



2012 – 2013 Scholarship Program

As part of our commitment to higher education, Greater Minnesota Credit Union is offering a scholarship program to its membership. The program, which establishes Traditional and Non-Traditional scholarships, is open to all members pursuing higher education, regardless of age or employment status.

The total amount that will be given out for the 2012-2013 school year is \$2,000:

- Traditional Scholarships: 3 awarded for \$500 each
- Non-Traditional Scholarships: 1 awarded for \$500
- Actual awards depend on applications received, and whether or not applicants meet the criteria.
- There will be a one-year expiration date on all scholarships.
- Scholarships will be paid out directly to the school during the student's first quarter/semester with at least a 2.0 grade point average.

The application criteria are as follows:

- Must be a member of Greater Minnesota Credit Union and your account must be in good standing.
- Must write an essay of 500-1,000 words. This year's essay question is:

Why is it so hard for people to talk about money? What could your credit union do to make it easier?

- The applicant's name, and the names of any of the applicant's family members, should be omitted from the essay; it will be cross-referenced to the application form by code number only; an essay received with the applicant's name or family members' names will result in the disqualification of the application
- Must be either a high school senior seeking higher education (traditional) or an existing student of higher education/returning to seek higher education (non-traditional)
- Scholarships will be awarded for applicants attending any post-secondary, accredited school (2-year, 4-year, trade school, vocational school, etc.)
- Applicants will be selected by a committee based on the following: overall presentation of essay and application (appearance, style, grammar, content); community involvement; school/extracurricular activities

Scholarship applications may be downloaded in PDF format at www.gmcu.com. Paper copies may be obtained from your high school office, any Greater Minnesota Credit Union branch or will be postal mailed or e-mailed upon request. Any questions regarding the GMCU scholarship program should be emailed to scholarships@gmcu.com.

Submitting Applications:

Traditional Applicants: Please submit your scholarship application to your high school office in accordance with the rules of your high school's scholarship program. If your high school does not have a scholarship program in place, please follow the process for Non-Traditional Applicants.

Non-Traditional Applicants: Applications may be sent to Greater Minnesota Credit Union using one of the following:

- Drop off the application at any branch (Mora, Milaca, Isle, Elk River, Pine City, Ogilvie)
- Submit the application by mail to:
Scholarship Committee
Greater Minnesota Credit Union
112 S. Lake Street
Mora, MN 55051
- Submit the application electronically to: scholarships@gmccu.com.

Key Dates:

- Applications will be available beginning January 6, 2012.
- **Traditional Applicants:** Deadline for applications is determined by your high school. Please consult your high school office. If your high school does not have a scholarship program, please follow the deadline for Non-Traditional Applicants.
- **Non-Traditional Applicants:** Deadline for applications is April 16, 2012.

Disbursement of Funds:

Once recipients have started classes at their schools, funds will be deposited with the Student Financial Aid Office of the college, university or post-secondary technical school indicated on the application during the first grading period in the school year for which the scholarship applies. Scholarship funds will be disbursed by the school for payment of tuition, books and fees. The following stipulations will be indicated when funds are submitted to the schools:

- Scholarship funds can be disbursed by the school for payment of tuition, books and fees.
- The student must have a GPA of 2.0 or better for the current term.
- If the student does not attain a GPA of 2.0 in the first term (quarter/semester), it may be carried over to the second term (quarter/semester).
- The student must be in active status and attending classes part time or full time.
- Any scholarship funds not withdrawn by the recipient by the end of the school year for authorized expenses shall be forfeited by the recipient and returned to Greater Minnesota Credit Union.

Promotion and Recognition:

Scholarship recipients shall be announced to the credit union membership in the Summer 2012 *Quarterly Interest* (GMCU's quarterly newsletter) and on the credit union's web site (www.gmccu.com). Recipients will be notified by phone or mail and may be asked to submit a photo for promotional use and public announcement of the awards.



2012 – 2013 Scholarship Application

This PDF application has fields that may be completed by typing into them. (The file cannot be saved). Begin by clicking your cursor into the first field, after that you can “tab” through the rest of the fields. After completing this application please print, scan and e-mail to scholarships@gmcu.com.

Credit Union Account Number	
Name	
Address	
City, State, Zip	
Phone Number	
E-mail address	
Name of High School currently attending (if Traditional)	
Accredited post-secondary school you will be/are attending* <i>*School Name; Financial aid office address & phone number</i>	

By signing below:

- I agree to have any and all information on this application verified by the Scholarship Committee of Greater Minnesota Credit Union. I certify that the information given in my application is factual and correct.
- I understand that my name, excerpts from my application (including the essay) and/or picture may be used for purposes, including the announcements of the scholarships.

Signature of Applicant

Date

IMPORTANT – PLEASE READ

The applicant's name, and the names of any of the applicant's family members, should be omitted from the essay. It will be cross-referenced to the application form by code number only. An essay received with the applicant's name or family members' names will result in the disqualification of the application

Which category best describes you:

- Traditional:** A high school senior seeking higher education at an accredited post secondary school (2-year, 4- year, trade school); or those taking advantage of the post-secondary education option (PSEO).
- Non-Traditional:** An existing student of higher education/returning to seek higher education at an accredited post secondary school (2-year, 4- year, trade school).

The entire scholarship application must be typed (not printed). You may submit this information separately, rather than using pages 4-5 of this application.

What is your anticipated major/graduate program?	
Why did you choose this major/graduate program?	

Briefly list noteworthy activities, achievements and honors.

Briefly list school or community memberships. Include names of organizations and their activities.

Briefly list volunteer and/or community work.

Essay Question:

Why is it so hard for people to talk about money? What could your credit union do to make it easier?

Essay Guidelines:

- Essays that include your name, or any of your family members' names **will not be considered**.
- You are encouraged to talk with staff members and volunteers of your credit union to gather information you feel would be necessary to include in your essay.
- You are allowed to use any research materials.
- Spelling and grammar will be considered and creativity is encouraged.
- Minimum number of words: 500
- Maximum number of words: 1,000
- The essay must be typed, and attached with the Scholarship Application

ESSAY QUESTION: (Please do not include your name).

Why is it so hard for people to talk about money? What could your credit union do to make it easier?

ESSAY continued: (Please do not include your name).