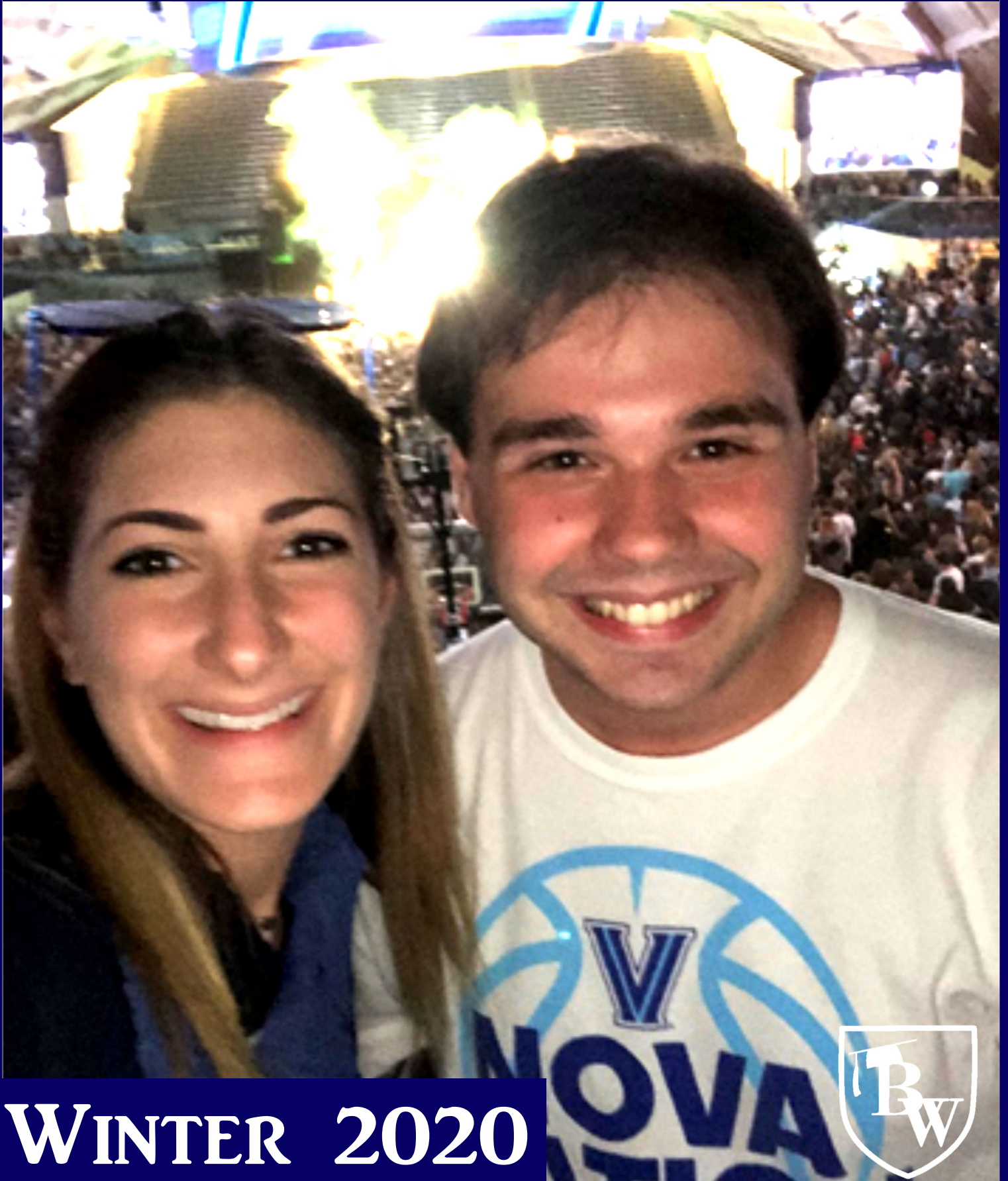


BWSF NEWSLETTER



WINTER 2020



Executive Director & President's Message



Happy New Year from the Blue-White Scholarship Foundation! We hope you all have been blessed with a happy and healthy start to 2020 and we thank you for your continued support. Your contributions are ensuring that our

current class of students are off to a super spring semester and continuing to achieve greatness! As you may know, we pride ourselves in establishing and maintaining a Foundation that extends beyond financial contributions to students, but enriches their time at Villanova by introducing them to our close-knit BSWF network. Our students graduate from Villanova and our program with a strengthened personal and professional brand that allows them to make a positive impact in their communities and "Pay it Forward" in the spirit of the Franklin Pledge.

As we enter into this new year and new decade, we continue to develop new efforts in which to get involved with Blue-White and support our students' education. Students have spent the beginning of this semester fundraising in the local community as part of our Villanova Basketball Ticket Raffle, which was made possible through the generous donation of Mike Helmick, one of our Directors. As you will see in this issue, we have already begun preparation for two major fundraisers to conclude this fiscal year, our Casino Night and Mothers' Day Raffle to promote contributions for our third disbursement this May and for student opportunities beyond.

Additionally, with a new year comes a new future class of scholars whom we aim to welcome into our community as a means to continuing to "Bridge the Gap" for Villanova students. Our application for the 2020-2021 school year is now live at www.bluewhitescholarship.org. We look forward to learning more about the high-achieving students at Villanova University who make our Blue-White Club great and encourage our network to spread the word and help us meet these incredible students in need!

As we continue our momentum towards making our program sustainable through long term commitments, we are pleased to announce an exciting new way to contribute to Blue-White. In exchange for your immediate gift of cash or appreciated stock, our Foundation now offers the following charitable gift annuity payout rates for one or two gift annuitants:

One-Life Rate	
Age	Rate
65	4.7%
70	5.1%
75	5.8%
80	6.9%
85	8.0%
90	9.0%
Two-Life: Joint & Survivor	
Age	Rate
65-70	4.2-4.6%
70-75	4.6-5.0%
75-80	5.0-5.8%
80-85	5.8-6.9%
85-90	6.9-8.6%

In addition to a fixed, guaranteed, partially tax free, lifetime income stream, a charitable gift annuity also provides an immediate income tax deduction and, for gifts of appreciated assets, partial relief from capital gains tax. If you are interested in such an opportunity, we encourage you to reach out to our Foundation as we work with our new partner, Univest, in managing and acquiring these annuities.

Additionally, we encourage your involvement in helping us to recruit employer sponsorships as we aim to promote sustainability and maximize direct scholar benefits. If you or someone you know is an employer that would be interested in partnering with our organization to sponsor events such as our Casino Night or Franklin Pledge Ceremony, or if your organization has a dedicated history of promoting educational advancement for students, we need and would love your support!

We appreciate your continued generosity as we take on rising costs and work to secure a new tomorrow for dedicated, bright, and deserving students. We wish you and your family all the best in this start to a new decade and look forward to partnering with you in the future to brighten the academic lives of our scholars.

Courtesy of Kate Cellucci '84, Executive Director



**Frank Sinatra wants YOU
to support us at Casino Night!**

Please join us April 25th!

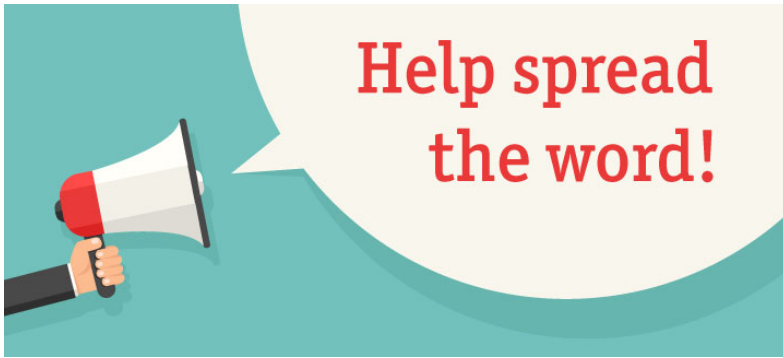
Sponsor a Table for yourself and 9 guests for \$1,250

**If you can't make it, please get involved and
support a student for a discounted price of \$90 and
their date for \$180.**

Sponsors Also Welcome for All Events!

Contributions Start at \$2,500

**With Tuition Costs Increasing by 5% Every Year, Every Dollar
Helps Benefit a Villanova Student in Need!**



Meet Our Scholars

You are Making a Difference and we can show you exactly how and to whom through:

- ◆ Scholars Profiles
- ◆ Student Spotlight Articles
- ◆ A “Thank you” note by a featured student

Our goal is to inspire you to share our mission to “Bridge the Financial Aid Gap” along with other alumni and your children who attended Villanova. If you think the Blue White Scholarship Foundation is making a real difference, then spread the word! —Ask others to support our students.



Brian Armstrong

Hometown

New London, PA

#

Major

Accounting

#

School Activities: Co-President of Business & Leadership Society; Class of 2020 Rep on Honors Student Advisory Board; Accounting Society.

Career Aspiration:

Become a CPA for a Public Accounting Firm

Favorite Quote:

“There is only one good, knowledge, and one evil, ignorance” -Socrates

Extraordinary Circumstances: I knew that the responsibility was mine to tackle, as my parents would not be able to afford to contribute. So, I have participated in work study jobs and two separate internships to offset tuition costs. I have also carefully planned to graduate with the 150 credits necessary for the CPA exam in just three years to further cut down on my financial burden.

Work Experience: I currently work as Student Assistant in the Graduate Business Programs Office at Villanova while taking classes. Prior to this, I worked as an Admissions Assistant in the Office of Undergraduate Admissions doing a similar work study job. Last spring, I interned at KPMG in Business Tax Services, and last summer I interned at Comcast in Cable HQ Financial Planning & Analysis.



Jessie Malatesta

Hometown

St. James, NY

Major

Finance

School Activities: Member of the Beta Alpha Psi Business Fraternity; Alpha Gamma Delta and Baking Club. Jessie is also is part of the security team for Special Olympics

Career Aspiration:

Financial Planner and Wealth Manager

Favorite Quote: “Hope is the thing with feathers that perches in the soul-and sings the tunes without the words-and never stops at all” -Emily Dickinson

Extraordinary Circumstances: I have a twin, who studies political science, and also goes to Villanova with me. With both of us in college it was very difficult for my parents to assist in paying for our tuition. This resulted each of us taking out loans to pay for our college educations. The Blue White Scholarship is making my dream of being the first generation graduate a possibility. With the scholarship, I feel less stress over the money I will owe after I graduate from school and make paying off my college debt easier.

Work Experience: On campus I have worked as a Barista and Peer Note Taker. Outside of Villanova I work as a hostess, server and bartender at the Pentimento Restaurant. In addition, I interned this past summer at Comcast as a financial intern.

Student Thank You Letter: Jessie Malatesta

I would like to take the time to tell you about my life, my story, and how this scholarship is helping to shape my future. Some background about myself; I am from Long Island, New York and I am a rising senior in the Villanova School of Business. I am majoring in Finance and minoring in International Business. I have worked every semester at Villanova. I started as a peer note taker, then started an on-campus job as a barista, finally I was hired as an intern at a wealth management firm for my junior and senior year. In the fall of my junior year I worked two jobs, as a barista and as an intern. During the summer, I work as a bartender and server at the restaurant I have worked at since sophomore year of high school. This summer I am working as a finance intern for Comcast. All of these jobs have helped save for college, but they are not even close to paying my tuition.

I have a twin, who studies political science, and also goes to Villanova with me. With both of us in college it was very difficult for my parents to assist in paying for our tuition. This resulted each of us taking out loans to pay for our college educations. These loans are a large source of stress for me and worry me for when I leave school. There is so much more pressure on me to do my best in school to get the best job to help reduce the large debt I owe for my education. I was waiting all month in anticipation to hear if I had received the scholarship. I found out late one night and immediately called my family. We were all ecstatic and so thankful for this gift.

With assistance of this scholarship, I will be better able to focus on my job as an intern with Certior Financial Group and my schoolwork rather than attempting to juggle them all. This help will allow me to attend baking club more often, because it is a passion of mine. I will also be able to better manage my time with being a member of international business club and Beta Alpha Psi, the honors business fraternity on campus.

The scholarship will allow me to focus in on finishing off my senior year strong and lessen the stress I feel during the year associated with the debt of college. I have found a passion in business and feel I can help so many people in this field. I can work with people around the world and have so many amazing, global experiences in this field. This great gift will allow me to focus on my education. My sister and I are the first generation in our family to graduate from college. It is such

a proud accomplishment and truly humbling for us and to be able to focus on that rather than the cost of achieving this goal.

That is a brief history about myself and how I will use your donation for good. I want to thank you from the bottom of my heart for your kindness and I want you all to know that I am so grateful for your generosity. Your compassion and kindness are helping to shape my life and allow me to fulfill my dreams. I am so grateful for people like you who give back to help me chase my dreams. I am eternally grateful for your donation and the idea that there are people out there like you who care about kids who are going for what they want to achieve. I will work hard so one day I will be able give back to a student in need. I would love to pay it forward and know I am able to relieve the stress a young adult is feeling in order for them to achieve their dreams.

I am truly thankful for your donation to the Blue White Scholarship and know you are helping me to achieve my goals of working in corporate finance and one day receiving my MBA. I can't tell you how greatly your donation will aid in paying my tuition. I've always dreamed of going to college and with your help I am able to truly enjoy my college experience with less anxiety surrounding it. Thank you again for giving my family and I this gift and know your donation has given me peace of mind.



My family at the restaurant I work for during a family party (2019).



Comcast Center (2019). A photo of my orientation before my summer internship in Field Operations for Comcast!

Student Spotlight: Brian Armstrong & Comcast

This past summer, I had the unique opportunity to apply what I had learned at Villanova thus far with an internship at Comcast NBC Universal. While I

personally worked with the Cable FP&A Group in Philadelphia, interns were placed on a variety of teams across finance and accounting

groups based in eight different cities in the United States. Although the office locations separated some of us physically, we were still a tight cohort that collaborated frequently, working on case studies and assignments together to share and apply what we were learning and eventually present during a Development Session at the conclusion of the summer.

Over the course of our projects, I had the opportunity to connect with several other Villanova students participating in the same program. As we dove further into our research,

refined the quality of our presentations, and reminisced about our C.E. class at Villanova and how it prepared us for the task at hand, we felt more

comfortable about sharing our own experiences and got to know each other on a deeper personal level. Similarly, as we began to spend more time communicating and hanging out outside of work, the relationships we developed helped to strengthen our team dynamics and only further motivated us to deliver a solid performance.

Being able to collaborate and share experiences with others, especially Villanovans, was the foundation of our success as well as new friendships that we may never have had the opportunity to develop.

Later in the summer, when I discovered that I received a Blue-White Scholarship, I was elated knowing that I was about to join another tight-knit community of

professionals who are making a difference in their community. However, as I began to talk with my group, I found out that this community is even more



Our Comcast Philadelphia intern family gathered together for a working lunch!



Working at Comcast NBC Universal allowed us plenty of exclusive opportunities for entertainment. For the New York interns, this included getting to see props from the hit TV comedy show The Office!

tight-knit than I originally thought. While having lunch with the rest of the Philly interns, I was thrilled to hear from Jessie Malatesta that she also received a Blue-White

Scholarship. Then, in communicating with other intern offices prior to our final Development Session, I was excited to discover that Maggie Jennings was a Scholar as well. For us, being able to share our BWSF experiences served as a catalyst to continue to network and get to know each other further. It allowed us to

understand each other's backgrounds, values, and motivations, which further strengthened our personal connections and encouraged us to not only plan for our final presentations, but for an

exciting year ahead as scholars and new members of this community.

At the conclusion of our internship, we were able to reunite at our Development

we now look towards our senior year and our careers beyond Villanova, I feel fortunate to have expanded not only my professional experience but my personal network this past summer. I know that thanks to the Nova Nation, as well as to the Blue-White Scholarship Foundation, I will continue to meet people who are as passionate about and committed to our school and its community as I aspire to always be.



Interns and Post Graduation Plans (From Left):

Brian Armstrong: KPMG Tax Associate/Masters

of Accounting Fellowship at Villanova University

Jessie Malatesta: CORE Finance Rotation Program at Comcast NBCUniversal

Maggie Jennings: CORE Finance Rotation Program at Comcast NBCUniversal



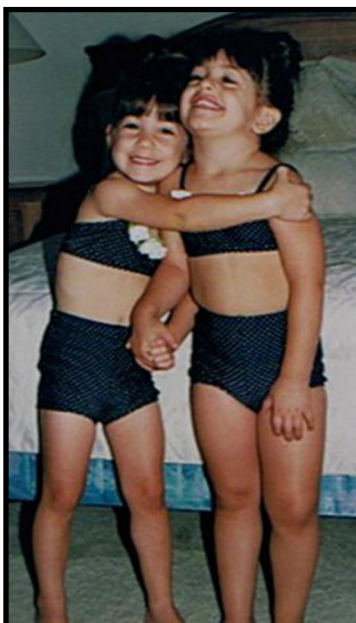
Blue-White Scholars who interned at Comcast during Summer 2019

Session and deliver quality solutions, watching the results of our hard work finally pay off (Maggie Jennings was even part of the winning team and had the chance to meet E-Sports CEO Tucker Roberts!). As

Student Spotlight: Advice on Managing Student Debt

As students, college debt weighs heavily on our minds. Each year the cost of going to college rises and schools become more competitive. The cost of going to college is a big deterrent for students because the value they see in an education is less than the value of the accumulating loans. This is a major problem because all students should be given a fair chance to decide if college is the best place for them. The debt from college can be overwhelming and cause extreme anxiety in a student. Here are a few ways to help reduce the burden that college debt can put onto you and how to mitigate expense while in school.

As a senior I have searched high and low for opportunities to reduce my student loans. I am a twin and paying for two college tuitions was a large imposition on my family. My sister and I are first generation college students, so we were unaware of the amount of debt involved with going to college. Once we applied for student loans, we were really able to see the weight of interest payments and that we would owe way more than just the face value of the loan. When I signed my loans it almost felt like a sinking feeling in my gut. It was like I was signing my life away to college debt. This is a hinderance to the college experience. As time goes by and I am on my way out of college the real shock takes over. The debt becomes real and monthly payments will start coming in. This is a scary feeling knowing that all of the debt that was pushed off during school is now coming full force at you. For me, the weight of any amount of debt, whether it be college debt or borrowing five dollars from a friend, is



My twin sister and I when we were younger.

large in my mind. It causes me anxiety and makes me scared for the thought of being unable to pay it. After signing my first loan I realized I needed to begin looking for scholarships, no matter how big or small. I felt overwhelmed trying to sort through all the different websites offering scholarship money and hoping they weren't scams. As a freshman, I was unsure of where to begin.

My best advice when starting college with any amount of debt is to get ahead of it. Over the summer before school, look to see if there are any school-offered scholarships. That would be my first step. Next, look through external scholarships through companies. Most of these opportunities require an essay of some sort. Websites I looked through were scholarshipowl.com, studentaid.ed.gov, and financialaid.org.

These are just a few websites that offer a plethora of opportunities to earn some money toward your tuition bill. Secondly, I looked up specific scholarship that could pertain to me such as first generation scholarships, twin scholarship, women in finance scholarships, etc. These more-targeted scholarships tend to have greater funding and give you a better chance at receiving them because they are specific. There are some websites that allow you to filter through the type of award you can receive, and this will help you to narrow down and prioritize which scholarships will be worth your time. Getting scholarships is one of the best ways to mitigate your debt in a very direct way.

My second-best piece of advice is to try and get a job on campus. Getting a job on campus will help you to

Courtesy of Jessie Malatesta, BWSF '20

pay potential interest payments on your loans or help you to set a budget for weekly expenses. A job on campus can also help you to learn to balance work and school which will help you for real life. The job can also help teach you to save money and how to spend within your budget. As a freshman, my professor solicited my class for a position as a peer notetaker for another student in the class. This was my first job on campus. Next, I looked for a long-term job, so I was hired at Holy

Grounds on campus. I worked this job for all of my sophomore year and into my first semester junior year. My first semester junior year I got a second job at a wealth management firm off campus. Holding two jobs helped me save to pay off my college debt and allowed me to afford my weekly expenses. Over the summer, I worked at Comcast and saved the majority of my paycheck to put aside for paying off my college debt. As a senior, I will continue my position with the wealth management firm. The money I make there I have decided to split up and keep a certain percent for my weekly finances and the rest went will go to my savings for my future monthly loan payments.

My final piece of advice for the best way to reduce college debt is how you budget for your expenses during college. The first step is to make a list of potential expense and budget for the week. Stick to the budget but allow for fun things in your budget as well. I think the best thing to do to save money for college debt is to make a budget and keep to it. Some tips and tricks to saving money on campus: first, do not purchase, but rent all of your textbooks. If



My boss and I at CEER Holy Grounds during Halloween Time.

you must buy them, try to split the cost between a few people in your class. Additionally, try not purchase a meal plan, and cook your meals if you have the option of a kitchen, because purchasing a meal plan is more expensive than cooking your own meals. Some other key tricks to saving money while still having a fun experience at college is to find free events on campus put on by CAT and doing fun free things with your friends like hiking or nature trails. Also, you can use coupons for

groceries and shopping if you go shopping. It is all about being smart about your money and finding deals when possible.

In summary, my best advice for any incoming freshman or upperclassmen is that, to avoid stressing out about your college debt, be on top of it. Be proactive and thorough in searching for scholarships, and keep track of your finances. You have to watch how much you spend of the money you earn during the school year and think long-term about the amount of debt you will facing when you leave school. If you build a solid base for yourself throughout school, then you will feel more confident about being able to repay the debt you owe.



FAFSA Tips & Tricks



Article provided by Clint Willis, Money Magazine

If your child is filling out their Villanova application, or even if he or she is already enrolled, there's still time to boost his or her chance to qualify for grants and low-cost loans--but only if you make the right moves. Deadlines for FAFSA and CSS:

November 1 for Early Decision Applicants

December 1 for Early Action Applicants

January 15 for Regular Decision Applicants

April 1st for Returning Undergraduates Students

The **FAFSA** considers students for federal government aid and the **CSS** considers students for institutional aid.

1. Don't Ask, Don't Get

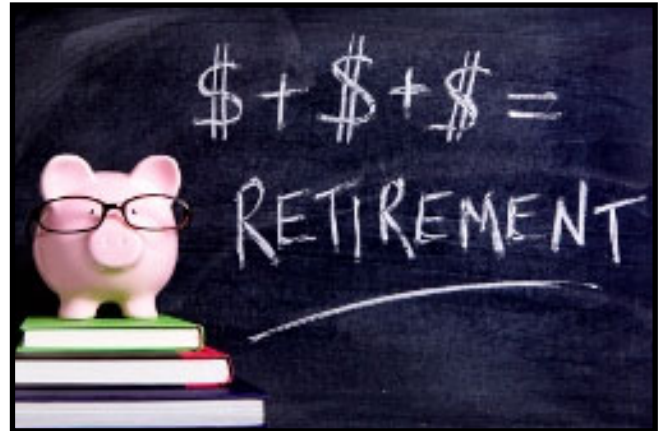
A family with a six-figure income may think they have too much money to qualify, but that isn't always the case. A grant worth several thousand dollars may be available, even for high-earning families that have other kids in school or for other circumstances. It pays to apply and see what happens. **"I see families eligible for aid with incomes of \$150,000 or even \$200,000," says Chany. Also, some school-sponsored merit scholarships don't consider need, but you still have to fill out the form to qualify.**

2. Sell Yourself Short

Schools typically count as much as 5.6% of assets in the parents' names (outside of home and retirement assets) toward your annual expected family contribution (EFC), the amount that you are supposed to come up with each year to fund your kid's schooling. The application asks you to list those assets as of the day you file the form, so you have until the last minute to reduce your exposure. **Pay off credit-card debt to reduce your cash. And consider prepaying of part of your mortgage.** Your home equity will rise, but most schools (especially public ones) don't count your primary residence as an asset.

3. Hide Your Money in Retirement Accounts

Money in IRAs and such don't count as assets. Therefore, make your 2019 and 2020 contributions before you file. And **avoid using retirement account balances to pay for school**, since those withdrawals will be calculated as income next year (22% to 47% of income goes toward your contribution, depending on how much you make). You're better off spending cash that's outside your plan.



4. Shop Right

Cars, PCs, furniture, appliances, clothing and other supplies you're going to buy for your college-bound kid don't count as assets. Buy them before you file for aid.

5. Steal from Your Kid

Have you set up savings or investment accounts in your child's name to reduce taxes? Uh-oh. Aid officers count a larger percentage (35%) of his assets toward your contribution. Solution: Use the money you've been saving for your kids to buy the items mentioned in Rule No. 4.

6. Play "Let's Make a Deal"

Schools issue financial aid offers in the spring, and even then, it's not too late to try for a better package. Document special circumstances and ask for a "professional judgment review." Schools often consider factors such as a job loss, high medical costs, private school tuition for siblings and business setbacks. Financial aid officers will generally try to work within their schools' policies to improve your award, particularly if the college views your child as a catch and if you (tactfully!) let the aid officer know that another school is offering more help.

FAFSA
Federal Student Aid
An office of the U.S. Department of Education

FAFSA Tips & Tricks

7. Make Sure Grandma Knows the Score

Your folks should not give money directly to your child, which boosts his or her assets. Some grandparents write a check directly to the school--but many schools will increase your EFC by an amount equal to the gift. **Grandparents should write the check to you or--better--open a 529 college savings plan in their own names, with the child as beneficiary.**



TRICKY QUESTIONS

FAFSA QUESTION 35

"What was your (and spouse's) adjusted gross income for 2005?" **STRATEGY:** Don't misattribute Social Security payments to the student. Disabled or retired parents may receive Social Security benefits for children. Those benefits should be allocated to the parents' income (since it will count less to the aid office) even if they are taxed at the child's rate.

FAFSA QUESTION 73

"What was your parents' adjusted gross income for 2019?" **STRATEGY:** Don't be flashy. You may not have time to finish your tax return before you file the FAFSA. If you have to estimate adjusted gross income, be honest but conservative.

FAFSA QUESTION 74

"Enter the total amount of your parents' income tax for 2019." **STRATEGY:** **Don't write in your withholding in place of total income taxes paid.** You may have paid more or less than what was taken out of your paycheck. This common mistake could significantly boost your after-tax income.

FAFSA QUESTION 82

"As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)?" **STRATEGY:** **Don't include retirement accounts. A \$200,000 IRA could boost your expected family contribution by more than \$11,000 a year.**



KEY CSS DIFFERENCES AND TIPS:

If your parents are divorced: Your non custodial parent (the one you don't live with) may be required to fill out the CSS Profile application. If you don't have contact with your non-custodial parent, you may be able to submit a waiver to colleges requesting that their information not be included. Be aware that some colleges might deny your request and require both parents' income.

If you're an independent student: You may still have to input your parents' income information, even though you wouldn't have to do so for the FAFSA.

1. Underestimate Your Home's Value

According to Dan Maga, Vice President of American College Funding, "the number one mistake that families make in completing the CSS Profile is overestimating the value of their primary home." Utilize Zillow's estimate of your home and other sources to generate the most conservative valuation possible.

2. Shift Assets from Student to Parent

Like the FAFSA, student assets receive greater weight in financial aid determination than those owned by parents. Especially given that balances are considered solely on the day that you sign and submit the application, it is worthwhile to transfer as much as possible from students to parents while awaiting aid determination.

3. Document Irregularities

When a temporary change in assets is inevitable, it's important to document and provide evidence so that financial aid representatives can understand the full picture. Any insurance payouts, 1099 income, legal settlements, unique bonuses, or other one time received payments that significantly boost cash or other asset balances can be explained by completing the Special Circumstances section and forwarding supporting documentation to the university.

4. Be Consistent!

It is best to fill out the FAFSA and CSS within a short window of time and cross reference both applications to ensure that the amounts accurately reflect each other. Universities may require both students and parents to swear to the accuracy of information as a condition of application for financial aid, and any inconsistencies in line items between the two forms can prolong or even suspend the application process.

Keeping the Promise

BWSF Scholars take the Benjamin Franklin Pledge to "Pay It Forward"

Wills and Trusts



Since 2001, Blue White Scholarship Foundation has kept the promise of **"Bridging the Gap"** by providing **"NEED BASED"** scholarships. Help is given to those Villanova students who are *still short even AFTER receiving financial aid*.

- 59.3% of VU students applied for Need-based Aid
- 47% of the students Received "Need-based" Aid-
- Only 7.1% of the "NEED" was FULLY MET

(Source: U.S. News & World Report, Best Colleges Edition 2019-2020)

We're grateful to be helped in this enduring mission by a strong community of dedicated supporters. Among this special group are thoughtful visionaries who have kindly remembered us in their wills and living trusts. We hope you will consider joining these loyal donors by also including Blue White in your future plans.

How to Give

Making a gift in your will or trust can be simple. Working with your attorney, you can add gift language to your current document(s) or to an entirely new one. When considering what to give you have options:

- You can give a specific dollar amount or property item,
- You can give a percentage of your asset(s),
- You can give all or a portion of what remains after gifts to other beneficiaries such as your family and friends have been made,

Your gift can be contingent upon special circumstances or events. No matter the form or the size, your legacy gift will help ensure that the promise of securing a V.U. degree is kept for future generations.

We're Here to Help

If you need more information, please contact Kate Cellucci at (610) 519-0777 or KateCellucci@BlueWhiteClub.com

"As the youngest of seven children, I never had the luxury of a college fund." BWSF is unique, because it helps students who have exhausted all aid and are already working a job, sometimes two or three, to try to graduate. I have seen firsthand the passion BWSF has for helping students and fostering a community that is bigger than a one-time scholarship gift."



-Rita M.

I've decided to do a planned gift because I want to ensure that Blue White Scholarship Foundation will be around for my grandchildren and hopefully great grandchildren. A Villanova Education is something I really value.

-Mike G.

GIFT LANGUAGE FOR YOUR WILL

When making or revising a will, we encourage you to obtain the assistance of a legal professional. Below are various types of gifts by will for the benefit of
The Blue White Scholarship Foundation:

1. Outright gift in your will

(a) Specific dollar amount:

"I bequeath the sum of \$_____ to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."

(b) Specific property (personal property):

"I bequeath <DESCRIPTION OF PROPERTY> to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."



(c) Specific property (real estate):

"I devise all of my right, title and interest and to the real property located at <DESCRIPTION OF PROPERTY> to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."

(d) Percentage of estate:

"I devise and bequeath _____ percent (%) of my estate to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."

(e) Share of, or entire residue, of estate:

"I devise and bequeath (all/or %) of the remainder of my property to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."

2. Conditional gift in your will

Insert the conditional language in one or more of the above provisions. For example:

"If (one or more individuals) does not survive me, I bequeath the sum of \$_____ to **BWSF** (Blue White Scholarship Foundation) for its general purposes (or for a designated purpose)."

Did you Know?

The quickest way to undo an otherwise carefully-thought-out estate plan is the use of a bank, brokerage or retirement account. The reason for this is because the beneficiary designations on these accounts generally **override** a will. So, in theory, a wonderfully planned will can come undone if beneficiaries on these accounts do not match those named in the will.



Corporate Address:
683 Gulph Road,
Wayne PA 19087
Ph: 610-519-0777
Tax ID#: 23-3095631

Blue White Scholarship "Bridges the Gap"



Who's In?



Gambling to The Sounds of Sinatra

Casino Night

For the Benefit of the Blue White Scholars
Of Villanova University

Saturday, April 25, 2019

Overbrook Golf Club

Villanova, PA

7 PM to 11 PM

\$125 per person

Suits for the Gents



Rat Pack Chic for the Ladies



Casino



Black Jack, Craps and Roulette!

**Includes \$100 of chips per
person, drinks, dinner and
Silent Auction**

Floor Show



**Mark DiMattia- Broadway Star
This will be a sell out!**

**No Tickets will be sold at the door. To purchase call (610) 519-0777
or buy online under the Events Tab @ www.BlueWhiteScholarship.org**

ANNUAL MOTHER'S DAY

50/50 RAFFLE

THIS IS THE LAST FUNDRAISER FOR THE 2020 FISCAL YEAR

*100% OF THE PROCEEDS WILL BE USED FOR THE ENDOWMENT
TO ENSURE THE FOUNDATION'S SUSTAINABILITY*

ONLY 200 TICKETS AVAILABLE @ \$100 EACH

The value of the winning ticket is based on the total number of tickets sold

IF FULLY SOLD

FIRST PRIZE \$5,000

SECOND PRIZE \$3,000

THIRD PRIZE \$2,000

Name_____

Address_____

Telephone_____

Email_____

Number of \$100.00 Raffle tickets_____

Total enclosed \$_____

**ENTRIES ARE ACCEPTED BY MAIL (INFORMATION ON BACK
COVER) OR AT WWW.BLUEWHITESCHOLARSHIP.ORG**



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