



Northwest Chapter of the Ohio Credit Union League 2012 Scholarship Application

Your local credit unions are offering to help with your post-secondary education. There will be two scholarships awarded, one for \$2000.00 and one for \$1500.00. If you are chosen to receive the \$2000.00 scholarship from the Northwest Chapter, your application will be forwarded to the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards four \$2,500.00 scholarships.

Please return your completed application by **February 10, 2012** to Kathleen Kanipe, NW Chapter Scholarship Chair, PO Box 141228, Toledo, OH 43614 or info@nwocu.org
Winners will be posted at www.nwocu.org by March 16, 2012.

Name _____

Address _____ City, State, Zip _____

Email _____ Phone _____

Are you a member of a credit union? If so, which one(s)? (This DOES NOT impact your eligibility for this scholarship, but may make you eligible for other scholarship opportunities.)

Credit unions are not-for-profit financial institutions owned and democratically-controlled by their members. Ohio Credit Unions provide savings, loans, and other financial services to 2.68 million members. To learn more visit www.OhioCreditUnions.org.

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Signature _____ Date _____

Signature of Guardian or Parent if a Minor (under age 18) _____ Date _____

Essay Question: Daily money management choices directly impact your financial future. In most instances, we never get to practice making the "right" choices. Finances 101, an online reality game created by credit unions, allows users to experience real-life financial decisions in a virtual world. Spend time playing the Finances 101 game and answer the essay question below. The essay can be written in 1st or 3rd person and should refer to concepts taught during the Finances 101 game.

www.finances101the game.org

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

Entry should be typed, double-spaced, and no longer than 4 pages.