



2010 CUAO FINANCIAL LITERACY SCHOLARSHIP INSTRUCTIONS

The Credit Union Association of Oregon's Financial Literacy Committee is offering two \$500 scholarships for the school year 2010.

1. The applicant must meet **ALL** of the following criteria:
 - Graduating high school senior.
 - Enrolled or to be enrolled in an accredited college or university as a full-time student (12 hours per term).
 - Have a cumulative high school GPA of 3.0.
 - When applying for the scholarship, the **applicant** must be a member in good standing of an Oregon credit union and **have his or her own account**.
2. Applications are available online at www.cuao.org, or directly from CUAO by calling (503) 641-8420 or (800) 688-6098. The completed application (including an academic transcript from each high school you attended), must be received by CUAO by **March 31, 2010**. Any package received after March 31 will not be considered, regardless of post-date. Mail the complete package to CUAO Financial Literacy Scholarship, PO Box 1900, Beaverton, OR 97075-1900.
3. Answer all questions on the scholarship application. If the answer is no, none, zero, or not applicable, please include that answer.
4. Please type your entry if possible (or print legibly in ink). **NOTE:** The essay ***must*** be typed.
5. An *academic transcript* must be included from each high school you attended. Transcripts should cover all classes taken in the 10th through 12th grades. Official transcripts are best, but clear, unaltered copies are accepted. Records should be complete through the *last* grading period.
6. CUAO will not be responsible for late submissions, applications lost in the mail, or for documents post-marked by the appropriate date but received after the deadline set above. Do not send anything you wish returned. All materials submitted become the property of CUAO, and will not be returned.
7. If you have any questions concerning this scholarship, please contact the Credit Union Association of Oregon Scholarship Coordinator at (503) 641-8420 or (800) 688-6098.

SELECTION:

Applications will be reviewed and finalists recommended by the Credit Union Association of Oregon. All scholarship recipients will be notified by mail after **May 31, 2010**. Applicants who are not selected may not be notified.

AWARD:

The award will be paid directly to the college or university of choice and credited in the recipient's name. Awards are to be used as determined by the student's plan of study.

PAYMENT:

Payment of the scholarship will be made upon submission of verified registration. Termination of the student's school program, including failure to maintain full-time status, will result in the cancellation of the award and any remaining funds will be returned to the Oregon Credit Union Foundation and not re-disbursed. Remaining funds may be forwarded to another accredited college or university upon request and proof of enrollment (subject to all applicable scholarship rules).



Application and Essay Form

2010 CUAO Financial Literacy Scholarship

Please read the Scholarship Instruction page before completing application

Applicant Name:

Phone Number:

Email:

Address:

City:

State:

Zip:

Name of the credit union of which you are a member? (*List all*)

Name of college/university to which you have applied to attend:

Location of school (city/state):

High school you attended:

High school cumulative GPA (grade point average):

Intended area of study (list only one):

SHORT ESSAY (750 words or less): How can your credit union membership help you avoid financial pitfalls? (*Please attach a separate sheet*) Our judges will be evaluating your essay on content, spelling and grammar, and originality.

STUDENT LEADERSHIP AND ACTIVITIES: List involvement in student activities which encourage development of leadership, citizenship, and personal/interpersonal skills, and which demonstrate initiative and positive contribution. (*Please attach a separate sheet.*)

COMMUNITY LEADERSHIP & ACTIVITIES: Community activities are not related to school functions. List activities designed to improve or promote the "quality of life" in your community, which demonstrate your initiative and positive contribution. List approximate number of hours involved in each commitment. (*Please attach a separate sheet.*)

I certify all information provided on this application and attachments is complete and correct, to the best of my knowledge. I authorize the Scholarship Committee and designees to verify the information.

Applicant's Signature

Date

An academic transcript must be included for each high school you attended. Deadline for submitting completed scholarship application is March 31, 2010. Mail applications to: CUAO, PO Box 1900, Beaverton, OR, 97075. Scholarships will be awarded in May 2010. Awards are payable to qualifying school(s). By submitting the application, all applicants agree that if selected, permission is granted for recipient's name, photo, and essay to be used in various publications.