

*Happy  
Holidays!*

Alabama  
Jewelers  
Association

**Alabama Jewelers Association**  
Winter 2019



# Alabama Jewelers Association

Executive Director: Nancy Dawkins

1848 McFarland Boulevard  
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(205) 526-5710

alabamajewelers@icloud.com  
Alabamajewelers.org

Back in Birmingham for 2020!  
**MARK YOUR CALENDAR!**



*Annual Convention*

April 17 - 19, 2020  
The Wynfrey Hotel  
Birmingham, AL

For more information go to  
[www.AlabamaJewelers.org](http://www.AlabamaJewelers.org)

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# President's Message

Dear Alabama Jewelers Association Members,

'Tis the season, with a chill in the air and lots of optimism for a successful Holiday season!

I would like to thank all of the Alabama Jewelers Association (AJA) Retail and Associate members who participated in our events in 2019. These events wouldn't be possible without our generous and loyal supporters who make our Annual Convention and Saltwater possible through advertising and sponsorship. And a special thank you to the AJA Board of Directors, Advisory Committee and Associate Board that give their time to serve and guided us through another successful year.

We are dedicated to keeping our AJA members informed and in the front of their competition as our world changes and customer demands keep us on our toes. Our Annual convention will be held in Birmingham, Alabama at the Wynfrey Hotel, April 17-19, 2020 with an excellent line up of speakers. We will also bring back the much liked Vendor Discovery Tables, where vendors will be given a chance to exhibit their merchandise and companies they represent.

Make plans now to join us for this exciting convention as we welcome our fellow retailers, vendors, speakers, and guest for one of our best conventions ever!

In 2020 we will be making some big changes! First, by updating our By Laws. This will bring AJA up to date with the special needs of our Association. This has been in the works for many years and we are proud that at the Annual Convention the new By Laws will be presented. Second, we are excited to announce the Alabama Jewelers Association Scholarship Program. This is a great way for our members to get some financial help with education for their staff. Please look for the scholarship application enclosed.

In closing, I want to wish everyone a Happy, Healthy and prosperous Season and New Year!



*President*  
**Marshall Sanford**  
Hayes Jewelers,  
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Sincerely,  
Marshall Sanford,  
AJA President

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# Back In Birmingham for 2020

## Alabama Jewelers Association

### *Annual Convention*

April 17th-19th | The Wynfrey Hotel | Birmingham, AL

*One Of Our Best Guest Speaker Lineups Ever!*

*This year's speakers will discuss subjects targeting team aspects of the business and learning the techniques of "Top" Salespeople*

*For More Information contact  
The Alabama Jewelers Association  
AJA Executive Director: Nancy Dawkins  
(205) 526-5710  
Alabamajewelers@icloud.com*

- Low Cost Education By National Speakers
- Annual Jewelry Design Contest
- Saturday Evening Cocktail Reception & Banquet – Celebrate With Your Favorite Jewelers!
- Jeweler's For Children Texas Hold 'Em Poker Tournament
- AJA Scholarships & Lifetime Membership Awards
- Sunday Past President's Luncheon

CONVENTION REGISTRATION FORM ON PAGE 12.

### *Check out the 2019 Annual Convention*



# Speakers for the 2020 Annual Convention

## Ryan Snuggs

Bromberg & Co. - Birmingham, AL

### *Building a Team and Resetting Culture*

It's one of my favorite topics and I enjoy investing in others to find out their gifts, talents, and skills they bring to the team! If you can discover your purpose, develop your skills, then you will be able operate within your sweet spot in your organization! Empower the Culture. Be the Culture.



Ryan Snuggs is a bench jeweler, gemologist, retail sales, and store sales manager with individual store record and been apart of a team's record success.

## "Diamond" Bill Warren

### *Become a Sales & Marketing Super Star Using Hypnotic Selling Secrets of the Successful*

Seminar Description: Now you can learn "Hypnotic" selling secrets from "Diamond" Bill Warren using techniques borrowed from the "Hypnosis" industry. These sales and marketing techniques are also known as "NLP" or "Neuro Linguistic Programming." Who uses NLP? Detectives, lawyers and top salespeople! Learn these techniques and watch your own personal sales soar!



"Diamond" Bill Warren is a successful jewelry store owner, professional motivational/marketing speaker and columnist for Instore Magazine & Mid-America/Southern Jewelry News. He is the founder of Diamond Bill Marketing in which he privately coaches jewelers for ever increasing success. He also has a flourishing but private Facebook group known as "Diamond Bill Warren's Jewelers Success Group."

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# What Jewelers Should Know Before Signing a Commercial Lease



Brought To You By **Jewelers Mutual Insurance Group**

When it comes to understanding commercial real estate leases, it's not as easy as renting an apartment where the tenant agrees to pay the landlord a certain fee each month.

Commercial leases are more complex.

If you don't fully understand what you're signing up for, you could be in serious trouble.

Here's one example of the endless number of mishaps that have left others reeling:

Let's say you are renting a freestanding building to operate your jewelry business. Due to the tight real estate market for rental properties, your landlord requires you to sign a triple net lease.

After several years of operation, the building is struck by lightning and results in a fire, causing extensive smoke and fire damage to the building as well as the contents.

Unfortunately, you weren't sure of the requirements of the lease and didn't have insurance on the building. You are now personally responsible for covering all the costs associated with the damage and rebuilding of the property.

Back to reality.

The liability in this story could have shifted had you known there are three different types of commercial real estate leases: net, gross and modified gross.

These leases are organized by different rent calculation methods and may prompt you to seek additional insurance coverage.

Here are a few things to keep in mind about these leases before signing:

## Net Lease

In a net lease, the rent is lower, but the tenant is also required to pay other expenses such as property tax, insurance, utilities, and maintenance.

Here are three types of net leases:

- **Single Net Lease** – The tenant pays base rent plus a share of the building's property tax, utilities and cleaning services. The landlord covers all other expenses related to the building.
- **Double Net Lease** – The tenant is responsible for base rent plus a share of the building's property taxes and insurance on the property. The landlord covers repairs and common maintenance for the building.
- **Triple Net Lease** – The most common type of net lease for freestanding buildings and retail space is the triple net lease. This type of lease is more landlord-friendly because the tenant pays all or most of the property taxes, insurance, and maintenance for the building. It's important for tenants to carefully review the lease and associated fees.

Costs associated with a triple net lease can also fluctuate due to operating expenses making budgeting tricky for tenants.

Even though it doesn't seem like it, there are tenant benefits with a triple net lease. Tenants have access to the operating expenses and can compare to what they are actually being charged. Monthly rent is typically less than in a gross lease as you, the jeweler, have more financial responsibility when it comes to the building.

## Gross Lease

In a gross lease or full-service lease, the tenant pays one lump sum for rent and the landlord then pays expenses from that lump sum.

The landlord pays all or most of the expenses for the property including taxes, insurance, and maintenance out of the rent received from the tenants.

Before entering this type of lease make sure to ask how often janitorial services are provided and what types of services are included because

excess consumption may be charged back to you, as the tenant.

This type of lease is very tenant-friendly as the landlord assumes responsibility for the building while the tenant can focus on their business.

## Modified Gross Lease

A modified gross lease can be seen as a compromise between a gross lease and a net lease. Similar to a gross lease, rent is required in one lump sum.

It also has components of a net lease such as the tenant being responsible for property taxes, insurance, and maintenance.

The compromise is that tenants and landlords can negotiate what "net" components can be included in the base rent such as taxes, insurance, etc.

## Takeaways before signing a lease

When looking at leasing options for your jewelry business, it's important to:

- Compare the different types of leases.
- Keep in mind the extra expenses, not just the base rent cost.
- Work with an attorney to review the terms of a lease before you sign.
- If you've already signed a triple net lease or an absolute triple net lease, work with your insurance agent to arrange adequate limits of coverage.

The unfortunate circumstances of smoke and fire damage caused by lightning is only one example of how a lease can blindside your business.

If your insurance is lacking in other areas, you'll likely run into issues elsewhere.

Whether you have a lease, are looking to move, or own your own building, there's a Jewelers Mutual agent ready to help you to fit your needs.

# Congratulations



## It's A Girl!

Congratulations to Chris and Britney Sherrer on the birth of their daughter, Ava Lou Sherrer in July.

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# WHY JOIN JEWELERS OF AMERICA?

Resources | Representation | Recognition

## RESOURCES



***Jewelers of America Members receive valuable marketing promotion, business resources and discounts with membership - most of which more than pay for the cost of annual membership dues.***

### SAVE MONEY WITH EXCLUSIVE DISCOUNTS AND BUSINESS SERVICES

- Access to lower rates on health care through JewelersHealthCare.com
- Discounts on shipping & insurance services from FedEx
- FREE IDEX membership (\$500 value)
- Discount on GIA distance courses
- Scholarships to GIA & DCA (up to \$1,500)
- Reduced rates on consumer financing from Synchrony
- Two options for low rates on payment processing from FIS and Chosen Payments
- Worker's Comp Insurance through Jewelers Mutual

### DIRECT-TO-CONSUMER ADVERTISING

- Capitalize on Jewelers of America's press, social media and advertising campaigns
- Receive a listing and profile page in the "Find A Jeweler" directory on jewelers.org

### INFORMATION AND EDUCATION

- FREE webinars on vital industry and business topics
- Scholarships and discounts on leading industry education, including GIA and DCA
- Guidance materials on important industry issues

## RECOGNITION



***Jewelers of America Members stand out from the competition as recognized and trusted jewelry industry professionals.***

Today's consumers have many choices when it comes to shopping for fine jewelry and gifts. As a Jeweler of America Member, you can distinguish your business from the competition, reinforce your professional reputation and build stronger consumer trust.

## REPRESENTATION



***Jewelers of America represents our Members - and the entire industry - in Washington, D.C. and abroad on legislative, ethical, social and environmental issues.***

The strength and ability to fight for you on these critical issues are a direct result of the strength of our membership support. ***Stand with us!***

Visit [jewelers.org/join](http://jewelers.org/join) or call (800) 223-0673 to learn more become a member today!

**Alabama  
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**Matthew Roth**  
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# 2019 Saltwater Convention

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## Want To Be An Annual Convention Sponsor?

Once again we will have exciting sponsorship levels for this event. Sponsorship levels include Platinum, 24KT Gold, 14KT Gold, Silver, Bronze and Pewter. Please consider being a 2020 sponsor.

For more information on how to be a sponsor, please contact the AJA office at [Alabamajewelers@icloud.com](mailto:Alabamajewelers@icloud.com) or 205-526-5710.



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2020

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**April 17th - 19th, 2020**

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(Please Fill-In **ALL** Information For Our Files)

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Includes Breakfast Saturday & Sunday, Hospitality Friday & Saturday Night, Saturday Night Dinner & Entertainment and Sunday Education & Past President Luncheon

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Full Registration for Children (5-12 Years)

# \_\_\_\_\_ @ **\$ 80.00 Each** = \$ \_\_\_\_\_

**SATURDAY NIGHT & SUNDAY**

Includes Saturday Night Dinner & Entertainment, Sunday Breakfast, Education & Past President Luncheon

# \_\_\_\_\_ @ **\$125.00 Each** = \$ \_\_\_\_\_

**SATURDAY NIGHT ONLY** - (Dinner & Entertainment)

# \_\_\_\_\_ @ **\$ 80.00 Each** = \$ \_\_\_\_\_

**SUNDAY ONLY** - (Education & Past President Luncheon)

# \_\_\_\_\_ @ **\$ 40.00 Each** = \$ \_\_\_\_\_

Total Registration \$ \_\_\_\_\_

**ADDITIONAL GUEST(S)** \_\_\_\_\_

(Please Add Additional Guests On A Separate Piece Of Paper)

**SATURDAY April 18th**

Spa Day in the Hospitality Suite with massages and medi/pedi or Outing to Top Golf. If you are interested in attending one please mark # people which are interested. We will contact you with detail closer to the convention. Ladies Day \_\_\_\_\_ Top Golf \_\_\_\_\_

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## Recipes

### Apple Dip



- 8 oz cream cheese, softened
- 1/2 cup sugar
- 1/2 cup brown sugar
- 1 Heath Bar, crushed
- 1/2 teaspoon vanilla
- Sliced Apples

Mix first 3 ingredients together, then add last 2 ingredients.  
Make the day before. Serve with sliced apples.

### Chicken & Wild Rice Soup



- 2 Tablespoons butter
- 1 lg onion, finely chopped
- 1/2 cup celery, finely chopped
- 1/2 cup carrots, finely chopped
- 2 med. garlic cloves, minced
- 12 cups chicken broth
- 2 boxes Uncle Ben's Chicken Wild Rice Blend
- 1 1/2 pounds cooked, diced chicken
- 4oz onion & chive cream cheese

Heat butter, add onion, celery, carrots and garlic.  
Cook, stirring often, until ingredients are softened,  
about 10 minutes.

Add broth, rice and season packet from rice. Bring  
to a boil. Reduce heat to medium low and simmer,  
covered about 25 minutes. Add chicken, cook 10  
minutes. Stir in cream cheese. Season with salt and  
pepper to your taste.  
Serve with cornbread.

### Cabbage, Sausage and Tomato

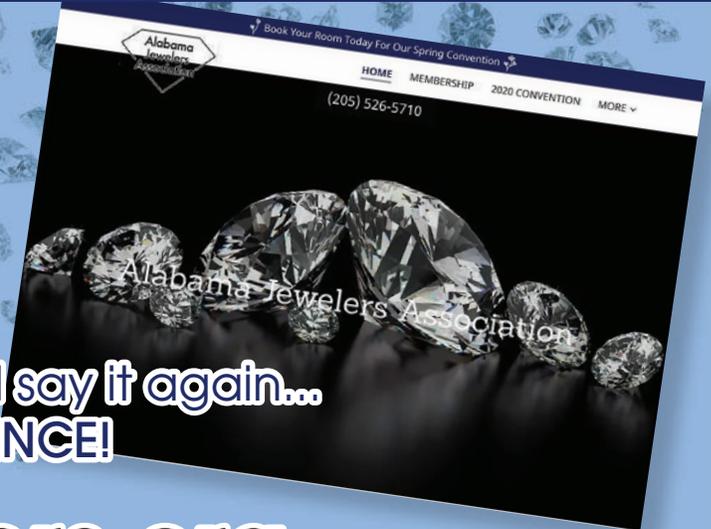


- 1 pk Hillshire Farm link sausage, thinly sliced
- 2 cans Rotel Tomato's, drained
- 1/2 head of a large cabbage, chopped in bite size pieces
- Salt and pepper to taste.

Cook sausage in a deep skillet until browned. Add tomatoes and  
cabbage, cook until cabbage is cooked but still firm. (I like mine  
to still have a little crunch.) Salt and pepper to taste.

# Visit The AJA Website!

Alabama  
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Association



We've said it before and we'll say it again...  
**MEMBERSHIP MAKES A DIFFERENCE!**

## Alabamajewelers.org

EVERY Member is listed with a link to THEIR website!

*You can register online for upcoming conventions, sign up to receive our digital newsletter, find info and pics from past conventions and stay up to date on any upcoming events!*

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It's true! Here are some of the many benefits that come with an Alabama Jewelers Association membership:

- We are a non-profit association that promotes professionalism and high ethical standards of business practice in the jewelry trade.
- Our mission is to provide educational programs and services to improve the knowledge and skills of our members who share common goals in growing their business.
- Membership in AJA lends credibility and professionalism to your store and accentuates your image as a professional jeweler.
- Annual spring convention features leading industry experts and educators to update you and your staff while enjoying professional networking and fellowship opportunities with other retail jewelers and suppliers.
- FedEx shipping savings of up to 42% available to retail jewelry members through our special state association discount program with FedEx.
- **NEW BENEFIT - AJA Scholarship Program**
- Annual jewelry design competition.
- Lifetime Member Award.
- Associate of the Year Award.
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- Annual Yearbook and Member Directory.

[www.AlabamaJewelers.org](http://www.AlabamaJewelers.org)



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- ♥ Bulova
- ♥ Kim International
- ♥ Time Delay
- ♥ Intercontinental Diamonds
- ♥ TimeInvestor, Inc
- ♥ Allison Kaufman - *Allen Stricklin*
- ♥ CoStar
- ♥ Earth Grace
- ♥ Henderson Collection
- ♥ Imperial Pearls
- ♥ Sterling Reputation
- ♥ Teva Diamonds
- ♥ Wilkerson Express
- ♥ Royal Chain Group
- ♥ Pink Diamond
- ♥ Victor Corp - *Jeff Yother*
- ♥ Pickens, Inc
- ♥ Podium
- ♥ Roseco, Inc
- ♥ ODI
- ♥ Heera Moti
- ♥ Ancora Designs
- ♥ Gabriel New York - *Chris Sherrer*
- ♥ Carpenter Distributors
- ♥ Southern Jewelry News
- ♥ Midwest Closeout - *Steve Stricklin*
- ♥ Royal Chain Group/Wilkerson - *Beverly Goddard*
- ♥ Gottlieb & Sons - *John Rowlett*
- ♥ Pure Grown Diamonds, Prime Mountings, and Bella Cavo - *Arthur Back*
- ♥ Southern Jewelers Services
- ♥ Edgewater Collection
- ♥ Gemstone - *Mike Handley*
- ♥ GN Diamond
- ♥ Lafonn
- ♥ Malo Bands
- ♥ Genuine Gems
- ♥ AmerGem
- ♥ American Ring Source - *Trey Prichard*
- ♥ Star Gems
- ♥ Cas-Ker Co
- ♥ Start to Finish - *Steve & Renee Singer*
- ♥ Rhett Hartzog Co
- ♥ Artistry/Apollo Manufacturing - *Gene & Laura Lambert*
- ♥ Olympian Diamond
- ♥ Lustuor/Aiya Design
- ♥ Stuller
- ♥ Virgo Star
- ♥ DLight Refiners
- ♥ Citizen Watch Brand - *Craft Maier*
- ♥ Global Liquidators, Earth Grace & Edgewater - *Anna Bensman*
- ♥ BB&T
- ♥ Equity Diamond Brokers
- ♥ Prime Manufacturing
- ♥ Samuel Spil - *Joseph Spil*
- ♥ Tracy Pearls by Rebecca
- ♥ Southern Sales, Veer, Lavish, Butler Estates Jewelry - *Doris Butler*

# TIMEINVESTOR INC.

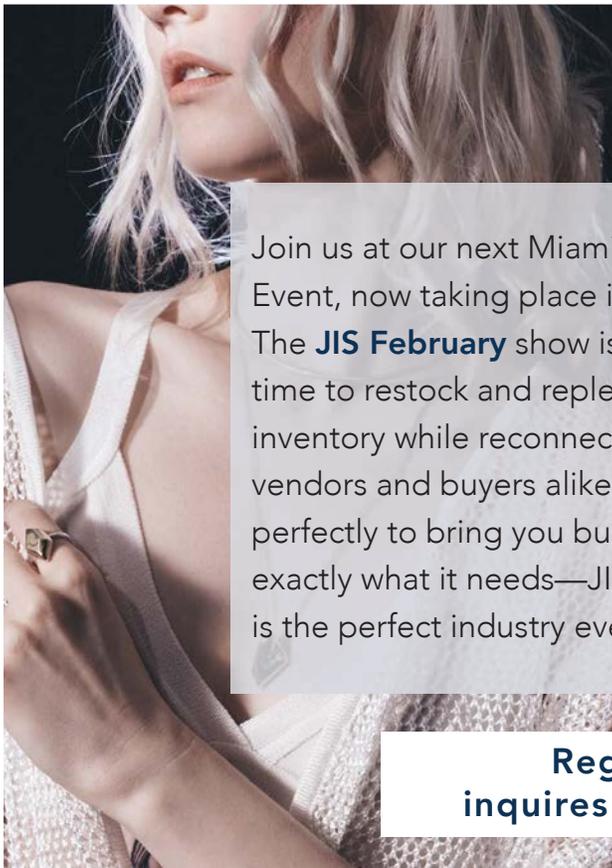
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Join us at our next Miami Beach Event, now taking place in **February!** The **JIS February** show is the perfect time to restock and replenish your inventory while reconnecting with vendors and buyers alike. Timed perfectly to bring you business exactly what it needs—JIS February is the perfect industry event for you.

**JIS**   
**FEBRUARY**

**NEW MONTH FOR 2020**

**FEBRUARY 9 – 11, 2020**  
MIAMI BEACH CONVENTION CENTER  
MIAMI BEACH, FL

**Registration will be open soon and exhibitor inquires are welcome! [JISSHOW.COM/FEBRUARY](http://JISSHOW.COM/FEBRUARY)**



# Begin Creating Your Designs for the

## 2020 Design Competition

Entering a design contest is a great way to bring attention to your store and/or your jeweler(s). The PR that a winner receives is invaluable. AJA membership offers many benefits, and the publicity you'll receive as a winner far exceeds the cost of your yearly dues.

Consider an entry in every category - this not only increases your chances of winning but it also makes for a more fun and exciting competition.

For more details call the AJA Office or Nancy Dawkins at (205) 526-5710 or visit [www.AlabamaJewelers.org](http://www.AlabamaJewelers.org)

### These are the Categories...

- o **Category 1)** Materials may cost up to \$1,000
- o **Category 2)** Materials may cost between \$1,001 to \$3,000
- o **Category 3)** Materials may cost over \$3,000
- o **CAD/CDM:** Cost of materials may vary
- o **People's Choice**
- o **Best In Show**

*The Official Rules of Entry are listed on the next page.*

Diversified Jewelry Opportunities



ADVANTAGE



**You Can Call It Closeouts...  
You Can Call It Surplus...  
Smart Retailers Call It Profit!**

*Inventory is acquired from a variety of relationships built over decades...*

- Diversified Fine Jewelry Collections
- Antique & Estate Fine Jewelry
- Overruns & Closeouts
- Manufacturer Surplus
- Opportunities Offered Below Market



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# 2020 Alabama Jewelers Association Jewelry Design Competition

The Wynfrey Hotel • Birmingham, AL

Sunday, April 19, 2020

## ENTRY FORM

Registration Fee Is \$25.00 Per Design, Per Category - Waived For First Time Entry  
Jeweler May Submit One Design Per Category In The Competition

•• DEADLINE FOR ENTRIES IS TUESDAY, APRIL 14, 2020 ••

•• Please Advise AJA About Your Entry Before Tuesday, April 14, 2020 ••

•• Must have entries at the Design Competition Desk at 8:30-8:45am on April 19, 2020••

Designer Name \_\_\_\_\_ Store Name \_\_\_\_\_

Email \_\_\_\_\_ Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ Number Of Years At The Bench \_\_\_\_\_

Select Your Category (Based On Cost Of Materials ONLY - NOT The Retail Value Of The Finished Item)

1. \$1,000 & Under \_\_\_\_\_ 2. \$1,001 To \$3,000 \_\_\_\_\_ 3. \$3,001 & Over \_\_\_\_\_

**ENTRY #1 - Total Cost Of Materials \$ \_\_\_\_\_**

Detailed Description Of Piece *REQUIRED* (If Possible, Include A Sketch or Photo)

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**ENTRY #2 - Total Cost Of Materials \$ \_\_\_\_\_**

Detailed Description Of Piece *REQUIRED* (If Possible, Include A Sketch or Photo)

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**ENTRY #3 - Total Cost Of Materials \$ \_\_\_\_\_**

Detailed Description Of Piece *REQUIRED* (If Possible, Include A Sketch or Photo)

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**ENTRY #4 - CAD/CAM - Total Cost Of Materials \$ \_\_\_\_\_**

Detailed Description Of Piece *REQUIRED* (If Possible, Include A Sketch or Photo)

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Please Contact **Megan Sherrer-Neel** About Your Entry  
3012 Airport Boulevard • Mobile, AL 36606  
Call (251) 473-1706 or Email [Megan@lousjewelry.com](mailto:Megan@lousjewelry.com)

• PAYMENT FOR ENTRY IS DUE BEFORE DESIGN COMPETITION BEGINS •



# Announcing the *NEW* Alabama Jewelers Association Scholarship Program

*Ask not what you can do for the Alabama Jewelers Association,  
but what the Alabama Jewelers Association can do for you.*



The AJA is one of the strongest State Jewelry Associations in the country, and we are adding another benefit for our members.

Beginning in 2020, the AJA will award two (2) scholarships annually in the amount of \$500 each, to two AJA members to put towards their continuing education in the jewelry industry.

We look forward to naming our winners during the April Convention. This convention will be held at the Wynfrey Hotel in Birmingham, April 17-19, 2020.

*The requirements as well as the scholarship application is on the adjoining page of this newsletter as well as online at [www.alabamajewelers.org](http://www.alabamajewelers.org).*



## 2020 *Calendar of Events*

**JANUARY 25-27, 2020**  
RJO  
Houston, TX

**FEBRUARY 5-8, 2020**  
JCK Tucson  
Tucson, AZ

**FEBRUARY 9-11, 2020**  
JIS  
Miami, FL

**FEBRUARY 29-MARCH 3, 2020**  
IJO  
Pittsburgh, PA

**MARCH 7-9, 2020**  
Atlanta Jewelry Show  
Atlanta, GA

**APRIL 17-19, 2020**  
AJA Annual Convention  
The Wynfrey Hotel  
Birmingham, AL

**MAY 30-JUNE 3, 2020**  
JIS Exchange  
Las Vegas, NV

**MAY 31-JUNE 5, 2020**  
Luxury By JCK  
Las Vegas, NV

**JUNE 2-5, 2020**  
JCK  
Las Vegas, NV

**JULY 18-20, 2020**  
RJO  
St. Louis, MO

**JULY 24-28, 2020**  
IJO  
Baltimore, MD

**AUGUST 8-10, 2020**  
Atlanta Jewelry Show  
Atlanta, GA

**OCTOBER 1-4, 2020**  
AJA Saltwater Seminar  
Island House Hotel  
Orange Beach, AL

**MARK  
YOUR CALENDARS!**

# Alabama Jewelers Association Scholarship Requirements and Application

## Requirements for AJA Scholarship Applicants and Recipients:

- The AJA Scholarship applicants and recipient(s) must be at least 18 years old (or older) before the first day of the Annual Spring Convention.
- Each applicant and recipient must be currently in the jewelry industry in some form before the date of application submission and must have at least one (1) year of experience in the jewelry industry
- By accepting this Scholarship, the Recipient has agreed to attend a qualifying jewelry program (listed below)
- Application and Recipients must be a member of AJA and current with yearly dues. (Applicant may be employed by a company that is a current member of AJA).
- Application must be sent in with one (1) letter of recommendation for applicant
- Applications are due by February 28th

*Upon receipt of this scholarship, recipient has 6 weeks to enroll in a course at Gemological Institute of America (GIA), New Approach Jewelry School or American Gem Society (AGS Course). Upon enrollment a scholarship check will be sent to one of the above mentioned courses.*

**Alabama Jewelers Association will award two (2) scholarships in the amount of \$500 each.**

**Send Scholarship Application and Letter of Recommendation to:  
alabamajewelers@icloud.com  
**Scholarship Application****

Full Legal Name: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_

Email: \_\_\_\_\_

Years in Jewelry Industry: \_\_\_\_\_ Current Position: \_\_\_\_\_

In a few short sentences, please tell us what Jewelry Experience you currently have, include how many years you have been in the jewelry industry:

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In a few short sentences, please explain why you would like to receive a scholarship, including what you will do with the scholarship if received:

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