Prior to her death in 1983, R. Cecilia Cooke Tilghman requested that a scholarship fund be established in the name of her mentally impaired son, Anthony Richard Tilghman. This Fund is established according to her directive.

### Anthony Richard Tilghman Memorial Scholarship Trust

established in 1993 by

Cyprian and Cecilia Tilghman in memory of their son, Anthony Richard, to aid any Washington area graduate student in furthering a career in the education and care of the mentally challenged or to aid the career development of a mentally challenged student.

Anthony Richard Tilghman, 1944 - 1983, spent the majority of his life in institutions for the mentally impaired. He died in such an institution. The purpose of this up to \$5,000 scholarship is to help improve the quality of the education and care of the mentally challenged in either the public or private sector.

Please include with your application:

- 1. An 'official' High School transcript
- 2. Two letters of recommendation
- 3. An essay (500 words or less) telling how you plan to help the mentally challenged or, if you are mentally challenged, how you plan to develop your career.

**Optional**: You may include <u>one</u> paragraph of information that you feel will help us in our decision. Additionally, you may use one side of an additional sheet to complete you application form.

Mail applications to:

Anthony Richard Tilghman Memorial Scholarship Trust P. O. Box 6757 Washington, DC 20020

Applications must be **received** by the first of March.

### Application Form

Name:		Guar	dian's Phone No.	Phone No.	
Last	First	Middle Initial	<u></u>		
ddress:	-	City:	State:	Zip:	
eate of Birth:	Sex	High School:	Date of Grant	Date of Graduation	
Iniversity or College	Major (required)		Grade Poi	Grade Point Average:	
Extracurricular and/or Community Activities: Organization	Position	Duration	Activity		
				:	
Awards and Achievements (Description	on of Recognition)			Date received	
	- MA	-	•		
	· · · · · · · · · · · · · · · · · · ·				
Work experience: Company, Address		Duration	Job description		
I certify that all information prov	vided is true an	d accurate to the best of my	knowledge.		
				· 	
Applicant's <b>Sig</b> :	nature			Date	

# History of The Anthony Richard Tilghman Memorial Scholarship Trust

R. Cecilia Cooke Tilghman died in 1983. In her final will, she asked that twenty-five percent of the proceeds from the sale of her property at 28 - 46th Place, NE, be placed in a scholarship trust for deserving handicapped students in memory of her mentally challenged son, the late Anthony Richard Tilghman. R. Cecilia Cooke Tilghman wanted the trust to be administered by her son, David. In conversations with R. Cecilia Cooke Tilghman, it was learned that she also wanted the scholarship to assist Washington, DC area graduates who were pursuing careers in the education and care of the mentally challenged. Ten years later, such a scholarship was created.

Upon the sale of the 28 - 46th Place property, The Anthony Richard Tilghman Memorial Scholarship Trust was soon established. Tilghman directed their son, David, to work with him in setting up the Trust. David, working with Attorney Marcell Solomon, selected and opened a Vanguard Wellesley Income account on December 27, 1993. He sent his personal check of three thousand dollars (\$3,000) and, on advice of counsel, opened the account in the name of Cyprian O. Tilghman. Although Cyprian O. Tilghman would soon add an additional fifteen thousand dollars (\$15,000) to the account, it was determined that funds in the Trust were insufficient to carry out its purpose. To alleviate this problem, it was determined that moneys would not be distributed until the fund contained one hundred thousand or almost one hundred thousand dollars (\$100,000). At that time, the Trust would seek 501(c)(3) status. The Trust was finalized March 31, 1994. The next month, the name of the Trust was changed to The Anthony Richard Tilghman Memorial Scholarship Trust. David and Cyprian O. Tilghman administered the Trust. Cyprian was the Trustor and four of his children - Sheila Milbourne, David, Charles and Paulette Tilghman were trustees.

David died in 1996. In 1998, Paulette was asked to administer the Trust. The Trust had the social security number of Cyprian O. Tilghman but Paulette E. Tilghman would now be responsible for expenditures. Paulette sought to change the tax ID number. Her request was denied until 2001, when Cyprian O. Tilghman had IRS problems. It was determined around that time that Paulette knew more about investing than the Trustor and the remaining trustees. Cyprian O. Tilghman then asked that his daughter, Paulette, be the sole Trustee. In 2001, Paulette Tilghman became sole trustee of The Anthony Richard Tilghman Memorial Scholarship Trust.

## Tips for getting around scholarship displacement

Ask the college if they will apply your scholarship first to any unmet need, then to reduce room and board and your student contribution. Next, ask for the scholarship funds to be used towards fees, books, travel, or even a computer if the direct costs (tuition, room, and board) have already been covered.

Scholarship grantors want to ensure you receive the full benefit of the scholarship, so they will try to work with applicants to maximize scholarship proceeds. Because of this, it is certainly worthwhile to reach out to the organization awarding the grant/scholarship to ask them to help you most efficiently utilize the scholarship funding to use the money to reduce your college costs.

Many organizations issuing the scholarship will cover fees, athletic costs, or even room and board if the award letter is written correctly. For example, if you have already received financial aid that covers tuition, ask the organization granting the scholarship if they can remove the word "tuition" from its award letter so that the scholarship can be applied towards room and board, books or fees.

Another alternative is to ask the scholarship grantor to transfer the funds into your 529 college savings account, if you have one. If not, it may be prudent to establish a 529 for this purpose. This way, the scholarship funds stay intact and can be used for any qualifying higher education expense.

You can also ask the scholarship grantor if it will apply the scholarship toward student loans after graduation. This is known as a "reverse scholarship."

### Final thoughts on scholarship displacement

To reiterate, you can decline a scholarship if the school practices scholarship displacement. However, with the goal of maximizing all scholarships, grants, and other supportive college funding, this should be your last resort.

https://www.appily.com/guidance/articles/paying-for-college/scholarship-displacement