

Student Handbook
The J.L. Bedsole Foundation
Scholars Program

©2013 by The J.L. Bedsole Foundation
Revision: July 15, 2013

Index

I. Welcome to The J.L. Bedsole Scholars Program

- a. What It Means to Be a Bedsole Scholar
- b. The Bedsole Scholars Program History

II. Requirements for Scholarship Renewal

- a. The Top Eight Bedsole Scholars Program Requirements
- b. Top Eight Program Requirements Checklist
- c. The Required Annual Summer Programs
- d. Optional Leadership Development Programs
- e. Commitment to Leadership Development Programs
- f. Additional Benefits of The Bedsole Scholars Program

III. How The Bedsole Scholarship Works

- a. Financial Information and Unmet Need
- b. The Estimated Family Contribution
- c. FAFSA
- d. Length of Funding and Annual Renewal
- e. The Authorization to Release Financial Information
- f. Transferring Schools
- g. Housing and Unmet Need

IV. The Bedsole Alumni Association

- a. What is The Bedsole Alumni Association?
- b. Maintaining Contact After Graduation
- c. When do Bedsole Scholars Become Alumni?

V. J.L. Bedsole and The J.L. Bedsole Foundation

- a. J.L. Bedsole's Biography
- b. The J.L. Bedsole Foundation

Student Handbook

The J.L. Bedsole Foundation Scholars Program

Section I: Welcome to the Bedsole Scholars Program

Congratulations on becoming a Bedsole Scholar! The Bedsole Scholars Program offers more than just four years of college funding. It offers you a chance to grow and learn as a student through networking opportunities with business and community leaders, leadership training and participation in an experience-building summer internship. You are part of a scholarship program that is comprised of young people who, like you, have the potential for leadership.

Section 1(a): What it means to be a Bedsole Scholar

Becoming a Bedsole Scholar puts you in a league with approximately 148 college students from Southwest Alabama who share your leadership ambitions and endeavors for collegiate and post-collegiate success as well as over 600 Bedsole Alumni who have completed college and gone on to pursue their career endeavors. Bedsole Alumni have become lawyers, doctors, engineers, business owners, entrepreneurs, artists, educators, counselors, musicians, accountants, etc. They are from all walks of life, and The Bedsole Scholars Program is very proud to have had an impact on their success. Scholars must pursue a baccalaureate degree in an accredited 4-year institution in Alabama. There are no obligations for a Bedsole alumni to remain in Alabama once he or she has graduated; although, it is the hope that Bedsole scholars will stay and become tomorrow's leaders in Alabama.

Section 1(b): The Bedsole Scholars Program History

The Bedsole Scholars Program was founded by The J.L. Bedsole Foundation in 1992 after it became known that Alabama was one of a few states in the Union retaining fewer of its college graduates in the workforce than a decade before. With that realization in mind, The Bedsole Scholars Program was instituted to provide college scholarships to qualifying high school seniors of Southwest Alabama to attend 4-year colleges in the state of Alabama. Preference is given to those students who are from low to moderate income households and who demonstrate leadership potential and meet basic minimum academic requirements. The first Bedsole class graduated in 1996. Since that time, the Scholars Program has grown not only in size but also in its contribution to its scholarship recipients.

Section II: Requirements for Scholarship Renewal

Bedsole Scholarships are renewed annually after all requirements have been met. Once a Bedsole Scholar has met his or her requirements for the academic year, he or she will be notified of scholarship renewal and the financial amount awarded. Bedsole Scholarships, as explained in section III (a), are based upon calculated unmet need and do not exceed \$6,000 per academic year.

Section II(a): The Top Eight Bedsole Scholars Program Requirements

It is necessary for ALL Bedsole Scholars to comply with the following eight scholarship requirements. Each requirement is explained in greater detail in Section B below.

1. Maintain a minimum 2.5 cumulative GPA
2. Maintain full-time status at an accredited 4-year Alabama college or university
3. Submit a grade transcript after each semester
4. File the FAFSA annually
5. Submit all required paperwork and adhere to Scholars Program deadlines
6. Keep all contact information current, including email address and cell phone number
7. Perform 20 hours of *pre-approved* community service **each year**
8. Attend the mandatory Leadership Training Seminars
 - Leadership Training Seminar I for rising sophomores
 - Leadership Training Seminar II for rising juniors

Section II(b): Top Eight Program Requirements Checklist

The following checklist explains in more detail the policies regarding the top eight Bedsole Scholarship requirements. Please read over them carefully, as it is the responsibility of each Bedsole Scholar to know and understand what is required for scholarship renewal.

1. Maintain a 2.5 cumulative GPA

- ✓ If a Bedsole Scholar's cumulative GPA falls below the 2.5 minimum, he or she will be given the following semester as a probationary period to meet the minimum GPA requirement.
- ✓ If the Bedsole Scholar fails to comply with the 2.5 minimum GPA by the end of the probationary semester, he or she could face permanent dismissal from The Bedsole Scholars program.

2. Maintain full-time status at an accredited 4-year Alabama college

- ✓ Full time for most Alabama colleges and universities is 12 hours, but it is the student's responsibility to know what is considered full time at his or her college.
- ✓ Withdrawal is only acceptable in the event of an illness or injury that necessitates a student having to take time away from school.
- ✓ If such a withdrawal is necessary, a physician's note explaining the reasons behind the temporary withdrawal is required; otherwise, the withdrawal will be considered a violation of the full-time policy.
- ✓ Dropping below full-time status (fall and spring semesters only) will result in a one-time compliance warning.
- ✓ A second violation of the full-time policy will mean permanent dismissal from The Bedsole Scholars Program.
- ✓ Co-op or study-abroad experiences are acceptable only if they are part of the school's curriculum and/or approved by the school.

3. Submit Grades after each semester

- ✓ Grades are due two weeks (14 days) after they are made available to the student.
- ✓ Grade reports should show hours attempted, hours earned and the cumulative GPA.
- ✓ Examples of acceptable copies of academic transcripts/grade reports include:
 - A photocopy of an official grade report as mailed to the student
 - A direct printout from the online college posting with **no** copying and pasting into a software/email program such as Word or Outlook Express. A snapshot from the school's website is acceptable.

4. File the FAFSA annually

- ✓ To prevent delays in the awarding process, the FAFSA should be filed as early in the year as possible.
- ✓ Not filing a FAFSA could jeopardize scholarship renewal and result in dismissal from The Bedsole Scholars Program.
- ✓ The FAFSA can be filed online for quicker processing at www.fafsa.ed.gov.

5. Submit all required paperwork and adhere to Bedsole Scholars Program deadlines

- ✓ Return Bedsole Housing Form and Authorization to Release Financial Information (ARFI) each year by the appropriate deadlines.
- ✓ These forms are emailed to Bedsole Scholars each year and are vital for scholarship renewal.
- ✓ Comply with all information requests as directed.

6. Keep all contact information current, including email address and cell phone

- ✓ It is vitally important that Bedsole Scholars regularly update email, phone numbers and mailing address whenever there is a change as The Bedsole Scholars Program regularly uses all modes of communication.
- ✓ Since email is the main source of communication used, it should be checked often.

7. Perform 20 hours of *pre-approved* community service each year

- ✓ Sixty hours of community service must be performed by the end of the junior year at a rate of 20 hours each academic year.
- ✓ The end of the academic year means the end of the last spring term.
- ✓ Qualifying service organizations must be non-profit, 501(c)(3) volunteer service organizations geared to community betterment.
- ✓ To satisfy all Community Service requirements, Bedsole Scholars must also comply with the following:
 - ***Approval:*** Community Service must be approved by The Bedsole Scholars Program prior to beginning work. In this way, The Bedsole Scholars Program has a record of what each Scholar is doing, who the supervisor is and when to expect the completed timesheet.
 - ***Timesheets:*** Timesheets must be signed by the appropriate community service coordinator within two weeks of the completion of service hours.
 - ***Volunteer Coordinator:*** Incoming freshmen are highly encouraged to meet with their college volunteer service coordinators as soon as possible (prior to or shortly after the fall semester begins). Volunteer service coordinators help match Scholars with service organizations that meet their interest and skills.
 - ***Community Service Updates:*** Bedsole Scholars are also required to update The Bedsole Scholars Program regularly as they perform community service hours.

8. Attend the mandatory Leadership Training Seminars – Date TBA

- ✓ These required leadership development programs include:
 - Leadership Training Seminar I for rising sophomores
 - Leadership Training Seminar II for rising juniors

Section II(c): The Required Annual Summer Programs

As mentioned in Section II(b), Bedsole Scholars are required to attend the Leadership Training Seminars I and II. These seminars are geared for leadership development as well as providing valuable networking opportunities for Bedsole Scholars.

- **Leadership Training Seminars**

Every Bedsole Scholar is required to attend two Leadership Training Seminars as part of their leadership development. Both seminars are held on the same day, usually the last Saturday in May or the first Saturday in June.

- ***Leadership Training Seminar I:*** The theme of Seminar I is *Leading Self*. Rising sophomores are required to attend Seminar One at the end of their freshman year in college. It is geared to preparing Bedsole Scholars for college by increasing their capacity for personal and professional success, community problem solving, to prioritize tasks and to handle challenges with confidence and efficiency.
- ***Leadership Training Seminar II:*** Seminar II's theme is *Leading Others*. Rising juniors are required to attend Seminar Two at the end of their sophomore year in college. Seminar Two is geared to preparing Bedsole Scholars for leadership roles beyond college by helping them to develop the competencies needed to accomplish goals in a team driven environment, to challenge them to think outside the box and to become better communicators who inspire others to achieve success.

Section II(d): Optional Leadership Development Programs

All programs offered through The Bedsole Scholars Program work to develop leadership skills, build resume experience and aid in professional networking and career development. The following leadership development programs are not required but highly encouraged:

Career Colloquiums

Career Colloquiums are geared to help Bedsole Scholars network with career professionals and learn about specific career fields. Each year a Career Colloquium may be arranged and will relate to a different career topics or interests. Participating in Career Colloquiums is an excellent way to make networking contacts and learn about chosen career paths.

The Career Preparation Internship Program (Career Prep)

The Career Prep Internship Program is designed to provide students (sophomores through seniors) with a paid summer internship where they can gain valuable career related experience. Each year, up to 15 Bedsole Scholars are recruited and matched according to career related interests with area businesses who act as mentors. Students are required to work a total of 210 hours during their internship and complete a 1-page paper chronicling their summer experience. At the conclusion of the internship, students participating in Career Prep are paid a \$2,000 stipend by The J.L. Bedsole Foundation. Students will be mailed a 1099 income form for income tax purposes.

The eligibility requirements for enrolling in Career Prep are:

- Career Prep interns must be at least sophomore status (beginning their second year of college). First-year freshmen are not allowed to take Career Prep.

- A cumulative GPA of at least **3.0** is mandatory by the end of the fall semester. A Bedsole Scholar will not be added to Career Prep until The Bedsole Scholars Program has received a copy of his or her fall transcript.
- Career Prep interns are **not allowed** to schedule summer classes during the day or take extended summer vacations since interns will be working approximately 30 hours a week or more.

Section II(e): Commitment to Leadership Development Programs

Certain programs offered by The Bedsole Scholars Program, such as Career Prep, require the participation of third parties to ensure their success. The J.L. Bedsole Foundation and Scholars Program respects the personal sacrifice, effort and time put into these programs by state and local community leaders and area business professionals.

By signing up for any program offered either by The J.L. Bedsole Scholars Program or through third parties for the benefit of Bedsole Scholars, a professional commitment is being made that must be honored in the highest professional standard. A Career Prep intern, for example, should think of him or herself as the “employee” and the mentor or program coordinator as the “employer.” A Bedsole Scholar actively engaged in any program is considered a representative of The J.L. Bedsole Foundation and will be held to the highest of standards.

It is the responsibility of each Bedsole Scholar to research program requirements thoroughly and to perform to the best of his or her ability. If a Bedsole Scholar withdraws from a program (regardless of whether the program is required or optional) without just cause, he or she may jeopardize scholarship renewal and thus become ineligible for any program in the future. *This is especially true if the mentor, employer or program coordinator is placed at a disadvantage because of the Bedsole Scholar’s actions or unprofessional conduct.*

Section II(f): Additional Benefits of The Bedsole Scholars Program

In addition to the above listed programs, The Bedsole Scholars Program offers the following programs and services to Bedsole Scholars.

Job References & Letters of Recommendation

Representatives from The Bedsole Scholars Program often aid Bedsole Scholars in finding meaningful employment. This occurs through writing letters of recommendation, being used as professional references and making contacts to business and organizations on behalf of Bedsole Scholars in an effort to facilitate job interviews. ***There are no guarantees of employment***, as employment is based strictly on the job market and whether a company or organization has an opening and is willing to hire.

The Website and Social Media

The J.L. Bedsole Foundation and Scholars Program website is where up-to-date information and news of upcoming events is highlighted. Bedsole Scholars are asked to submit any

material, photos or updates they consider newsworthy for newsletter consideration. Photos and appropriate website links are very much encouraged. You can find J.L. Bedsole on Facebook. All friends on Facebook are either active scholars or alumni and it is used as a social outlet.

Scholars Enrichment Program

The J.L. Bedsole Foundation may sponsor informal social events during the year to engage scholars with alumni. Such events have included downtown cultural events, professional association gatherings and athletic events such as the Azalea Trail Run and RIDEYELLOW.

Mentoring

Each incoming freshman will be assigned a Bedsole Scholars alumni as a mentor based on their declared major entering the college or university of their choice. The Bedsole Scholars Program will make the contact information available to both parties. This relationship can continue beyond the freshman year based on the interest of both parties.

The website address is: www.jlbedsolefoundation.org to be taken to the main J.L. Bedsole Foundation website and a shortcut to The Scholars Program portion of the site is: www.jlbedsolescholars.org.

Section III

How the Bedsole Scholarship Works

There is a lot of important information to be aware of in regards to a Bedsole Scholarship. This section will detail how the scholarship works.

Section III(a): Financial Information and Unmet Need

The Bedsole Scholarship is a last-dollar, need-based scholarship awarded to those recipients who have demonstrated the potential for leadership and met high academic standards. What is a last-dollar scholarship? A last-dollar scholarship is funding that is provided *after* all other financial aid has been awarded. This type of scholarship is designed to fill in the gap by funding a scholar's unmet need that is not covered by other sources, i.e., grants, scholarships, the EFC (see below).

How is unmet need determined? Unmet need is calculated by subtracting other grants, scholarships, and the *Estimated Family Contribution (EFC)* from the school's *Direct Cost of Attendance (DCOA)*. Direct Cost of Attendance includes tuition, books, fees, room and board and does *not* include transportation and incidentals.

$$DCOA - (Grants, Scholarships \& EFC) = Unmet\ Need$$

In other words, unmet need is the direct cost of attendance minus grants, other scholarships and the EFC. For each student, the unmet need may vary. The following is a good example of how unmet need is calculated:

The University of Alabama DCOA for 2013-2014:	\$24,606
Financial aid package (scholarships & grants):	\$ 9,450
Estimated Family Contribution (EFC):	\$ 7,404

Unmet Need:	\$ 7,752
 Bedsole Contribution for 2013-2014:	 \$ 6,000

Since the unmet need in this case is \$7,752, the amount of The J.L. Bedsole Scholarship would be **\$6,000** for the academic year. *Keep in mind that \$6,000 is the **maximum** annual contribution.*

Scholarship funds go out in two disbursements each year (one in August, and one in December). All checks are sent directly to the college or university as laws prohibit scholarship money from being sent to the student. In the case of the example above, a check for \$3,000 would be sent to UA in August, and another check for \$3,000 would be sent in December.

The following conditions apply to the calculation of J.L. Bedsole Scholarships:

- As a scholar's financial aid package changes, the amount of the Bedsole Scholarship may be adjusted to account for the resulting change in unmet need.
- The amount of a Bedsole Scholarship is determined by rounding the unmet need to the nearest \$500.
- Unmet need is recalculated every year.
- The amount of a Bedsole Scholarship can vary from year to year due to changes in the cost of attendance, EFC, and the financial aid package.

Section III(b): The Estimated Family Contribution

The Estimated Family Contribution (EFC) is a figure the federal government uses to indicate how much a student's family is expected to contribute towards his or her college education each year. The EFC is based on figures reported on the FAFSA and is not adjustable in any way by The Bedsole Scholars Program. Once the FAFSA is filed, the resultant Student Aid Report will have the EFC figure on it. The Bedsole Scholars Program receives the EFC from the financial aid department of the student's college and uses it to calculate unmet need (see *Financial Information and Unmet Need* above).

Since this figure is not generated by The Bedsole Scholars Program, EFC questions need to be directed to the financial aid department of the college or university the student is attending.

Section III(c): FAFSA

It is required that each Bedsole Scholar files a Free Application for Federal Student Aid (FAFSA) as early as possible each year. Not filing your FAFSA could result in termination of the scholarship. The FAFSA should be filed as soon as the family's income tax returns are complete. After the FAFSA has been filed, the Federal Government issues a Student Aid Report to the student and to the college or university the student is attending. This Student Aid Report contains the EFC, which The Bedsole Scholars Program uses in the calculation of unmet need (as detailed above). Please make every effort to file the FAFSA as soon as possible. A delay in filing the FAFSA could result in a delayed award or dismissal from The Bedsole Scholars Program. The FAFSA can be filed online for quicker processing at www.fafsa.ed.gov.

Section III(d): Length of Funding and Annual Renewal

The J.L. Bedsole Scholars Program considers students for funding for eight consecutive semesters (fall and spring) or until a baccalaureate degree is attained, whichever comes first. There are no funds available for the summer term. Although The Bedsole Scholarship

is renewable, a student's unmet need (and thus the scholarship amount) may vary from year to year.

In the event that a student has no unmet need, he or she will be placed on what is called ***Non-funded Status***. Non-funded status means that a student is entitled to all Bedsole functions and programs but will not receive scholarship funding for that particular school year. Unmet need is re-evaluated each year, and the student may receive future funding if he or she is eligible in subsequent years. *However, if a student is on non-funded status for a particular school year, funding will not be carried over for an extra year beyond the eighth consecutive semester of attendance (fourth year).* Note: Even though a student is placed on non-funded status he or she is still required to adhere to all Bedsole Scholars Program requirements to stay in compliance (i.e. Leadership Training Seminars, community service, etc.).

Section III(e): The Authorization to Release Financial Information

It is required that each Bedsole Scholar signs and returns an ARFI form to our office each year. The forms are usually emailed to Bedsole Scholars in April. Once they are signed by the students and **returned to The Bedsole Scholars Program**, they are sent to the colleges. The financial aid departments will then complete them and return them to The Bedsole Scholars Program. The form has a place for the direct cost of attendance, the financial aid package and the EFC. This information is used to calculate unmet need and thus determine the award amount issued for the following school year.

Failure to return a signed copy of this form to the Bedsole Scholars Program office can result in dismissal from The Bedsole Scholars Program. Be sure and return this form to the Bedsole Scholars Program and **not** to the college/university financial aid office.

Section III(f): Transferring Schools

The Bedsole Scholars Program places no limitations on which college or university Bedsole Scholars attend; however, Bedsole Scholars must attend a 4-year college or university within the state of Alabama and pursue a baccalaureate degree. If a Bedsole Scholar decides to change schools, he or she must notify The Bedsole Scholars Program as soon as possible. The Bedsole Scholars Program must be able to update its database and attain financial information from the new college or university.

The Bedsole Scholars Program cannot increase an award amount in the middle of the school year due to funds having been already depleted. However, if unmet need is reduced between the fall and spring semesters (such as if a student transfers from a more expensive school to a less expensive school), the award for the spring semester may be reduced to reflect that change.

Section III(g): Housing and Unmet Need

Bedsole Scholars are required each year to inform The Bedsole Scholars Program of their living arrangements. Living arrangement choices can affect the Unmet Need calculation and thus the scholarship amount. The following housing considerations are used when calculating Unmet Need:

- ***Living at Home (with family):*** If a student is living at home with family, the Unmet Need calculation does not include room and board. This lowers the calculated Unmet Need considerably and often results in a Bedsole Scholar being placed on non-funded status.
- ***Living on Campus or Off-Campus (Not with family):*** The *Direct Cost of Attendance (DCOA)* provided by the college includes an amount for room and board for students living on campus. This amount also applies to students living in an off-campus residence but not with a parent(s) or legal guardian.

A Bedsole Housing Letter will be sent by email along with the student's ARFI form to be signed and returned to The Bedsole Scholars Program.

- **Section IV**

The J.L. Bedsole Alumni Association

Section IV(a): What is The Bedsole Alumni Association?

The Bedsole Alumni Association exists to allow former Bedsole Scholars an opportunity to give back to The Bedsole Scholars Program and also remain a part of the ever-growing Bedsole community. The Bedsole Scholars Program needs alumni participation in many ways. In the coming years, Bedsole Alumni will be called upon to serve in various capacities including:

- Serving on the Bedsole Scholars Program Selection Committee.
- Helping with the student interviews.
- Helping to plan or host any Scholars Enrichment Program events offered by The Bedsole Scholars Program.
- Offering guidance and support to current and future Bedsole Scholars through the Mentoring program.

Section IV(b): Maintaining Contact After Graduation

The Bedsole Scholars Program hopes that all Bedsole Alumni will remain involved and keep their contact information current after graduation. To aid in this effort, alumni are asked to go to www.jlbedsolealumni.org and create a profile in the online database called **Alumni Central**. No private information is ever shown online, and the information gained from Alumni Central helps The Bedsole Scholars Program maintain accurate database records. Facebook also helps in staying in touch.

Having an Alumni Central profile serves many purposes, including:

- Allowing Alumni to locate one another through a searchable, online database.
- Provides Alumni with convenient ways to keep their contact information updated.
- Current Bedsole Scholars can search for suitable mentors and learn of alumni accomplishments

Section IV(c): When do Bedsole Scholars become Alumni?

Bedsole Scholars are classified as Bedsole Alumni after they have either: completed four years (eight consecutive fall and spring semesters), graduated early or left The Bedsole Scholars Program in good standing prior to the fourth year.

Section V

J.L. Bedsole and The J.L. Bedsole Foundation

Section V(a): J.L. Bedsole's Biography

Joseph Linyer Bedsole moved to Mobile from Thomasville in 1919. He was instrumental in the organization of Bedsole-Colvin Drug Company, S. B. Adams Lumber Company, Bedsole Investment Company and Mobile Fixture and Equipment Company. He was director of the First National Bank of Mobile for over 50 years. Mr. Bedsole served as a member of the Board of Trustees of Howard College (now Samford University), and as the first chairman of the Board of Trustees of the University of Mobile. While serving as chairman of the Mobile Chamber of Commerce in 1926, Mr. Bedsole was responsible for organizing the first Mobile Community Chest, which later evolved into the United Way of Southwest Alabama. He also acted as chairman of the campaign to raise the original \$2 million to build the new Mobile Infirmary on the present campus.

In 1943, Secretary of War Henry L. Stimson appointed Mr. Bedsole chairman of the Price Adjustment Board of the Birmingham Ordinance District. At great personal sacrifice, Mr. Bedsole maintained regular office hours in Birmingham and commuted home to Mobile on the weekends. During this trying period, he gave to the renegotiation procedure the benefit of his business experience and integrity. As a result of the Board's work, large sums representing excessive profits were refunded to the Government.

J. L. Bedsole was a remarkable businessman with a deep religious faith and a keen social consciousness. Churches, hospitals, colleges, the city of Mobile and the state of Alabama all received his guidance. At Mr. Bedsole's death in 1975, the foundation received the bulk of his estate, and thus The J.L. Bedsole Foundation has become the founder's loving legacy to his native state.

Section V(b): The J.L. Bedsole Foundation

The J.L. Bedsole Foundation is a private foundation established in 1949 by J.L. Bedsole and fully funded after his death in 1975. Grants are made solely to qualifying organizations within the following five counties in Southwest Alabama: *Mobile, Baldwin, Clarke, Monroe and Washington Counties*.

Charitable contributions are overseen by the Distribution Committee, which has been given broad authority to make grants for "such public, charitable, scientific or educational uses or purposes" as it may select. The Committee is admonished also to consider grants for the uses and purposes that include the following:

- In aid to hospitals, schools, universities, colleges and research institutions.

- In aid or support of welfare agencies, such as orphanages and institutions for the care of the aged, the crippled, the blind, the sick or the needy.
- In the aid or support of health institutions, boys' and girls' health camps, playgrounds, and other human beneficent agencies and institutions.
- For the advancement of human knowledge and the alleviation of human suffering.

It is the determination of the Distribution Committee that the continuing health, welfare and prosperity of the citizens of Southwest Alabama are best assured by first, providing post-secondary educational options for our worthy youth and, second, by supporting expanded civic, cultural, artistic and economic development opportunities for all citizens of our area. The Foundation's primary interests incorporate The J.L. Bedsole Scholars Program, the Martin Luther King Re-Development Corporation and other post-secondary and K-12 education programs. More limited support is given to the social services, health services and other civic and economic development programs.