



# 2026 Scholarship Application

## Eligibility Guidelines

Scholarship applicants must meet the following requirements:

- \* Applicant must either be a member of North Georgia Credit Union or the child of a credit union member. For scholarship purposes, the term child is defined as a natural or adopted child or stepchild who is a dependent of a NGCU member. The applicant or parent/guardian must be a NGCU member in good standing prior to the application deadline.
- \* Applicant must be a high school student in **Franklin, Hart, Rabun or Stephens County**. Dependents of active duty military personnel not living in the local area are also eligible to apply. Applicant must be on schedule to graduate with or before his or her class.
- \* Applicant must have at least a cumulative 3.0 GPA and have taken either the SAT or ACT.
- \* Applicant must plan to enter an accredited university, college or technical college no later than the start of the upcoming Fall Semester.
- \* Applicant must complete all fields (typed in fillable boxes), follow all instructions and comply with all dates/deadlines contained in this application form. Do not include any personal identification information anywhere on this form other than in the spaces where such information is requested.

**Applicant's Name**

**Street Address**

**City/State/Zip**

**Phone Number**

**Date of Birth** (mm/dd/yyyy)

**High School Attending** (*select one*)

**High School Counselor**

**Eligibility for Application** (*select one*)

**Name of Member**

**Name of School You Plan to Attend**

## **Part 1 - Academic Achievement**

**Cumulative Weighted GPA (4.0 scale)**

**Cumulative Unweighted GPA (4.0 scale)**

**Highest SAT Math Score**

**Highest SAT Reading Score**

**Highest SAT Composite Score (Math & Reading)**

**Highest ACT Math Score**

**Highest ACT English Score**

**Highest ACT Composite Score**

## **Part 2 - Scholastic Awards & Involvement**

**Honors & Awards Earned (state year earned and type of award)**

**Offices & Positions of Leadership (state name of organization, position and year)**

**Memberships in Clubs & Other Organizations (where no office was held)**

### **Part 3 - Community Involvement**

**Type a paragraph telling us how you are making a difference in your community:**

(be sure to include any community-related activities, honors & awards, leadership roles, etc.)

### **Part 4 - Financial Aid/Need**

**Have you been granted  
any other scholarship aid?**

Yes

No

**If yes, provide name/amount of other scholarships  
you will be receiving:**

## **Part 4 - Continued**

**Do you intend to apply for financial aid at the college you plan to attend?**

**If yes, provide details:**

Yes

No

### **Total Annual Household Income from All Sources**

< \$25,000

\$25,001 - \$50,000

\$50,001 - \$75,000

\$75,000 - \$100,000

\$100,000+

### **Number of People in Your Household**

### **Number of People in Household That Will Attend College Over the Next 4 Years**

**Please explain any unusual circumstances or hardships, if any, that will hinder your ability to attend college:**

## **Part 5 - Essay**

**Please type an essay in the space provided of 250-400 words addressing ONE of the following topics:**

- 1. Describe how credit unions are different from other financial institutions and what the difference means to you.**
- 2. The credit union philosophy is based on cooperative principles. Describe how you exemplify those principles in your life.**

## **Certification**

NGCU reserves the right to select the recipients of its scholarship based on the criteria set forth in the scholarship program description. If selected as a recipient, the applicant, by signing below, authorizes release of information regarding community service activities, essays, and images and photos of recipient in media and marketing materials for publicity purposes. If under eighteen (18) years of age, signature of legal parent or guardian of applicant is required below as consent for release authorization on behalf of the applicant.

Recipients are required to supply NGCU with any documents necessary to validate the responses contained in this application.

*I acknowledge that the information included in this application is complete and accurate to the best of my knowledge.*

**Applicant's Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Parent/Guardian Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_  
(if applicant is under 18 years old)

## **Submission Instructions:**

IMPORTANT: Please follow these instructions carefully and submit only the required information in the manner requested. Failure to follow these instructions may lead to your application being rejected.

Submit the following items together in ONE packet in the order of the checklist below. Application packets may be hand-delivered to any NGCU office, or mailed to:

**North Georgia Credit Union  
Attn: Scholarship Committee  
P.O. Box 280  
Toccoa, GA 30577**

Regardless of delivery method chosen, application packets must be **received** by 5pm on March 2, 2026. Application packets will not be accepted after this date, or prior to January 26, 2026.

## **Packet Checklist:**

- Fully Completed and Signed Application (typed in boxes on fillable form only)
- Copy of Official High School Transcript (most recent available)
- Copy of SAT and/or ACT Scores (printout from website is acceptable)
- Two letters of recommendation from teachers and/or community leaders