

Competitive Scholarship

2024 Guidelines



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Introduction

Foresters Financial™ is proud to contribute to the success that education can bring to individuals, families and communities. The Competitive Scholarship member benefit offers up to 355 tuition scholarships of up to \$2,500 (local currency) to eligible students pursuing post-secondary education at an accredited university, community college or trade program on a full-time basis. This benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS), on behalf of Foresters.

Important Dates

Application start date	December 4, 2023
Application end date	April 30, 2024
Applicants will be notified about their award status	In the first week of June. If you are selected for a scholarship, then you must accept or decline your award by the deadline indicated on the acceptance form. If an acceptance is not provided by this deadline, then you risk forfeiting your scholarship.
Scholarship funds issued	By August 31, 2024

Award Details

1. Foresters awards up to 355 scholarships (each worth up to \$2,500 in local currency) per academic year between Canada and US.
2. The scholarship can be awarded up to three consecutive years after the first application for qualified applicants.
3. The scholarships will be applied to **tuition and mandatory fees¹ only** for undergraduate study at accredited, non-profit two or four-year colleges/universities or vocational/technical schools in Canada and US.
4. Students are awarded **one award per academic year**.
5. The award must be used for the academic year it was awarded unless winners submit a formal request to have the award deferred.
6. Recipients may transfer from one eligible post-secondary institution to another and retain the award as long as they have proof of transcript from their current institution.
7. If recipients have other scholarships or subsidies which cover portions of tuition costs, Foresters will provide a scholarship which will amount to the lesser of:
 - a) \$2,500 (local currency) or
 - b) The recipient's remaining tuition requirements for that given academic year.

Note: Payments will be allocated in the local currency of the country which the institution is located and not the applicant's country of residence.

¹ Mandatory fees (or compulsory fees) are required charges in addition to tuition; some mandatory fees are charged to all students enrolled at the institution, while others are specific to certain majors or classes. These fees must be paid in order for a student to enroll/remain enrolled, and in most cases, cannot be waived. Mandatory fees can include fees that support institution-wide initiatives (technology, building construction/maintenance, libraries, student activities, etc.) as well as course or lab fees related to specific coursework. Please note that room/housing, board/food and books/supplies are not considered mandatory expenses under this definition, even if they are included in the institution's student budget.

Eligibility

Part A

To be eligible, the applicant must meet **ONE** of the following criteria:

1. Foresters member who is insured under:
 - An in-force certificate; or
 - An in-force annuity; or
 - A rider under any of the certificates listed above; or
 - Have an in-force Foresters Social Fraternal Membership.
2. The spouse of an eligible Foresters member as defined above.
3. Dependent child or grandchild of an eligible Foresters member as defined above.
 - Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

Part B

Competitive Scholarship is broken down into two applicant categories: New Applicants and Returning Candidates, each with its own eligibility requirements:

New Applicants	New Applicants are students who are either in their final year of secondary education or are completing their post-secondary education and are applying to Competitive Scholarship for the first time.
Eligibility	<p>New Applicants must meet all the following criteria in Part B:</p> <ol style="list-style-type: none"> 1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. 2. Applicants must have completed a minimum of 200 hours of community service over the last two years (from March 1, 2022 – April 30, 2024). 3. Applicants must have a minimum GPA of 3.2 or an 80% average. 4. Applicants must be enrolling in a minimum 2-year, full time undergraduate program of study at a recognized institution in Canada or US in Fall 2024.
Returning Candidates	<p>The Returning Candidate application must be completed by students who:</p> <ul style="list-style-type: none"> ▪ Had applied for a scholarship previously as a New Applicant and were declined, or; ▪ Those who are previous scholarship award recipients or; ▪ Are current scholarship award recipients.
Eligibility	<p>Returning Candidates must meet all the following criteria in Part B:</p> <ol style="list-style-type: none"> 1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. 2. Applicants must have completed a minimum of 50 hours of community service over the last one year (From March 1, 2023 – April 30, 2024). 3. Applicants must have a minimum GPA of 3.0 or 75%. This <u>must</u> be reflected on your current transcript. 4. Applicants must be enrolled in full time studies in the academic year they are applying as a Returning Candidate. 5. Applicants must be enrolled full time in the Fall semester.

Application Requirements

Overall weighting of the application components:

- Essay (only required from New Applicants) and Community Service: 65%
- Grades: 35%

Based on the number of applicants, the competition for these scholarships is high. The minimum requirements of an essay (for New Applicants only), community service² hours and grades are items all students need in order to just be considered for a scholarship. Please be mindful that at any time during the selection period, you may be asked to submit proof for the number of community service hours worked. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

Note: up to 355 applicants from Canada and US will be chosen by the Selection Committee, as scholarship winners. This includes Returning Candidate scholarship recipients.

Volunteer/Community Service

Preference will be given to applicants who have:

- Been involved in volunteer activities that support family well-being, including playgrounds/public space cleanup, children's health/wellness and other projects connected to family togetherness.
- Held leadership roles in their community service.
- Participated in a Foresters Community Volunteer activity.

Competitive Scholarship encourages students to support a wide range of community activities and types of projects and programs. While each application will be evaluated on its own merits, Competitive Scholarship will not accept partisan, political or direct religious volunteer/ community service activities.

Essay

For New Applicants only:

In 250 words or less, all applicants will need to share a written response about their experience with a volunteer project where they gave back and supported a community need. Why was it meaningful and how did it impact the community?

Restrictions

The following restrictions apply to the Competitive Scholarship member benefit:

1. New Applicants whose applications have been declined or accepted are able to apply for a Competitive Scholarship up to three consecutive times by completing the Returning Candidate application until such time as the recipient's first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.
2. The scholarship is applicable only to the first post-secondary degree or diploma sought by the recipient.

² Community service is volunteering for any community-based organization, registered non-profit, or registered charity.

3. If the sponsoring member passes away after the scholarship is awarded, the recipient will still receive the scholarship if he/she meets the requirements under Parts A and B of the "Eligibility" Section of these Guidelines for New Applicants and, in subsequent years, meets the criteria for Returning Candidates.
4. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.
5. Membership status and eligibility is verified at different stages of the application period and throughout the year.
6. Recipients of Orphan Scholarships and the Foresters Renew™ grant are not eligible to apply for the Competitive Scholarship.

How to Apply

Visit either [Foresters.com](https://www.Foresters.com) or [MyForesters.com](https://www.MyForesters.com), during the application period and create an online account using the *Apply Now* buttons.

Note: the ISTS Scholarship Portal is separate from MyForesters and requires its own account. Accounts must belong to scholarship applicants only.

Once you have created an online account, you can use the site to submit and track the status of your application and supporting information. You are responsible for making sure that you have successfully submitted all required application components before the deadline by logging in to your online account regularly. Once you have created your account, you can receive email reminders and notifications at more than one e-mail address by entering an alternate or "Member email" address in your account profile.

Foresters and International Scholarship and Tuition Services (ISTS) are not responsible for information that is late, unsuccessfully submitted or inaccurately completed.

For More Information

For specific questions about your application, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at, by email at Foresters@applyISTS.com or call toll free 1 866-258-0626, Monday to Friday from 7:00 AM to 7:00 PM Central.

For additional information regarding the Competitive Scholarship benefit or other member benefits, please contact Foresters Member Services by email at myforesters@foresters.com or call toll free 1 800-444-3043.

Interested in becoming a member? Connect with an [Advisor/Producer](#) today to ask how to begin your [membership](#) with Foresters.

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria.

Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions, and limitations and may be changed or cancelled without notice or are no longer available.

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