

Judith A. Lowe Memorial Scholarship

Gateway Metro Federal Credit Union

Qualifications

Who is eligible to apply for the Judith A. Lowe Memorial Scholarship?

Judith A. Lowe Memorial Scholarship applicants must be members in good standing at Gateway Metro Federal Credit Union (GMFCU) as of December 2025. Applicants must graduate high school in 2026.

What is the criteria needed to apply for the Judith A. Lowe Memorial Scholarship?

All applicants need to complete the application packet including the completed application forms, two letters of recommendation, and a two- or three-page essay on the following topic: “Trusting and sharing are important components of a positive credit union experience. Share your experience with any of the Gateway Metro products like the Youth Certificate Program, BALANCE and the On-line Banking service. Tell us about how you use it/them for your spending and saving plans. Share how you think your financial literacy and responsibility foundation will best serve you during the freshman year of your college or trade school experience.”

When is the application submission deadline?

The final day to submit applications, essays and letters of recommendation is Saturday, March 21, 2026. Any missing applications, essays, or letters of recommendation postmarked after March 21, 2026, are incomplete and therefore disqualified from consideration.

What is the Judith A. Lowe Memorial Scholarship award amount?

The \$1,000.00 Judith A. Lowe Memorial Scholarship awarded is either a one-time cashier's check made payable to the winning student or as an account transfer to the student's GMFCU account.

How can I submit my completed application packet?

1) Email your completed application packet to Marketing@gmfcu.org with the subject line: “First Name Last Name – Scholarship Application”

2) Mail letters of recommendations to: Gateway Metro Federal Credit Union, Attn: Marketing Scholarship Coordinator, 1001 Pine St., St. Louis, MO 63101

Mail or drop off your application packet at any Gateway Metro Federal Credit Union location.

How will I know if I am the recipient of the Judith A. Lowe Memorial Scholarship?

You will receive an official notification letter in the mail from Gateway Metro Federal Credit Union informing you of your selection status regarding the Judith A. Lowe Memorial Scholarship. If selected as the winner, GMFCU extends an invitation both you and your family to the scholarship presentation ceremony, pending Covid restrictions.

Scholarship Scoring Rubric

All essays will be reviewed by a Gateway Metro Federal Credit Union employee panel to be certain the essays meets all requirements along with being reviewed for any offensive or copyrighted content. Essays unable to meet the criteria required are subject to disqualification.

Essay: 30 points

Topic: "Trusting and sharing are important components of a positive credit union experience. Share your experience with any of the Gateway Metro products like the Youth Certificate Program, BALANCE and the On-line Banking service. Tell us about how you use it/them for your spending and saving plans. Share how you think your financial literacy and responsibility foundation will best serve you during the freshman year of your college or trade school experience."

1. Ideas and Content: (0-15 pts.)

The message of the essay must be clear, focused and addresses the assigned topic. It holds the reader's attention. All information in the essay is accurate and supported by references.

2. Organization: (0-5 pts.)

The essay's organization must enhance and showcase the central idea. The order, structure or presentation of information must be compelling and make the essay easy to read and understand.

3. Creativity: (0-10 pts)

The applicant presents a creative, original idea that made the essay fun and educational to read.

BONUS POINT: (0-1 pt.) The essay references Gateway Metro Federal Credit Union.

Two Letters of Recommendation 18 points (9 pts per letter). Please address:

1. Applicant's character and greatest attributes (0-3 pts)
2. Applicant's accomplishments and examples of leadership (0-3pts)
3. Expressions of the applicant's potential and why the applicant is deserving of the Judith A. Lowe Memorial Scholarship (0-3pts)

Activities/Contributions/Personal Inspiration: 15 points

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

Total possible score of 64 points

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