



**GERBER FEDERAL
CREDIT UNION**

ANNUAL ESSAY SCHOLARSHIPS

ESSAY TOPIC:

What do you think is the largest risk to financial health for teens and young adults today? What steps should be taken to reduce this risk?

ESSAY REQUIREMENTS:

- Entries must include a cover sheet with your name, address, phone number and email address.
- Entries must address the ESSAY TOPIC listed above.
- Scholarship essay must be 300-500 words.
- Content must be original. Previously published or awarded material will not be accepted. Plagiarism or copyright infringement will result in disqualification of the entry.

Completed entries may be emailed to marketing@gerberfcu.com, hand delivered to one of our branches or mailed to:

ATTN: Scholarship Committee
Gerber Federal Credit Union
PO Box 116
Fremont, MI 49412

Entries must be received no later than **February 15, 2019 at 5:00pm ET**. Winners will be notified by phone in March.

ESSAY TIPS:

Be personal and be specific. Let the reader know who “you” are and what “you” stand for. Reference your experience as a credit union member. Our scholarship selection committee is comprised of volunteers from local schools, the Newaygo County Regional Educational Service Agency and our local hospital. They may have several essays to review; it is your job to get their attention. Here are four tips to get you started:

1. Think before you write.
2. Brainstorm to generate some good ideas.
3. Create an outline to help you get going.
4. Address specific questions clearly.

ELIGIBILITY REQUIREMENTS:

Applicant must be a Gerber Federal Credit Union member and current high school senior planning to attend an accredited technical school, community college, trade school, four-year accredited college or university or an apprentice program. If you are not a member, it's easy to join! Call 924-4880 and press 2 to speak with Member Service.

PRIZES:

The Gerber Federal Credit Union Scholarship Committee will review essays submitted to determine the top three prize winners.

- **FIRST PLACE** - \$1,750 and publication on www.gerberfcu.com
- **SECOND PLACE** - \$750
- **THIRD PLACE** - \$250