

INDIANA HEARTLAND CREDIT UNION SCHOLARSHIP

1. The Credit Union will present up to two \$1,000 academic scholarships and one \$1,000 trade scholarship annually to worthy recipients.
2. Students must enroll in an accredited institution in a program of at least one academic year or in an accredited trade program.
3. Previous high school graduates, current college students, and high school seniors, along with members pursuing a trade may apply.
4. Recipients shall be chosen by the Board of Directors or a committee approved of by the Board.
5. Applicants shall have at least a 3.0 GPA in high school and college (if applicable). They shall submit their latest transcript (unofficial is ok) from high school or college, even if they are not currently attending.
6. Checks shall be made co-payable to the student and institution on presentation of his/her upcoming class schedule. The grant is for the upcoming academic year, but it may be used for summer school immediately before or after that academic year.
7. Criteria are determination, goals, work history, academics, church, and community activities all.
8. A **typed** essay must be submitted answering one of the two prompts provided.
9. The deadline is **Friday, March 13th by 5:30 p.m.**
10. Winners will be announced and awarded their certificate at IHFCU's Annual Meeting in the Spring.
11. Applicants must be a member of Indiana Heartland Federal Credit Union by December 31st of year prior to deadline.
12. Scholarship applications will be available from the Credit Union office at 402 S. Berkley Rd. or available to download on our website at www.indianaheartland.org. For more information, call 765-854-3067.
13. Scholarship applications along with attached transcripts can be dropped off at IHFCU or emailed to contactus@indianaheartland.org on or before **Friday, March 13th by 5:30 p.m.**

**INDIANA HEARTLAND FEDERAL CREDIT UNION
SCHOLARSHIP**

Name: _____ HS/College Grad. Yr.: _____

Address: _____ Zip Code: _____

City: _____ State: _____ Phone: _____

Academic Scholarship:

College Major: _____ College Minor: _____

College you are or will be attending: _____

Trade Scholarship:

Trade School you are or will be attending: _____

Type of trade: _____

List of job experiences up to three years:

Employer	Type of Work	Dates Employed
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List of major high school and/or college activities within the last two years:

List of major church and/or community activities in the last two years:

Please list any major honors or awards received within the last two years:

ESSAY PROMPTS

Select **one** of the following prompts for your essay:

1. Balancing Technology and Member Relationships

Credit unions are founded on the philosophy of ‘people helping people.’ In an era of digital banking and automation, such as AI, ATMs, and web-based services, how can credit unions embrace innovation while continuing to build trust, personal relationships, and meaningful, face-to-face connections with their members?

Lastly, identify one challenge you anticipate encountering as you pursue your degree or trade certification. Describe how you plan to overcome this obstacle, including the strategies, resources, or steps you will take to stay on track and achieve success.

2. Innovating Financial Literacy

Many people find financial decisions like taking out a loan, managing debt, building credit, or planning for a home purchase intimidating and confusing, especially if you have never done them before. First, identify one financial topic you wish you knew more about or were taught sooner. It can be one listed above or another financial topic you have found difficult to navigate yourself. Second, come up with a creative resource or tool that IHFCU doesn’t offer that you think would be beneficial to yourself and other members to have! Get creative! Think of a resource or tool that’s engaging, fun, or interactive even!

Lastly, identify one challenge you anticipate encountering as you pursue your degree or trade certification. Describe how you plan to overcome this obstacle, including the strategies, resources, or steps you will take to stay on track and achieve success.

Essays generated in whole or in part using artificial intelligence tools (including ChatGPT or similar software) will be disqualified. All submissions will also be reviewed for plagiarism. Please ensure your essay reflects your own original work and ideas.

**ESSAY (required and typed)
(400-600 words)**

Essay Prompt:

Signature

Date

Applications must be returned to the Credit Union at 402 S. Berkley Rd., Kokomo, IN 46901 or emailed to contactus@indianaheartland.org by Friday, March 13th, before 5:30 p.m.

Recipients will be recognized and announced at the annual meeting this Spring. The Applicant's most recent transcript (unofficial is acceptable) must be attached or provided with the application to be considered complete.