

Form **990**

# Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

OMB No 1545-0047

# 2003

Open to Public Inspection

Department of the Treasury  
Internal Revenue Service

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

**A** For the 2003 calendar year, or tax year beginning **JUL 1, 2003** and ending **JUN 30, 2004**

**B** Check if applicable

- Address change
- Name change
- Initial return
- Final return
- Amended return
- Application pending

Please use IRS label or print or type See Specific Instructions

**C** Name of organization

**Greenwich Scholarship Association, Inc.**

Number and street (or P O box if mail is not delivered to street address)

**c/o United Way of Greenwich, 1 Lafayette**

City or town, state or country, and ZIP + 4

**Greenwich, CT 06830**

**D** Employer identification number

**06-1467698**

**E** Telephone number

**203 975-8830**

**F** Accounting method:  Cash  Accrual  
 Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

**H** and **I** are not applicable to section 527 organizations.

**H(a)** Is this a group return for affiliates?  Yes  No

**H(b)** If "Yes," enter number of affiliates ▶

**H(c)** Are all affiliates included? **N/A**  Yes  No (If "No," attach a list)

**H(d)** Is this a separate return filed by an organization covered by a group ruling?  Yes  No

**I** Group Exemption Number ▶

**M** Check  if the organization is not required to attach Sch B (Form 990, 990-EZ, or 990-PF)

**G** Website: ▶ **n/a**

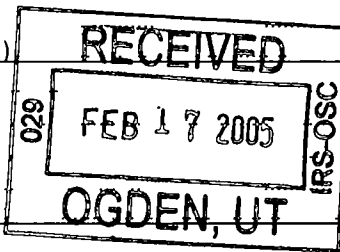
**J** Organization type (check only one) ▶  501(c) ( **3** ) ◀ (insert no)  4947(a)(1) or  527

**K** Check here  if the organization's gross receipts are normally not more than \$25,000. The organization need not file a return with the IRS, but if the organization received a Form 990 Package in the mail, it should file a return without financial data. Some states require a complete return.

**L** Gross receipts. Add lines 6b, 8b, 9b, and 10b to line 12 ▶ **560,073.**

## Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

		1a		1b		1c		1d	
<b>1</b> Contributions, gifts, grants, and similar amounts received:									
<b>a</b> Direct public support		129,500.		206,631.					
<b>b</b> Indirect public support									
<b>c</b> Government contributions (grants)									
<b>d</b> Total (add lines 1a through 1c) (cash \$ <u>336,131.</u> noncash \$ _____)								336,131.	
<b>2</b> Program service revenue including government fees and contracts (from Part VII, line 93)									
<b>3</b> Membership dues and assessments									
<b>4</b> Interest on savings and temporary cash investments									
<b>5</b> Dividends and interest from securities									
<b>6 a</b> Gross rents		6a							
<b>b</b> Less rental expenses		6b							
<b>c</b> Net rental income or (loss) (subtract line 6b from line 6a)								6c	
<b>7</b> Other investment income (describe ▶ <b>Net investment return</b> )								7 223,942.	
<b>8 a</b> Gross amount from sales of assets other than inventory		(A) Securities		(B) Other					
<b>b</b> Less cost or other basis and sales expenses		8a		8b					
<b>c</b> Gain or (loss) (attach schedule)		8c							
<b>d</b> Net gain or (loss) (combine line 8c, columns (A) and (B))								8d	
<b>9</b> Special events and activities (attach schedule) If any amount is from gaming, check here <input type="checkbox"/>									
<b>a</b> Gross revenue (not including \$ _____ of contributions reported on line 1a)		9a		9b					
<b>b</b> Less direct expenses other than fundraising expenses									
<b>c</b> Net income or (loss) from special events (subtract line 9b from line 9a)								9c	
<b>10 a</b> Gross sales of inventory, less returns and allowances		10a		10b					
<b>b</b> Less cost of goods sold									
<b>c</b> Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)								10c	
<b>11</b> Other revenue (from Part VII, line 103)								11	
<b>12</b> Total revenue (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)								12 560,073.	
<b>13</b> Program services (from line 44, column (B))								13 317,950.	
<b>14</b> Management and general (from line 44, column (C))								14 11,288.	
<b>15</b> Fundraising (from line 44, column (D))								15	
<b>16</b> Payments to affiliates (attach schedule)								16	
<b>17</b> Total expenses (add lines 16 and 44, column (A))								17 329,238.	
<b>18</b> Excess or (deficit) for the year (subtract line 17 from line 12)								18 230,835.	
<b>19</b> Net assets or fund balances at beginning of year (from line 73, column (A))								19 4,533,766.	
<b>20</b> Other changes in net assets or fund balances (attach explanation)								20 239,288.	
<b>21</b> Net assets or fund balances at end of year (combine lines 18, 19, and 20)								21 5,003,889.	



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**Part II Statement of Functional Expenses** All organizations must complete column (A) Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others Page 2

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.	(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) cash \$317,950 • noncash \$	22 317,950.	317,950.	Statement 4	
23 Specific assistance to individuals (attach schedule)	23			
24 Benefits paid to or for members (attach schedule)	24			
25 Compensation of officers, directors, etc.	25 0.	0.	0.	0.
26 Other salaries and wages	26			
27 Pension plan contributions	27			
28 Other employee benefits	28			
29 Payroll taxes	29			
30 Professional fundraising fees	30			
31 Accounting fees	31			
32 Legal fees	32			
33 Supplies	33			
34 Telephone	34			
35 Postage and shipping	35			
36 Occupancy	36			
37 Equipment rental and maintenance	37			
38 Printing and publications	38			
39 Travel	39			
40 Conferences, conventions, and meetings	40			
41 Interest	41			
42 Depreciation, depletion, etc (attach schedule)	42			
43 Other expenses not covered above (itemize)				
a Investment fees	43a 5,758.		5,758.	
b Administrative	43b			
c expenses	43c 5,530.		5,530.	
d	43d			
e	43e			
44 Total functional expenses (add lines 22 through 43) Organizations completing columns (B)-(D), carry these totals to lines 13-15	44 329,238.	317,950.	11,288.	0.

Joint Costs. Check  if you are following SOP 98-2  
 Are any joint costs from a combined educational campaign and fundraising solicitation reported in (B) Program services?  Yes  No  
 If "Yes," enter (i) the aggregate amount of these joint costs \$ \_\_\_\_\_, (ii) the amount allocated to Program services \$ \_\_\_\_\_;  
 (iii) the amount allocated to Management and general \$ \_\_\_\_\_, and (iv) the amount allocated to Fundraising \$ \_\_\_\_\_

**Part III Statement of Program Service Accomplishments**

What is the organization's primary exempt purpose? **See Statement 2**

	Program Service Expenses (Required for 501(c)(3) and (4) orgs., and 4947(a)(1) trusts, but optional for others)
a See Statement 3   (Grants and allocations \$ )	317,950.
b   (Grants and allocations \$ )	
c   (Grants and allocations \$ )	
d   (Grants and allocations \$ )	
e Other program services (attach schedule) (Grants and allocations \$ )	
<b>f Total of Program Service Expenses (should equal line 44, column (B), Program services)</b>	<b>317,950.</b>

**Part IV Balance Sheets**

**Note:** Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.

		(A) Beginning of year		(B) End of year	
<b>Assets</b>	45 Cash - non-interest-bearing	6,501.	45	8,035.	
	46 Savings and temporary cash investments		46		
	47 a Accounts receivable	47a			
	b Less allowance for doubtful accounts	47b	47c		
	48 a Pledges receivable	48a			
	b Less allowance for doubtful accounts	48b	48c		
	49 Grants receivable		49		
	50 Receivables from officers, directors, trustees, and key employees		50		
	51 a Other notes and loans receivable	51a			
	b Less allowance for doubtful accounts	51b	51c		
	52 Inventories for sale or use		52		
	53 Prepaid expenses and deferred charges		53		
	54 Investments - securities Stmt 5	▶ <input type="checkbox"/> Cost <input checked="" type="checkbox"/> FMV	122,655.	54	149,346.
	55 a Investments - land, buildings, and equipment basis	55a			
b Less accumulated depreciation	55b		55c		
56 Investments - other			56		
57 a Land, buildings, and equipment basis	57a				
b Less accumulated depreciation	57b		57c		
58 Other assets (describe ▶ See Statement 6 )		4,739,913.	58	5,175,508.	
59 <b>Total assets</b> (add lines 45 through 58) (must equal line 74)		4,869,069.	59	5,332,889.	
<b>Liabilities</b>	60 Accounts payable and accrued expenses	937.	60	1,050.	
	61 Grants payable	318,000.	61	317,950.	
	62 Deferred revenue		62		
	63 Loans from officers, directors, trustees, and key employees		63		
	64 a Tax-exempt bond liabilities		64a		
	b Mortgages and other notes payable		64b		
	65 Other liabilities (describe ▶ Deferred scholarships )		16,366.	65	10,000.
66 <b>Total liabilities</b> (add lines 60 through 65)		335,303.	66	329,000.	
<b>Net Assets or Fund Balances</b>	Organizations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 67 through 69 and lines 73 and 74.				
	67 Unrestricted	691,254.	67	806,108.	
	68 Temporarily restricted	20,035.	68	25,537.	
	69 Permanently restricted	3,822,477.	69	4,172,244.	
	Organizations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 70 through 74				
	70 Capital stock, trust principal, or current funds		70		
	71 Paid-in or capital surplus, or land, building, and equipment fund		71		
	72 Retained earnings, endowment, accumulated income, or other funds		72		
73 <b>Total net assets or fund balances</b> (add lines 67 through 69 or lines 70 through 72, column (A) must equal line 19, column (B) must equal line 21)		4,533,766.	73	5,003,889.	
74 <b>Total liabilities and net assets / fund balances</b> (add lines 66 and 73)		4,869,069.	74	5,332,889.	

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization. How the public perceives an organization in such cases may be determined by the information presented on its return. Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments.

**Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return**

a	Total revenue, gains, and other support per audited financial statements	a	799,361.
b	Amounts included on line a but not on line 12, Form 990.		
(1)	Net unrealized gains on investments \$		
(2)	Donated services and use of facilities \$		
(3)	Recoveries of prior year grants \$		
(4)	Other (specify) Stmt 7 \$ 239,288.		
	Add amounts on lines (1) through (4)	b	239,288.
c	Line a minus line b	c	560,073.
d	Amounts included on line 12, Form 990 but not on line a:		
(1)	Investment expenses not included on line 6b, Form 990 \$		
(2)	Other (specify) \$		
	Add amounts on lines (1) and (2)	d	0.
e	Total revenue per line 12, Form 990 (line c plus line d)	e	560,073.

**Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return**

a	Total expenses and losses per audited financial statements	a	329,238.
b	Amounts included on line a but not on line 17, Form 990		
(1)	Donated services and use of facilities \$		
(2)	Prior year adjustments reported on line 20, Form 990 \$		
(3)	Losses reported on line 20, Form 990 \$		
(4)	Other (specify) \$		
	Add amounts on lines (1) through (4)	b	0.
c	Line a minus line b	c	329,238.
d	Amounts included on line 17, Form 990 but not on line a:		
(1)	Investment expenses not included on line 6b, Form 990 \$		
(2)	Other (specify) \$		
	Add amounts on lines (1) and (2)	d	0.
e	Total expenses per line 17, Form 990 (line c plus line d)	e	329,238.

**Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated)**

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter -0-.)	(D) Contributions to employee benefit plans & deferred compensation	(E) Expense account and other allowances
See Statement 8		0.	0.	0.

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than \$100,000 from your organization and all related organizations, of which more than \$10,000 was provided by the related organizations? If "Yes," attach schedule  Yes  No

Part VI Other Information

76 Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity
77 Were any changes made in the organizing or governing documents but not reported to the IRS?
78 a Did the organization have unrelated business gross income of \$1,000 or more during the year covered by this return?
78 b If "Yes," has it filed a tax return on Form 990-T for this year?
79 Was there a liquidation, dissolution, termination, or substantial contraction during the year?
80 a Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc., to any other exempt or nonexempt organization?
80 b If "Yes," enter the name of the organization and check whether it is exempt or nonexempt.
81 a Enter direct or indirect political expenditures See line 81 instructions
81 b Did the organization file Form 1120-POL for this year?
82 a Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?
82 b If "Yes," you may indicate the value of these items here Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III.)
83 a Did the organization comply with the public inspection requirements for returns and exemption applications?
83 b Did the organization comply with the disclosure requirements relating to quid pro quo contributions?
84 a Did the organization solicit any contributions or gifts that were not tax deductible?
84 b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?
85 501(c)(4), (5), or (6) organizations. a Were substantially all dues nondeductible by members?
85 b Did the organization make only in-house lobbying expenditures of \$2,000 or less?
85 c Dues, assessments, and similar amounts from members
85 d Section 162(e) lobbying and political expenditures
85 e Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices
85 f Taxable amount of lobbying and political expenditures (line 85d less 85e)
85 g Does the organization elect to pay the section 6033(e) tax on the amount on line 85f?
85 h If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year?
86 501(c)(7) organizations. Enter a Initiation fees and capital contributions included on line 12
86 b Gross receipts, included on line 12, for public use of club facilities
87 501(c)(12) organizations. Enter a Gross income from members or shareholders
87 b Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them)
88 At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3?
89 a 501(c)(3) organizations. Enter Amount of tax imposed on the organization during the year under section 4911, section 4912, and section 4955
89 b 501(c)(3) and 501(c)(4) organizations. Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year?
89 c Enter Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958
89 d Enter Amount of tax on line 89c, above, reimbursed by the organization
90 a List the states with which a copy of this return is filed
90 b Number of employees employed in the pay period that includes March 12, 2003
91 The books are in care of

Located at 30 Oak Street, Stamford, CT

ZIP + 4 06905

92 Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of Form 1041- Check here and enter the amount of tax-exempt interest received or accrued during the tax year

92

N/A

**Part VII Analysis of Income-Producing Activities** (See page 33 of the instructions)

Note: Enter gross amounts unless otherwise indicated.

	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclu- sion code	(D) Amount	
93 Program service revenue					
a					
b					
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					
95 Interest on savings and temporary cash investments					
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate:					
a debt-financed property					
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income			18	223,942.	
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events					
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a					
b					
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		0.		223,942.	0.
105 Total (add line 104, columns (B), (D), and (E))					223,942.

Note: Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.

**Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes** (See page 34 of the instructions)

Line No.	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
▼	

**Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities** (See page 34 of the instructions)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
N/A	%			
	%			
	%			
	%			

**Part X Information Regarding Transfers Associated with Personal Benefit Contracts** (See page 34 of the instructions)

- (a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No
- (b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No

Note: If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).

I am the preparer of this return, and I am not a disqualified preparer. I am a duly licensed member of the accounting profession, and to the best of my knowledge and belief, it is true, correct, and complete information of which preparer has any knowledge.

Date: 2/8/05  William A. Dylusky  Treasurer

Type or print name and title.

Date: / / Check if self-prepared  Preparer's SSN or PTIN

**SCHEDULE A**  
**(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Organization Exempt Under Section 501(c)(3)**

(Except Private Foundation) and Section 501(e), 501(f), 501(k),  
501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

**Supplementary Information--(See separate instructions.)**  
▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

OMB No 1545-0047

**2003**

Name of the organization: **Greenwich Scholarship Association, Inc.** Employer identification number: **06 1467698**

**Part I Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**  
(See page 1 of the instructions List each one If there are none, enter "None ")

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
None				
-----				
-----				
-----				
-----				
-----				
-----				
-----				
-----				
-----				
Total number of other employees paid over \$50,000 ▶	0			

**Part II Compensation of the Five Highest Paid Independent Contractors for Professional Services**  
(See page 2 of the instructions List each one (whether individuals or firms) If there are none, enter "None ")

(a) Name and address of each independent contractor paid more than \$50,000	(b) Type of service	(c) Compensation
None		
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-----		
-----		
-----		
-----		
-----		
-----		
-----		
Total number of others receiving over \$50,000 for professional services ▶	0	

**Part III Statements About Activities** (See page 2 of the instructions )

	Yes	No
<b>1</b> During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities <b>▶</b> \$ _____ \$ _____ (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B) Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities		X
<b>2</b> During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? (If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)		
<b>a</b> Sale, exchange, or leasing of property?		X
<b>b</b> Lending of money or other extension of credit?		X
<b>c</b> Furnishing of goods, services, or facilities?		X
<b>d</b> Payment of compensation (or payment or reimbursement of expenses if more than \$1,000)?		X
<b>e</b> Transfer of any part of its income or assets?		X
<b>3 a</b> Do you make grants for scholarships, fellowships, student loans, etc.? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments) <b>See Statement 9</b>	X	
<b>b</b> Do you have a section 403(b) annuity plan for your employees?		X
<b>4</b> Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?		X

**Part IV Reason for Non-Private Foundation Status** (See pages 3 through 6 of the instructions )

The organization is not a private foundation because it is: (Please check only ONE applicable box )

- 5  A church, convention of churches, or association of churches Section 170(b)(1)(A)(i)
- 6  A school Section 170(b)(1)(A)(ii) (Also complete Part V )
- 7  A hospital or a cooperative hospital service organization Section 170(b)(1)(A)(iii)
- 8  A Federal, state, or local government or governmental unit Section 170(b)(1)(A)(v)
- 9  A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii) Enter the hospital's name, city, and state **▶** \_\_\_\_\_
- 10  An organization operated for the benefit of a college or university owned or operated by a governmental unit Section 170(b)(1)(A)(iv). (Also complete the **Support Schedule** in Part IV-A )
- 11a  An organization that normally receives a substantial part of its support from a governmental unit or from the general public. Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A )
- 11b  A community trust Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A )
- 12  An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc., functions - subject to certain exceptions, and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2) (Also complete the **Support Schedule** in Part IV-A )
- 13  An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in (1) lines 5 through 12 above, or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) (See section 509(a)(3) )

Provide the following information about the supported organizations (See page 5 of the instructions )

(a) Name(s) of supported organization(s)	(b) Line number from above

- 14  An organization organized and operated to test for public safety Section 509(a)(4) (See page 6 of the instructions )



**Part IV-A Support Schedule** (Complete only if you checked a box on line 10, 11, or 12.) Use cash method of accounting.  
 Note: You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.

Calendar year (or fiscal year beginning in)	(a) 2002	(b) 2001	(c) 2000	(d) 1999	(e) Total
<b>15</b> Gifts, grants, and contributions received (Do not include unusual grants. See line 28.)	308,990.	335,996.	420,259.	260,459.	1,325,704.
<b>16</b> Membership fees received					
<b>17</b> Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc., purpose					
<b>18</b> Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975			3,314.	2,383.	5,697.
<b>19</b> Net income from unrelated business activities not included in line 18					
<b>20</b> Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
<b>21</b> The value of services or facilities furnished to the organization by a governmental unit without charge. Do not include the value of services or facilities generally furnished to the public without charge.					
<b>22</b> Other income. Attach a schedule. Do not include gain or (loss) from sale of capital assets.	29,483.	10,848.	See Statement 10 73,949.	87,305.	201,585.
<b>23</b> Total of lines 15 through 22	338,473.	346,844.	497,522.	350,147.	1,532,986.
<b>24</b> Line 23 minus line 17	338,473.	346,844.	497,522.	350,147.	1,532,986.
<b>25</b> Enter 1% of line 23	3,385.	3,468.	4,975.	3,501.	
<b>26</b> Organizations described on lines 10 or 11: a Enter 2% of amount in column (e), line 24					26a 30,660.
b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental unit or publicly supported organization) whose total gifts for 1999 through 2002 exceeded the amount shown in line 26a. Do not file this list with your return. Enter the total of all these excess amounts					26b 59,380.
c Total support for section 509(a)(1) test. Enter line 24, column (e)					26c 1,532,986.
d Add: Amounts from column (e) for lines 18 5,697. 19 22 201,585. 26b 59,380.					26d 266,662.
e Public support (line 26c minus line 26d total)					26e 1,266,324.
f Public support percentage (line 26e (numerator) divided by line 26c (denominator))					26f 82.6051%
<b>27</b> Organizations described on line 12: a For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person." Do not file this list with your return. Enter the sum of such amounts for each year	(2002) N/A	(2001) N/A	(2000) N/A	(1999) N/A	
b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the larger of (1) the amount on line 25 for the year or (2) \$5,000. (Include in the list organizations described in lines 5 through 11, as well as individuals.) Do not file this list with your return. After computing the difference between the amount received and the larger amount described in (1) or (2), enter the sum of these differences (the excess amounts) for each year	(2002) N/A	(2001) N/A	(2000) N/A	(1999) N/A	
c Add: Amounts from column (e) for lines: 15 16 17 20 21					27c N/A
d Add: Line 27a total and line 27b total					27d N/A
e Public support (line 27c total minus line 27d total)					27e N/A
f Total support for section 509(a)(2) test. Enter amount on line 23, column (e)			27f N/A		
g Public support percentage (line 27e (numerator) divided by line 27f (denominator))					27g N/A %
h Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))					27h N/A %
<b>28</b> Unusual Grants: For an organization described in line 10, 11, or 12 that received any unusual grants during 1999 through 2002, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. Do not file this list with your return. Do not include these grants in line 15	None				

**Part V Private School Questionnaire** (See page 7 of the instructions)

N/A

**(To be completed ONLY by schools that checked the box on line 6 in Part IV)**

		Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe, if "No," please explain. (If you need more space, attach a separate statement )		
<hr/> <hr/> <hr/>			
32	Does the organization maintain the following		
a	Records indicating the racial composition of the student body, faculty, and administrative staff?		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?		
d	Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain (If you need more space, attach a separate statement )		
<hr/> <hr/> <hr/>			
33	Does the organization discriminate by race in any way with respect to		
a	Students' rights or privileges?		
b	Admissions policies?		
c	Employment of faculty or administrative staff?		
d	Scholarships or other financial assistance?		
e	Educational policies?		
f	Use of facilities?		
g	Athletic programs?		
h	Other extracurricular activities? If you answered "Yes" to any of the above, please explain (If you need more space, attach a separate statement )		
<hr/> <hr/> <hr/>			
34 a	Does the organization receive any financial aid or assistance from a governmental agency?		
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement		
35	Does the organization certify that it has complied with the applicable requirements of sections 4 01 through 4 05 of Rev Proc 75-50, 1975-2 C B 587, covering racial nondiscrimination? If "No," attach an explanation		

**Part VI-A Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions) N/A  
 (To be completed ONLY by an eligible organization that filed Form 5768)

Check  **a** if the organization belongs to an affiliated group      Check  **b** if you checked "a" and "limited control" provisions apply

<b>Limits on Lobbying Expenditures</b> (The term "expenditures" means amounts paid or incurred)	(a) Affiliated group totals	(b) To be completed for ALL electing organizations
	N/A	
<b>36</b> Total lobbying expenditures to influence public opinion (grassroots lobbying)	<b>36</b>	
<b>37</b> Total lobbying expenditures to influence a legislative body (direct lobbying)	<b>37</b>	
<b>38</b> Total lobbying expenditures (add lines 36 and 37)	<b>38</b>	
<b>39</b> Other exempt purpose expenditures	<b>39</b>	
<b>40</b> Total exempt purpose expenditures (add lines 38 and 39)	<b>40</b>	
<b>41</b> Lobbying nontaxable amount Enter the amount from the following table -		
If the amount on line 40 is -		
Not over \$500,000		
Over \$500,000 but not over \$1,000,000		
Over \$1,000,000 but not over \$1,500,000		
Over \$1,500,000 but not over \$17,000,000		
Over \$17,000,000		
The lobbying nontaxable amount is -		
20% of the amount on line 40		
\$100,000 plus 15% of the excess over \$500,000		
\$175,000 plus 10% of the excess over \$1,000,000		
\$225,000 plus 5% of the excess over \$1,500,000		
\$1,000,000		
<b>42</b> Grassroots nontaxable amount (enter 25% of line 41)	<b>42</b>	
<b>43</b> Subtract line 42 from line 36 Enter -0- if line 42 is more than line 36	<b>43</b>	
<b>44</b> Subtract line 41 from line 38 Enter -0- if line 41 is more than line 38	<b>44</b>	

**Caution:** If there is an amount on either line 43 or line 44, you must file Form 4720.

**4-Year Averaging Period Under Section 501(h)**

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below See the instructions for lines 45 through 50 on page 11 of the instructions)

Calendar year (or fiscal year beginning in)	Lobbying Expenditures During 4-Year Averaging Period				N/A
	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total
<b>45</b> Lobbying nontaxable amount					0.
<b>46</b> Lobbying ceiling amount (150% of line 45(e))					0.
<b>47</b> Total lobbying expenditures					0.
<b>48</b> Grassroots nontaxable amount					0.
<b>49</b> Grassroots ceiling amount (150% of line 48(e))					0.
<b>50</b> Grassroots lobbying expenditures					0.

**Part VI-B Lobbying Activity by Nonelecting Public Charities** (For reporting only by organizations that did not complete Part VI-A) (See page 12 of the instructions) N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of	Yes	No	Amount
<b>a</b> Volunteers			
<b>b</b> Paid staff or management (Include compensation in expenses reported on lines c through h.)			
<b>c</b> Media advertisements			
<b>d</b> Mailings to members, legislators, or the public			
<b>e</b> Publications, or published or broadcast statements			
<b>f</b> Grants to other organizations for lobbying purposes			
<b>g</b> Direct contact with legislators, their staffs, government officials, or a legislative body			
<b>h</b> Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means			
<b>i</b> Total lobbying expenditures (Add lines c through h.)			0.

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities.

**Part VII** **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations** (See page 12 of the instructions)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

a Transfers from the reporting organization to a noncharitable exempt organization of

- (i) Cash
- (ii) Other assets
- b Other transactions
  - (i) Sales or exchanges of assets with a noncharitable exempt organization
  - (ii) Purchases of assets from a noncharitable exempt organization
  - (iii) Rental of facilities, equipment, or other assets
  - (iv) Reimbursement arrangements
  - (v) Loans or loan guarantees
  - (vi) Performance of services or membership or fundraising solicitations

	Yes	No
51a(i)		X
a(ii)		X
b(i)		X
b(ii)		X
b(iii)		X
b(iv)		X
b(v)		X
b(vi)		X
c		X

c Sharing of facilities, equipment, mailing lists, other assets, or paid employees

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.

N/A

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

52 a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527?  Yes  No

b If "Yes," complete the following schedule: N/A

(a) Name of organization	(b) Type of organization	(c) Description of relationship

Form 990	Other Changes in Net Assets or Fund Balances	Statement	1
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Description	Amount
Change in beneficial interest (FCCF)	239,288.
Total to Form 990, Part I, line 20	239,288.

Form 990	Statement of Organization's Primary Exempt Purpose Part III	Statement	2
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Explanation

To provide financial assistance from its own funds and various sponsors to graduating Greenwich students for their first year in higher education.

Form 990	Statement of Program Service Accomplishments	Statement	3
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Description of Program Service One

Greenwich Scholarship Association provides financial assistance from its own funds and various sponsors to more than 100 high school seniors in Greenwich schools for the students' first year in higher education.

	Grants	Expenses
To Form 990, Part III, line a		317,950.

Form 990	Cash Grants and Allocations	Statement	4
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Classification	Donee's Name	Donee's Address	Donee's Relationship	Amount
College scholarships	See schedule attached		none	317,950.
Total Included on Form 990, Part II, line 22				317,950.

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Form 990	Non-Government Securities	Statement	5
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Security Description	Corporate Stocks	Corporate Bonds	Other Publicly Traded Securities	Other Securities	Total Non-Gov't Securities
UBS Paine Webber			149,346.		149,346.
To 990, ln 54 Col B			149,346.		149,346.

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Form 990	Other Assets	Statement	6
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Description	Amount
Beneficial interest in investments (FCCF) Specified scholarships and transfers receivable	4,851,008.
	324,500.
Total to Form 990, Part IV, line 58, Column B	5,175,508.

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Form 990	Other Revenue Not Included on Form 990	Statement	7
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Description	Amount
Change in beneficial interest (FCCF)	239,288.
Total to Form 990, Part IV-A	239,288.

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Form 990

Part V - List of Officers, Directors,  
Trustees and Key Employees

Statement 8

Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Contrib	Expense Account
Elizabeth Beam C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	High School Liaison 0.	0.	0.	0.
Janet Blasberg C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Recording Secretary 0.	0.	0.	0.
Mary Lou Brown C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Susan Chute C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Judy Chapman C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Vice President 0.	0.	0.	0.
William Dylewsky C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Treasurer 0.	0.	0.	0.
Debbie Fatica C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Kathryn Guimard C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Marie Hertzig C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	President 0.	0.	0.	0.

Mary Ann Hume C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Diane Keleher C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
William G. Kelly C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Jeanette Moye C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Ann Robb C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Winston Robinson C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Adrienne Singer C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Vice President 0.	0.	0.	0.
Janet Sotzing C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Corresponding Secretary 0.	0.	0.	0.
John Vecchiolla C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Legal Counsel 0.	0.	0.	0.
Sharon Vecchiolla C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	Vice President 0.	0.	0.	0.



John Whalen C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	0.	0.	0.	0.
Donna Zeale C/o United Way of Greenwich 1 Lafayette Greenwich, CT 06836	At-Large Director 0.	0.	0.	0.
Coline Jenkins	At-Large Director 0.	0.	0.	0.
Totals Included on Form 990, Part V		0.	0.	0.

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Schedule A Explanation of Qualifications to Receive Payments Statement 9  
Part III, Line 3

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Recipients must be seniors graduating from Greenwich schools, public or private, or Greenwich residents attending schools out-of-town who must demonstrate financial need to attend higher education.

Schedule A	Other Income			Statement 10
Description	2002 Amount	2001 Amount	2000 Amount	1999 Amount
Investment income	29,483.	10,848.	73,949.	87,305.
Total to Schedule A, line 22	29,483.	10,848.	73,949.	87,305.

# Application for Extension of Time To File an Exempt Organization Return

▶ File a separate application for each return.

- If you are filing for an **Automatic 3-Month Extension**, complete only **Part I** and check this box
- If you are filing for an **Additional (not automatic) 3-Month Extension**, complete only **Part II** (on page 2 of this form).

**Note: Do not complete Part II unless you have already been granted an automatic 3-month extension on a previously filed Form 8868.**

## **Part I** Automatic 3-Month Extension of Time - Only submit original (no copies needed)

**Note: Form 990-T corporations requesting an automatic 6-month extension - check this box and complete Part I only**   
*All other corporations (including Form 990-C filers) must use Form 7004 to request an extension of time to file income tax returns. Partnerships, REMICs and trusts must use Form 8736 to request an extension of time to file Form 1065, 1066, or 1041.*

Type or print  <small>File by the due date for filing your return See instructions</small>	Name of Exempt Organization <b>Greenwich Scholarship Association, Inc.</b>	Employer identification number <b>06-1467698</b>
	Number, street, and room or suite no. If a P.O. box, see instructions. <b>c/o United Way of Greenwich, 1 Lafayette Blvd</b>	
	City, town or post office, state, and ZIP code. For a foreign address, see instructions. <b>Greenwich, CT 06830</b>	

**Check type of return to be filed** (file a separate application for each return):

- |  |   |                                    |
|--|---|------------------------------------|
| <input checked="" type="checkbox"/> Form 990 | <input type="checkbox"/> Form 990-T (corporation)                 | <input type="checkbox"/> Form 4720 |
| <input type="checkbox"/> Form 990-BL         | <input type="checkbox"/> Form 990-T (sec. 401(a) or 408(a) trust) | <input type="checkbox"/> Form 5227 |
| <input type="checkbox"/> Form 990-EZ         | <input type="checkbox"/> Form 990-T (trust other than above)      | <input type="checkbox"/> Form 6069 |
| <input type="checkbox"/> Form 990-PF         | <input type="checkbox"/> Form 1041-A                              | <input type="checkbox"/> Form 8870 |

- If the organization does **not** have an office or place of business in the United States, check this box
- If this is for a **Group Return**, enter the organization's four digit Group Exemption Number (GEN) \_\_\_\_\_. If this is for the **whole** group, check this box . If it is for part of the group, check this box  and attach a list with the names and EINs of all members the extension will cover.

**1** I request an automatic 3-month (6-month, for **990-T corporation**) extension of time until February 15, 2005 to file the exempt organization return for the organization named above. The extension is for the organization's return for:  
 ▶  calendar year \_\_\_\_\_ or  
 ▶  tax year beginning JUL 1, 2003, and ending JUN 30, 2004.

**2** If this tax year is for less than 12 months, check reason:  Initial return  Final return  Change in accounting period

**3a** If this application is for Form 990-BL, 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions \$ \_\_\_\_\_

**b** If this application is for Form 990-PF or 990-T, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit \$ \_\_\_\_\_

**c Balance Due.** Subtract line 3b from line 3a. Include your payment with this form, or, if required, deposit with FTD coupon or, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions \$ N/A

### Signature and Verification

Under penalties of perjury, I declare that I have examined this form, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete, and that I am authorized to prepare this form

Signature ▶ \_\_\_\_\_ Title ▶ \_\_\_\_\_ Date ▶ \_\_\_\_\_  
 LHA For Paperwork Reduction Act Notice, see instruction Form **8868** (12-2000)

## 2004 Award Recipients

Agresto	Shannon .....	St. John's University
Alvarez	Claudia .....	College of Westchester
Ambrogio	Jennifer .....	Wheelock College
Astacio	Jonathan .....	Univ. of CT - Stamford
Aviles	Alberto .....	Champlain College
Bamba	Apple Ann .....	Univ. of CT - Stamford
Barter	Ashley .....	Hartwick College
Belicka	Jessica .....	University of Connecticut
Book	Mike .....	Appalachian State University
Branca	Veronica .....	University of Florida
Budzelek	Joseph .....	University of Connecticut
Calabria	Lauren .....	Wake Forest University
Carafotes	Candice .....	Southern CT State University
Chiappetta	Lorenzo .....	Univ. of CT - Stamford
Conelias	Rebecca .....	Eastern CT State University
Confalone	Lauren .....	Sacred Heart University
Contreras	Lisette .....	Univ. of CT - Stamford
Crespo	Stephanie .....	Providence College
D'Andrea	Lynn .....	Sacred Heart University
DeBeradinis	Lisa .....	Loyola College
Demicco-Zanin	Vanessa .....	University of South Florida
Ditrio	Anthony .....	Western CT State University
Dixon	Courtney .....	Lafayette College
Do	Ly .....	Washington and Jefferson College
Esquivel	Josselyn .....	University of Hartford
Figueroa	Christopher .....	Central CT State University
Flores	Francisco .....	Sacred Heart University
Futia	Robert .....	Union College
Garan	Joseph .....	University of Colorado
Garofalo	Brett .....	Boston College
Garthwaite	Field .....	Pomona College
Gianchetta	Gia .....	Pace University
Gifford	Kent .....	Massachusetts Maritime Academy
Gomez	Cesar .....	Long Island University - C.W. Post
Gonzalez	Joaquin .....	University of Connecticut
Hambleton	Merrell .....	Columbia University
Harris	Jessica .....	Marymount College of Fordham
Hopkins	Megan .....	University of Vermont
Hunnicutt	Emily .....	George Washington University
Hushion	Danielle .....	University of Vermont
Hytros	Veronica .....	Embry-Riddle Aeronautical Univ.
Indiveri	Stephen .....	Roger Williams University

**GSA**

Jaglal	Crystal	.....	Western CT State University
Johnson, Jr	Larry	.....	Boston University
Khan	Jan	.....	Univ. of CT - Stamford
Kolacki	Teresa	.....	Marymount College of Fordham
Kurth	Lisa	.....	University of Connecticut
Lantz	Emily	.....	Miami University of Ohio - Oxford
Lewandoski	Brian	.....	University of Connecticut
Li	Caoyang	.....	Cornell University
Lombardi	Nicholas	.....	Pennsylvania College of Technology
Lopez	Cynthia	.....	Norwalk Community College
Lucian	Justin	.....	Bentley College
Mahoney	Timothy	.....	University of Rhode Island
Marr	Andrew	.....	University of Rhode Island
Marrone	Christopher	.....	Berklee College of Music
Martin	Patrick	.....	Florida Institute of Technology
McMinn	Kylie	.....	Johnson & Wales University
McTeigue	Jessica	.....	Gibbs College
Mele	Mary-	.....	Curry College
Miculcy	Kevin	.....	Western New England College
Muhlfeld	Katherine	.....	Vanderbilt University
Najar	Susel	.....	University of Utah
Natale	Pamela	.....	Villanova University
Nelson	Kristen	.....	Massachusetts College of Art
Nonkovic	Filip	.....	Hampshire College
O'Connell	Stefanie	.....	New York University
Orlando	Louis	.....	Univ. of CT - Stamford
Orico	Karyn	.....	Wentworth Institute of Technology
Paolino	Dana	.....	Palm Beach Atlantic University
Pessy	Joseph	.....	Western New England College
Piro	Kimberly	.....	Siena College
Pizzimenti	Christie	.....	American University
Poirier	Molly	.....	La Salle University
Pollock	Dane	.....	Pitzer College
Ramirez	Lois	.....	University of Connecticut
Ramkissoon	Rhea	.....	George Washington University
Revetria	Cristina	.....	Boston College
Rezende	Raphael	.....	Sacred Heart University
Rivera	Sarah	.....	Dickinson College
Root	Katelin	.....	Pratt Institute
Rupp	Jennifer	.....	Green Mountain College
Schmidt	Heather	.....	Wellesley College
Sechi	Taryn	.....	Johnson & Wales University
Sheth	Darshan	.....	Univ. of CT - Stamford
Sotzing	Ian	.....	University of Vermont
Stewart	S. Tyler	.....	Western New England College

**GSA**

Stultz	Nicole	Norwalk Community College
Sutherland	Kate	Simmons College
Velez	Tatiana	Eastern CT State University
Warzoha	Douglas	Lehigh University
Warzoha	Ron	Villanova University
Welch	Ryan	Hartwick College
Wittmann	Sarah	Messiah College
Woodring	Erik	Middlebury College
Zawatski	Elizabeth	Boston University
Zogaj	Lumnije	St. Bonaventure University

GSA