The Need: Post High School education is a necessity now more than ever before. Today 2 out of 3 jobs require a postsecondary education and training; while in 1970’s only 1 out of 4 required this training; and the amount of education determines the long-term prospects for financial success. Over a lifetime the difference is many $100,000+

<table>
<thead>
<tr>
<th>EDUCATION LEVEL</th>
<th>AVERAGE INCOME</th>
<th>Annual Difference</th>
<th>Over 30 year life time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>$26,293</td>
<td></td>
<td>Difference from NO high school degree to HS</td>
</tr>
<tr>
<td>9th to 12th grade, no diploma</td>
<td>$27,987</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>$39,976</td>
<td>$13,683</td>
<td>$410,490</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>$48,555</td>
<td></td>
<td>Difference from high school degree to College degree</td>
</tr>
<tr>
<td>Associate degree</td>
<td>$51,161</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>$80,478</td>
<td>$40,502</td>
<td>$1,215,060</td>
</tr>
</tbody>
</table>

Research shows that financial hardship is one of the biggest reasons for lower income students to not complete their post-secondary education after completing their first year of higher learning. Research also shows that a large obstacle to long term financial security, is the overwhelming burden of student debt that many have to carry to obtain the required education. Currently 55% of college graduates graduate with an average of $28,400 in debt

It is our hope that our scholarship will allow applicants to continue their post-secondary education and reduce or eliminate the need for loans, so they may graduate nearly debt free.

Description: The Couchman Noble Foundation sponsors the Next Step to Success scholarship. It is a collaboration with the Community Foundation for Greater Atlanta and existing scholarship funds established by Sandy Springs nonprofits and/or with the Sandy Springs Education Force’s senior post-secondary planning offered in the city’s high schools (Riverwood & North Springs).

This is our third year of offering the “Next Step” and incorporates the knowledge that we have gained from our pilot programs working with the “Martha Barrios Mead Fund” sponsored by Los Ninos Primero.

Eligibility and Factors to be taken into consideration: The Next Step to Success scholarship intent is to assist students who need additional financial assistance on their path to graduation who:
- Have embarked on an identified post-secondary program that will concluded in a degree or certificate indicating a marketable level of proficiency in their chosen area.
- Have or will have successfully completed the prior year of learning in their post-secondary path.
- Have been awarded a prior scholarship from Los Ninos Primero or other enrolled Sandy Springs nonprofits scholarship funds registered with our programs, OR...have worked with the Sandy Springs High School programs of SAIL or PUSH.
Criteria that will be used in selecting the awardees:

1. **Eligible Next Step recipients**: A candidate for this scholarship needs to be a recent graduate of a Sandy Springs, Ga. high school within the prior 3 years and will have completed the first year of their vocational, academic, or certificate course of study.

2. **Eligible institutions**: The candidate should be attending a public or non-profit institution (4-years university, 2-year college, technical/vocational school) pursuing a vocational or academic degree or certificate. Those attending “for profit” institutions will not be considered.

3. **Course of Study**: A candidate must be enrolled in a course of study that results in a vocational/technical certificate or college degree demonstrating marketable knowledge.

4. **Scholarship Award**: In most cases, our Scholarship is limited to tuition, fees, and books with preference given to those students living with their families. Those attending part time, the award will be based on anticipated courses to be taken.

5. **Sandy Springs connection**: Our Foundation concentrates most of our work within the city of Sandy Springs, Ga. It is strongly preferred that the candidate lives in Sandy Springs and has graduated from one of the two public high schools located. Although, we are interested in the connections that the candidate has in Sandy Springs, there may be extenuating situations for exceptions.

6. **Academic Achievement**: The GPA is a measurement of the student’s proficiency and is a consideration in the award; but GPA is also affected by numerous factors that impact the amount of time the candidate has to study; all of the student’s responsibilities will be taken into consideration when evaluating the GPA. For example: does the candidate have significant family responsibilities, does the candidate have to work and how much time is devoted to other essential activities outside of academics?

7. **Anticipated Time to graduate**: In most cases, graduation from a 4-year institution requires a minimum of 120 credit hours or 15 hours per semester. Is the candidate a full-time or part-time student? Many factors can impact the graduation date. Extenuating circumstances will be a factor in the award.

8. If a candidate has received a prior Next Step Scholarship, and is proceeding on schedule to graduate, they will receive preferential consideration if they apply for the current year. We feel that it is essential that all awardees continue their path to graduation.

**Administration and application**: The Next Step is sponsored and administered by the Couchman Noble Foundation in conjunction with the Community Foundation for Greater Atlanta’s scholarship program.