



## Northwest Chapter of the Ohio Credit Union League 2012 Scholarship Application

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Your local credit unions are offering to help with your post-secondary education. There will be two scholarships awarded, one for \$2000.00 and one for \$1500.00. If you are chosen to receive the \$2000.00 scholarship from the Northwest Chapter, your application will be forwarded to the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards four \$2,500.00 scholarships.

Please return your completed application by **February 10, 2012** to Kathleen Kanipe, NW Chapter Scholarship Chair, PO Box 141228, Toledo, OH 43614 or [info@nwocu.org](mailto:info@nwocu.org)  
Winners will be posted at [www.nwocu.org](http://www.nwocu.org) by March 16, 2012.

Name \_\_\_\_\_

Address \_\_\_\_\_ City, State, Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Are you a member of a credit union? If so, which one(s)? (This DOES NOT impact your eligibility for this scholarship, but may make you eligible for other scholarship opportunities.)

\_\_\_\_\_  
Credit unions are not-for-profit financial institutions owned and democratically-controlled by their members. Ohio Credit Unions provide savings, loans, and other financial services to 2.68 million members. To learn more visit [www.OhioCreditUnions.org](http://www.OhioCreditUnions.org).

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Signature \_\_\_\_\_ Date \_\_\_\_\_

Signature of Guardian or Parent if a Minor (under age 18) \_\_\_\_\_ Date \_\_\_\_\_

**Essay Question: Daily money management choices directly impact your financial future. In most instances, we never get to practice making the “right” choices. Finances 101, an online reality game created by credit unions, allows users to experience real-life financial decisions in a virtual world. Spend time playing the Finances 101 game and answer the essay question below. The essay can be written in 1<sup>st</sup> or 3<sup>rd</sup> person and should refer to concepts taught during the Finances 101 game. [www.finances101thegame.org](http://www.finances101thegame.org)**

**How can strong money management skills help an individual establish a stable financial future?**

Entry should be typed, double-spaced, and no longer than 4 pages.

