



GHFCU 2026 SCHOLARSHIP CRITERIA AND REGULATIONS

I. STUDENT ELIGIBILITY FOR SCHOLARSHIP:

A. For scholarship purposes, the term dependent is defined as: a natural or adopted child, stepchild, or ward who is a dependent of a Georgia Heritage Federal Credit Union member. The parent or guardian must be a Georgia Heritage Federal Credit Union member in good standing prior to the application deadline.

B. Must enter an accredited college or technical school as a full-time student within six months after graduation from high school.

C. If an applicant or their immediate family has caused a loss to Georgia Heritage Federal Credit Union in the past, the applicant is ineligible for the scholarship program.

Note: Georgia Heritage Federal Credit Union scholarship award funds will be sent directly to the recipient's institution.

II. APPLICANTS WILL BE CONSIDERED BASED ON THE FOLLOWING:

A. Leadership in school, extra-curricular, and civic activities

B. Grades/GPA

C. Financial Need/Extenuating Circumstances

D. Overall Appearance of Application

E. Recommendation letter written by a teacher, volunteer coordinator, or administrators

F. Video describing "How you will use your education to help your community"

III. STUDENT'S RESPONSIBILITY IN APPLYING:

A. Completed application are done online. **Application should be submitted online no later than 11:59pm on May 10, 2026.**

B. Letters of recommendation must be attached. If you have any issues attaching, please send via email to (scholarship@gaheritagefcu.org).

IV. SCHOLARSHIP AMOUNT:

A. Two scholarships will be paid to the recipients' college or university of choice. The applicant with the highest score will receive a \$2,000 scholarship award. The applicant with the second-highest score will receive a \$1,500 scholarship award.

B. This scholarship is automatically terminated should the recipient fail to enroll as a full-time college student in the award year.



C. Awards can be used to help pay tuition, meal cost or purchase books and will be paid directly to the college, university or technical school by Georgia Heritage Federal Credit Union. There is no restriction to the applicant's county or state of residence. Applicant must be a US resident.

D. Official verification of school acceptance must be provided to Georgia Heritage Federal Credit Union prior to funds being disbursed. Home school applicants are accepted as long as proper accreditation paperwork is provided. All entry components must be submitted by 11:59 p.m., 5/10/2026 to be considered.

Entry

1. Scholarship applications (with requirements attached and submitted) and video submissions are accepted through 5/10/2026, at 11:59 p.m. No extensions will be provided for entries.

2. Videos must be YouTube compatible, such as WMV, MPG, MOV, or AVI formats. Videos are to be uploaded to YouTube with a link provided in the application where space is provided. Applicants are responsible for submitting a working link to the video uploaded, if the link does not work the applicant will lose all points for that portion of the scoring.

- List honors and awards received during high school including year of recognition. Explain honor or award, if necessary. (List all honors and awards with dates received for academic, extra-curricular, or civic activities.)
- List all organizations in which you were a member during high school. Include the number of years you were involved in each organization and office or leadership role held. . (List all groups including academic, extracurricular or civic and number of years that you participated.)
- List all volunteer work that you accomplished during your high school years. Please name the organization, what role you played, and include the year(s)

Rules for creating the video:

1. Applicant must obtain written permission from third parties if filming on property other than their own.

2. Video must be between approximately 2 minutes long, no less than 1 minute and no more than 4 minutes.

3. If music is included in the video, applicant must submit a complete list of production credits. Music must be original or the applicant must have written permission by the composer/author to use music.

4. Only one video submission is accepted per applicant. Video must be original, unpublished work and must address the scholarship entry topic.



5. Video submission cannot be derogatory, slanderous, offensive or threatening. It must not contain any content or material that displays a third-party advertising, logo, trademark or slogan.
6. Application with video link included should be submitted to the online application form.
7. Applicant is responsible for successfully submitting all entry requirements by the deadline.

Publicity

Winners agree to have their names, photos, submission videos, and/or quotes published in Georgia Heritage Federal Credit Union's marketing and promotional materials, publications and press releases.

Judging

Videos will be judged on how well the scholarship entry topic was answered and the creativity and originality of the video. Aside from the video, students will be judged on community involvement and academic excellence.

Judging will take place in mid may and will be conducted by a panel selected by Georgia Heritage Federal Credit Union. Judging criteria will be tabulated to determine the winners. All decisions are final. Winners will be notified in writing and announced on Georgia Heritage Federal Credit Union's website.

Georgia Heritage Federal Credit Union is not required to report scholarship award funds to U.S. residents as income, either to the IRS or the student recipient, or to withhold taxes from scholarship payments. Federal tax laws consider it the student's sole responsibility to know when income is taxable or not, and to report income accordingly on his or her personal tax returns. Scholarship awards are tax-free for the recipient when: The scholarship award is used to pay for tuition and fees, or books, supplies and equipment required for courses at the institution. The recipient is a candidate for a degree at an educational institution that maintains a regular faculty and curriculum and has a regularly enrolled student body (i.e. an accredited college or university).