

Competitive Scholarship

2026 Guidelines



Helping is who we are.™

Visit foresters.com to see how we can help you.

Table of Contents

Introduction	3
Important Dates	3
Award Details	3
Eligibility	4
Part A	4
Part B	4
Application Requirements	5
Overall weighting of the application components	5
Volunteer/Community Service	5
Essay	5
Restrictions	5
How to Apply	6
For More Information	6

Introduction

Foresters Financial™ is proud to contribute to the success that education can bring to individuals, families and communities. The Competitive Scholarship member benefit offers up to 475 tuition scholarships of up to \$2,000 (local currency) to eligible students pursuing post-secondary education at an accredited university, community college or trade program on a full-time basis. This benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS) on behalf of Foresters.

Important Dates

Application start date	December 4, 2025
Application end date	April 30, 2026
Applicants will be notified about their award status	Mid-June 2026 If you are selected for a scholarship, then you must accept or decline your award by the deadline indicated on the acceptance form. If an acceptance is not provided by this deadline, then you risk forfeiting your scholarship.
Scholarship funds issued	By August 31, 2026

Award Details

- Foresters awards up to 475 scholarships (each worth up to \$2,000 in local currency) per academic year between Canada and US.
- The scholarship can be awarded up to three consecutive years after the first application for qualified applicants.
- The scholarships will be applied to **tuition and mandatory fees¹ only** for undergraduate study at accredited, non-profit two or four-year colleges/universities or vocational/technical schools in Canada and US.
- Students are awarded **one award per academic year**.
- The award must be used for the academic year it was awarded unless winners submit a formal request to have the award deferred.
- Recipients may transfer from one eligible post-secondary institution to another and retain the award as long as they have proof of transcript from their current institution.
- If recipients have other scholarships or subsidies which cover portions of tuition costs, Foresters will provide a scholarship which will amount to the lesser of:
 - \$2,000 (local currency) or
 - The recipient's remaining tuition requirements for 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.

¹ 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.

Eligibility

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:

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

Application Requirements

Overall weighting of the application components

- 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 service² hours, and grades that meet the minimum requirements. 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 mean or guarantee that you will be chosen as a Scholarship recipient.**

Note: up to 475 applicants from Canada and US will be chosen by the Selection Committee, as scholarship winners. This includes Returning Candidate scholarship recipients.

Volunteer/Community Service

Preference will be given to applicants who have:

- Been involved in volunteer activities that support family well-being, including playgrounds/public space cleanup, children's health/wellness and other projects connected to family togetherness.
- Held leadership roles in their community service.
- Participated in a Foresters Community Volunteer activity.

Competitive Scholarship encourages students to support a wide range of community activities and types of projects and programs. While each application will be evaluated on its own merits, Competitive Scholarship will not accept partisan, political or direct religious volunteer/ community service activities. However, we accept many non-direct activities that can be hosted by religious groups. For example, conducting a baking fundraiser hosted by a church is completely acceptable.

If you are seeking volunteer hours then look no further! Contact the Foresters Member Services team at myforesters@foresters.com to see how you can register as a guest to volunteer at events with your sponsoring member.

Essay

Share your experience with a volunteer project that made a difference in your community and describe how receiving this scholarship will help you achieve your educational goals.

Restrictions

The following restrictions apply to the Competitive Scholarship member benefit:

1. New Applicants whose applications have been declined or accepted are able to apply for a Competitive Scholarship up to three consecutive times by completing the Returning Candidate

² Community service is volunteering for any community-based organization, registered non-profit, or registered charity.

application until such time as the recipient's first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.

2. The scholarship is applicable only to the first post-secondary degree or diploma sought by the recipient.
3. If the sponsoring member passes away after the scholarship is awarded, the recipient will still receive the scholarship if he/she meets the requirements under Parts A and B of the 'Eligibility' Section of these Guidelines for New Applicants and, in subsequent years, meets the criteria for Returning Candidates.
4. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.
5. Membership status and eligibility is verified at different stages of the application period and throughout the year.
6. Recipients of Orphan Scholarships and the Foresters Renew™ grant are not eligible to apply for the Competitive Scholarship in the same calendar year.

How to Apply

Visit either [Foresters.com](https://foresters.com) or [MyForesters.com](https://myforesters.com), during the application period and create an online account using the *Apply Now* buttons.

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

Once you have created an online account, you can use the site to submit and track the status of your application and supporting information. You are responsible for making sure that you have successfully submitted all required application components before the deadline by logging in to your online account regularly. Once you have created your account, you can receive email reminders and notifications at more than one e-mail address by entering an alternate or 'Member email' address in your account profile.

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

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, 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 or call toll free 1 800-444-3043. Interested in becoming a member? Connect with an [Advisor/Producer](#) today to ask how to begin your [membership](#) with Foresters.

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.

Foresters Financial, Foresters, Helping Is Who We Are, Foresters Care, Foresters Moments, Foresters Renew, Foresters Member Discounts, Foresters Go and the Foresters Go logo are trade names and/or trademarks of The Independent Order of Foresters (a fraternal benefit society, 789 Don Mills Road, Toronto, ON, Canada M3C 1T9) and its subsidiaries.

505470 CAN/US (10/25)