

# 2019 EDUCATION SCHOLARSHIP APPLICATION



**Application Deadline: Friday, February 1, 2019**

CU Use Only

## Applicant Information

Last Name		First Name		M. I.	Date of Birth	
Home Address			City		State	Zip
Mailing Address (if different)			City		State	Zip
Phone Number	Email		Applicant's Bay Federal Credit Union Member Number or Account Number			

## Current School (or last school attended)

School Name or <input type="checkbox"/> Not Currently Enrolled		Year in School (e.g. Senior)	Graduation Month/Year
School Address		City/State	Website
Major or Educational Goal at this School			

## School You Plan to Attend in Fall 2018 (if different from above)

School Name		School Application Status <input type="checkbox"/> Accepted <input type="checkbox"/> Pending	Anticipated Graduation Date
School Address		City/State	Website
Major or Educational Goal at this School			

## Required Documents

Applicants must submit the following items by no later than 11:59 PM Pacific Time on Friday, February 1, 2019:

- A completed, signed, and dated 2019 Education Scholarship Application.
- A copy of your driver's license or student ID card with photo.
- A copy of one (1) of the following:
  - Your most recent high school or college transcripts (transcripts do not need to be certified and are subject to confirmation), OR
  - Your high school diploma, general education development (GED) certificate, or an equivalent document showing high school completion.
- Proof of enrollment or letter of acceptance from the school or education program you plan to attend in the fall of 2019. If you are unable to provide proof of enrollment by February 1, 2019, provide a written statement explaining why with your scholarship application.
- One (1) letter of recommendation from a teacher, school counselor, employer, or community member. The letter should provide insight to your character and educational capabilities.
- A 1-2 page, typed summary of:
  - Educational and/or professional history and notable accomplishments, if any.
  - Community service or volunteer experience.
  - Extra-curricular activities, special skills, hobbies, and interests.
- An original essay on the following topic: What do you consider to be the most important financial problem faced by people in your community? Why? What should be done about it? **See "Essay Requirements" on page 4 for additional details.**



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## SUMMARY

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Bay Federal Credit Union's Education Scholarship is for students who are pursuing education and career training opportunities after high school. Up to three individual winners will be awarded \$1,500 to pay for expenses directly related to their continuing education.

Those who wish to be considered for an award must meet all eligibility requirements below and submit a completed 2018 Education Scholarship Application and all required documents described in this document by no later than 11:59 PM Pacific Time on Friday, February 1, 2019.

Winners will be notified on Monday, March 4, 2019. Winners and their family members will be invited to receive their scholarship awards at Bay Federal Credit Union's Annual Meeting on Tuesday, March 26, 2019.

## ELIGIBILITY REQUIREMENTS

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Eligibility for a Bay Federal Credit Union Education Scholarship award is based on the following requirements:

- **Membership.** Applicants must A) be a Bay Federal Credit Union member in good standing (i.e. listed as the primary owner of a Membership Savings Account, with no ownership of deposit accounts with negative or charged-off balances, or past-due/charged-off loans or lines of credit), or B) become a member by opening a Membership Savings Account with Bay Federal Credit Union by February 1, 2019. Membership criteria is available on the Bay Federal Credit Union website, [www.bayfed.com](http://www.bayfed.com).
- **Academic Eligibility.** By August 1, 2019, applicants must A) have earned a high school diploma, general education development certificate (GED), or equivalent certificate of high school completion, and B) be enrolled in a course of study at any post-secondary school, college, university, or certification program that is currently accredited by any of the nationally recognized accrediting agencies listed on the U.S. Department of Education website, [www.ed.gov](http://www.ed.gov), with classes beginning no later than October 1, 2019.

Current Bay Federal Credit Union employees are not eligible for this scholarship; however, past Bay Federal employees and family members of current employees, officers, and volunteers are eligible to apply.

## DEADLINE AND SUBMISSION INSTRUCTIONS

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**The deadline to submit Scholarship Applications and Required Documents and Materials is Friday, February 1, 2019.**

Please refer to the 2019 Education Scholarship Application for a complete list of required documents. All documents should be neatly organized and submitted together. If any document, such as a transcript or letter of recommendation, is delivered separately from other documents, the document must be submitted by the due date and include the applicant's name and contact information.

- **Electronic Submission.** Electronic documents must be submitted as [attachments](#) to an email sent to [scholarship@bayfed.com](mailto:scholarship@bayfed.com) in one of the following formats: .pdf, .doc, .docx, or .jpeg. Image files (e.g. .jpeg) must be clear and readable. Documents MUST be sent as attachments; documents "shared" via online document creation/storage websites will not be accepted.
- **Mailed Submission.** Mail your printed documents to Bay Federal Credit Union, Attention: Scholarship Committee, 3333 Clares Street, Capitola, CA 95010. Submissions postmarked on Friday, February 1, 2019, will be accepted as long as they arrive at Bay Federal Credit Union by no later than Tuesday, February 5, 2019.
- **In-Person Submission.** Deliver your printed documents to any Bay Federal Credit Union branch. Visit [www.bayfed.com](http://www.bayfed.com) for branch locations and hours or call 831.479.60000, option 3.

## REQUIRED DOCUMENTS

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Applicants must submit the following items with a completed and signed 2018 Bay Federal Education Scholarship Application by no later than 11:59 PM Pacific Time on Friday, February 1, 2019:

- A copy of your driver's license or student ID card with photo.
- A copy of one (1) of the following:
  - Your most recent high school or college transcripts (transcripts do not need to be certified and are subject to confirmation), OR
  - Your high school diploma, general education development (GED) certificate, or an equivalent document showing high school completion.
- Proof of enrollment or letter of acceptance from the school or education program you plan to attend in the fall of 2019. If you are unable to provide proof of enrollment by February 1, 2019, provide a written statement explaining why with your scholarship application.
- One (1) letter of recommendation from a teacher, school counselor, employer, or community member. The letter should provide insight to your character and educational capabilities.
- A 1-2 page, typed summary of:
  - Educational and/or professional history and notable accomplishments, if any.
  - Community service or volunteer experience.
  - Extra-curricular activities, special skills, hobbies, and interests.
- **An original essay that meets the topic and formatting requirements provided under "Essay Requirements"** (see page 4).

## ESSAY REQUIREMENTS

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**2019 Essay Topic:** What do you consider to be the most important financial problem faced by people in your community? Why? What should be done about it?

- The essay must be the original work of the applicant and must be typed and formatted on an 8.5"x11" page with normal margins in a 12-point, easy-to-read font. Minimum length is 4 pages; maximum length is 6 pages.
- Information, ideas, and opinions explored in your essay should be creative, engaging, thought-provoking, relevant to the topic, and appropriate for all-age reading.
- Applicants may not re-submit any essay or portion of any essay that has previously been submitted to Bay Federal Credit Union.
- Inappropriate content and/or plagiarism will result in the applicant's immediate disqualification.

## JUDGING

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A panel of judges will review and score each applicant's submitted materials based on the following criteria:

- **Presentation and quality of submission.** All submitted documents should be typed (with the exception of the scholarship application, which may be hand-written or typed), organized, and neatly presented, include all the requested information and elements, and be free of grammar, punctuation, and spelling errors.
- **Resume** should include examples of personal, educational, and/or professional achievements, community and/or school involvement, and other details that demonstrate the applicant's interests and commitments.
- **Essay** must comply with the instructions provided above.

Once all submissions have been reviewed and scored, the three top-scoring applicants will be chosen to receive scholarship awards. In the event of a tie whereby more than three applicants receive the three highest scores, judges will examine the submissions of the top-scoring applicants and vote to determine the three winners.

## WINNER NOTIFICATION

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Applicants will be notified of the results of their application by no later than Monday, March 4, 2019. Scholarship awards will be presented to winners during the Bay Federal Credit Union Annual Meeting on Tuesday, March 26, 2019. Any scholarship winner who is not present at the Annual Meeting will receive their award either in person or by mail at a later date.

## FORFEITURE

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In the event that Bay Federal Credit Union is unable to contact a winner by Friday, March 15, 2019, or if, at any time, Bay Federal Credit Union determines that a winner is ineligible for an award, A) the winner will be disqualified and forfeit any and all awarded funds and recognition related to this scholarship, and B) the applicant with the next highest score will be chosen as a winner. For instance, if any of the three original winners were to be disqualified, the applicant with the fourth highest score would be chosen as a winner.

## OWNERSHIP OF DOCUMENTS AND MATERIALS

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All documents and materials submitted for consideration of this scholarship will become the sole property of Bay Federal Credit Union, with an irrevocable, non-exclusive, worldwide license to reproduce, translate, communicate, distribute, edit, adapt, copy, and otherwise use for any purpose, including but not limited to the promotion of any product, service, or program owned or offered by Bay Federal Credit Union or an affiliate organization with permission from Bay Federal Credit Union. Documents and materials may include but are not limited to: applications, resumes, letters, transcripts, essays, and videos. If you would like Bay Federal Credit Union to return original documents and/or materials to you, please include a written request with your application.

## FREQUENTLY ASKED QUESTIONS

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**Q. Can I apply for a scholarship if I'm a high school student?**

A. Yes. If you are on track to earning your high school diploma or general education development (GED) certificate by August 1, 2019, you can apply for the scholarship.

**Q. Are college students eligible to apply?**

A. Yes. Undergraduate, graduate, and post-graduate students are eligible to apply as long as the school you will be attending in the fall of 2019 meets the accreditation guidelines set forth in this document.

**Q. Can I apply for the scholarship if I'm not planning to go to a 4-year college?**

A. Yes. Individuals who plan to attend community college or career/technical training program can apply as long as the school you will be attending in the Fall of 2019 meets the accreditation guidelines set forth in this document.

**Q. I'm planning to become an electrician. Can I apply for the scholarship to help pay for my training?**

A. Yes. Students who are attending or planning to attend an accredited, professional training or certificate program to further their education after high school are encouraged to apply for the scholarship.

**Q. What if I'm not a high school graduate. Can I apply for the scholarship anyway?**

A. As long as you have earned a general education development (GED) certificate or equivalent by August 1, 2019, you can apply for the scholarship.

**Q. Do I have to be a U.S. citizen to apply?**

A. No. As long as you meet all eligibility requirements, you can apply for the scholarship.

**Q. My mom has been out of school for a long time but she is planning to go to Cabrillo in 2019. Can she apply?**

A. Absolutely, yes!

**Q. Are Bay Federal employees eligible to apply?**

A. Bay Federal Credit Union employees, officers, volunteers, and their family members are eligible to apply as long as they meet all eligibility requirements.

**Q. My school is not in Santa Cruz County. Do I have to live near Bay Federal Credit Union to apply for the scholarship?**

A. No. As long as you meet all eligibility requirements, you can apply for the scholarship no matter where you live.

**Q. Why do I have to be a member of Bay Federal Credit Union to apply for the scholarship?**

A. Yes. Our scholarship program is a benefit offered exclusively to Bay Federal members; therefore, you must be a Bay Federal member to be eligible.

**Q. How can I become a Bay Federal member?**

A. Membership can be established by opening a Bay Federal Credit Union Membership Savings Account with a deposit of at least \$5. Your savings account balance will have no bearing on scholarship eligibility; however, you may be required to maintain a minimum account balance to avoid a monthly service charge. For complete details regarding Membership Savings Accounts, minimum balance requirements, and potential service charges, see our Truth In Savings Disclosure and Consumer and Business Fee Schedule at [www.bayfed.com/disclosures](http://www.bayfed.com/disclosures).

**Q. What is a member in good standing?**

A. Being in good standing with Bay Federal means that your accounts are not overdrawn, payments on any loans or credit cards you have are current, and that you have not caused the Credit Union a financial loss with a charged-off (unpaid) account. For a complete details, visit [www.bayfed.com](http://www.bayfed.com) or ask for information at any Bay Federal Credit Union branch.

**Q. How will I know if I have won a scholarship?**

A. Scholarship winners will be notified by no later than Tuesday, March 5, 2019.

**Q. Why can't I submit my scholarship documents by sharing them from my Google account?**

A. While Google online tools can be used to create documents for submission, Bay Federal is unable to open documents shared with [scholarship@bayfed.com](mailto:scholarship@bayfed.com). To submit documents from your Google account, save copies of the document to your computer desktop and send them as attachments on an email sent to [scholarship@bayfed.com](mailto:scholarship@bayfed.com).

**Q. I'm having trouble submitting my scholarship documents as email attachments. What should I do?**

A. Send an email to [scholarship@bayfed.com](mailto:scholarship@bayfed.com) with an explanation of the difficulty you are having and someone will contact you with instructions.

**Q. Who should I contact if I have questions about the scholarship?**

A. Contact Tiffany Zachmeier at 831.477.8414, or send an email to [scholarship@bayfed.com](mailto:scholarship@bayfed.com).