



SCHOLARSHIP APPLICATION

2026-2027 SCHOOL YEAR

The Scholarship Committee of the Cincinnati Area Credit Union Outreach Alliance (CACUOA) invites you to apply for a scholarship. At least nine scholarships valued at \$1,000 each will be awarded.

Eligibility Requirements:

To qualify, you must:

- Be a high school senior planning to enroll in post-secondary education (including vocational, professional, or academic studies -- not limited to colleges or universities) or be currently enrolled in a program pursuing an Associate or Bachelor's degree.
- Be a primary member of an Ohio Credit Union that has branches located in one of the following counties: Hamilton, Butler, Warren, Clermont, Brown, or Adams.
- Submit the application and essay responses by the deadline of **5:00pm EST on Friday, February 13, 2026.**

Your membership *will* be verified. Applications from non-members will be disqualified.

Completed applications and all supporting documents may be submitted by:

Mail

COPFCU

Attn: CACUOA Scholarship

959 W. 8th Street, Cincinnati, OH 45203

Email

marketing@copfcu.com

Winners will be notified by email no later than May 1, 2026.

Print Name _____

Address _____ Zip _____

City _____ State _____

Phone _____ Birth date _____ E-mail _____

High School/College you currently attend _____

Signature of Parent or Legal Guardian is required for applicants under age 18:

Parent/Legal Guardian Signature _____

Print Name _____ Date _____

As stated above, you (the student) must be a member of an Ohio Credit Union in your own name.

Credit Union Name _____

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Scholarship Instructions:

Your application will be scored based on how well you answer the questions, neatness and how well you follow the instructions below. If you fail to follow the instructions, your application will be disqualified.

- All responses should be typed and submitted on a separate document (not on this page).
- Type the question number and question before each response.
- Do not staple the application and additional pages together.
- Do not include your name on the question/answer/essay sheets.
- Do not submit double-sided responses (if mailing your application).

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1. Please list your community activities, school activities, volunteer activities, and employment history.
 2. Why are you applying for this scholarship? If you receive a CACUOA scholarship, what will you use the funds for?
 3. What steps have you taken to educate yourself about budgeting, saving and managing your money? How do you plan to apply this knowledge while in school and beyond?
 4. Ask ChatGPT, CoPilot and one other AI system to compare/contrast Credit Unions and Banks. Based on the responses provided, which financial institution would you choose for your next account and why?

Please answer the following question by attaching your typed, double-spaced response.

(Entries should be no longer than 4 pages, and we strongly encourage creativity).

5. The Federal Trade Commission reported that US consumers lost \$12.5 billion to fraud in 2024, with young adults ages 20-29 and older adults ages 70+ being the most impacted. What are the most prevalent ways young adults get scammed and how do you protect yourself from becoming a victim? How would you educate family members age 70+ to make sure they don't fall victim to scams? What credit union products/services can help protect you and your family members from being scammed?