to continue my education. The Blue White Scholarship has helped relieve some of that financial burden, allowing me to focus more on my studies, campus involvement, and personal growth without the constant stress of how I would cover the next bill. Receiving this scholarship means so much.

Jobs you have worked to help pay for school:

- Retail Sales Associate;
- Kitchen Staff/Waiter at numerous restaurants;
- Villanova Dining Services Hospitality Associate.

Extraordinary Circumstances

After my parents divorced when I was two, I spent much of my childhood moving between homes and learning to stay resilient as an only child. When I moved to Pennsylvania in middle school with my mom and stepdad, their combined income disqualified me from financial aid, even though they needed to prioritize supporting their own children. As a result, I received almost no aid during my first two years of college and had to take on significant student loans on my own. My unemployed father in San Diego has tried to help however he can, even dipping into his 401(k) while also caring for my grandmother, who relies on dialysis.



Hannah Rongo '26

Hometown
Moorestville, North Carolina

Major
Nursing and Psychology

School Activities:

- NOVA dance: Development Committee
- Special Olympics: Medical Volunteer
- Student Nurses Association of PA Member
- Kappa Delta Member

Career Aspiration:

Become a Family Nurse Practitioner at a non-profit clinic to help underprivileged communities

Favorite Quote:

"When you focus on just one thing at a time, without rushing or procrastinating, you cultivate a sense of timeless awareness that creates feelings of calm and well being." - Deepak Chopra

How the Blue White Scholarship is helping:

I am paying for my education by myself. As a result, I have been scrambling for scholarships, more hours at work, and taking out student loans. This scholarship will relieve me of much of the stress paying for college has added to my life and it will allow me to focus on my education.

Jobs I have worked to help pay for school:

- Nurse Intern for Independence Blue Cross
- Server at Olive Garden
- Customer Service Associate at Harris Teeter
- Villanova Dining Services Hospitality Associate

Extraordinary Circumstances

Ten years ago my mother had unexpected health complications that have continued to develop. Her life has been greatly restricted as she has battled various neurological issues on top of her cerebral palsy, and I have stepped up in our household from a young age to try to help put my family at ease. On top of this, treatments for my mother have been financially taxing on my family. Funding for college is not something that my parents are able to provide, but maturing early and recognizing the need to seek out scholarships has allowed me to get a quality education, which is why I am tremendously grateful for the support from donors.



Aidan Shay '26

Hometown
Selinsgrove, Pennsylvania

Major
Economics

School Activities:

- Throw Group Captain, Division 1 Track and Field
- Student Government Association
- Economics Tutor
- Writer for the Villanovan

Career Aspirations:

Build a career in law and then transition into diplomacy

Favorite Quote:

"Plans fail for lack of counsel, but with many advisers they succeed." - Proverbs 15:22

How the Blue White Scholarship is helping:

The Blue White Scholarship takes some of the financial stress off my shoulders and allows me to refocus on my studies and career goals. It is incredibly encouraging to receive this scholarship, and from the bottom of my heart: thank you to the donors for providing such a wonderful opportunity. I am incredibly grateful for your support to help me pursue my goals and dreams.

Jobs I've worked to help pay for school:

- Food Runner at the Refectory (~20 hours a week)
- Economics Tutor

Extraordinary Circumstances

When I chose to attend Villanova, I planned to join Army ROTC to earn a tuition scholarship and make college affordable. I was willing to commit a decade of service because I believed so strongly in the value of a Villanova education and the community I wanted to be part of. But a semester in, I was told I was medically disqualified due to an old high school football injury and that the Army wouldn't be able to cover my tuition unless the issue was resolved. Villanova offered an accommodating financial aid package, but the financial burden was still unmanageable for my family and me.

SPOTLIGHT: Ejay Joshua De Leon - Ernst & Young



new teams and expectations, one of the best parts of the internship was the strong community we built as interns. We quickly became close, spending time together both in and out of the office. That camaraderie made the transition easier and the experience far less intimidating. Having people to relate to and laugh with made the internship not only more comfortable but genuinely fun.

Mentorship was another invaluable part of the program. I was paired with a counselor and a peer advisor who checked in regularly, offered career guidance, and made sure I felt supported throughout the internship. Their insight helped me feel more confident, especially during moments of uncertainty. I also appreciated the intern community events EY hosted since they gave me opportunities to connect with professionals and learn something new. One of my favorite experiences was traveling to Atlanta for National Launch Training. It was my first time there, and it gave me the chance to bond with other interns before the program began and see the

Last Summer, I had the incredible opportunity to intern with Ernst & Young (EY) as part of their Launch Internship Program in the Philadelphia office. EY is one of the Big Four accounting firms and known globally for its work in audit, tax, consulting, and strategy. As a first-generation college student majoring in Accounting and Management Information Systems at Villanova University, this internship was a major milestone in my academic and professional journey, both in terms of exposure and personal growth. As this was my first corporate experience, this environment for the first time came with a mix of nerves and excitement.

From my first day at the EY Philadelphia office, I knew I had a lot to learn. I wasn't sure what to expect from a corporate internship, but the Launch Internship, designed to give underrepresented students exposure to EY's service lines, immediately made me feel welcomed and supported. Over six weeks, I rotated through Digital and Risk Assurance, Audit, and Tax. Each rotation came with its own learning curve, and adjusting to new teams pushed me to adapt quickly, communicate effectively, and grow in ways I didn't anticipate.

Despite the challenge of adjusting to

more human side of corporate life.



This internship also deepened my understanding of diversity, equity, and inclusion in the workplace. EY demonstrates these values through action, not just conversation. As someone from a diverse background, it was meaningful to see representation in leadership and to be part of a culture that genuinely values different perspectives. Knowing that my identity was viewed as a strength was empowering, and it motivated me to strive for excellence not only for myself, but for others who share similar journeys.

One of the most rewarding parts of the internship was seeing how much of my classroom learning translated into real work. Concepts from accounting and information systems came alive as I watched teams use data analytics tools, manage client relationships, and collaborate on complex projects. It showed me that the skills I've built at Villanova truly matter and that I'm more prepared than I realized. Now that the internship has ended, it has not only confirmed my passion for public accounting and strengthened my commitment to pursuing the CPA, but it has also given me a deeper appreciation for mentorship, representation, and relationship-building in the profession. Ending the summer by being recognized as EY's Outstanding Intern of the Year for 2025 was an incredible honor and a reminder of how transformative this experience has been for my confidence, my goals, and professional career.



4 Things You May Not Know About Ejay

1

I am the oldest sibling on my mom's side.

I live in Conshohocken with my younger brother and sister, and being the oldest has shaped me in meaningful ways. The responsibility that comes with that role has made me more independent, patient, and grounded. I do my best to be a steady example for them, just as so many people have been for me.



2

I moved from California to Pennsylvania.

When my mother got remarried, I moved from San Diego, CA to Pennsylvania. Growing up on the West Coast was incredible, but the move gave me a fresh start and the chance to experience life on the East Coast. It was a big adjustment at first, yet over time I've grown to genuinely love it here.



3

I am fluent in Tagalog.

Both sides of my family speak Tagalog, the main language of the Philippines, and as a first generation Filipino American, I grew up speaking it at home. Carrying the language with me is something I'm proud of. It keeps me connected to my roots and close to my family, even when distance gets in the way.



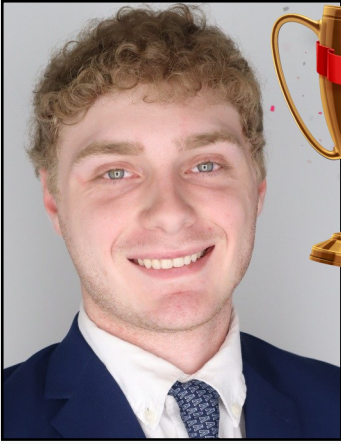
4

I really love food!

One of my favorite things to do is try new restaurants, especially places I've never been before. I enjoy all kinds of food, but Asian cuisine, especially Korean barbecue, and Mexican food are easily my top favorites. I could eat both every week. Exploring new spots and sharing different dishes with people is something that genuinely makes me happy.



SPOTLIGHT: Aidan Shay - Track and Field



Many alumni may not know this,

but Villanova Track & Field is one of the most storied athletic programs in collegiate history. From Olympic medalists to NCAA champions, Villanova's name is often associated with speed, grit, and tradition. But for me, Track & Field has meant something far deeper. It became the cornerstone of my Villanova experience, not simply as a sport, but as a lifeline, an escape from every other aspect of my life when I had no time to get away.

I didn't come to Villanova just to be a student-athlete. I came with a plan – to join the Army ROTC program, earn a scholarship, and serve my country for eight years in exchange for an education I otherwise couldn't afford. It was a plan grounded in faith and commitment. I trained hard. I studied harder. But a few months into my freshman year, that dream fell apart. A high school football injury resurfaced in my medical records, and I was abruptly disqualified from ROTC. Suddenly, the scholarship I counted on disappeared, and with it, the financial safety net that made Villanova even possible.

I was devastated, I was stressed out; for the first time in my life, I didn't have a plan. It felt like the floor had been pulled from beneath me. I knew my parents, both high school teachers, couldn't afford to cover the cost. I didn't know how I could stay. But in the middle of this, there was one thing that gave me grounding - Track & Field.

I've always been a thrower, whether in baseball or javelin. There's something

strangely poetic about it, it's sport that satisfies the nerd within me. There are angles, generating power, then releasing everything in a single, perfect motion. What most people don't realize is how much of throwing is mental. It requires patience, discipline, and control, skills that became essential for me as I navigated uncertainty in my life off the field.

Track didn't just keep me in shape; it kept me here. It kept me motivated, focused, and connected. I dedicated myself into the sport, and over time, I eventually became the captain of the throws group, leading fifteen other athletes. In this position, I've learned how to lead with empathy, how to create a culture of resilience - qualities which have served me way beyond sports.



Aidan holding a javelin!

Some of my favorite moments at Villanova have come not from medals, but from quiet victories, whether it be recovering from injuries and surgeries, supporting a teammate dealing with a rough time, or spending time with my best friends, which track provided for me. These moments define Villanova Track & Field, and it's why I'm so proud to be part of it.

Off the field, I juggle a busy schedule: I work 15–20 hours a week at The Refectory and as an economics tutor (honored as Peer Tutor of the Year). I serve in the Student Government Association coordinating elections, and I write for The Villanovan. But no matter

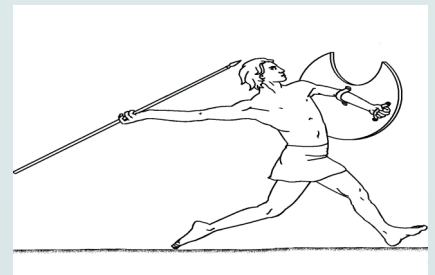
how full my schedule gets, I always remind myself what a blessing it is to be here at Villanova, a place I long dreamed of.

My journey hasn't been typical. I didn't come to Villanova with a safety net. I've worked every semester, taken every opportunity, and pushed through more than a few setbacks. But it's the moments on the runway, with my teammates, through early mornings, hard practices, and weeks - that I've found my "why."

Looking forward, I plan to pursue a career in law and one day serve in public diplomacy - maybe even as an ambassador. That dream started as a middle-schooler watching court cases on public TV, and it's only grown stronger through internships at law firms and embassies around the world. But I know the foundation of who I am, my discipline, my values, my leadership, was molded right here, at this very special school.

Track & Field gave me a second chance. It helped me become the kind of man who doesn't just endure challenges but embraces them and be one who commits the work needed to persevere. Because of the support from communities like the Blue White Foundation, I've been able to stay on this path.

So, thank you for believing in students like me. For seeing value in sport and leadership and potential. For giving me the opportunity to keep chasing my goals, both on the field, in the classroom, and into the future.



3 Things You May Not Know About Aidan

1

I throw javelin for Villanova's Men's Track Team.

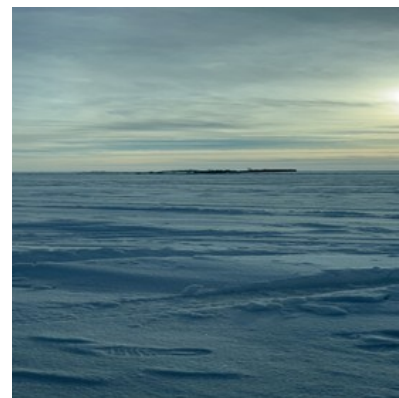
Javelin is a unique event and is only legal in high school in a few states (PA, NJ, RI, SC, OR, to name a few). I only did this event my junior and senior years of college, and I originally joined track to jump, but I was bad at it and transitioned to throwing javelin. My first love was baseball, and I was a pitcher, but in my sophomore year of high school my team won the state championship. The team was led by multiple division 1 players, including a kid in my grade who is pitching at Seton Hall currently. I realized it would be a while before I ever got to play, and the baseball field was right next to the javelin runway. One day I saw people throwing spears, and thought it looked interesting. The rest is history, and clearly it worked out!



2

I lived in Fargo, North Dakota for a year.

I chose to pursue my dreams of competing collegiately and had a great relationship with the University of Pennsylvania throwing coach, who left UPenn for North Dakota. North Dakota is flat, and there are hardly any trees, which I soon found I missed, coming from Central PA (I guess you really don't know what you have until it's gone)! In the winter, the temperature got as low as -42 degrees, which made waking up for my 8am class much harder! Regardless, being in North Dakota was one of the most transformative years of my life, as I moved across the country and lived on my own. I also lived and worked on a farm in Bowbells, North Dakota, which is in one of the most remote areas of the country and only a few miles from Canada. To the right is a picture of the farm I worked at. The trees are nowhere to be found!



3

I am a middle child.

My parents, Jennifer and Michael Shay, are both high school teachers, who worked their way to a better standard of life after their upbringing. My father was largely raised in the foster care system, and my mother to a single mother while living in a trailer park. The respect and love I have for them after defying the odds of them attending college and succeeding are unable to be put into words, I look up to both of them, and they have been great role models. I have two sisters, Cassidy (19) and Cameron (28). Cassidy is heading into her sophomore year at Western Carolina University to follow in my dad's footsteps as a learning support teacher and my older sister, Cameron, is a nurse at the Children's Hospital of Pittsburgh. My younger sister, Cassidy, is in the middle of the picture, and my older sister, Cameron, is on her right!



Villanova Track and Field's Connection to Ireland

Few collegiate programs in the United States have a history like the Villanova Track and Field team. Since the mid-20th century, Villanova's Track and Field team has been defined by success, Olympic achievement, and culture. Even more fascinating, the program has served as a bridge between the United States and Ireland.

Beginning in 1948, an influx of elite Irish runners traveled to the United States to participate in collegiate sports. Villanova became a prominent university for Irish students to study and run track and field at. The Irish Pipeline began with Jimmy Reardon, who was the first Irish runner and international athlete to accept an American track and field scholarship to Villanova. From 1948 to 2001, 25

other Irish athletes came to Villanova University. With 12 Olympians and six World Record breakers coming from this group, these athletes were superstars. For more than 50 years, they helped power Villanova's dominance and contributed to National titles, Penn Relays victories, and Olympic success.

Beyond Villanova, this trend was much larger. 715 Irish athletes came to compete across all 50 US states. However, Villanova was the

premier destination for Ireland's top athletes given the long-standing relationship between Ireland and Villanova. In fact, Villanova University was founded by Irish Augustinians, and the first University presidents were Irish. Additionally, the very first international student that came to Villanova was from Ireland. It is clear that Villanova and Ireland have strong, historical ties, and the connection still persists today. On March 14th, Villanova University's Center for Irish Studies hosted Irish Prime Minister, Micheál Martin, to celebrate 250 years of connections between Ireland and the United States before he visited President

Trump. During the celebration, the Prime Minister expressed his gratitude for Villanova University and its support of Ireland. He mentioned the power of sports in fostering global relationships, and he thanked Villanova for providing generations of Irish runners with the opportunity to study, compete, and thrive in the United States.

Among the most iconic of these runners is Marco O'Sullivan. O'Sullivan arrived at Villanova in 1982, which was two years before competing in his first Olympics. From here, O'Sullivan became one of three men in history to run more than 100 sub-four-minute miles, which is beyond impressive. Today, he serves as the Head Coach of the Villanova Men's Cross Country and Track and Field

Teams, continuing the legacy he embodied as a student-athlete.

Today, Villanova's Track and Field teams continue to honor this historical connection while shaping the next generation of athletes and leaders. Villanova's history is not only measured in medals or world

records, but in the global relationships, cultural ties, and pride that have defined the

program for more than seven decades. From the early pioneers of the Irish Pipeline to leaders like Marcus O'Sullivan, Villanova remains a place where international talent thrives and where sports becomes a bridge between nations. With a presence in every Summer Olympics since 1948 and a legacy that spans 15 countries, Villanova Track and Field stands as a testament to excellence, tradition, and the enduring power of athletics to connect people across borders and generations.



On March 14, 2026, Irish Taoiseach Micheál Martin attended the Society of the Friendly Sons and Daughters of St. Patrick Gala at the Union League of Philadelphia, and along with keynote speaker Madeline Bell, CEO of the Children's Hospital of Philadelphia, was awarded membership in the Society by Theresa Flanagan Murtagh VLS '92, first female president of the Society. Photo Credit: HughE Dillon

15 St. Patrick's Day Trivia Questions

1. St. Patrick wasn't actually Irish

He was born in Roman Britain and brought to Ireland as a teenager, where he later became a missionary.

2. The first St. Patrick's Day parade was not in Ireland

The first parade took place in 1601 in what is now St. Augustine, Florida. It was organized by a Spanish colony's Irish priest.

3. Green wasn't the original color of St. Patrick's Day

Blue was historically associated with St. Patrick before green became the symbol of Irish pride.

4. St. Patrick's Day was a dry holiday in Ireland

Until the 1970s, pubs were closed on March 17 because it was considered a religious observance.

5. There are more people of Irish descent in the US than in Ireland

About 31 million Americans claim Irish ancestry, compared to Ireland's population of around 5 million.

6. Leprechauns come from Irish folklore

Leprechauns were originally described as cranky shoemakers who guarded hidden pots of gold.

7. Corned beef & cabbage is an American invention

In Ireland, the traditional dish was bacon and cabbage, but Irish immigrants in the U.S. used corned beef as a cheaper substitute.

8. New York City hosts the largest parade in the US

The parade attracts 2 million+ people every year.

9. Over 13 million pints of Guinness are consumed on St. Patrick's Day

13 million is nearly double the amount enjoyed on a normal day!

10. Chicago was the first US city to dye its river

The tradition of dyeing a river green began in Chicago in 1962.

8. The Irish flag's colors each have meaning

Green represents Irish Catholics, orange represents Protestants, and white symbolizes peace between them.

12. There are no female leprechauns

According to Mental Floss, leprechauns are tiny men who belong to the fairy family but were rejected. Irish folklore does not traditionally mention female leprechauns.

13. Ireland's national symbol is the harp.

The official emblem of Ireland is actually the Celtic harp, which appears on Irish coins, passports, and government documents.

14. Dublin, Ohio broke the record for the world's largest human shamrock.

This St. Patrick's Day, more than a thousand people formed a 3-leaf clover to unofficially break the record previously held by Dublin, Ireland.

15. Ireland has no native snakes

The legend that St. Patrick drove out snakes is symbolic and represents casting out evil. The island's climate makes it impossible for snakes to survive.



Credit Building Tips Quizzo

Minimum Payment vs. Paying in Full

1a. What is more important: paying your minimum balance on time or paying your bills in full each month?

Payment History Weight

1b. True or false: Staying current on your credit accounts for 35% of your credit score.

Maxing out a Card

2a. True or false: It does not matter if I max out a credit card if I pay it off each month.

Shifting Debt Between Cards

2b. True or false: It is better to shift debt between credit cards vs. paying it off.

Closing Unused Credit Cards

2c. True or false: Closing unused credit cards increases your credit score.

Opening Multiple Credit Cards

2d. True or false: It does not affect your credit score to open lots of credit cards.

Length of Credit History

3. True or false: How long you have had credit and how often you use it impacts your credit score.

New Account and Credit Score

4. True or false: It matters how many new accounts you open in a short period of time.

Sources of Credit Score Data

5a. True or false: Your credit score is a combination of information from credit card companies, banks, and student loans.

Closed Accounts on Credit Reports

5b. True or false: Closed accounts will show up on your credit report and may be included in your credit score



Checking your Credit Report

6. How many times a year should you check your credit report?

Types of Credit Scores

7. True or false: There are two types of credit scores: one for insurance companies and one for lending institutions.

Credit Scores and Insurance Claims

8. True or False: Credit scores are an accurate indicator of whether someone will file an insurance claim. In some cases, poor credit can increase your car insurance rates more than a recent DUI.

Poor Credit and Insurance Rates

9. True or false: In fact, rates for drivers with poor credit are 61% higher, on average, than for people with good credit, according to NerdWallet's 2023 rate analysis.

Credit-Based Insurance Scores

10. True or False: Besides auto, a credit-based insurance score can be used to determine other types of coverage such as home and renters.

Credit History and Rate Increases

11. True or False: Insurance companies are allowed to use credit history as the sole reason for increasing rates.

Insurance Credit Score vs. FICO Credit Score

12. True or False: Your insurance credit score isn't the same as the more commonly known VantageScore or FICO credit score that's used when you apply for a mortgage, credit card or auto loan.

Comparing Score Factors

13. Are the factors used to determine your score the same?

Negative Impacts on Insurance Credit Score

14. What could negatively affect your insurance credit score?

Credit Building Tips Answers

- 1a. Paying your bill on time
- 1b. True
- 2a. False. It is important to keep outstanding balances low.
- 2b. False
- 2c. False. It can possibly lower your credit score.
- 2d. False
- 3. True
- 4. True
- 5a. True
- 5b. True
- 6. You can check your credit report 3-4 times a year.

To obtain your free credit report, visit AnnualCreditReport.com, the only authorized site by federal law. You can request one free credit report from each of the three major credit reporting agencies (Equifax, Experian, and TransUnion) every 12 months. Additionally, you can check your credit report weekly for free at AnnualCreditReport.com.

For a free credit score, you can check your credit score without impacting it by visiting Discover or myFICO. These services allow you to monitor your credit score and report without any fees. Remember, your credit report provides a snapshot of your financial health, while your credit score translates that information into a three-digit score that lenders use to assess your creditworthiness.

Pro Tip: You can rotate the reports so that every three months you fill out a form and can see if there is any identity theft, if someone took out a credit card in your name, etc.

- 7. True
- 8. True
- 9. True. According to TransUnion, drivers with the worst insurance scores are twice as likely to file an insurance claim when compared with

drivers with the best scores, one of the three major credit bureaus.

10. True. Generally, however, you'll get a separate score for each insurance type, although some companies, like LexisNexis, offer scores that can be used across multiple lines of insurance.

11. False. Although using credit-based insurance scores to calculate rates is legal on the federal level, insurance companies typically aren't allowed to use credit history as the sole reason for increasing rates or denying or canceling a policy. California, Hawaii and Massachusetts don't allow insurers to use credit when determining car insurance rates.

CREDIT SCORE FACTORS



- On-time payments
- Capacity used
- Length of credit history
- Types of credit used
- Past credit applications

- 12. True
- 13. Yes, they are just weighted differently. That's because a *credit score* is meant to estimate the likelihood you'll pay your debts, while the *credit-based insurance score* looks at how likely it is you'll file an insurance claim.

●**Payment history (40%):** How you made payments on your debt, including frequency and the amount paid off.

●**Outstanding debt (30%)*:** Amount of debt you have.

●**Credit history length (15%):** Amount of time you have had a line of credit.

●**Pursuit of new credit (10%):**

Looks at whether you have recently applied for new lines of credit.

●**Credit mix (5%):** The kinds of credit you have, including **credit cards**, mortgage or auto loans.

14.

●Missing payments.

●Having little to no credit history.

Too many **hard credit inquiries**. (A hard credit pull occurs when you apply for an auto, student or personal loan, mortgage or credit card.)

High credit card balances as compared with your credit limits, known as **your credit utilization**.

To give you an idea of the ranges, LexisNexis offers credit-based insurance scores through credit bureau Experian from 200 to 997. Here is an example of scores and rankings from the LexisNexis website:

●**Good:** 776-997.

●**Average:** 626-775.

●**Below average:** 501-625.

●**Less desirable:** Under 500.

Average car insurance rates for poor credit

Although insurers differ on what a "poor" insurance credit score is, using the example above, 625 and lower would be considered poor credit.

Average car insurance rates for a driver with poor credit are:

●\$3,455 per year for full coverage.

\$1,118 per year for minimum coverage.

Comparatively, the average car insurance rates for a good driver with good credit are \$1,307 less per year for full coverage, or \$2,148, and \$433 less per year for minimum coverage, or \$685.

SPOTLIGHT: Hannah Rongo— Being Your Own Advocate in the Healthcare System



Navigating the healthcare system can be confusing, overwhelming, and

sometimes even intimidating. Between long wait times, complicated insurance rules, and brief doctor visits, it's easy for patients to feel like they don't have control. But the truth is: being your own health advocate can make a major difference in the care you receive. When you speak up, ask questions, and stay informed, you can help prevent medical errors, get the treatment you need faster, and feel more confident in your health decisions.

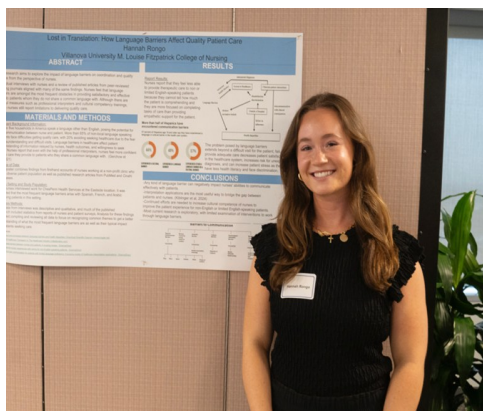
The first step to advocating for yourself is preparation. Before you go to a doctor's appointment, write down your symptoms, concerns, and questions. This might seem simple, but when you're in the exam room, it's easy to forget what you wanted to ask. Bringing a list makes sure your voice is heard. If you're seeing multiple providers or managing a chronic condition, keeping a journal or app with your medications, test results, and medical history can also be helpful. You know your body best, and clear communication helps your provider understand what's really going on.

Another important skill is **asking questions—without hesitation**. If a provider explains something you don't understand, ask them to repeat or clarify in simpler terms. Healthcare professionals are trained to communicate, but sometimes medical language can be confusing. You deserve to fully understand what's happening with

your body and why a certain test or treatment is being recommended. One helpful phrase is: "Can you explain what this means for me personally?" It centers the conversation around your specific situation.

Don't be afraid to speak up if something doesn't feel right. Maybe a medication is causing side effects, or a treatment plan isn't working. Maybe you feel rushed, or like your concerns are being dismissed. In these moments, remember that it's okay to say, "I'm not comfortable with this," or "Can we discuss other options?" If needed, you can always request a second opinion. A good provider will welcome your input and work with you, not against you.

In some situations—especially during hospital stays or complex care—it can help to bring someone with you. A trusted friend or family member can listen, take notes, and ask questions you might miss. They can also help advocate on your

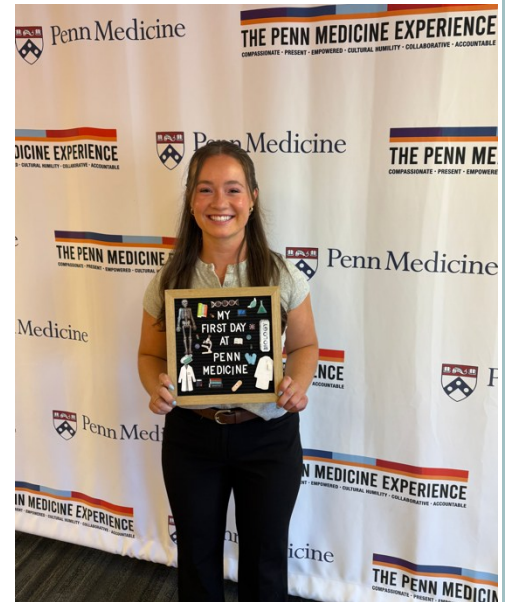


behalf if you're in pain, under medication, or just too exhausted to speak up. You don't have to do everything alone.

Insurance and billing is another area where advocacy matters. Medical bills can be confusing and sometimes incorrect. Review your bills and explanation of benefits carefully. If something looks off, call and ask for a breakdown. Many

hospitals have financial counselors who can help you understand your options and apply for assistance if needed.

Finally, trust your instincts. You are not being "difficult" by asking for clarification, more time, or a different plan. You are simply being involved. The best healthcare happens when patients



are partners in their care—not passive participants. Providers appreciate when patients take their health seriously and engage in the process.

Healthcare can be complex, but being your own advocate gives you power. You may not be able to control every outcome, but you *can* control how informed, prepared, and empowered you are. And that can make all the difference.



4 Facts About Hannah and the Color Yellow

1

My favorite color is yellow.

This may seem like a boring fact, but pastel yellow has a special way of lifting my mood. Yellow is not a color that I see as often as many others, so seeing a nice shade of yellow fills me with happiness and eases feelings of distress.

2

Taylor Swift has been my favorite music artist since I was in first grade!

I have followed Taylor Swift for a significant amount of her career and it has been so fascinating to watch her get to where she is today. I love her music and I admire the role model she is for females across the world. Also, I drove 8 hours to see her in Pittsburgh for The Eras Tour last June because my best friend and I snagged \$49 tickets!

3

I love to exercise and try new workouts.

I played softball for twelve years, so exercising has always been a big part of my life. I love to lift weights, go on walks or hikes, and take spin classes whenever I have the opportunity. I have also done crossfit, yoga, and Tai Chi! Switching up my workouts or inviting a friend helps to keep me motivated!

4

My biggest role model is my older brother.

My older brother Austin is extremely hardworking, clever, and kind. He has always been a great source of advice for me and someone who I have looked up to for as long as I can remember. I would say I am following in his shoes because Austin was a recipient of the Blue White Scholarship when he attended Villanova!

Yellow is a bright, cheerful color associated with happiness, creativity, and visibility, with a rich history and surprising cultural significance.

Psychological Effects

Yellow is known to boost mood and happiness because it stimulates the brain to release serotonin, a neurotransmitter that improves feelings of well-being and optimism. It can also enhance concentration and mental clarity, making it a popular choice in educational settings. However, too much yellow can be overwhelming, potentially causing fatigue, frustration, or irritability.

Historical and Cultural Significance

In ancient civilizations, yellow held special meanings. In Ancient Egypt, it symbolized the eternal and divine, often associated with the sun god Ra and depicted in the skin of gods. In China, yellow was historically reserved for royalty, representing authority and power, especially during the Tang and Qing dynasties. In Japan, yellow is considered a color of courage, while in Egypt it also represented morning and eternity.

Science and Nature

Yellow has a wavelength of 570–590 nanometers, placing it between green and red in the visible spectrum. Many insects are attracted to yellow, which is why yellow sticky traps are used in gardens to monitor pests. Bananas, school buses, and taxis are often yellow because the color is highly visible and attention-grabbing.

Pop Culture and Modern

Uses The iconic yellow smiley face was created in 1963 by Harvey Ball, who was paid just \$45 for the design. Yellow is also used in advertising and fast-food logos to evoke joy and stimulate appetite. In sports, yellow cards in soccer were inspired by traffic light colors, symbolizing caution. Coldplay's song "Yellow" was famously inspired by a Yellow Pages telephone directory.



Tax Tips for 2026

Key Tax Changes and Deductions

1. Standard deduction: increased: to \$16,100 for single filers, \$32,200 for married couples filing jointly, and \$24,150 for heads of household, with an additional \$6,000 for senior persons.
2. SALT deduction: cap rises to \$40,000 for joint filers and \$20,000 for singles, providing relief for high-tax states.
3. Child Tax Credit: increased to \$2,200 per child, indexed for inflation, with up to \$1,700 refundable.
4. New deductions: tip income up to \$25,000 and overtime pay up to \$12,500 for single filers or \$25,000 for married filers, along with car loan interest up to \$10,000 for qualifying vehicles.



Retirement and Savings Strategies

1. IRA contribution limits rise to \$7,500 for individuals and \$8,000 for those over 50, while Roth IRA withdrawals remain tax-free if rules are followed.
2. Contribution limits for 401(k) and 403(b) plans increase to \$24,500, with catch-up contributions of \$8,000 for those 50 and older and super catch-up contributions of \$11,250 for ages 60–63
3. Health Savings Account limits increase to \$4,400 for individuals and \$8,750 for families, with an additional \$1,000 catch-up for those 55 and older.
4. For 529 college savings accounts, taxpayers can contribute up to \$19,000 per recipient (\$38,000 for married couples) without gift tax implications, with the option to accelerate five years' worth of contributions, up to \$95,000 per person, for tax efficiency.

Tax Planning Tips

1. Taxpayers should track deductions and credits year-round, including charitable donations, medical expenses, home office costs, mileage, and education expenses.
2. Automating tax savings by setting aside 25–30% of freelance income in a dedicated tax account and adjusting W-4 withholdings for W-2 income can help avoid surprises.
3. Roth conversions may be beneficial for shifting pretax retirement funds to Roth accounts to reduce future required minimum distributions and gain tax-free growth.
4. Tax-loss harvesting can offset capital gains with realized losses, with excess losses carried forward to future years.
5. Planning for life changes such as marriage, children, home purchases, or business adjustments can help optimize deductions and credits.
6. Charitable giving strategies, including donor advised funds or qualified charitable distributions, can maximize deductions and reduce taxable income.
7. Working with CPAs or financial advisors can help navigate complex deductions, credits, and retirement planning.

Important Disclaimer: This information is provided for general educational purposes only and should not be interpreted as legal, tax, or financial advice. Tax laws can change, and individual circumstances vary, which may affect how these rules apply to you. Before making any decisions regarding deductions, credits, retirement planning, or tax strategies, please consult a qualified tax professional, CPA, or financial advisor. Our organization does not assume responsibility for actions taken based on this summary.



My Thank-You Letter: Ejay Joshua De Leon '26

My name is Ejay Joshua De Leon, and I am deeply honored to have been selected as a recipient of the Blue White Scholarship. I want to sincerely thank you for your generous support. It means more to me than I can put into words. This award is not only helping to lighten my financial burden, but it has also given me encouragement and a renewed sense of hope during a time when I truly needed it.

I am a first-generation Filipino American student entering my last semester at Villanova University, where I will finish a double major in Accounting and Management Information Systems. I grew up in San Diego, California, and moved to Pennsylvania during middle school. Navigating my path to college was not easy, especially coming from a background where no one in my immediate family had gone through this process before. I did not have a clear roadmap, but I had a strong desire to succeed- not just for myself, but for my family, especially for my father, who has sacrificed so much to help me get here.

My dad has been unemployed for some time now, and despite his limited means, he has done everything he can to support my education. He has helped cover costs by withdrawing from his 401(k), which has been both humbling and heartbreaking. I have always known that he wanted more for me than he had for himself, and it is because of him that I have pushed myself as hard as I have. On my mother's side, although income is reported on financial aid forms, they are unable to provide me with any financial support. As a result, I have had to take on substantial student loans and find every opportunity possible to lessen the financial strain on my family. It has been a constant weight on my shoulders, one that never really goes away, even in moments when I should be focused on learning or celebrating milestones.

That is why this scholarship means so much to me. It is not just about the financial relief, although that is incredibly important, it is the validation that someone out there believes in my story, my journey, and my potential. It makes a world of difference to know that I am not doing this alone.

Throughout my time at Villanova, I have been fortunate to be part of several communities that have helped me grow personally and professionally. I currently serve as the Treasurer and a Senator for the First-Generation Villanovans Club, a space where I have found both support and purpose. I led a Service & Justice Experience trip to Puerto Rico, which was one of the most eye-opening and rewarding experiences of my life. We worked on sustainable farming and educational projects alongside local partners, and I left that trip more grounded in what it means to serve others with humility and compassion. I have also worked as a counselor for the St. Thomas of Villanova Scholars Program, where I support incoming students from underrepresented backgrounds as they transition into college life. These roles have all taught me that leadership isn't about having the loudest voice, it is about listening, showing up for others, and using your experiences to create space for those who follow.

Last summer, I have had the incredible opportunity to intern at EY through their Launch Program. It is my first corporate internship, and although it was intimidating at first, it has taught me how to adapt, ask questions, and build connections. Each week I rotated through different service lines: Technology Risk Assurance, Audit, and Tax—and each new team brought a new challenge. What made it easier, though, was the support from other interns. We grew close and created our own community, cheering each other on through every step. Experiences like this are shaping me both as a future professional and as a person.

Your generosity made all this possible. Without support like yours, I would likely be overwhelmed with work hours and financial anxiety, leaving little time to focus on academics or leadership. Instead, I have been able to immerse myself in what Villanova has to offer, to grow in my field, serve in the community, and explore career paths that once felt out of reach.. From the bottom of my heart, thank you for believing in me. This scholarship has not only helped me financially, but it has also reminded me why I continue to push forward. One day, I hope to pay this gift forward and support other students who, like me, are trying their best to succeed against difficult odds. —With deep gratitude, Ejay Joshua De Leon



Casino Night-May 2, 2026!



Saturday, May 2, 2026

6pm-11pm

Bala Golf Club

2200 Belmont Avenue,
Philadelphia PA 19131

25th anniversary

***\$3+ million in scholarships
to 400+ students***

\$150 per person





This is the LAST fundraiser for this fiscal year

Please note that no physical tickets will be mailed to you Based on the number of tickets you purchase you will be assigned a number(s). The numbers matched with the numbers drawn will win!

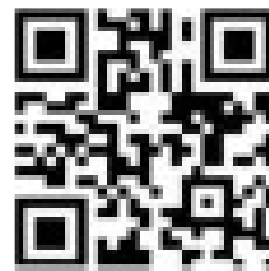
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ONLY 200 TICKETS AVAILABLE @ \$105 EACH

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Spring Jokes

- What did the flower say when he found out it was allergy season? "You've got to be pollen my leg."
- How do brand-new spring flowers greet each other? "Hey bud!"
- Should I plant flowers in April? May as well."
- What traveled around the world over spring break but stayed in one place? A stamp.
- Where did the egg go for spring break? New York City.
- What do fishermen play with their kids during spring break? "Go fish."
- What is a tornado's favorite game? "Twister."

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