

# Competitive Scholarship

## Frequently Asked Questions



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## Scholarship Overview

Foresters Financial created the Competitive Scholarship member benefit to encourage increasing 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 specialises in managing scholarship programmes 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 volunteer 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 programme is administered by International Scholarship and Tuition Services, Inc. (ISTS), a firm that specialises in managing scholarship programmes. 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 the following criteria:

1. You, your parent, your legal guardian, your grandparent or your spouse must be a current UK Foresters member<sup>1</sup>.

#### **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. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.

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<sup>1</sup> Member must be a Plan holder of a savings product, With-Profits Plan and/or protection product.

2. Applicants completing secondary education must provide copies of certified exam results indicating **minimum scores of B (A-levels/AS-levels), 6/B (GCSE) or equivalent**. The number of scores required is dependent on the university programme the applicant is enrolling in.
3. Applicants currently enrolled in post-secondary education must have a **minimum** module mark of **60-64 (or institutional equivalent)**.
4. Applicants must have completed a minimum of **200 hours** of volunteer work **within the last 24 months** (from 1 March 2021 – 28 February 2023).
5. Applicants must be enrolling in a (minimum) two-year, full-time undergraduate programme of study at an accredited university or vocational or technical institutions in the United Kingdom in the Autumn of 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 Candidate<sup>2</sup>.

**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:**

- £1,000 or
- Your remaining tuition requirements of that given academic year.

**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.

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<sup>2</sup> Please refer to Returning Candidate eligibility criteria.

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

If your Plan is approaching maturity or end of term, contact **Customer Services** immediately by email at [service@foresters.co.uk](mailto:service@foresters.co.uk). If you have made changes to your plan/policy, (i.e. address change, new term, switching to another Foresters plan/policy etc) check with the Customer Service to ensure the status of your plan/policy, 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. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.

## Applications

### New Applicants & Returning Candidates

If...	Then...
You are a <b>first-time</b> scholarship applicant in <ul style="list-style-type: none"><li>▪ First year</li><li>▪ Second year</li><li>▪ Third year</li></ul>	Complete the <b>New Scholarship</b> application
You had applied for a scholarship previously as a <b>New Applicant</b> and were declined	Complete the <b>Returning Candidate</b> application
You are currently a <b>scholarship award recipient</b> and will be applying for another scholarship award for the following academic year	Complete the <b>Returning Candidate</b> application
You are a student whose scholarship application has been declined 4 consecutive times	You are no longer able to apply for another scholarship

**Q: I am currently at a post-secondary institution. When is the best time to apply for a Competitive Scholarship?**

You will need to apply in your final year of secondary institution (2 December 2022 to 28 February 2023) to be eligible for a scholarship for the following academic year. We encourage you to visit [Foresters.com](http://Foresters.com) or [MyForesters.com](http://MyForesters.com) for all important dates.

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

Visit either [Foresters.com](http://Foresters.com) and click on *Apply Now* under the Scholarship page OR log in to your [MyForesters.com](http://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 with and recognises your volunteer experience. All recommendations must be submitted by 6 March 2023.

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

Overall weighting of the application components:

- Volunteer Experience, 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 volunteer 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 75 applicants from the UK, will be chosen by the Selection Committee, as winners. This includes Returning Candidate scholarship recipients.

**Q: I have several institutions 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.

**Email:** [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com)

**Phone:** 0800 4049806

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

The timeframe to submit your application is from 2 December 2022 to 28 February 2023<sup>3</sup>.

Application deadline is **28 February 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, 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-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com)

**Phone:** 0800 4049806

### **Q: What if I cannot obtain proof of my volunteer work?**

To be considered for a Competitive Scholarship, all requirements and application components must be submitted, therefore proof of volunteer work 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-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) to your email address book or "safe senders list" to avoid having these emails going to your junk mail folder.

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<sup>3</sup> Timelines for Returning Candidate applicants are available in the Returning Candidate Guidelines.

2. Do not “opt out” of any emails sent from [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or [contactus@applyISTS.com](mailto:contactus@applyISTS.com). 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 **12 June 2023** by email.

## Scholarship Awards

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

You must:

- Enrol as a full-time undergraduate in Autumn of the academic year in which the scholarships are awarded
- Continue the entire academic year without interruption unless approved by ISTS and Foresters
- Ensure the electronic funds transfer detail are correct
- Notify ISTS should your scholarship funds not arrive within 30 days of the issue date

**Email:** [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com)

**Phone:** 0800 4049806

**Q: How and when are payments issued?**

Payment will be processed and sent via electronic funds transfer in October 2023 once the award has been accepted and enrolment documentation has been verified by ISTS staff.

**Q: What can the scholarship funds be used towards?**

Funds can be applied towards tuition for undergraduate study at an accredited, non-profit two/four-year college/university or vocational/technical institution in the UK.

**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 one academic year (unless otherwise noted) and only for the following reasons:

- Co-op studies
- Illness
- Death in the family
- Vocational obligation
- Humanitarian mission

Permission is granted at the discretion of Foresters. If successful, you must be 24 years of age or younger unless you are a Foresters member, 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-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com)

**Phone:** 0800 4049806

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

Programmes that are eligible include:

- First degrees or diploma programmes
- Full-time programme of study, as defined by the educational institution
- Minimum 2-year programme, not including co-op time
- Educational institutions with recognised degree or diploma, excluding university preparatory programmes (i.e. CEPEF, pre-university diplomas)

**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 Plan is approaching maturity or end of term, contact **Customer Service** at [service@foresters.co.uk](mailto:service@foresters.co.uk) right away. If you have made any changes to your policy/policy (e.g., address change, new term, switch to another Foresters plan/policy, etc.) check with Customer Service to ensure that the status of your plan/policy is "in-force".

As soon as you know that there has been a change to the Foresters plan/policy 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, students must meet a minimum **module mark of 55-59 (or institutional equivalent)** and **50 volunteer hours** within the last 12 months (1 September 2022 – 29 August 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 the following criteria:

1. You, your parent, your legal guardian, your grandparent or your spouse must be a current UK Foresters member<sup>4</sup>

#### **Part B**

Meet **ALL** the criteria:

1. Applicants must be of the age 24 or under at the time of the application through to the time payment is issued. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.
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 Autumn.
4. Applicants must have a **minimum** module mark of **55-59 (or institutional equivalent)**. This must be reflected on your current transcript.
5. Applicants must have completed a minimum of **50 hours** of volunteer work 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.**

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<sup>4</sup> Member must be a Plan holder of a savings product, with a profits plan and/or protection product.

## Contact

### **Q: Who can I contact about my scholarship application?**

For specific questions about the New Scholarship application, contact ISTS by email at [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or by phone on 0800 4049806

For additional information regarding the Competitive Scholarship benefit or other member benefits, please contact Foresters Member Services by email at [MyForesters@Foresters.com](mailto:MyForesters@Foresters.com).

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.

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