

Competitive Scholarship

Frequently Asked Questions

Foresters 
Financial

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Table of Contents

Scholarship Overview	3
Eligibility – New Applicants	3
Applications	5
Scholarship Awards	8
Eligibility – Returning Candidates	10
Contact	11

Scholarship Overview

Foresters Financial™ created the Competitive Scholarship member benefit to encourage exponential student-community engagement, academic standing, and leadership development by awarding students with financial aid. It helps members and their families afford post-secondary studies by providing a scholarship for up to four years of education.

Competitive Scholarship is administered by International Scholarship and Tuition Services, Inc. (ISTS). ISTS is a firm that specializes in managing scholarship programs and oversees the scholarship winners' selection process. ISTS chooses international university and college representatives to form the Scholarship Selection Committee, which reviews the students' applications.

Eligibility – New Applicants

Q: How are scholarship award recipients selected?

Recipients of the Competitive Scholarship award are chosen by ISTS with careful consideration and examination of the requirements. The minimum requirements for community service hours, grades, references, and the essay are all items applicants need in order to be considered for a scholarship. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

Decisions of the selection committees are final and are not subject to appeal and applicants do not receive feedback on their applications.

Q: Does Foresters have any influence over how the scholarships are awarded?

No. To assure complete impartiality in the selection of winners and to maintain a high level of professionalism, the program is administered by International Scholarship and Tuition Services, Inc. (ISTS), a firm that specializes in managing scholarship programs. ISTS also oversees the process to select all scholarship winners.

Q: What are the requirements to apply for a Competitive Scholarship?

To be eligible, the applicant must:

Part A

Meet **ONE** of the following criteria:

1. Foresters member who is insured under:
 - An in-force certificate¹; or
 - An in-force annuity; or
 - A rider under any of the certificates listed above; or
 - Have an in-force Foresters Social Fraternal Membership
2. The spouse of an eligible Foresters member as defined above.
3. Dependent child or grandchild of an eligible Foresters member as defined above.

¹ For the purpose of determining eligibility, a "certificate" includes a certificate, policy or annuity issued by The Independent Order of Foresters, or a certificate, policy or annuity issued by Foresters Life Insurance Company on or after April 2, 2008, except that it does not include Foresters Life funeral annuity certificates or creditors' group insurance certificates.

- Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

Part B

Meet **ALL** the criteria:

1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued.
2. Applicants must have completed a minimum of **200 hours** of community service **within the last 24 months** (from March 1, 2021 – February 28, 2023).
3. Applicants must have a **GPA of 3.2 or an 80% average**.
4. Applicants must be enrolling in a minimum 2-year, full time undergraduate program of study at a recognized institution in Canada or US in Fall 2023.

Q: How many times can I apply for a Competitive Scholarship?

After your first submission as a New Applicant, you are eligible to apply up to three consecutive times as a Returning Candidate until such time as your first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.

Please refer to the table under the Applications section for further explanation.

Q: Under the circumstances that I've applied for a scholarship with my parent/grandparent/legal guardian's Foresters membership status, and they pass away, am I still entitled to my scholarship award?

If a member passes away after the scholarship is awarded, the scholarship will continue as long as you are covered under another in-force Foresters membership as defined above, **AND** you continue to meet the criteria as a Returning Candidate².

Q: What if my parent/grandparent/legal guardian ceases to be a Foresters member during the year I receive my scholarship award?

The scholarship will terminate at the end of any academic year in which the Foresters member, whether it be the scholarship recipient or sponsoring member, ceases to be a Foresters member.

Q: Can I still be approved for a Competitive Scholarship if I already have a scholarship from another institution?

If you have a scholarship or subsidy, which covers a portion of your tuition costs, Foresters will provide you with a scholarship that amounts **to the lesser of:**

- \$2,500 (in local currency) or
- Your remaining tuition requirements of that given academic year.

Note: Payments will be allocated in the local currency of the country which the institution is located and not the applicant's country of residence.

² Please refer to Returning Candidate eligibility criteria.

Q: I am applying for my second post-secondary degree/diploma. Can I still apply for a Competitive Scholarship?

No, the scholarship is only applicable to the **first** post-secondary degree or diploma sought by the recipient.

Q: Do I need to have a minimum contribution level on my Foresters certificate to apply for a scholarship?

Yes, your Foresters certificate must be in-force and meet one of these criteria for you to be eligible for a scholarship:

Are insured under:

- An in-force certificate; or
- A rider under any of the certificates listed above; or
- Have an in-force Foresters Social Fraternal Membership.

Q: My Foresters certificate is coming up for expiry and I need to renew it before applying for the scholarship award. What should I do?

If your certificate is approaching its expiry, contact the **Service Centre** immediately at **800-828-1540**. If you have made changes to your certificate, (i.e., address change, new term, switching to another Foresters certificate, etc.) check with the Service Centre to ensure the status of your certificate, is **in-force**.

Q: I am 24 years old now and will be turning 25 by the time the winners are selected and notified. Am I still eligible to apply?

No, you must be 24 years or younger from the time you submit your application to the time of payment.

Applications

New Applicants & Returning Candidates

If....	Then...
You are a first-time scholarship applicant in <ul style="list-style-type: none">▪ First year▪ Second year▪ Third year	Complete the New Scholarship application
You had applied for a scholarship previously as a New Applicant and were declined	Complete the Returning Candidate application
You are currently a scholarship award recipient and will be applying for another scholarship award for the following school year	Complete the Returning Candidate application

You are a student whose scholarship application has been declined 4 consecutive times	You are no longer able to apply for another scholarship
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Q: I am currently in high school. When is the best time to apply for a Competitive Scholarship?

You will need to apply in your final year of high school (December 2, 2022 to February 28, 2023) to be eligible for a scholarship for the following academic year. We encourage you to visit Foresters.com or MyForesters.com for all important dates.

Q: How do I apply for the Competitive Scholarship benefit?

Visit either Foresters.com and click on *Apply Now* under the Scholarship page OR log in to your MyForesters.com account, visit the Scholarship page and click *Apply Now*. You will be redirected to the ISTS Scholarship Portal where you can follow the steps to register your account and start a new application.

Please note that the ISTS Scholarship Portal is separate from MyForesters and requires its own account. Accounts must belong to scholarship applicants only.

Q: If my Foresters membership is under my parents/grandparents/legal guardian, do they have to apply on my behalf?

No, all applicants are encouraged to apply for a Competitive Scholarship on their own behalf.

Q: What documents do I need to include *along with* my Scholarship application?

Along with your Scholarship application, you must include an essay of 250 words or less. You must share a written response about your experience with a volunteer project, in which you have given back and supported a community. Ask yourself, "*why was it meaningful and how did it impact the community?*".

In addition, you must also include a letter of recommendation from an individual who is not related to you and is familiar and recognizes your community service experience. All recommendations must be submitted by March 6, 2023.

Q: What are the criteria for the scholarship approval process?

Overall weighting of the application components:

- Community Service, Recommendation Letter and Essay: 65%
- Grades: 35%

Based on the number of applicants, the competition for these scholarships is high. Students must complete the minimum requirements for community service hours, grades, references and the essay to be considered for a scholarship. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

Note: up to 300 applicants from Canada and US will be chosen by the Selection Committee, as winners. This includes Returning Candidate scholarship recipients.

Q: I have several schools I would like to apply for. Which one should I list on the application?

List your first choice of the post-secondary institution you would like to attend on your scholarship application. If you are awarded a scholarship, it is your responsibility to notify ISTS of your final school choice to ensure the check for the scholarship funds is issued to the right institution.

Email: Foresters@applyISTS.com

Phone: 1 866-258-0626

Q: How long do I have to submit my application for a Competitive Scholarship?

The timeframe to submit your application is from December 2, 2022 to February 28, 2023.³

Application deadline is **February 28, 2023**.

Q: How can I find the status of my application?

Once you have created an online account, you can use the site to track the status of your application. You can also receive email reminders and notifications at more than one email address, by entering an alternate or your member email address, in your account profile.

Note: you are responsible for ensuring you have successfully submitted all required components of your application before the submission deadline, by logging on and checking your application status regularly.

If you have changed your email address after creating your account, it is your responsibility to immediately update your My Profile page at <https://foresters.applyISTS.net> to ensure that you continue to receive email notifications about your scholarship.

Foresters and International Scholarship and Tuition Services (ISTS) are not responsible for information that is submitted late, unsuccessfully submitted, or completed inaccurately.

Q: What if I need to make a change to my application?

Applicants have until the submission deadline to make any necessary changes once they have submitted their application. Applications are accessible on the ISTS Scholarship Portal.

Q: Who do I contact for specific questions about my application?

For questions about your scholarship application, please contact International Scholarship and Tuition Service Inc (ISTS) directly.

Email: Foresters@applyISTS.com

Phone: 1 866-258-0626

³ Timelines for Returning Candidate applicants are available in the Returning Candidate Guidelines.

Q: What if I cannot obtain proof of my community service?

To be considered for a Competitive Scholarship, all requirements and application components must be submitted, therefore proof of community service is mandatory.

Q: Is there anything I need to do after I've submitted my application?

Once you've successfully submitted your application, follow these steps to ensure you will receive email notifications from ISTS in the future to advise if you've won a scholarship.

1. Add Foresters@applyISTS.com to your email address book or "safe senders list" to avoid having these emails going to your junk mail folder.
2. Do not "opt out" of any emails sent from Foresters@applyISTS.com or you will not receive vital information regarding your scholarship application.
3. Always "opt in" for any Foresters emails so you don't miss any updates that may come directly from Foresters.

Note: ISTS will only use your email address to communicate with you about your scholarship application or other opportunities administered by ISTS, for which you may be eligible to apply. ISTS will not provide your email address to any third parties.

Q: When will I find out if I've been awarded a scholarship?

Recipient winners of the Competitive Scholarship will be notified by **June 12, 2023** by email.

Scholarship Awards

Q: What are my responsibilities if I am chosen as a scholarship recipient?

You must:

- Enroll as a full-time undergraduate in the Fall of the academic year in which the scholarships are awarded
- Continue the entire academic year without interruption unless approved by ISTS and Foresters
- Deliver your scholarship check(s) to the proper office at your institution
- Notify ISTS should your check not arrive within 30 days of the issue date

Email: Foresters@applyISTS.com

Phone: 1 866-258-0626

Q: How and when are payments issued?

Payments will be issued in August and mailed to each recipient's mailing address as entered in the application. The check will be made payable to the institution only in the currency of the country in which the institution is located. It is the **recipient's responsibility to notify ISTS** (send an e-mail to Foresters@applyISTS.com) should the check not arrive within 30 days of the issue date. It is also the **recipient's responsibility** to get the check to the institution.

Q: What can the scholarship funds be used towards?

Funds can be applied only towards tuition for undergraduate study at an accredited, non-profit two/four-year college/university or vocational/technical school in Canada and US.

Note: Payments will be allocated in the local currency of the country which the institution is located and not the applicant's country of residence.

Funds do not cover expenses such as room and board, books, computers, commuting expenses, and school-related supplies.

Q: How long do I have to use the scholarship funds?

Funds must be used in the academic year they were awarded, unless you submit a formal request to have the award deferred.

Q: Can I defer my scholarship?

Yes, a Competitive Scholarship can be deferred for a maximum of 1 academic year (unless otherwise noted) and only for the following reasons:

- Co-op studies
- Illness
- Death in the family
- Vocational obligation (can be for 4 semesters)
- Humanitarian mission

Permission is granted at the discretion of Foresters. If successful, you must be 24 years of age or younger at the time permission is requested through to the time it is granted. Once you have been informed that your application for a Competitive Scholarship was successful, you will need to make a formal, written application outlining the circumstances that make a deferral necessary. At the discretion of Foresters, you may be asked by ISTS to provide proof of circumstances.

Q: What if I decide to change institutions in the middle of the year? Can I use my funds towards the institution I switch over to?

You may transfer from one eligible institution to another and retain your scholarship award so long as you have a proof of transcript from your current institution.

Email: Foresters@applyISTS.com

Phone: 1 866-258-0626

Q: What types of programs are eligible for the Competitive Scholarship benefit?

Programs that are eligible include:

- First degrees or diploma programs
- Full-time program of study, as defined by the educational institution
- Minimum two-year program, not including co-op time

- Educational institutions with recognized degree or diploma, excluding university preparatory programs (i.e. CEGEP, pre-university diplomas)

Q: Are scholarships taxable?

Canada:

Post-secondary scholarships received are not taxable if you are eligible to claim the full-time education amount, as indicated on Schedule 11 of your tax return. Please [click here](#) to consult the Canada Revenue Agency's webpage on Students and Income Tax.

United States:

Scholarship funds used exclusively for the payment of tuition or textbooks are normally not taxable. The scholarship recipient is responsible for taxes, if any, that may be assessed against his or her scholarship award. We recommend consulting your tax advisor for more guidance. You may also [click here](#) to consult IRS Publication 970 for further information.

Q: What if my Foresters membership ends or changes after I have already received my scholarship?

All applicants must maintain an in-force Foresters membership that meets the minimum requirements for as long as they continue to receive the Competitive Scholarship. Membership status is verified at different stages during the application process and from time to time throughout the year. Please refer to the "Eligibility" section.

If your Foresters certificate has lapsed and is no longer in-force, contact the **Service Centre at 800-828-1540** right away. If you have made any changes to your certificate (e.g., address change, new term, switch to another Foresters certificate, etc.) check with the Service Centre to ensure that the status of your certificate is "in-force".

As soon as you know that there has been a change to the Foresters certificate under which you originally applied for a scholarship, you should also log in to your online account and update your information. This will help to ensure that your eligibility status is up to date.

Eligibility – Returning Candidates

Q: What do I need to qualify as a Returning Candidate for the Competitive Scholarship award?

To qualify as a Returning Candidate for the Competitive Scholarship award, you must have a **GPA of 3.0 or 75%** and **50 hours** of community service within the last 12 months (April 1, 2022 – March 21, 2023) leading up to the Returning Candidate application deadline.

Q: I am currently a scholarship recipient and have not yet completed my degree/diploma. Can I apply to be considered as a Returning Candidate for the Competitive Scholarship?

Yes, to be considered as a Returning Candidate for the Competitive Scholarship award, you must meet the following criteria:

Part A

Meet **ONE** of the following criteria:

1. Foresters member who is insured under:
 - An in-force certificate⁴; or
 - An in-force annuity; or
 - A rider under any of the certificates listed above; or
 - Have an in-force Foresters Social Fraternal Membership
2. The spouse of an eligible Foresters member as defined above.
3. Dependent child or grandchild of an eligible Foresters member as defined above.
 - Includes children under the care of a legal guardian who is an eligible Foresters member as defined above.

Part B

Meet **ALL** the criteria:

1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued
2. Applicants must be enrolled in full time studies in the academic year they are applying as a Returning Candidate.
3. Applicants must be enrolled full time in the Fall.
4. Applicants must have **a minimum GPA of 3.0 or 75%**. This must be reflected on your current transcript.
5. Applicants must have completed a minimum of **50 hours** of community service within the last **12 months** of the Returning Candidate application deadline.

Q: What if I do not qualify as a Returning Candidate for the renewal of my scholarship?

If you do not meet the above requirements, you will not qualify for an award in that academic year. You can still be eligible to apply as a Returning Candidate up to three consecutive times after your first application, with the mandate that you meet the eligibility requirements for Returning Candidates. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

Contact

Q: Who can I contact about my scholarship application?

For specific questions about your application, please contact ISTS by email at Foresters@applyISTS.com or toll free at 1 866-258-0626

For additional information regarding the Scholarship benefit, please contact Foresters Member Services by email at MyForesters@Foresters.com or call toll free 800-444-3043.

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria.

Foresters Financial member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions, and limitations and may be changed or cancelled without notice or are no longer available.

⁴ For the purpose of determining eligibility, a "certificate" includes a certificate, policy or annuity issued by The Independent Order of Foresters, or a certificate, policy or annuity issued by Foresters Life Insurance Company on or after April 2, 2008, except that it does not include Foresters Life funeral annuity certificates or creditors' group insurance certificates.

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