

## **CONSUMER CREDIT COLLEGE SCHOLARSHIP WINNER: Jade Sindelar**

An undergraduate degree is only the start of the educational costs I will incur. I started detasseling corn the summer of 2019 and continued each summer until 2021. I worked in food service at Dairy Queen and currently at Starbucks. I've been able to save \$3000 for college, but this still leaves me short nearly \$17,000 for my first year of college. These costs include tuition, books, room and board, and meals. There are other expenses including lab and transportation expenses, and other misc. costs.

My focus over the next 10 years will be shrouded in education. My pathway at Wayne State College will be Pre-Medicine but I will graduate with my bachelor's degree in Biology, Health Sciences, or Chemistry. I will apply to medical schools in Nebraska, Maryland, Texas, and California. My focus in medical school will be the pathway to become a Pediatric Oncologist. Once I have completed residency training, I will be certified first in general Pediatrics by the American Board of Pediatrics. After additional fellowship training (3 years) I will be eligible to apply for the specialty board of Pediatrics Hematology/Oncology. The average cost for medical education is over \$200,000. This dollar amount is daunting, and a bit scary.

There are numerous options for students to fund their education. The challenge can be when several scholarships/grants require the parents' previous years' incomes. Although my parents both have good jobs and work hard, I know they will not be able to fund my full education and I would not want them to. Since grants and some scholarships look solely at this number for awards, I will not "qualify", even though my parents are not covering the cost of my education. Student loans are very much an option, however, students need to be mindful when they accept those awards, as they forget how much they will have to pay back and how that will affect their ability to purchase a home, buy a car, or start their lives when school is completed. There is interest related to loan payments and a four-year degree can result in \$28-59,000 in student loan debt, this can run roughly \$328 a month for ten years.

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This may cause some students to not consider a career in medicine. The country is expected to have a shortage of 124,000 physicians in the next 12 years.

My plan to help with school expenses is to work a part-time job/college work-study, I will work every summer to help with the next year's costs. I am applying for several scholarships, and although I have not yet been awarded a scholarship, I will continue to work hard at applying for opportunities during all 4 years of school.

I know that being pre-med will be an academic challenge, and this scholarship would help me focus on those tough classes, rather than worrying about how to pay for them. I will have years of education to pay for so any help in easing that burden would be greatly appreciated.