

Purpose: The HNCU scholarship is intended to give financial assistance to a deserving **member student**. It is not intended to cover all expenses. Applicants should not assume a scholarship has been awarded until officially notified from Horizons North Credit Union. The scholarship application process is intended to ensure recipient, and all applicants, have basic financial knowledge to assist them after graduating from high school.

Award: HNCU will award one or more \$1,000 scholarships to assist in pursuing a post-secondary education at an accredited school. Scholarship will be awarded without reference to race, creed, color, religion, or sex. **To be considered, please complete this official application and return it to LaTrice Brewster at Horizons North Credit Union by April 22, 2026.**

ELIGIBILITY REQUIREMENTS

1. Applicant must be graduating from high school in 2026.
2. Must have a scholastic record of 3.0 GPA or better. If student attends Five Star Online Academy, Pathways, Vantage Point, or other alternative high school, only their time at that school will be considered.
3. Applicant must register for at least six (6) credit hours per semester or be considered a full-time student at an accredited, vocational school, college, or university by the fall semester of 2026.
4. The applicant or legal guardian of applicant must be a **HNCU member in good standing**.

DISQUALIFICATION/ CANCELLATION OF SCHOLARSHIP

1. The recipient will not be a full-time student in the fall of 2026.
2. Termination from school or dropping out of school will result in the cancellation of the award and any remaining funds will be returned to HNCU.
3. Incomplete applications will not be considered.
4. Application packets received after the deadline will be disqualified.

AWARD DISBURSEMENTS

1. Award amount will be sent directly to school identified by recipient in two disbursements, one per semester or term, for the 2026-2027 academic year.
2. The recipient is responsible for providing HNCU with information needed to send payment to scholarship/financial aid office.

1st Year Applications

1. Submit the completed application by end of business day, 4/22/26. Mailed applications must be postmarked by or have email timestamp of 4/22/26.
2. Submit a personal essay.
3. Submit two (2) letters of recommendation from non-family members.
4. Create a digital reel/movie or electronic presentation that can be distributed via HNCU social media outlets. **Do not include personal identifiable information in videos or presentations as it will be posted on public sites. Select one** of the topics below for entry:
 - Why is financial literacy important to young adults?
 - What is your plan for maintaining good credit throughout your secondary education journey?

If presentation is larger than 10 MB send an email to latriceb@hncu.org requesting dropbox link. Request must be made by 04/13/26. Final application and project must be received by the final deadline date, 04/22/26.

2nd Year Applications

1. Students that received a 1st year scholarship in 2025 are eligible to apply for a 2nd year scholarship in 2026.
2. The applicant must have maintained a C- average, or equivalent, during their first year of continuing education.
3. Completed six (6) credit hours or equivalent per semester.
4. Complete the “**Personal Information**” section of this application and submit with a copy of transcripts. **Unofficial copies will be accepted.**
5. Submit completed HNCU application by end of business day, 4/22/26. Mailed applications must be postmarked by or have email timestamp of 4/22/26.

I. Personal Information

Name _____

Address _____

Date of Birth _____

City, State, Zip _____

Home Phone _____

Cell Phone _____

Email Address _____

High School GPA to date _____
(If you are a second-year applicant, please list your current GPA)

Name of college, trade, or vocational school you plan to attend: _____

II. Income Information

Applicant lives with (select one): Spouse Parents Lives Alone Other

Please complete the following information if applicable:

Applicant's Occupation _____

Applicant's Employer _____

The above information will be regarded as confidential.

III. Personal Essay

Write a personal essay including the following:

- a. Your goals for the future.
- b. Why do you require financial assistance?
- c. Why you feel you should be selected, based on the previously outlined criteria.

IV. Letters of Recommendation

Please include two letters of recommendation, including one from a teacher in your school. **DO NOT** include letters from relatives.

Criteria & Consideration Process for Horizons North Credit Union Scholarship

Academic Commitment: Candidate demonstrates a high academic achievement level reflected in a high-grade point average (GPA); test scores; taking a variety of challenging classes; few, if any, lost classes; and maximum effort exerted in the classroom.

Leadership: Candidate is willing to take on leadership roles (whether formal or informal); serves others as a positive role model; active in school-related decision making; has successful involvement in leadership classes; and is willing to motivate and inspire others.

Perseverance: Candidate has held to a course of action; has not given up in challenging circumstances; has overcome obstacles; and succeeds by following through with goals.

Comportment: Candidate engages in positive behaviors; serves others as a positive role model; promotes mutual respect and appropriate confrontation; is willing to help others; and is active in school related activities.

Service: Candidate engages in volunteer efforts both in school and in the community; serves as a student assistant and/or tutor; and is consistently committed to the well-being of others.

Rating Scale

Students measured on a scale of 4 (four) to 1 (one) as follows:

- 4** Student clearly demonstrates all of these qualities both in their written application and in actual behavior/accomplishments while enrolled in school. The student's application accurately and honestly highlights their skills and achievements in this category. In addition, this student is a natural in this category outside of school and as an alumnus and show "staying power" with regard to their future goals. This candidate is an outstanding representative of the best that can be attained while attending school.
- 3** Student demonstrates these qualities at the point of graduation, although student may have encountered minor "ebbs and flows" during enrollment. Student behavior/accomplishments are accurately reflected in this application, and in general, student has demonstrated accomplishments at a proficient and commendatory level. This candidate represents the rewards of striving hard while attending school.
- 2** Student demonstrates some, but not all, of the qualities and may demonstrate strengths in certain areas. During enrollment, this student may have had a slow start while enrolled in school. The candidate demonstrates some ability for sustainable accomplishments in one or more of the areas yet may be better matched with an alternate recognition.
- 1** Student demonstrates minimal accomplishment in each of the areas and may, in fact, not demonstrate significant strengths in more than one area. Although this student may have potential, their behavior and accomplishments while attending school may not demonstrate sustainable contributions in these categories.

To be considered, please complete the official application, and return it by April 22, 2026.

Mail:

LaTrice Brewster

C/O Horizons North Credit Union
13559 Huron Street
Westminster, CO 80234

or

Email:

latriceb@hncu.org to ask for dropbox link. *Request must be made by 04/13/26. Final application and project must be received by 04/22/26. NEVER send any account information over email such as account numbers, balances and social security numbers, as email is not a secure form of communication. Please include your full name, phone number and we will contact you if we need any secure information.*

Application Checklist

- Personal Information (Name, address, phone number, etc.)
- Income Information
- Personal Essay
- Two (2) Letters of Recommendation
 - One Letter should be from a teacher
 - One letter should be from a community member (boss/supervisor, neighbor, family, friend, clergy member, coach, etc.)
- Movie or presentation on one of the approved topics listed within this application.
- Copy of transcript showing current GPA

Final decisions will be made by the scholarship committee based outlined criteria.

I certify that the information included here is complete and accurate. I have read the **ELIGIBILITY REQUIREMENTS** of the Horizons North Credit Union Scholarship and agree to abide by these requirements if I am the recipient.

Signature _____

Date _____