

2025 SCHOLARSHIP PROGRAM

Two Harbors Federal
 *Credit Union*

Apply by April 1, 2025 for consideration for the 2025-26 academic year.

Two Harbors Federal Credit Union 2025 Scholarship Program

2025 Award

Two Harbors Federal Credit Union is committed to providing opportunity for our membership. Our annual scholarship program defrays the cost of higher education for college-bound THFCU members.

The THFCU Board of Directors has approved a total of \$4,000 in scholarships to be awarded for the 2025-2026 academic year. Four \$1,000 awards have been established, two for current high school seniors and two for individuals currently in or planning to attend college during the fall semester of 2025.

Requirements/Consideration

Membership

Candidates for scholarship must be a member in good standing of Two Harbors Federal Credit Union. THFCU membership must be established before January 1, 2025, and must remain in good standing up until the awarding of scholarship funds during the fall of 2025.

Application

Candidates for scholarship must complete and return the following by April 1, 2025:

- Application (page following)
- Essay Questions (topics and guidelines follow application)
- One letter of recommendation from a non-relative

Terms & Conditions

Scholarship winner(s) must enroll in and attend an accredited university, college or trade school during the 2025-26 school year. When proof of enrollment is provided, THFCU will issue a check for the full amount of the scholarship payable to the student and the school. Funds can be used toward tuition, fees, books, or supplies.

Application materials and content will become the sole property of Two Harbors Federal Credit Union. Winners agree to be featured in public relations of THFCU and may be featured in press releases, newsletters, etc.

THFCU reserves the right to suspend the award if the recipient fails to provide proof of enrollment before November 1, 2025. Award may also be suspended if the recipient fails to maintain THFCU membership in good standing prior to distribution of scholarship funds.

Selection Process

A Scholarship Committee established by THFCU will determine winner(s) of the award, subject to the approval of the THFCU Board of Directors. Award winners will be judged based on the following criteria:

- Character, Personality, Leadership
- Scholastic Achievement
- Extracurricular Activity
- College Savings Plan
- Career Goals

Writing skills and creativity will also be considered when reviewing applications and essays.

Two Harbors Federal Credit Union 2025 Scholarship Application

Full Name _____

Home Address _____ City _____ State _____ Zip _____

Home Phone _____ Cell Phone _____ E-Mail _____

Name of Parent(s) or Guardian(s) _____

Member of THFCU? Yes No Last two digits of THFCU member number _____

Note: To qualify for consideration, applicant must be a member of Two Harbors Federal Credit Union. Membership must be established before 1/1/25, and must be in good standing when scholarship is awarded. To apply for credit union membership, contact THFCU or visit thfcu.org.

Which scholarship are you applying for?

- High School Senior attending college in 2025-26 (\$1,000 award)
 Current or Future college student attending college in 2025-26 (\$1,000 award)

High School _____ **Graduation Date** _____

Cumulative GPA (at time of application) _____

School Activities and Achievements (emphasize leadership roles and volunteer work):

College _____ **Check One:** Attending Plan to enroll

Course of study (planned or current) _____

If already attending, list school activities and achievements to date (emphasize leadership roles and volunteer work):

Cumulative GPA (at time of application) _____ Anticipated Graduation Date _____

Complete the following College Expense Estimate:

Expense	Estimated Cost	x number of years in school	Total Cost
Tuition & Fees			
Books & Supplies			
Room & Board (including rent, utilities, meals)			
Incidentals (recreation, transportation, misc.)			
		Subtotal	
		Less: Grants, Aid, Scholarships	
		Less: Amount you have saved	
		Less: Amount paid by family	
		GRAND TOTAL	

The GRAND TOTAL is the amount you expect will need to be funded through student loans and/or aid for which you have not applied. This is your anticipated cost of college.

Essay Questions

Answer the following within the word count parameters. Use complete sentences. Answers may be submitted on a separate page.

1) What are your college and career goals? (50 words or less)

2) What is your plan to fund the expense of college? (200 words or less)

Essay Questions

- 3) High school applicants only: How have your experiences in high school prepared you for college? (200 words or less)
- 4) Current or Future college student applicants only: How have your experiences in school, at work, or in the military prepared you for a career after college? (200 words or less)

Clicking 'Submit Application' will open a new e-mail with a saved copy of this application as an attached PDF file. If e-mail does not open, save this PDF and attach it in an e-mail to rwillert@thfcu.org. Please include your letter of recommendation in a PDF format as a second attachment. You may also mail your completed application and letter to:
Two Harbors Federal Credit Union, 801 11th Street, Two Harbors, MN 55616.

Your completed application and letter of recommendation **must be received by April 1, 2025.**