

# Scholarship Directory



*Offered by:*

**Ohio Colleges, Universities,  
Local Boards/Associations of REALTORS® and  
State Chapters of NAR Institutes, Societies and Councils**



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## INTRODUCTION

The following scholarship information was collected through a survey sent to Local Boards/Associations of REALTORS<sup>®</sup>, Ohio colleges and universities and Ohio chapters of NAR institutes, societies and councils by the Ohio REALTORS<sup>®</sup> Charitable and Educational Foundation.

Included is the name of the entity offering the scholarship along with the name of the scholarship, the address, amount available each year, the person to contact for more information or an application and any restrictions and guidelines on the scholarship (if provided).

The directory is coordinated and compiled to provide information to the prospective student(s) in real estate.

Other scholarships or grants may be available to students in other areas such as additional financial assistance outside the field of real estate.

For more information, you may want to contact the financial aid office of the respective institution of higher learning.

The directory is also available on-line at [www.ohiorealtors.org](http://www.ohiorealtors.org) go to the Professional Development section and click on the Scholarship directory.

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## THE OHIO REALTORS® CHARITABLE AND EDUCATIONAL FOUNDATION

The Ohio REALTORS® Charitable and Educational Foundation was established by action of the Board of Trustees in September, 1980, and subsequently the Internal Revenue Service gave the Fund non-profit status.

The purpose of the Foundation is the establishment of scholarships for students actively pursuing a Bachelors Degree or higher degree in real estate at Ohio's colleges and universities that provide such a program. At present, there are seven eligible colleges and universities. In 1986, a mission statement and long term goals were set and subsequently revised in 1995. The first two scholarships were offered in 1987 at a minimum of \$1,000 each. Scholarships have also been awarded in each year through the present. They are offered to the institutions in the student's name(s) that are selected after proper application.

The Foundation is set up as an endowment to permit the Trustees of the Foundation to offer the interest from the principal in the form of scholarships. This will enable the Foundation to last in perpetuity.

The Trustees retain the right to refuse a gift in certain circumstances. However, we are pursuing donations to the Foundation so that we can continue to offer qualified students scholarships to promote the professionalism of the REALTOR®.

One of the many ways to make a donation is a gift by Will. A clause in your Will can provide either for that gift you always hoped you could make or for a continuing gift. Using bequests in Wills can be an effective way of contributing to the Ohio REALTORS® Charitable and Educational Foundation and reducing the taxable portion of your estate for federal tax purposes.

When drawing a Will, the basic wording your attorney will need is: I GIVE, DEVISE, AND BEQUEATH, TO THE OHIO REALTORS® CHARITABLE AND EDUCATIONAL FOUNDATION. (List a percentage, or specific amount or identify the specific property).

Finally, you should consult with your attorney and accountant for specific details and advice on developing this type of donation.

There are three different accounts within the Foundation.

\*The Helen Hendershott Memorial Scholarship Fund, named in honor of the long term secretary of the Ohio State Real Estate Commission.

\*The unrestricted scholarship account fund

\*The Property Disaster Relief Fund

When donating to the Fund, please indicate whether it should go to scholarship or disaster relief.

## MEMORIALS

Regardless of whether the gift is restricted or unrestricted, you can direct your contribution in honor of your name, a family member, or close friend, or memorialize other individuals as a thoughtful way to pay tribute to a person's life or achievement. There are different types of bequests. They are as follows:

### **\*SPECIFIC BEQUESTS\***

This is the simplest form. You leave whatever type of property in the amount you desire to the Charitable Foundation.

### **\*CHARITABLE TESTAMENTARY TRUST\***

This type of bequest creates a charitable remainder trust, the income going to one or more beneficiaries, usually for life the principal ultimately goes to the Ohio REALTORS® Charitable and Educational Foundation.

### **\*CONTINGENT BEQUESTS\***

You designate the Ohio REALTORS® Charitable and Educational Foundation as beneficiary if some condition is not met, such as a spouse, child or other beneficiaries not surviving you.

### **\*RESIDUAL BEQUESTS\***

This gives the Foundation the balance of your estate or a portion of it after all expenses, liabilities and specific bequests have been satisfied.

We would encourage you to donate in whatever way you think appropriate. What better way to ensure the future of a calling that has been as rewarding as the real estate profession.

IF YOU WISH TO CONTRIBUTE OR NEED ADDITIONAL INFORMATION,  
PLEASE SEND ALL DONATIONS TO:

Ohio REALTORS® Charitable & Educational Foundation

Attn: Tim Lockwood

200 East Town Street

Columbus, OH 43215

Telephone: (614) 228-6675

FAX: (614) 241-2848

E-mail: [lockwood@ohiorealtors.org](mailto:lockwood@ohiorealtors.org)

## CHARITABLE FOUNDATION SCHOLARSHIP

### *OHIO REALTORS® CHARITABLE & EDUCATIONAL FOUNDATION*

- # OF SCHOLARSHIPS PER YEAR:** The number of scholarships awarded each year is based on the amount of interest accrued from the principal amount in the endowment fund and the number of qualified applicants. Approximately 3-5 in the unrestricted scholarship account and approximately 6-10 in the Helen Hendershott Memorial Scholarship Award.
- AMOUNT OF EACH:** \$1,000 minimum
- CONTACT PERSON:** Tim Lockwood, Vice President of Professional Development  
Ohio Association of REALTORS®  
200 East Town Street  
Columbus, OH 43215  
Telephone: (614) 228-6675  
Fax: (614) 241-2848  
e-mail: [lockwood@ohiorealtors.org](mailto:lockwood@ohiorealtors.org)
- RESTRICTIONS:** Applicants shall successfully have completed at least 1 real estate course accredited by a four year degree granting college/university in Ohio. The applicant must be a citizen of the United States of America. The Helen Hendershott Memorial Scholarship Fund is restricted to students attending The Ohio State University in accordance to the terms of her will. Applicants must be full time students.
- GUIDELINES:** Applicants must be pursuing a four-year degree or higher in real estate or a related field such as finance with a major in real estate at one of the seven eligible colleges/universities in Ohio. Or, completed at least one real estate course and be enrolled in a second with a letter of recommendation from the professor or academic officer. Past recipients can re-apply. Applications accepted in the fall of each year.

**INSTITUTES, SOCIETIES & COUNCILS**

***CCIM EDUCATION FOUNDATION/OHIO CCIM CHAPTER  
CI 101 Scholarship***

**# OF SCHOLARSHIPS PER YEAR:** 3

**AMOUNT OF EACH:** Tuition for CI-101 course valued at \$1495 each

**CONTACT PERSON:** Shad Phipps, CCIM  
Ohio CCIM Chapter Scholarship Chair  
CB Richard Ellis  
280 N. High Street  
17<sup>th</sup> Floor  
Columbus, OH 43215  
614-570-4221

**RESTRICTIONS:** Based on merit or outstanding achievement in commercial real estate or allied profession.

**GUIDELINES:** Must have a high achievement record. Must be currently involved in the real estate industry and trying to become a CCIM.

***CCIM EDUCATION FOUNDATION/OHIO CCIM CHAPTER***

University Scholarship

**# OF SCHOLARSHIPS PER YEAR:** 2

**AMOUNT OF EACH:** \$1,000 + CI 101 or CI 103 Voucher

**CONTACT PERSON:** Shad Phipps, CCIM  
Ohio CCIM Chapter Scholarship Chair  
CB Richard Ellis  
280 N. High Street  
17<sup>th</sup> Floor  
Columbus, OH 43215  
614-570-4221

**RESTRICTIONS:** One scholarship is available to a student majoring in real estate at each The Ohio State University and the University of Cincinnati.

**GUIDELINES:** Must have a high academic record. Receive two letters of recommendation and submit to the university liaison. The university liaison will submit top three applicants to Ohio CCIM chapter scholarship chair.

***IREM FOUNDATION***

***Paul H. Rittle, Sr. Memorial Scholarship Award***

- # OF SCHOLARSHIPS PER YEAR:** Varies
- AMOUNT OF EACH:** Varies
- CONTACT PERSON:** IREM Foundation  
430 North Michigan Ave., 7<sup>th</sup> Floor  
Chicago, IL 60611  
(312) 329-6008
- RESTRICTIONS:** Must be a practicing real estate management professional.
- GUIDELINES:** Must supply current copy of income tax return and W-2 form.

***IREM FOUNDATION***

***George M. Brooker Collegiate Scholarship for Minorities***

- # OF SCHOLARSHIPS PER YEAR:** 3
- AMOUNT OF EACH:** 2 at \$1,000 for undergraduates and 1 at \$2,500 for graduates.
- CONTACT PERSON:** IREM Foundation  
430 North Michigan Ave., 7<sup>th</sup> Floor  
Chicago, IL 60611  
(312) 329-6008
- RESTRICTIONS:** Must be a U.S. Citizen and a member of a minority (non-Caucasian) group. Declared major in real estate or related field.
- GUIDELINES:** Must achieve a 3.0 on a 4.0 scale in his/her major. Must have completed two courses in real estate. Deadline date is March 31.

***IREM FOUNDATION***

***Donald M. Furbush Scholarship***

**# OF SCHOLARSHIPS PER YEAR:** 1

**AMOUNT OF EACH:** Varies

**CONTACT PERSON:** IREM Foundation  
430 North Michigan Ave., 7<sup>th</sup> Floor  
Chicago, IL 60611  
(312) 329-6008

**RESTRICTIONS:** Must be a practicing real estate professional seeking IREM's, CPM or ARM designation.

**GUIDELINES:** Must submit current copy of income tax return and W-2 form. Deadline is March 31.

***IREM FOUNDATION***

***Minority Outreach Scholarship***

**# OF SCHOLARSHIPS PER YEAR:** 20

**AMOUNT OF EACH:** Varies

**CONTACT PERSON:** IREM Foundation  
430 North Michigan Ave., 7<sup>th</sup> Floor  
Chicago, IL 60611  
(312) 329-6008

**RESTRICTIONS:** Must be an ethnic minority.

**GUIDELINES:** Must be recommended by the local IREM chapter and meet the qualifications for CPM candidacy.

## LOCAL BOARDS/ASSOCIATIONS OF REALTORS®

### *AKRON AREA REALTORS FOUNDATION*

# OF SCHOLARSHIPS PER YEAR:	Varies
AMOUNT OF EACH:	Varies
CONTACT PERSON:	Carrie Hummel Snyder Akron Area Board of REALTORS® P.O. Box 1663 Akron, OH 44309-1663 Telephone: (330) 434-6677 Ext. 124 Fax: (330) 434-4641 Email: <a href="mailto:carrie.hummel@aabor.com">carrie.hummel@aabor.com</a>
RESTRICTIONS:	<u>College Course Scholarship:</u> Students must be enrolled at any accredited, degree-granting institution in Ohio to be considered. Scholarships awarded to students pursuing an associates, baccalaureate or graduate degree with an emphasis in real estate or sales licensee pursuing a broker's license. <u>Professional Designation Scholarship:</u> Available for the final class necessary to achieve a professional designation offered via the National Association of REALTORS.
GUIDELINES:	Professional Designation scholarship recipient must be a member of AABOR for at least two years.
OTHER INFORMATION:	Applications, deadlines and criteria are available at our website: <a href="http://www.aabor.com">www.aabor.com</a>

**CLEVELAND AREA BOARD OF REALTORS®**

***Harold Klarreich Scholarship Foundation***

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Therese A. Covell Cleveland Area Board of REALTORS® 8001 Sweet Valley Drive Valleyview, OH 44125 (216) 901-0130
<b>RESTRICTIONS:</b>	Full-time & part-time students must have taken two real estate courses. Professional Program applicants apply for reimbursement of last class.
<b>GUIDELINES:</b>	At least a 3.0 on a 4.0 scale (transcript required). Professional Program applicants must be a member of CABOR.

*COLUMBUS BOARD OF REALTORS®*

*CBR Foundation Fund General Scholarship*

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies per year
<b>AMOUNT OF EACH:</b>	Varies per year
<b>CONTACT PERSON:</b>	Stan Collins Columbus Board of REALTORS® 2700 Airport Dr. Columbus, OH 43219 (614) 415-4000
<b>RESTRICTIONS:</b>	Applicant must provide proof of enrollment acceptance at an Ohio institution of higher learning. Assistance is paid directly to the institution.
<b>GUIDELINES:</b>	Applicants must be pursuing advanced education or performing research within the field of real estate or other closely related field. Applicant must have two letters of recommendation from non-relatives. Applications accepted throughout entire year.
<b>OTHER INFORMATION:</b>	Year by year allocation

**DELAWARE COUNTY BOARD OF REALTORS®**

***Keith W. McMullen memorial Scholarship Fund***

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Maximum is 50% of "early bird" price of course
<b>CONTACT PERSON:</b>	Anne McMullen or Kim McMullen/Co-Chair or Cheryl Inscho/Executive Officer Delaware County Board of REALTORS® 21 N. Sandusky St. Delaware, OH 43015 740-363-3227
<b>RESTRICTIONS:</b>	"REALTOR" of good standing with the Delaware County Board of REALTORS who has actively served on a Board committee one full year in the last three years and working towards a special designation such as: GRI, CRS, CRB, etc.
<b>GUIDELINES:</b>	Application must be received thirty (30) days prior to course and at least four (4) weeks in advance of distribution of funds. If approved proof of successful completion of course is required.

*FIRELANDS ASSOCIATION OF REALTORS®*

- # OF SCHOLARSHIPS PER YEAR:** 8
- AMOUNT OF EACH:** \$250
- CONTACT PERSON:** Ruth DeHenning  
2710 Campbell St.  
Sandusky, OH 44870  
(419) 625-5787
- RESTRICTIONS:** Must be a resident of Erie, Huron, Ottawa, Sandusky or Seneca Counties.
- GUIDELINES:** Must be taking the pre-licensing classes for real estate. Must explain their desire for Real Estate career. All applications must be accompanied by a letter from applicant's sponsoring Broker. Monies will be awarded when after state test is passed and real estate license is received. Money is a credit for start up expenses when joining the Association. Money commitment good for six months.

**STARK COUNTY ASSOCIATION OF REALTORS®**

***Norma L. Good Scholarship Fund***

- # OF SCHOLARSHIPS PER YEAR:** Varies
- AMOUNT OF EACH:** Varies
- CONTACT PERSON:** Lisa R. Yelichek  
4848 Munson Street, NW  
Canton, OH 44718  
(330) 494-5630 Ext. 201
- RESTRICTIONS:** Must be a REALTOR® in good standing in the Stark County Association for no less than one year and working towards a designation other than 30 hours of continuing education, or taking any of the four required college courses for obtaining a Broker's license in the State of Ohio. Must be an active member of at least one SCAR Committee for previous 12-months from application date. Must receive application at least 15-days prior to the course, otherwise the committee can not meet and act upon the application. The maximum amount of distribution is not to exceed fifty percent on the lowest or early bird price. Only one scholarship per applicant per calendar year shall be awarded.

**TOLEDO BOARD OF REALTORS®**  
*Toledo Board of REALTORS® Scholarship*

- # OF SCHOLARSHIPS PER YEAR:** Varies
- AMOUNT OF EACH:** Varied
- CONTACT PERSON:** Dr. Terribeth Gordon  
College of Business Administration  
Office of Dean  
Mail Stop 400  
2801 W. Bancroft  
Toledo, OH 43606-3390
- RESTRICTIONS:** Students must be a sophomore or junior student at The University of Toledo in the College of Business Administration, with either a major or minor in sales or finance. Must have a 3.0 GPA or higher based on a 4.0 scale. Preference
- GUIDELINES:** Preference will be given to family members of the Toledo Board of REALTORS®. Award shall be renewable

*LAKE & GEAUGA ASSOCIATION OF REALTORS®*

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Ed Rodick III-CEO 9930 Johnnycake Ridge Rd., 3A Concord Twp., OH 44060 Phone: (440) 350-9000 Fax: (440) 350-9029
<b>RESTRICTIONS:</b>	Must be a member of LGAAR in good standing for at least 12 months immediately preceding application. Must be an active/past member of an LGAAR committee/taskforce.
<b>GUIDELINES:</b>	Applicant must be seeking to obtain an NAR designation, Broker's license in the state of Ohio, certification, or any real estate specific training which enhances their professional development. Scholarship monies will be awarded after submission of proof of successful completion of the course. Information about the course; a brochure, registration material or course outline must be submitted with this completed application. Application and course information must be submitted to the Scholarship Committee for review. The amount of the scholarship will depend on the availability of funds for the given year. Only one scholarship per applicant per calendar year will be awarded. Certificate of completion must be submitted within thirty (30) days after course completion date.

*YOUNGSTOWN COLUMBIANA ASSOCIATION OF REALTORS®*

**# OF SCHOLARSHIPS PER YEAR:** 1

**AMOUNT OF EACH:** \$1000

**CONTACT PERSON:** Sharyn Braunstein  
Youngstown Columbiana Association of  
REALTORS®, Inc.  
5405 Market St.  
Youngstown, OH 44512  
Phone: (330) 788-7026  
Fax: (330) 788-4329

**RESTRICTIONS:** Applicant must be a member of the Youngstown Columbiana Association of REALTORS® or the spouse or child of a REALTOR® member. Scholarship available to Youngstown State University student. Must be a high school graduate with a 3.0 GPA or higher. Freshman entering YSU and YSU upper class students can qualify on a non-discriminatory basis. Applicant must apply in spring or summer for upcoming September classes.

**GUIDELINES:** Applications are available at all member offices of the association and at the association office. Deadline is April 25 of each year and must be submitted to the Association office.

## OHIO COLLEGES AND UNIVERSITIES

### *UNIVERSITY OF CINCINNATI COLLEGE OF BUSINESS ADMINISTRATION Selonick, Segal Scholarships*

<b># OF SCHOLARSHIPS PER YEAR:</b>	5-10 per year
<b>AMOUNT OF EACH:</b>	\$1,500 - \$3,000 each
<b>CONTACT PERSON:</b>	Kate Bridgman 614 Lindner Cincinnati, OH 45221-0195 Phone: (513) 556-7193 Fax: (513) 556-0979
<b>RESTRICTIONS:</b>	Must be a student majoring in Real Estate at the University of Cincinnati. ORP Scholarship must be a female.
<b>GUIDELINES:</b>	There must be a financial need. GPA 3.0+
<b>OTHER:</b>	For the most up to date information visit our Web Site at <a href="http://www.business.uc.edu/realestate/scholarshipapp">http://www.business.uc.edu/realestate/scholarshipapp</a>

***COLUMBUS STATE COMMUNITY COLLEGE***  
***Nationwide Insurance Scholarship***

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Financial Aid Office 1 <sup>st</sup> Floor Rhodes Hall 550 E. Spring St. Columbus, OH 43215 (614) 287-5028
<b>RESTRICTIONS:</b>	Must have demonstrated financial need. Not eligible for any other financial aid.
<b>GUIDELINES:</b>	Completed 2 of the 4 pre-license courses required for license. Cumulative GPA of 2.0 or higher. Must submit letter of recommendation from employer along with a one page essay no more than 150 words to include career goal, area of real estate they plan to practice, biographic summary, how he/she would benefit the profession.

*COLUMBUS STATE COMMUNITY COLLEGE  
Real Estate Scholarship*

- # OF SCHOLARSHIPS PER YEAR:** Varies
- AMOUNT OF EACH:** Varies
- CONTACT PERSON:** Financial Aid Office  
1<sup>st</sup> Floor Rhodes Hall  
550 E. Spring St.  
Columbus, OH 43215  
(614) 287-5353
- RESTRICTIONS:** Not eligible to receive any other scholarship or financial aid.
- GUIDELINES:** Completed 2 of the 4 pre-license courses required for license. Cumulative GPA of 2.0 or higher. Must submit letter of recommendation from employer along with a one page essay no more than 150 words to include career goal, area of real estate they plan to practice, biographic summary, how he/she would benefit the profession.

***COLUMBUS STATE COMMUNITY COLLEGE***  
***US Bank Endowed Scholarship for African-American Students***

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Financial Aid Office 1 <sup>st</sup> Floor Rhodes Hall 550 E. Spring St. Columbus, OH 43215 (614) 287-5353
<b>RESTRICTIONS:</b>	Must be degree seeking African-American attending CSCC.
<b>GUIDELINES:</b>	Completed 2 of the 4 pre-license courses required for license. Cumulative GPA of 2.0 or higher. Must submit letter of recommendation from employer along with a one page essay no more than 150 words to include career goal, area of real estate they plan to practice, biographic summary, how he/she would benefit the profession.

***COLUMBUS STATE COMMUNITY COLLEGE***  
***Huntington National Bank Student Scholarship Endowment***

<b># OF SCHOLARSHIPS PER YEAR:</b>	Varies
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Financial Aid Office 1 <sup>st</sup> Floor Rhodes Hall 550 E. Spring St. Columbus, OH 43215 (614) 287-5353
<b>RESTRICTIONS:</b>	Have a documented annual household income of \$50,000 or less (parental income for dependent students). Must complete FAFSA-Free Application for Federal Student Aid.
<b>GUIDELINES:</b>	Completed 2 of the 4 pre-license courses required for license. Cumulative GPA of 2.0 or higher. Must submit letter of recommendation from employer along with a one page essay no more than 150 words to include career goal, area of real estate they plan to practice, biographic summary, how he/she would benefit the profession.

***THE OHIO STATE UNIVERSITY***  
***THE OHIO STATE UNIVERSITY CENTER FOR REAL ESTATE EDUCATION & RESEARCH***

- # OF SCHOLARSHIPS PER YEAR:** 10 (Approximately)
- AMOUNT OF EACH:** Varies
- CONTACT PERSON:** John Rensink  
Center for Real Estate Education & Research  
Fisher College of Business  
The Ohio State University  
2100 Neil Ave.  
760 Fisher Hall  
Columbus, OH 43210-1144  
(614) 292-2109
- RESTRICTIONS:** Undergraduate and graduate students with an academic and career interest in real estate. Must be a full-time student at the Ohio State University. Student must be enrolled in the College of Business. Student must be a U.S. Citizen.
- GUIDELINES:** Awarded on the basis of academic ability and/or financial need. All qualified applicants are interviewed and selected by the Ohio Association of REALTORS® Scholarship Committee.

*SINCLAIR COMMUNITY COLLEGE  
East Dayton Optimist Club, Inc.*

*Ray E. Fortener Memorial Real Estate Scholarship*

- # OF SCHOLARSHIPS PER YEAR:** 1
- AMOUNT OF EACH:** \$500
- CONTACT PERSON:** Tina Bunch  
Sinclair Community College  
444 West Third Street  
Dayton, OH 45402-1460  
P-(937) 512-3000 F-(937)512-2982
- RESTRICTIONS:** Applicants must be enrolled in the Property Management/Real Estate Program. In the quarter(s) covered by the Scholarship, a recipient must be a full time student enrolled for at least twelve (12) credit hours and have a GPA of 2.5 or higher. The applicant must also be a resident of Montgomery County. The scholarship will be payable for fall quarter.
- GUIDELINES:** Must complete official form, submit one letter of recommendation and must prove financial need. Must have work experience and career potential in Property Management/Real Estate.

*SINCLAIR COMMUNITY COLLEGE*

*William A. Fitzpatrick Real Estate Scholarship*

<b># OF SCHOLARSHIPS PER YEAR:</b>	1+
<b>AMOUNT OF EACH:</b>	Varies
<b>CONTACT PERSON:</b>	Tina Bunch Sinclair Community College 444 West Third Street Dayton, OH 45402-1460 P-(937) 512-3000 F-(937)512-2982
<b>RESTRICTIONS:</b>	Applicants must be enrolled in the Property Management/Real Estate Program or express a sincere desire to work in the real estate field. A recipient who has attended Sinclair previously must be in good standing. In the quarter(s) covered by the Scholarship, a recipient must be enrolled for at least six (6) credit hours in courses required to obtain an Associate Degree in Property Management/Real Estate.
<b>GUIDELINES:</b>	Must complete official form, submit one letter of recommendation and must prove financial need. Must have work experience and career potential in Property Management/Real Estate.