



2010 – 2011 College Scholarships

The Award

South Jersey Federal Credit Union College Scholarships are awarded to college-bound high school seniors. Scholarship awards in the amounts of \$1,000, \$500 and \$250 are available for the 2010 - 2011 academic year. These scholarships are paid directly to the chosen educational institution.

Eligibility

The applicant must be a high school senior and the student or a parent must be a member of South Jersey Federal Credit Union. Scholarship funds must be used: (1) for tuition; (2) only at an accredited educational institution; and (3) by January 31, 2011.

Application Process

Eligible students must complete this application. **No photocopied applications will be accepted.** A student may enter only one application.

1. The signed application **must** be submitted with:

- ◆ **An official high school transcript.**
Note: The transcript must contain a straight, not weighted, cumulative numeric grade point as of the end of the eleventh grade. If this is not the system your school uses, ask your Guidance Department to provide the grade in this format on your transcript.
- ◆ **An SAT/ACT transcript provided through your high school Guidance Office.**
- ◆ **A written reference from one of the applicant's teachers.**

2. Return the application, transcript and reference to the credit union by the application deadline. If any portion is incomplete or not included, your application will not be considered.

Selection Process

Judging will be based on both subjective criteria, such as essays, and weighted, objective criteria such as academic performance, extracurricular/community activities, references and personal goals. Judging will conclude in early May. Schools will be notified of scholarship winners by **May 17, 2010.**

Application Deadline

Application must be returned to South Jersey Federal Credit Union no later than **Friday, February 26, 2010.**

Scholarship Application Information

Applicant will not be considered unless all information is completed in full and all requested documentation is provided. Please type or print clearly, and answer the following questions completely. If more room is necessary, additional pages may be added.

Name _____

Street Address _____

City _____ State _____ Zip Code _____

Telephone Number (____) _____ Social Security Number _____ - _____ - _____

High School _____ Anticipated Graduation Date _____ - _____ - _____

Who in your immediate family is/are a SJFCU member(s)? _____

What is their relationship to you? _____

Name of Institution You Plan to Attend _____

Honors and Awards _____

Curricular, Extracurricular and Community Service Activities, Employment (>10 hours/week)

Leadership Positions Held (Elected or Appointed)

Career and Education Goals

Teacher Reference

Student's Name _____ Date ____/____/____

Dear Teacher,

The above named student is applying for a scholarship from South Jersey Federal Credit Union. Each applicant must submit a recommendation from a teacher. Please complete the questionnaire below and add any applicable comments. If this application is not completed and signed, the applicant will not be considered for the scholarship. The student must return the material to South Jersey Federal Credit Union by February 26, 2010. Thank you for your cooperation.

1. Participation in Discussion (Self-Initiated)

- Always involved, often initiates discussion
- Usually participates
- Often participates
- Occasionally participates
- Seldom participates
- Not applicable

2. Involvement in Classroom

- Very high in all activities
- Active, usually shows genuine interest
- Mild, politely attentive
- Distracted, does other things during class
- Vacillates greatly
- Not applicable

3. Pursuit of Independent Study

- Considerable study and major project(s)
- Considerable study or major project(s)
- Some study and minor project(s)
- Some study or minor project(s)
- No evidence of independent study

4. Evenness of Performance

- Consistent, varies no more than one mark
- Occasionally varies more than one mark
- Uneven, often varies two marks
- Erratic, performance fluctuates greatly
- Often inconsiderate

5. Critical Questioning Attitude

- Often challenges
- Sometimes challenges
- Occasionally challenges
- Rarely challenges
- Not applicable

6. Depth of Understanding

- Excellent insight
- Good understanding
- Some insight
- Little insight
- Poor understanding

7. Personal Responsibility

- Always accepts fully
- Usually accepts fully
- Partially accepts
- Sometimes refuses
- Often refuses

8. Consideration for Others

- Always considerate of others
- Usually considerate
- Little evidence of consideration
- Sometimes considerate

Comments (use additional paper if necessary.) _____

Teacher Signature _____

Essay Information

Please complete the following essay question. It is required that you complete the essay question to be considered for a scholarship. Your printed answer must be between 500 - 700 words in length. Submit your response on a separate piece of paper. Points will be deducted if your answer is not printed. The following background information is provided to help you answer the questions.

“Credit unions were started in the mid-1800’s by European weavers, miners, farmers and shopkeepers who had no access to financial services - especially credit. Credit unions were formed as non-profit financial cooperatives, owned and operated by groups of people with a common bond, such as employment, community or religious affiliation. They began by pooling their money to provide each other with access to credit. Today’s credit unions still operate as non-profit cooperatives, governed by an unpaid volunteer board of directors elected annually by the credit union membership. Though much larger and diverse than in their humble beginnings, today’s credit unions still operate with the philosophy of ‘People Helping People.’”

Essay Question: (500-700 word requirement)

What distinguishes your credit union from other financial institutions? What services can a credit union offer to assist with your financial needs, now and in the future?

Certification and Release Authorization

The information below must be completed before the applicant can be considered for a scholarship.

I certify that this information is true, complete and accurate. I authorize the release of this information to confirm or verify this application.

Student’s signature _____ Date ____/____/____

Parent/Guardian Signature _____ Date ____/____/____

**Our goal
is to help you
reach your goal!!**

Sponsored by
South Jersey Federal Credit Union.

