

Judith A. Lowe Scholarship Questions & Rubric

Scholarship Q & A

Who is eligible for a scholarship?

Scholarship applicants must be members* of the credit union who are graduating high school in 2022.

What do I need to submit to apply for a scholarship?

All applicants need to complete the application packet, submit two letters of recommendation, and provide a 2-3 page essay on **“Credit Unions focus on helping membership achieve their financial goals. How can Gateway Metro better appeal to Gen Z’s financial needs?”**.

What is the scholarship amount?

The scholarship will be presented in a one-time cashier’s check made payable to the student or account transfer to the student’s GMFCU account for \$1,000.

How can I submit my completed application?

- 1) Email your completed application packet and your essay to Marketing@gmcu.org with the subject line **“First Name Last Name – Scholarship Application”**
- 2) Letters of recommendations must be mailed to the following address:
Gateway Metro Federal Credit Union
Attn: Marketing Scholarship Coordinator
1001 Pine St.
St. Louis, MO 63101

You may also mail or drop off your application packet at any Gateway Metro location.

When is the application period?

The final day to submit applications and essays is Saturday, March 19th 2022. Any missing applications, essays, or letters of recommendation that are not postmarked by March 19th 2022 will be considered an incomplete application and be disqualified.

How will I know if I am selected for a scholarship?

You will receive an official letter from the credit union letting you know you have been selected for a scholarship. At that time you will be given more details on the scholarship ceremony and your family will be invited to attend, pending Covid restrictions.

**membership as of December 2021 to qualify*

Scholarship Grading Rubric

All essays will be screened by a Gateway Metro employee panel to be sure the essays meets the length and topic requirements along with being screened for any offensive or copyrighted content. Essays that fail to follow these basic standards are subject to elimination.

Essay – “Credit Unions focus on helping membership achieve their financial goals. How can Gateway Metro better appeal to Gen Z’s financial needs?” – 30 points

- 1. Ideas & Content (0-15)** – The message of the essay is clear, focused and addresses the assigned topic. It holds the reader’s attention. All information in the essay is correct and backed up by references.
- 2. Organization (0-5)** – The organization of the essay enhances and showcases the central idea. The order, structure or presentation of information is compelling and makes the essay easy to read and understand.
- 3. Creativity (0-10)** – The applicant thought of a creative, original idea that made the essay fun and educational to read.

BONUS POINT: Gateway Metro (0-1) – Essay references Gateway Metro

Letters of Recommendation – Reference and/or comments on applicant – **18 points** (9 points per letter)

- 1. Character and greatest attributes (0-3)**
- 2. Accomplishments and examples of leadership (0-3)**
- 3. Future achievement potential and why applicant is deserving of the scholarship (0-3)**

Activities/Contributions/Personal Inspiration – 15 points

- **Honors and Awards (0-3)**
- **Extra-Curricular Activity (0-3)**
- **Community/Volunteer Involvement (0-3)**
- **Employment (0-3)**
- **Personal Inspiration (0-3)**

Total possible score of 64 points

Please direct any questions about the Judith A. Lowe Scholarship to our Marketing Scholarship Coordinator at Marketing@gmcu.org