

# Competitive Scholarship

2026 FAQs



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## Overview

As a Foresters member you receive value beyond the financial security gained through purchasing a product. Foresters has a long history of supporting education and personal development through our Competitive Scholarship benefit which supports student-community engagement, academic standing, and leadership development. Our Scholarship benefit helps members and their families afford post-secondary studies by providing a scholarship for up to four years of education.

## Eligibility

### 1. How are scholarship award recipients selected, and does Foresters have any influence over the process?

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS) a firm specializing in overseeing the selection of scholarship winners to maintain impartiality. Foresters has no influence over the scholarship awards selection process. ISTS independently selects recipients with careful consideration of requirements, which include an essay, community service hours, and grades. **Meeting or exceeding these requirements does not guarantee selection.** Decisions by the ISTS selection committees are final.

### 2. 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. Should you continue your studies, you may be eligible for a Foresters Renew™ adult education grant. You can find more information about Foresters Renew on [Foresters.com](https://Foresters.com) and [MyForesters.com](https://MyForesters.com).

Please refer to the table under the [Applications section](#) (pg. 6) for further explanation.

### 3. If I've applied for a scholarship under my parent/grandparent/legal guardian's Foresters membership status, and they cease to be a member or pass away, am I still entitled to my scholarship award?

If the member ceases to be a member: 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.

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, **AND** you continue to meet the criteria as a Returning Candidate.

### 4. 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 1-800-828-1540. 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**.

## **5. 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. If you are pursuing a graduate degree or are thinking about continuing education that is not your first post-secondary degree, as a member, you might be eligible for our Foresters Renew grant. To learn more, visit the Foresters Renew page on [Foresters.com](https://foresters.com) and [MyForesters.com](https://myforesters.com). Connect with an [Advisor/Producer](#) today to ask how to begin your [membership](#) with Foresters.

## **6. Can I still be approved for a Competitive Scholarship if I already have a scholarship from another institution?**

If you have been awarded another scholarship or subsidy that covers a portion of your tuition costs, and where you are awarded a Foresters scholarship, Foresters will provide you with a scholarship that amounts to the lesser of:

- \$2,000 (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.

## **7. I am 24 years old now and will be turning 25 in the calendar year of the application deadline. Am I still eligible to apply?**

No, you must be 24 years or younger in the calendar year of the application deadline. For example, if the application deadline takes place on April 30, 2026 and you are turning 25 in the same year, then you are no longer eligible.

If you are over the age of 24 and would like support for tuition and course materials, then check out our Foresters Renew benefit on [Foresters.com](https://foresters.com) and [MyForesters.com](https://myforesters.com) to see if you qualify. This benefit is available for Foresters members only. Connect with an [Advisor/Producer](#) today to ask how to begin your [membership](#) with Foresters!

## **8. What types of programs are eligible for the Competitive Scholarship benefit?**

Programs that are eligible must meet all of the following criteria:

- First undergraduate degrees or diploma programs
- Full-time program of study, as defined by the educational institution
- Minimum two-year program, not including co-op time
- Programs provided by educational institutions with recognized degree or diploma programs, excluding university preparatory programs (i.e. CEGEP, pre-university diplomas)

## **9. What are the eligibility requirements to apply for a Competitive Scholarship?**

### **Part A**

To be eligible, the applicant must meet **ONE** of the following criteria:

1. The applicant is a Foresters member who:
  - Is insured under an in-force certificate; or
  - Is insured under an in-force annuity; or
  - Is insured under a rider under any of the certificates listed above; or
  - Is insured under a juvenile policy, and is 18 years of age or turning 18 in the calendar year of the Competitive Scholarship application deadline; or

- Has an in-force Foresters Social Fraternal Membership.
2. The applicant is the spouse, dependent child or grandchild of an eligible Foresters member as defined above (this includes children under the care of a legal guardian who is an eligible Foresters member as defined above).

## Part B

Competitive Scholarship is broken down into two applicant categories: New Applicants and Returning Candidates, each with its own eligibility requirements:

<b>New Applicants</b>	New Applicants are first time applicants to Competitive Scholarship who are either: <ul style="list-style-type: none"> <li>▪ In their final year of secondary education or;</li> <li>▪ Are entering or in the process of completing their post-secondary education</li> </ul>
<b>Eligibility</b>	New Applicants must meet <b>ALL</b> the following criteria in Part B: <ol style="list-style-type: none"> <li>1. Applicants must be 24 years of age or under at all times during the 2026 calendar year.</li> <li>2. Applicants must have completed a minimum of <b>50 hours</b> of community service <b>in the two years prior to the application deadline</b> (from May 1, 2024 – April 30, 2026).</li> <li>3. Applicants must have a minimum cumulative <b>GPA of 3.2 or 80%</b>. This <u>must</u> be reflected on your current transcript.</li> <li>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 2026.</li> </ol>
<b>Returning Candidates</b>	Returning Candidates are students who: <ul style="list-style-type: none"> <li>▪ Had applied for a scholarship previously as a New Applicant and were declined, or;</li> <li>▪ Those who are previous scholarship award recipients or;</li> <li>▪ Are current scholarship award recipients.</li> </ul>
<b>Eligibility</b>	Returning Candidates must meet <b>ALL</b> the following criteria in Part B: <ol style="list-style-type: none"> <li>1. Applicants must be 24 years of age or under at all times during the 2026 calendar year.</li> <li>2. Applicants must have completed a minimum of <b>15 hours</b> of community service <b>in the one year prior to the application deadline</b> (From May 1, 2025 – April 30, 2026).</li> <li>3. Applicants must have a minimum cumulative <b>GPA of 3.0 or 75%</b>. This <u>must</u> be reflected on your current transcript.</li> <li>4. Applicants must be enrolled in full time studies in the Fall semester of the academic year they are applying as a Returning Candidate.</li> </ol>

## 10. What is the difference between direct and non-direct religious volunteer activities?

- **Direct religious volunteer activity:** focuses on supporting religious practices or promoting a specific faith. This includes roles like teaching religious classes, helping with worship services, or participating in faith-based outreach efforts, where the goal is to advance religious beliefs or support the activities of a religious organization.
- **Non-direct religious volunteer activity:** occurs through your faith-based organization but is focused on general community service rather than religious teachings. This includes tasks like helping at food banks, assisting with disaster relief, or supporting charitable initiatives led by religious organizations, with the focus on helping others rather than promoting faith.

Should you need further clarification on if your activity counts as a direct or non-direct religious volunteer activity please contact ISTS via chat support on the application site to speak with a

customer service representative, via email at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com), or by phone at 1 866-258-0626, Monday through Friday, 7:00 AM to 7:00 PM Central.

# Applications

**11. 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. This means that applicants must register using their own email address on the ISTS Scholarship Portal and not your parents/grandparents/legal guardian MyForesters email address.

**12. Which category should I apply to within the Competitive Scholarship application?**

If....	Then...
You are a first-time applicant and are either a: <ul style="list-style-type: none"><li>▪ High school senior planning to enroll in first-year studies in the Fall 2026 or</li><li>▪ A post-secondary student seeking entry into second, third or fourth year in Fall 2026</li></ul>	Select the <b>New Applicant</b> category on the Competitive Scholarship application
You applied for a scholarship previously as a <b>New Applicant</b> and were declined	Select the <b>Returning Candidate</b> category on the Competitive Scholarship application
You are currently a <b>scholarship award recipient</b> and will be applying for another scholarship award for the following school year	Select the <b>Returning Candidate</b> category on the Competitive Scholarship application
You are a student whose scholarship application has been declined 4 consecutive times	You are no longer able to apply for another scholarship.

**13. What is the application deadline to apply for a Competitive Scholarship, and how do I apply for the benefit?**

The timeframe to submit your application is from December 4, 2025, to April 30, 2026.

To apply, visit either [Foresters.com](https://foresters.com) and click on *Apply Now* under the Scholarship page OR log in to your [MyForesters.com](https://myforesters.com) account, visit the Scholarship page and click *Apply Now*. You will be redirected to ISTS's 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 your MyForesters account and requires its own account, which must belong to scholarship applicants only.

**14. What do I need to include in my Scholarship application?**

Along with your Competitive Scholarship application, applicants must include a transcript and an essay. In your essay, describe your experience with a volunteer project in which you contributed to addressing a community need. Reflect on why this experience was meaningful to you and how it benefited the wider community. Additionally, explain how receiving this scholarship will support your educational goals. Lastly, please include a written history of your volunteer experiences as part of your application.

**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.

## 15. What are the criteria for the scholarship approval process?

- Community Service: 50%
- Grades: 25%
- Essay: 25%

Based on the number of applicants, the competition for these scholarships is high. The minimum requirements to be considered for a scholarship include all three of the following: an essay, community service<sup>1</sup> hours, and grades that meet the minimum requirements previously outlines. Please be mindful that at any time during the selection period, you may be asked to submit proof for the number of community service hours worked. **Meeting or exceeding these requirements does not guarantee that you will be chosen as a Scholarship recipient.**

## 16. 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. Foresters and ISTS are not responsible for information that is submitted late, unsuccessfully submitted, or completed inaccurately. For assistance, contact ISTS at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com).

## 17. 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. For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at, by email at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com) or call toll free at 1 866-258-0626.

## Award Status and Funds

### 18. When and how will I be notified about my award status via email?

Once you've successfully submitted your application, you can use the site to track the status of your application. You can also receive text message reminders and/or email notifications to the email address<sup>2</sup> as indicated on your application.

Updates regarding the status of your application will be sent from ISTS via email in the middle of June. 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](mailto: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](mailto: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.

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<sup>1</sup> Community service is volunteering for any community-based organization, registered non-profit, or registered charity.

<sup>2</sup> 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.

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.

### **19. How do I opt-in to receive text message reminders about my award status? And how can I opt-out?**

**To opt-in:** During the application process, you'll be asked whether you want to receive text message reminders. If you select 'Yes', you'll start receiving reminders before your application is submitted.

**To opt-out:**

- A. If you haven't submitted your application yet, simply choose 'No' on the application form.
- B. If you've already submitted your application and want to unsubscribe, follow these steps:
  - Go to 'My Profile' at the top right of your home page
  - Scroll down to find 'Text Message Notifications'
  - Uncheck the box to stop receiving text message reminders

### **20. 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 funds not arrive within 30 days of the issue date

For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at, by email at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com) or call toll free at 1 866-258-0626.

### **21. 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](mailto: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.

### **22. What can the scholarship funds be used towards?**

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

**Mandatory fees** (or compulsory fees) are required charges in addition to tuition; some mandatory fees are charged to all students enrolled at the institution, while others are specific to certain majors or classes. These fees must be paid in order for a student to enroll/remain enrolled, and in most cases, cannot be waived. Mandatory fees can include fees that support institution-wide initiatives (technology, building construction/maintenance, libraries, student activities, etc.) as well as course or lab fees related to specific coursework. *Please note that room/housing, board/food and books/supplies are not considered mandatory expenses under this definition, even if they are included in the institution's student budget.*



### **23. 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.

### **24. 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 provided proof of transcript to ISTS from your current institution.

### **25. How can I defer my scholarship?**

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 that prevents the student from completing studies for a semester or more
- Death in the family
- Humanitarian mission

To request a deferral, you must email ISTS at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com). At the discretion of Foresters, you may be asked by ISTS to provide proof of circumstances. Once your request is approved, ISTS will make a deferral form available to you on your ISTS Application Homepage. You must submit this form to finalize the request.

### **26. 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 mandatory fees 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.

### **27. What if my Foresters membership ends or changes after I have already received my scholarship?**

Applicants must maintain an in-force Foresters membership that meets minimum requirements while receiving the Competitive Scholarship. Membership status is verified during application and periodically. If your Foresters certificate lapses, contact the **Service Centre at 800-828-1540** right away. For certificate changes (e.g., address change, new term, switch to another Foresters certificate, etc.), ensure it's 'in-force' with the Service Centre. If you change your Foresters certificate, 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.

## For More Information

For specific questions concerning your application, contact ISTS via chat support on the application site to speak with a customer service representative, via email at [Foresters@applyISTS.com](mailto:Foresters@applyISTS.com), or by phone at 1 866-258-0626, Monday through Friday, 7:00 AM to 7:00 PM Central.

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) or call toll free 1 800-444-3043.

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members (including those insured under a juvenile policy who are 18 years of age or turning 18 in the calendar year of the Competitive Scholarship application deadline), 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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