

**For Immediate Release**

**Carter Financial Management awards \$6,000 college scholarship to Ganga Bhandari, student from Emmett J. Conrad High School in Dallas**

**DALLAS, July 17, 2017**– [Carter Financial Management](#) (CFM) and its scholarship selection committee, comprised of CFM's partners and selected clients, has named Ganga Bhandari, a newly-graduated senior at Emmett J. Conrad High School in Dallas, to receive a \$6,000 scholarship to attend The University of Texas at Arlington. Bhandari is the fourth recipient of a CFM student scholarship since 2014.

"I have been inspired throughout my life by the belief that no matter how difficult the situation or circumstances are, I will keep working and moving forward, not giving up, and sooner or later, I will be rewarded," said Bhandari. "My family has always supported me, but unfortunately, they cannot afford my college fees. With the help of this scholarship, I can study towards attaining my degree."

Bhandari continued, "I believe in giving back to my community by helping others so no child will have to struggle like I did. I know the journey to my degree will be tough but with my mother's strength, my father's memory, my passion for helping others, and with the help of scholarships like this, I am inspired to keep moving forward to earn a Bachelor's of Science in Nursing. After my family is stable economically, I will then seek medical school admission to pursue my goal of becoming a doctor."

Bhandari was chosen by the Carter Financial Management Scholarship Selection Committee because of his great capacity to serve others. Bhandari excelled academically while also taking large roles as a student leader. To give just two examples, he participated in the Rising Leaders Club, a school service organization that engages students in non-profit volunteer projects, and the Peer Assistance and Leadership Program (PALs), which has a mission **to enable young people to use their potential to make a difference in their lives, schools and communities**. Ganga has given his all to sports, as well. A refugee from Nepal, Ganga learned football, playing three years on Emmett. J Conrad's varsity team and ultimately leading as team captain his senior year.

"Ganga Bhandari is an impressive individual, driven to achieve his goals," said Bill E. Carter, president of Carter Financial Management (CFM) and Branch Manager of Raymond James Financial Services (RJFS). "He has come so far in his short life. All of us on the selection committee express admiration for this young man's focus on giving back to his community, supporting his family and earning excellent grades while furthering his education. Also, in a great twist this year, Ganga is the younger brother of our 2016 scholarship recipient, Umesh Bhandari. This is such an outstanding family; we're proud for the opportunity to extend our support."

Kathy Muldoon, partner at CFM, Financial Advisor of RJFS, and fellow scholarship selection committee member, added that the committee was inspired by Ganga's dedication to academics and community outreach. "He is driven to achieve and has a big heart. When Ganga has free time, he uses it to volunteer. This is the quality of individual we want to help in any way we can," she said.

Carter Financial Management initiated this annual scholarship in 2014 to help students aspire, lead and pursue their educational dreams, regardless of income or other potential roadblocks;

it is designed to help set the course for aspiring college students. Every year, the CFM Scholarship Selection Committee reviews dozens of applicants and chooses one winner. There have been three other scholarship recipients:

- Jorge Rodriguez-Santana, the 2014 CFM scholarship winner, now a senior at Texas A&M.
- Rebecca Coy, the 2015 CFM scholarship winner, now a junior at The University of Texas.
- Umesh Bhandari, the 2016 CFM scholarship winner and older brother of our current winner, Ganga. Umesh is now a sophomore at the University of Texas at Arlington.

**About Carter Financial Management Inc.**

Carter Financial Management is an independent practice based in Dallas where the team of advisors provides client-centered wealth management services to affluent individuals, families and business owners. The team offers a true one-stop-shopping experience, with equal strengths in planning, implementation and management. Its advisors' relationship with Raymond James Financial Services allows the CFM team to provide the personalized service of a small boutique, coupled with the vast resources of a global firm. For more information, visit [www.carterwealth.com](http://www.carterwealth.com) or call 214-363-4200. For media inquiries, contact Holly Schmidt, Executive Assistant, (214) 363-4200, [hschmidt@carterwealth.com](mailto:hschmidt@carterwealth.com).

**EDITOR'S NOTE: PHOTO AVAILABLE UPON REQUEST**

Carter Financial Management is located at 12222 Merit Drive, Suite 1800, Dallas, Texas 75251. Securities offered through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment advisory services are offered through Raymond James Financial Services Advisors, Inc. Carter Financial Management is not a registered broker/dealer and is independent of Raymond James Financial Services. Raymond James is not affiliated with the scholarship program mentioned in this article.