



THE 2026 NORTH CAROLINA EDUCATIONAL SCHOLARSHIP FUND AND GRANT GUIDELINES

The North Carolina Educational Scholarship Fund, Inc. (NCESF), is an independent North Carolina non-for-profit corporation and tax-exempt organization managed by a select board of directors (Board). Educational grants made or scholarships underwritten through or funded by NCESF are payable under the following guidelines (Guidelines). The Board may from time to time, and in its sole discretion, amend these Guidelines as may be necessary or appropriate for the administration of scholarship funding to comply with the IRS regulations and guidelines for exempt scholarship organizations.

Members of the Miss North Carolina Class of 2026 must, without exception, provide the NCESF Scholarship Administrator a complete and signed copy of these Guidelines by 5:00 pm (EDT), Monday, June 22, 2026. If a member of the class fails to meet this deadline, she will not be able to apply for and receive any NCESF scholarship award or grant!

From year to year, NCESF may provide educational grants or fund scholarships for candidates in the Miss North Carolina (MNC) Program. Scholarships and grants payable to members of the MNC Class of 2026 are defined and payable as either: (1) On-Stage Competition Scholarships; or (2) an educational grant through the Benefactor Grant Program (formerly known as Benefactor Designated Scholarships).

I. On-Stage Scholarships. On-Stage Scholarships are defined as those earned through on-stage competition in the MNC Program and payable to the top eleven winners; the preliminary evening gown and talent winners; and any other on-stage scholarships awarded. These funds may be used solely for tuition charges at an accredited college or university.

II. Benefactor Grant Program. NCESF also manages a Benefactor Grant Program through which a funding benefactor may design a named scholastic grant and choose the terms and conditions under which the same may be awarded (subject to Board review and approval). Funds awarded under this program may be used for: (i) current tuition charges, book expenses school supplies, and other qualified educational fees incurred in a course of study at an accredited college, university, trade or technical school (collectively referred to as a “school”); (ii) reimbursement up to \$3500 for the purchase of a laptop computer required for a particular program or course of study; and (iii) repayment of qualified educational debt. The guidelines for payment of these grants are as follows:

- **Payment of Tuition and Fees.** Tuition and fee payments will be made directly to a school for the benefit of the grant recipient. The recipient must provide the NCESF Scholarship Administrator an itemized statement of charges for the current term that includes the sums due, student identification number, and a mailing address for the payment.
- **Payment of Qualified Educational Debt.¹** Grant funds may be used to reduce student loan debt provided that: (i) the loan is not in default; (ii) the student has satisfactorily completed the course work for which the loan was made; (iii) the loan is from a qualified educational lending institution or school; and

¹ Payment of scholarship funds to reduce qualified educational debt by a tax-exempt organization, has been the subject of discussion and differences of opinion. NCESF allows use of grant funds for qualified educational debt unless it is definitively found that such payments are not permitted. In the latter case, payment of funds to reduce educational debt would be suspended and members of the MNC Class 2026 notified accordingly.

(iv) the request for payment includes a copy of the promissory note evidencing the debt and a current loan statement showing the balance due, the account number and a mailing address where the payment is to be sent. If required, a form 1099-M will be given to a candidate for whom scholarship funds are disbursed for payment of educational debt.

- **Reimbursement for Books and Laptop Computer.** The recipient of grant funds may request reimbursement for book expenses and school supplies, and up to \$3500 for the purchase of a laptop computer and related supplies. A request for reimbursement for these expenses must include an accounting together with the sales receipts and confirmation from a college or university that the laptop is required for a particular program or course of study.
- **College Savings Plan (\$529) Option.** Thirty (30) days before a member of the MNC Class of 2026 has reached the end of her Eligibility Period to claim grant funds, if she has not been able to fully use the same, she may apply to the NCESF Scholarship Administrator to have any remaining balance in her NCESF Scholarship account paid to a \$529 College Savings Plan established in her name and for her benefit.

III. General Guidelines Applicable to all NCESF Funded Scholarships and Grants. With regard to scholarships and grants payable to members of the MNC Class of 2026, whether On-Stage Scholarships or through the Benefactor Grant Program, the following guidelines shall apply:

- **Eligibility Period.** Scholarship or grant funds must be claimed within a two-year period beginning on July 1, 2026, and ending on June 30, 2028, referred to as the “Eligibility Period.” Funds not claimed during the Eligibility Period will revert to the NCESF and used at the discretion of the NCESF Board.
- **The Miss North Carolina Exception.** Because MNC 2026 may be required to withdraw from school for a period of time or take a one-year leave of absence from work following her selection, her Eligibility Period, which also begins on July 1, 2026 and ends June 30, 2028, may be extended up to one year ending June 30, 2029. This request for an extension must be in writing, addressed to the NCESF Scholarship Administrator, and postmarked no later than May 1, 2028.
- **Successor Funds.** A scholarship or grant recipient will receive from NCESF only the amount of scholarship funds she earned in the 2026 MNC competition. Should a runner-up succeed to the title of MNC or succeed to any place higher than where she originally finished in the 2026 competition, she may only receive from NCESF the initial sum of scholarships and grants she earned.
- **Use of Local Funds.** A member of the Miss NC Class of 2026 must use all local scholarship funds prior to applying for her NCESF scholarships or grants. The local organization’s executive director may notify the NCESF Scholarship Administrator by email that local funds have been paid.
- **Prospective Payments Only.** Except for payment of qualified educational debt allowed through the Benefactor Grant Program, NCESF funds may only be used for prospective costs and expenses. In other words, NCESF does not disburse scholarship or grant funds for tuition, cost and permitted expenses incurred before MNC competition.

PLEASE SEE P.3

FOR SPECIFIC INSTRUCTIONS
ANY CORRESPONDENCE OR DOCUMENTS REQUIRED TO BE PROVIDED BY THESE GUIDELINES
MAY BE SCANNED INTO A PDF FORMAT AND EMAILED TO THE SCHOLARSHIP CHAIR.
EMAILS WITH PDF DOCUMENTS ATTACHED ARE PREFERRED.

NC Educational Scholarship Fund Attn: Meghan Porter Email: meghan.porter@icloud.com T. 919-356-2451	PO Box 5263 Attn: _____ Pinehurst, NC 28374 T. _____
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COLLEGE SAVINGS PLAN (§ 529) OPTION FOR GRANT FUNDS ONLY

Do have a §529 Plan () Yes () No Plan Sponsor: Account Owner: Beneficiary: Account No. Mailing Address	Example Plan Sponsor: College Foundation of North Carolina Account Owner: Jane Doe Beneficiary: Jane Doe Account No. 54-0123456-001 Mailing Address: PO Box 40877, Raleigh NC 27629
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I acknowledge receipt of a copy of the 2026 NCESF Scholarship and Grant Guidelines and it is my responsibility to complete and sign a set of these Guidelines and to return them to the NCESF Scholarship Administrator by 5:00 p.m. (EDT), Monday, June 22, 2026. If I fail to meet this deadline, I will not be able to apply for and receive any NCESF scholarship award or grant. Also, I understand that on or before August 1, 2026, I will receive a Notice of Scholarship or Grant Award and it is my responsibility to maintain a copy of this notice and these Guidelines. I also understand that my failure to submit a request for payment with supporting document within the Eligibility Period will result in the forfeiture of my scholarship funds. I have read and understand the NCESF 2026 Scholarship and Grant Guidelines, and I agree to abide by the same this ____ day of _____, 2026.

Candidate (Signature) _____ Mailing Address: _____ _____ School: _____	Title _____ Email Address: _____ Telephone #: _____ DOB: _____
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A DATED AND SIGNED COPY OF THESE GUIDELINES MUST BE SUBMITTED TO THE NCESF SCHOLARSHIP ADMINISTRATOR NO LATER THAN 5:00 P.M. (EDT), MONDAY, JUNE 22, 2026

PLEASE PRINT AND KEEP FOR YOUR RECORDS A COPY OF THE RULES AND TIMELY NOTIFY THE SCHOLARSHIP CHAIR OF ANY CHANGE IN YOUR CONTACT INFORMATION

NCESF HAD MADE EVERY EFFORT TO PROVIDE SCHOLARSHIP AND GRANTS FUNDS UNDER THE MOST FAVORABLE TAX TREATMENT. IT IS HOWEVER RECOMMENDED THAT THE RECIPIENT OF A SCHOLARSHIP OR GRANT CONSULT WITH A TAX PROFESSIONAL REGARDING SPECIFIC, INDIVIDUAL SITUATIONS


 Meghan Porter
 Chairman of the Board
 NC Educational Scholarship Fund