

# Competitive Scholarship

2024 UK FAQs

Foresters   
Financial

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## Overview

As a Foresters member you receive value beyond the financial security gained through purchasing a product. Foresters has a long history of supporting education and personal development through our Competitive Scholarship benefit which supports student-community engagement, academic standing, and leadership development. Our Scholarship benefit helps members and their families afford post-secondary studies by providing a scholarship for up to four years of education.

## Eligibility

### **1. How are scholarship award recipients selected, and does Foresters have any influence over the process?**

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS) a firm specialising in overseeing the selection of scholarship winners to maintain impartiality. Foresters has no influence over the scholarship awards selection process.

ISTS independently selects recipients with careful consideration of requirements, which include an essay (for New Applicants only), volunteer hours, and grades. **Meeting or exceeding these requirements does not guarantee selection.** Decisions by the ISTS selection committees are final, and there is no appeals process or applicant feedback.

### **2. How many times can I apply for a Competitive Scholarship?**

After your first submission as a New Applicant, you are eligible to apply up to three consecutive times as a Returning Candidate until such time as your first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship. Should you continue your studies, you may be eligible for a Foresters Renew adult education grant. You can find more information about [Foresters Renew](#) on myforesters.com.

Please refer to the table under the Applications section for further explanation.

### **3. If I've applied for a scholarship under my parent/grandparent/legal guardian's Foresters membership status, and they pass away, am I still entitled to my scholarship award?**

If a member passes away after the scholarship is awarded, the scholarship will continue as long as you are covered under another in-force Foresters membership as defined above, **AND** you continue to meet the criteria as a Returning Candidate.

### **4. What if my parent/grandparent/legal guardian ceases to be a Foresters member during the year I receive my scholarship award?**

The scholarship will terminate at the end of any academic year in which the Foresters member, whether it be the scholarship recipient or sponsoring member, ceases to be a Foresters member.

### **5. Can I still be approved for a Competitive Scholarship if I already have a scholarship from another institution?**

If you have a scholarship or subsidy, which covers a portion of your tuition costs, Foresters will provide you with a scholarship that amounts **to the lesser of:**

- £1,000 or
- Your remaining tuition requirements of that given academic year.

## **6. I am applying for my second post-secondary degree/diploma. Can I still apply for a Competitive Scholarship?**

No, the scholarship is only applicable to the **first** post-secondary degree or diploma sought by the recipient. If you are pursuing a graduate degree or are thinking about continuing education that is not your first post-secondary degree, as a member, you might be eligible for our Foresters Renew grant. To learn more, visit the [Foresters Renew page](#) on myforesters.com.

## **7. My Foresters Plan/policy is coming up for expiry and I need to renew it before applying for the scholarship award. What should I do?**

If your Plan is approaching maturity or end of term, contact **Customer Services** immediately by email at [service@foresters.co.uk](mailto:service@foresters.co.uk). If you have made changes to your Plan/policy, (i.e. address change, new term, switching to another Foresters Plan/policy etc) check with the Customer Service to ensure the status of your Plan/policy, is **in-force**.

## **8. I am 24 years old now and will be turning 25 by the time the winners are selected and notified. Am I still eligible to apply?**

No, you must be 24 years or younger from the time you submit your application to the time of payment. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.

If you are over the age of 24 and would like support for tuition and course materials, then check out our members only [Foresters Renew grant](#) on MyForesters.com to see if you qualify.

## **9. What types of programmes are eligible for the Competitive Scholarship benefit?**

Programmes that are eligible include:

- First undergraduate degrees or diploma programmes
- Full-time programme of study, as defined by the educational institution
- Minimum 2-year programme, not including co-op time
- Educational institutions with recognised degree or diploma

## **10. What are the requirements to apply for a Competitive Scholarship?**

To be eligible, the applicant must meet the following criteria in Part A and B.

### **Part A**

1. You, your parent, your legal guardian, your grandparent or your spouse must be a current UK Foresters member<sup>1</sup>.

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<sup>1</sup> Member must be a Planholder of a savings product, with a profits plan and/or protection product.

## Part B

Competitive Scholarship is broken down into two applicant categories: New Applicants and Returning Candidates, each with its own eligibility requirements:

<b>New Applicants</b>	New Applicants are students who are either in their final year of secondary education or are completing their post-secondary education and are applying to Competitive Scholarship for the first time.
<b>Eligibility</b>	<p>New Applicants must meet all the following criteria in Part B:</p> <ol style="list-style-type: none"> <li>1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.</li> <li>2. Applicants must have completed a minimum of <b>200 hours</b> of volunteer work <b>over the last two years</b> (from 1 March 2022 – 30 April 2024).</li> <li>3. Applicants completing secondary education must provide copies of certified exam results indicating <b>minimum scores of B (A-levels/AS-levels), 6/B (GCSE) or equivalent</b>. The number of scores required is dependent on the university programme the applicant is enrolling in.</li> <li>4. Applicants currently enrolled in post-secondary education must have a <b>minimum</b> module mark of <b>60-64 (or institutional equivalent)</b>.</li> <li>5. Applicants must be enrolling in a (minimum) two-year, full-time undergraduate programme of study at an accredited university or vocational or technical institutions in the United Kingdom in the Autumn of 2024.</li> </ol>
<b>Returning Candidates</b>	<p>The Returning Candidate application must be completed by students who:</p> <ul style="list-style-type: none"> <li>▪ Had applied for a scholarship previously as a New Applicant and were declined, or;</li> <li>▪ Those who are previous scholarship award recipients or;</li> <li>▪ Are current scholarship award recipients.</li> </ul>
<b>Eligibility</b>	<p>Returning Candidates must meet all the following criteria in Part B:</p> <ol style="list-style-type: none"> <li>1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.</li> <li>2. Applicants must have completed a minimum of <b>50 hours</b> of volunteer work <b>over the last one year</b> (From 1 March 2023 – 30 April 2024).</li> <li>3. Applicants must have a <b>minimum</b> module mark of <b>55-59 (or institutional equivalent)</b>. This must be reflected on your current transcript.</li> <li>4. Applicants must be enrolled in full time studies in the academic year they are applying as a Returning Candidate.</li> <li>5. Applicants must be enrolled full time in the Autumn of 2024.</li> </ol>

### 11. What if I do not qualify as a Returning Candidate?

If you do not meet the requirements for a Returning Candidate, you will not qualify for an award in that academic year. You can apply as a Returning Candidate up to three consecutive times after your first application, as long as you meet the eligibility requirements for Returning Candidates. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

## Applications

### 12. Which category should I apply to within the Competitive Scholarship application?

If....	Then...
You are a first-time applicant and are either : <ul style="list-style-type: none"><li>▪ Planning to enrol in first-year studies in the academic year starting in Autumn 2024 or</li><li>▪ A post-secondary student seeking entry into second, third or fourth year in the academic year starting in Autumn 2024</li></ul>	Select the <b>New Applicant</b> category on the Competitive Scholarship application
You applied for a scholarship previously as a <b>New Applicant</b> and were declined	Select the <b>Returning Candidate</b> category on the Competitive Scholarship application
You are currently a <b>scholarship award recipient</b> and will be applying for another scholarship award for the following academic year	Select the <b>Returning Candidate</b> category on the Competitive Scholarship application
You are a student whose scholarship application has been declined 4 consecutive times	You are no longer able to apply for another scholarship

### 13. What is the application deadline to apply for a Competitive Scholarship, and how do I apply for the benefit?

The timeframe to submit your application is from 4 December 2023 to 30 April 2024.

To apply, visit [Foresters.com](https://www.foresters.com) and click on Apply Now under the Scholarship page OR log in to your [MyForesters.com](https://www.myforesters.com) account, visit the Scholarship page and click *Apply Now*. You will be redirected to ISTS's Scholarship Portal, where you can follow the steps to register your account and start a new application. Please note that the ISTS Scholarship Portal is separate from your MyForesters account and requires its own account, which must belong to scholarship applicants only.

### 14. If my Foresters membership is under my parents/grandparents/legal guardian, do they have to apply on my behalf?

No, all applicants are encouraged to apply for a Competitive Scholarship on their own behalf.

### 15. What documents do I need to include along with my Scholarship application?

Along with your Competitive Scholarship application, New Applicants must include a transcript and an essay of 250 words or less. You must share a written response about your experience with a volunteer project, in which you have given back and supported a community need. Ask yourself, "*why was it meaningful and how did it impact the community?*".

Returning candidates must include a transcript and written history of their volunteer experience within the application.

**Note:** you are responsible for ensuring you have successfully submitted all required components of your application before the submission deadline, by logging on and checking your application status regularly.

## 16. What are the criteria for the scholarship approval process?

Overall weighting of the application components:

- Essay (only required from New Applicants) and Volunteer work: 65%
- Grades: 35%

Based on the number of applicants, the competition for these scholarships is high. Students must complete the minimum requirements for of an essay (for New Applicants only), volunteer hours, and grades to be considered for a scholarship. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

## 17. I have several institutions I would like to apply for. Which one should I list on the application?

List your first choice of the post-secondary institution you would like to attend on your scholarship application. For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or call toll free at 0800 4049806.

## 18. What if I need to make a change to my application?

Applicants have until the submission deadline to make any necessary changes once they have submitted their application. Applications are accessible on the ISTS Scholarship Portal. For questions about your scholarship application, please contact ISTS at [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com).

Foresters and ISTS are not responsible for information that is submitted late, unsuccessfully submitted, or completed inaccurately.

## Award Status and Funds

### 19. When will I find out if I've been awarded a scholarship?

You will be notified about your scholarship status in the first week of June. Please keep an eye out in your inbox (or Spam folder) for an email from [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or your text messages if you have opted in to receive text message reminders.

### 20. How will I be notified about my award status via email?

Once you've successfully submitted your application, you can use the site to track the status of your application. You can also receive text message reminders and/or email notifications to the email address as indicated on your application.

Updates regarding the status of your application will be sent from ISTS via email. Follow these steps to ensure you will receive email notifications from ISTS in the future to advise if you've won a scholarship.

1. Add [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) to your email address book or "safe senders list" to avoid having these emails going to your junk mail folder.
2. Do not "opt out" of any emails sent from [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or you will not receive vital information regarding your scholarship application.

3. Always "opt in" for any Foresters emails so you don't miss any updates that may come directly from Foresters.

If you have changed your email address after creating your account, it is your responsibility to immediately update your My Profile page at <https://foresters.applyISTS.net> to ensure that you continue to receive email notifications about your scholarship. ISTS will only use your email address to communicate with you about your scholarship application or other opportunities administered by ISTS, for which you may be eligible to apply. ISTS will not provide your email address to any third parties.

## **21. How do I opt-in to receive text message reminders about my award status? And how can I opt-out?**

**To opt-in:** During the application process, you'll be asked whether you want to receive text message reminders. If you select "Yes," you'll start receiving reminders before your application is submitted.

### **To opt-out:**

- A. If you haven't submitted your application yet, simply choose "No" on the application form.
- B. If you've already submitted your application and want to unsubscribe, follow these steps:
  - Go to "My Profile" at the top right of your home page
  - Scroll down to find "Text Message Notifications"
  - Uncheck the box to stop receiving text message reminders

## **22. What are my responsibilities if I am chosen as a scholarship recipient?**

You must:

- Enrol as a full-time undergraduate in Autumn of the academic year in which the scholarships are awarded
- Continue the entire academic year without interruption unless approved by ISTS and Foresters
- Ensure the electronic funds transfer detail are correct
- Notify ISTS should your scholarship funds not arrive within 30 days of the issue date

For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or call toll free at 0800 4049806.

## **23. How and when are payments issued?**

Payment will be processed and sent via electronic funds transfer in October 2024 once the award has been accepted and enrolment documentation has been verified by ISTS staff.

## **24. What can the scholarship funds be used towards?**

Funds can be applied towards tuition and eligible educational expenses for undergraduate study at an accredited, non-profit two/four-year college/university or vocational/technical institution in the UK. Eligible educational expenses can include room and board, books, computers, commuting expenses, and school-related supplies.



## **25. How long do I have to use the scholarship funds?**

Funds must be used in the academic year they were awarded, unless you submit a formal request to have the award deferred.

## **26. Can I defer my scholarship?**

Yes, a Competitive Scholarship can be deferred for a maximum of one academic year (unless otherwise noted) and only for the following reasons:

- Co-op studies
- Illness
- Death in the family
- Vocational obligation
- Humanitarian mission

Permission is granted at the discretion of Foresters. If successful, you must be 24 years of age or younger unless you are a Foresters member, at the time permission is requested through to the time it is granted. Once you have been informed that your application for a Competitive Scholarship was successful, you will need to make a formal, written application outlining the circumstances that make a deferral necessary. At the discretion of Foresters, you may be asked by ISTS to provide proof of circumstances.

## **27. What if I decide to change institutions in the middle of the year? Can I use my funds towards the institution I switch over to?**

You may transfer from one eligible institution to another and retain your scholarship award so long as you have provided proof of transcript to ISTS from your current institution.

## **28. What if my Foresters membership ends or changes after I have already received my scholarship?**

Applicants must maintain an in-force Foresters membership that meets minimum requirements while receiving the Competitive Scholarship. Membership status is verified during application and periodically. Please refer to the "Eligibility" section.

If your Foresters Plan is approaching maturity or end of term, contact **Customer Service** at [service@foresters.co.uk](mailto:service@foresters.co.uk) right away. If you have made any changes to your Plan/policy (e.g., address change, new term, switch to another Foresters Plan/policy, etc.) check with Customer Service to ensure that the status of your plan/policy is "in-force".

If you change your Foresters Plan/policy, you should also log in to your online account and update your information. This will help to ensure that your eligibility status is up to date.

## **For More Information**

For specific questions about your application, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at, by email at [Foresters-UK@applyISTS.com](mailto:Foresters-UK@applyISTS.com) or by phone on 0800 4049806

For additional information regarding the Competitive Scholarship benefit or other member benefits, please contact Foresters Member Services by email at [myforesters@foresters.com](mailto:myforesters@foresters.com).

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria.

Description of member benefits that you may receive assumes you are a Foresters member. Members must be 18 years of age or older and must have an active Foresters Plan and maintain it in good standing. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice.

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