

Maryland House of Delegates Scholarship Application

Delegate Neil C. Parrott – District 2A

2016-2017 Academic Year

For this merit-based scholarship program, applications are accepted only from students with a minimum 2.5 GPA who have graduated from high school and plan to enroll or are enrolled in a Maryland undergraduate college program. Exceptions for out-of-state colleges are allowed for students enrolled in a unique major.

Part I – Applicant Information

1. Basic Information *(Please Print):*

Title: _____ First Name: _____ Middle Initial: _____ Last Name: _____

Home Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Work Phone: _____

Cell Phone: _____ Social Security Number: _____

Needed for tax purposes

Date of Birth ____/____/____ Email Address: _____

Are you a current resident of Legislative District 2A? Yes ___ No ___

(Please note only residents of District 2A are eligible for this scholarship. To find out your legislative district, go to the website, <http://mdelect.net/>, and type your physical, home address into the search field and click on "Find." All of your elected officials will appear on the left side of the page.)

2. Education: *Please print the name of the school/university you are currently attending or most recently attended.*

Name of Institution: _____

Address: _____

City: _____ State: _____ Zip: _____

Year(s) Attended: _____

GPA: _____ Number of Credits Completed: _____

3. Additional Information: *(Please print)*

School Activities: _____

Community Activities: _____

Honors, Awards, Etc: _____

Paid Work Experience: _____

4. Specific Information:

I am a United States citizen and a legal resident of Maryland and would like to be considered for a Maryland House of Delegates Scholarship to:

(Must be a college/university within the State of Maryland. Exceptions only for majors not offered in this State.)

Major/Field of Study: _____

Level of undergraduate education you are pursuing?

Freshman ___ Sophomore ___ Junior ___ Senior ____

Are you a new applicant to the Maryland House of Delegates Scholarship Program? ____

Do you currently have any scholarships? ____ *If Yes, please list scholarship amount:* _____

What is the approximate yearly cost of your education?

Tuition: \$ _____ Books/Fees: \$ _____

Room/Board: \$ _____ Other Expenses: \$ _____

Additional comments or information that will help the Scholarship Committee in their consideration of your application: _____

5. Additional Requirements:

To help us identify the best candidates for this scholarship, please include the following information with your application:

- 1) Phone numbers and addresses of two references.
- 2) Copy of Academic Transcript(s).
- 3) Essay:

Please note that we have two essay assignments this year. One is a Freshman Essay that should only be completed by first-year college freshman. The other essay assignment is for all other students. Only one essay should be completed. Please see the next pages for details on the essay assignments.

5. Approval Signature:

I have enclosed all of the necessary information as stated in this application.

With my signature, I attest that the information stated in this application is true and correct to the best of my knowledge, and that my essay was self-written and not plagiarized. I also attest that I am a legal resident of the State of Maryland, Legislative District 2A.

Signature of Student Applicant Date

Signature of Parent/Guardian (*if applicable*) Date

Applications must be postmarked on or before June 30th, 2016, and mailed to the following address:

Delegate Neil C. Parrott, P.E.
P.O. Box 32
Funkstown, MD 21734
301-660-4263

Scholarship decisions will be mailed to all applicants on or before July 27th, 2016.

The information provided is only for the use of the Scholarship Committee and Delegate Neil Parrott. All information will be kept confidential.

Part II – 1st-Year Freshman Applicant’s Essay:

“The borrower is a slave to the lender, and the debtor to the creditor, disdain the chain, preserve your freedom; and maintain your independency: be industrious and free; be frugal and free.”

Benjamin Franklin, “The Way to Wealth”, 1758, available online:

<https://www.utexas.edu/cola/coretexts/files/resources/texts/1758%20Franklin%20Wealth.pdf>

The materials and ‘Required Media’ below may offer you a new or different perspective from what appears to be the growing expectation that going to College means going into debt. Write a 700-850 word essay concerning the wisdom – or foolishness – of incurring debt, with special consideration given to debt used for college education.

Please address the following questions in your essay:

- Is the charge that indebtedness is a form of slavery warranted, or have things changed since Benjamin Franklin uttered those words in 1758?
- What advice do Dave Ramsey and Rachel Cruze give in their videos about college, college loans, and debt?
- Summarize the arguments for and against taking out a loan. What would “Little Richard” likely say?
- How might you see a similarity between current student indebtedness and the history of indentured servitude in the early United States as described in David Galenson’s work “The Rise and Fall of Indentured Servitude in the Americas: An Economic Analysis”?
- Does the trend of ever-increasing college tuition justify ever-increasing levels of indebtedness for our young men and women?
- Apart from student loans, how could people pay for a college education? What are the advantages and disadvantages of taking out a student loan?
- If you end up with the “average” student loan of \$27,000 at 5% interest, compounded annually, how much interest will you pay on that loan if you repay it in 10 years?
- Do you think that people should go to college to study whatever they’re interested in, or does “return on investment” (ROI) matter when considering a degree in college?

Required Media:

The Required Media includes 44 pages of text and 26 minutes of videos. You should be able to look through the materials in approximately two hours. All materials are available free of charge on the Internet.

Benjamin Franklin, “The Way to Wealth”, (1758), available online:

<https://www.utexas.edu/cola/coretexts/files/resources/texts/1758%20Franklin%20Wealth.pdf>

Rachel Cruze: “Our Generation and Debt”, YouTube, available online:

<https://www.youtube.com/watch?v=qBRBEdUxYko>

“Rachel Cruze Talks College – Part 1,” *The Dave Ramsey Show*, available online:

<https://www.youtube.com/watch?v=tMtR7WFLBUA>

“Rachel Cruze Talks College – Part 2,” *The Dave Ramsey Show*, available online:

<https://www.youtube.com/watch?v=KKSrsnTI7v4>

David W. Galenson, “The Rise and Fall of Indentured Servitude in the Americas: An Economic Analysis,” *The Journal of Economic History*,

Vol. 44, No. 1 (Mar., 1984), pp. 1-26, available online:

http://www.colorado.edu/ibs/es/alston/econ8534/SectionIII/Galenson_The_Rise_and_Fall_of_Indentured_Servitude_in_the_Americas.pdf

Jane Quinn, “Seven Things They Don’t Tell You About Student Loans”, CBS Money Watch,

Dec. 2010, available online: <http://www.cbsnews.com/news/7-things-they-dont-tell-you-about-student-loans/>

“Why You **Should Not** Take Out Student Loans for College”, Oct. 2012, *Ready for Zero*, available online: <http://blog.readyforzero.com/why-you-should-not-take-out-student-loans-to-pay-for-college/#.VvLvzXBhyly>

“Why You **Should** Take Out Student Loans for College”, Oct. 2012, *Ready for Zero*, available online: <http://blog.readyforzero.com/why-you-should-take-out-student-loans-to-pay-for-college/#.VvLv3HBhylx>

“Compound Interest,” on *Welcome to Your Financial Future*, available online:

<http://www.gaininterest.org/compound-interest.html>

Other Resources:

Welcome to Your Financial Future – a website for High School/College students by High School/College students! Available online: <http://www.gaininterest.org/>

Part II – Applicant’s Essay:

All students except 1st Year Freshman should complete this essay.

“History affords us many instances of the ruin of States, by the prosecution of measures ill-suited to the temper and genius of their people. The ordaining of laws in favor of one part of the nation, to the prejudice and oppression of another, is certainly the most erroneous and mistaken policy. An equal dispensation of protection, rights, privileges, and advantages, is what every part is entitled to, and ought to enjoy.”

Benjamin Franklin, “The Moral” - Emblematical Representations, circa 1774, Reference: [Memoirs of the Life and Writings of Benjamin Franklin, LL.D.](#), W. Colburn, London:1818, p. 220)

Write a 700-850 word essay concerning the establishment of the Electoral College by the Founding Fathers as a means of avoiding the “tyranny of the majority”, while yet maintaining a “sense of the people” in the new American government. The Founding Fathers were well aware of the dangers of a strict popular majority rule, not to mention the difficulties of determining that actual majority in a country the size of our United States! We saw just one aspect of that difficulty in the Bush v. Gore election of 2000 – a contested re-count of Florida’s votes that, in the words of some of those who were interviewed in the CNN article/video below, was described as “volcanic chaos,” a “war for the White House”, “36 days of political combat”, and the “worst 36 days of my life.”

Please address the following questions in your essay:

- Describe how the current Electoral College was set up, why it was set up that way, and how it is designed to operate
- Summarize the current criticisms against the Electoral College. How would critics like to elect the President?
- Is the current charge that the Electoral College is outdated warranted, or do the same conditions that led the Founding Fathers to institute the Electoral College still apply?
- Apart from the Electoral College, how would the votes and interests in small States, or sparsely populated areas be protected?
- What is the difference between "democracy" and "republic"? What was the United States set up to be – and why?
- Based on this material and your own thoughts, do you think that the Electoral College is still a valid part of the process of determining the President of the United States? What is the benefit of having a process in place that potentially undermines the strict “majority-rule” aspect of the popular vote?
- Based on this material and on other resources you can cite, should the Electoral College remain in place, or be abolished for some other procedure? Explain.

Required Media:

The Required Media includes 34 pages of text and 18 minutes of videos. You should be able to look through the materials in approximately an hour. All materials are available free of charge on the Internet.

James Madison, The Federalist Papers – No. 10, Nov. 23, 1787, available online:

http://avalon.law.yale.edu/18th_century/fed10.asp

U.S. Constitution, art. II & amendment XII.

Tara Ross, “The Electoral College: The Enlightened Democracy”, 2004, The Heritage Foundation, available online: <http://www.heritage.org/research/reports/2004/11/the-electoral-college-enlightened-democracy>

William C. Kimberling, “The Pros and Cons of the Electoral College System,” available online:

http://uselectionatlas.org/INFORMATION/INFORMATION/electcollege_procon.php

John Samples, “In Defense of the Electoral College”, Nov. 10, 2000, The Cato Institute, available online: <http://www.cato.org/publications/commentary/defense-electoral-college>

Wade Payson-Denney, “So Who Really Won? What the Bush vs. Gore Studies Showed,” CNN (Oct. 31, 2015), available online: <http://www.cnn.com/2015/10/31/politics/bush-gore-2000-election-results-studies/>

Christina Greer, “Does Your Vote Count? The Electoral College Explained”, TED-Ed.,

available online: <http://ed.ted.com/lessons/does-your-vote-count-the-electoral-college-explained-christina-greer>

Tara Ross, “[Do You Understand the Electoral College?](https://www.youtube.com/watch?v=V6s7jB6-GoU)” – YouTube video, available online:

<https://www.youtube.com/watch?v=V6s7jB6-GoU>

Tara Ross, “[The Popular Vote vs. The Electoral College](https://www.youtube.com/watch?v=LXnjGD7j2B0)” – YouTube video, available online:

<https://www.youtube.com/watch?v=LXnjGD7j2B0>

Other Online Sources:

These additional resources consist of an additional 52 pages.

Plato, *The Republic*, (Book 8), Alan Bloom, trans., Harper Collins, 1968, available online:

http://www.inp.uw.edu.pl/mdsie/Political_Thought/Plato-Republic.pdf

(You might also find the Preface and Introduction to be helpful to you)

M.A.R. Habib, “Identity and Difference: Plato and Aristotle on Democracy”, July 14, 1998,

Rutgers University, available online: <http://habib.camden.rutgers.edu/talks/plato-and-aristotle/>