



## Judith A. Lowe Memorial Scholarship Application

**Please complete and return by Saturday, March 21, 2026**

### **Section I – General Information**

Name: \_\_\_\_\_

Gateway Metro account number: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: (\_\_\_\_\_) \_\_\_\_\_ Birth Date (MM/DD/YYYY): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Name(s) of parent(s) or legal guardian(s):  
\_\_\_\_\_  
\_\_\_\_\_

Current High School: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: (\_\_\_\_\_) \_\_\_\_\_ Month/Year graduated (anticipated): \_\_\_\_\_

Grade Point Average: \_\_\_\_\_ **(Please include one copy of your most recent report card)**

College or Trade School You Plan to Attend:  
\_\_\_\_\_  
\_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Degree You Plan to Pursue: \_\_\_\_\_

Career You Plan to Pursue When You Graduate: \_\_\_\_\_

**Section II – Activities**

(Honors &amp; Awards, Extra-curricular Activities, Community/Volunteer Activities, &amp; Employment)

Name: \_\_\_\_\_

Current High School: \_\_\_\_\_

Honors & Awards	Explanation	Dates

Extra-Curricular School Activities	Hrs/Week	Title or Position	Dates

Community/Volunteer Activities	Hrs/Week	Title or Position	Dates

Employment	Hrs/Week	Duties	Dates

**Section III – Personal Inspiration**

Please write a brief response to the following question. **"What importance does this scholarship play in your future?"**  
Response should be 100 words or less. You may use the space below or submit as it's own document, please indicate below if you are providing a separate document.

#### **Section IV– Written Essay**

Please complete a 2-3 page essay on this year's 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.”** In this essay please explain the specific steps you would take to improve financial education for high school students. Creativity is an important aspect of the essay and will be judged accordingly.

#### **Section V – Slideshow or Video (Bonus - Optional)**

Create a slideshow to complement your essay key points or create a video (serious or fun) that highlights your key points.

#### **Section VI – Letters of Recommendation**

Please include ***two letters of recommendation***: One from a teacher or counselor and one from a sponsor, employer, coach, etc. (sponsor may be someone who has directly and actively led an extracurricular activity or organization in which the applicant has participated). Parents, relatives and/or legal guardians are not eligible to submit a letter of recommendation.

#### **Media Release and Statement Accuracy**

If chosen to receive a Judith A. Lowe Memorial Scholarship, I agree to have my photo and name used in Gateway Metro Federal Credit Union publications. I understand that my name and photo will be sent to local media outlets and may be used in newspapers, online publications, social media, etc. I understand that the winning essay becomes property of Gateway Metro Federal Credit Union with attribution to its author.

I hereby certify that the information provided in this application is true and accurate to the best of my knowledge.

\*Parent/ Guardian Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_

\*If applicant is under the age of 18 at time of application

Applicant Signature: \_\_\_\_\_ Date Signed: \_\_\_\_\_