

Applications for college scholarships offered each year by the Cincinnati Police Federal Credit Union are due no later than March 30, 2012. The credit union offers two \$4,000 scholarships each year to two high school seniors – one from a parochial/private high school and one from a public high school. The scholarships will be \$1,000 per year for each of four consecutive years while the recipients are students in good standing at accredited colleges or universities. The awards are paid directly to the institutions to be applied to tuition or other expenses.

### **Scholarship Application Requirements**

A candidate for COPFCU's Irvin Specht & Emily Argo Memorial Scholarship must:

- 1. Be a child or legal dependent of a member of the Cincinnati Police Federal Credit Union in good standing at the time of application.
- 2. Be or become a member of the Cincinnati Police Federal Credit Union in good standing at time of application. (The scholarship applicant must have a separate COPFCU membership in their name and under their social security number. Membership is established by opening a Savings Account with a minimum deposit of \$5.)
- 3. Be a senior, graduate from an accredited high school in 2012, and be accepted as an entering full time, first year student at an accredited college or university.
- 4. Submit a seven-semester transcript of grades from his/her high school including GPA and class standing.
- 5. Have a minimum cumulative GPA of 2.5 or above for high school courses.
- 6. Submit all SAT and ACT test results.
- 7. Complete the attached application and essay pages and return them to the Credit Union Office on or before March 30, 2012. *If you wish to have your scholarship application also submitted to the Cincinnati Chapter of the Ohio Credit Union League for their 2012 scholarship(s), you must complete all Cincinnati Chapter Forms & Essays and return all requested items by February 10, 2012.*
- 8. If required, participate in interviews and other activities as directed by the selection committee.

### **Selection**

Selection of the recipients will be made by the Board of Directors of the Credit Union from a list of candidates presented by a committee appointed by the Board. Selection is based on criteria established by the committee and approved by the Board of Directors. Recipients may receive this award in addition to any other awards or financial assistance received.

### **Recipient Requirements**

The recipients will be required to be a full time student and maintain a 2.5 cumulative grade point average (GPA) on a 4.0 GPA scale to remain eligible for the annual payment. As a result, the recipients are required to send grades to the credit union at the end of each school year. Should a recipient discontinue active attendance, fail to maintain the minimum 2.5 cumulative GPA or otherwise become disqualified, the remaining scholarship funds will be forfeited and will instead be awarded to the runner up.

**PLEASE TYPE OR PRINT. RETURN THE APPLICATION(S), ATTACHMENTS, AND OTHER  
REQUIRED MATERIAL TO THE CREDIT UNION OFFICE ON OR BEFORE MARCH 30, 2012.**

Student's Name \_\_\_\_\_ Birth Date \_\_\_\_\_

Address \_\_\_\_\_

City, State & ZIP \_\_\_\_\_ Phone \_\_\_\_\_

E-mail \_\_\_\_\_ SSN \_\_\_\_\_

Student's High School \_\_\_\_\_ Age \_\_\_\_\_

Date of Graduation \_\_\_\_\_

College/University You Have Applied to \_\_\_\_\_

\_\_\_\_\_

Student's Credit Union Account Number \_\_\_\_\_

Parent/Legal Guardian who is a member of the Cincinnati Police Federal Credit Union

Name \_\_\_\_\_

Where Employed \_\_\_\_\_

The above information is true and correct to the best of my knowledge. I hereby grant permission to the Cincinnati Police Federal Credit Union to verify any of the above information.

Student/Candidate \_\_\_\_\_ Date \_\_\_\_\_

**Mail or fax the completed application and all supporting documents to:  
Cincinnati Police Federal Credit Union  
959 West 8th Street, Cincinnati, Ohio 45203-1203  
Fax: (513) 352-2304**

**If you would like to have your scholarship application ALSO SUBMITTED TO THE  
CINCINNATI CHAPTER OF THE OHIO CREDIT UNION LEAGUE for their 2012  
Scholarship, please complete all attached Cincinnati Chapter forms/essays and  
RETURN THEM TO CINCINNATI POLICE FCU BY FEBRUARY 10, 2012.**

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**Your application will be scored based on how well you answer the questions, neatness and how you follow the instructions. Please do not staple the application and additional pages together. Type the answers to the questions on a separate page, and do not include your name on the sheets. Do not use the backside of the pages. If these instructions are not followed, your application will be disqualified.**

- 1) Please list your community and/or school activities, and your employment history. *Limit your answer to no more than one page.*
- 2) Why are you applying for this scholarship and how is it consistent with your educational/career/life goals? *Limit your answer to no more than one page.*
- 3) In addition to scholarships, how do you plan to finance the rest of your education? How can a credit union help you? *Limit your answer to no more than one page.*
- 4) Daily money management choices directly impact your financial future. In most instances, we never get to practice making the “right” choice. Finances 101, an online financial reality game created by credit unions, allow users to experience real-life financial decisions in a virtual world.

As a scholarship applicant, spend time playing the Finances 101 game and answer the essay question below. The essay can be written in first or third person and should refer to concepts taught during the Finances 101 game. Entries should be typed, double-spaced, and no longer than four pages.

Finances 101 – [www.finances101thegame.org](http://www.finances101thegame.org)

How can strong money management skills help an individual establish a stable financial future?

*To simplify the application process for students, the same essay questions are used for the Cincinnati Police FCU Scholarship and the Cincinnati Chapter of the Ohio Credit Union League Scholarship.*

***Name/Photo/Print/Video Release Agreement***

The undersigned hereby irrevocably consents to and authorizes the use and reproduction by the Cincinnati Ohio Police Federal Credit Union (COPFCU) and its agents, or anyone else authorized by COPFCU, the right to use any and all photographs or other types of images, voice recordings and/or video or writings that you have taken or recorded or that COPFCU has taken or recorded, with or without my name, for any purpose, whatsoever, including but not limited to, purpose of publicity, advertising, banners, illustration, posters, publications, writings and web content, in connection with COPFCU in print or electronically.

I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on the behalf of my estate release COPFCU and their officers, directors, employees, and agents from all actions, losses, costs, judgments, and expenses including, but not limited to, reasonable attorney fees arising out of or in connection with the use of my writings, testimonial, and/or likeness authorized herein.

I understand and agree that these materials will become the property of the Cincinnati Ohio Police Federal Credit Union will not be returned. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photographs, writings, etc.

Student/Applicant \_\_\_\_\_

Date \_\_\_\_\_

Legal Guardian or Parent if a Minor (under age 18)

Signature \_\_\_\_\_

Date \_\_\_\_\_



## SCHOLARSHIP APPLICATION 2012 SCHOOL YEAR

The Scholarship Committee of the Cincinnati Chapter of the Ohio Credit Union League (CCOCUL) invites you to apply for a scholarship. There will be at least nine scholarships awarded at \$1,000 each. To qualify, you must be at least a senior in a local high school and plan to enroll in post-high school studies, including vocational, professional and academic studies, which are not limited to colleges and universities.

Applicants may also be anyone who is obtaining an Associates or Bachelor Degree. **You yourself must be a primary member of an Ohio Credit Union in one of the Cincinnati Chapter area counties to be eligible.** (Cincinnati Chapter Counties are: Hamilton, Clermont, Brown and Adams.)

If you are chosen to receive a scholarship from this chapter, your application may be chosen to participate in the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards four \$2,500 scholarships in April 2012.

Please return your completed application to: ***CCOCUL Scholarship Committee, C/O Peggy Bartlett, CINCO Family Financial Center Credit Union, 49 Wm. Howard Taft Road, Cincinnati, OH 45219, postmarked no later than February 10, 2012.*** This form may be reproduced on a computer.

Winners only will be notified by mail by March 16, 2012. Names of the winners may be published in the local newspaper after the awards dinner.

Print Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_ Birth date \_\_\_\_\_ E-mail \_\_\_\_\_

High School/College you currently attend \_\_\_\_\_

Signature of Parent or Legal Guardian is required for applicants under age 18:

Parent/Legal Guardian Signature \_\_\_\_\_

Print Name \_\_\_\_\_ Date \_\_\_\_\_

As stated above, **YOU must be a member of an Ohio credit union.** (The account must be in **YOUR** name.) **List the full name of your Credit Union.**

\_\_\_\_\_

Your membership will be verified. If **YOU** are not a member your application will be disqualified. *Application continued on page 2*



## 2012 SCHOLARSHIP APPLICATION PAGE 2

**Your application will be scored based on how well you answer the questions, neatness and how you follow the instructions. Please do not staple the application and additional pages together. Type the answers to the questions on a separate page, and do not include your name on the sheets. Do not use the backside of the pages. If these instructions are not followed, your application will be disqualified.**

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How can strong money management skills help an individual establish a stable financial future?

**2012 SCHOLARSHIP APPLICATION PAGE 3**

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The undersigned hereby irrevocably consents to and authorizes the use and reproduction by the Ohio Credit Union League (OCUL), including its chapters, and Ohio Credit Union Foundation (OCUF) and its agents or anyone else authorized by OCUL or OCUF the right to use any and all photographs or other types of images, voice recordings and/or video or writings that you have taken or recorded or that OCUL or OCUF has taken or recorded, with or without my name, for any purpose, whatsoever, including but not limited to, purpose of publicity, advertising, banners, illustration, posters, publications, writings and web content, in connection with OCUL or OCUF in print or electronically.

I, my heirs, representatives, executors, administrators, or any other persons acting on my behalf or on the behalf of my estate release OCUL, OCUF and their officers, directors, employees, and agents from all actions, losses, costs, judgments, and expenses including, but not limited to, reasonable attorney fees arising out of or in connection with the use of my writings, testimonial, and/or likeness authorized herein.

I understand and agree that these materials will become the property of the Ohio Credit Union League and Ohio Credit Union Foundation and will not be returned. Additionally, I waive any right to royalties or other compensation arising or related to the use of the photographs, writings, etc.

Signature \_\_\_\_\_ Date \_\_\_\_\_

Legal Guardian or Parent if a Minor (under age 18):

Signature \_\_\_\_\_ Date \_\_\_\_\_