# 2027-28 Star One Credit Union Scholarship


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## Program Overview

**Who administers this Program?**
To ensure complete impartiality in the selection of recipients and to maintain a high level of professionalism and security, the program is administered by International Scholarship and Tuition Services, Inc. (ISTS), an independent company that specializes in managing sponsored educational assistance programs.

**Who is eligible to apply?**
Applicants must meet **all** of the following criteria to be eligible for this scholarship:

- be a high school senior or college freshman, sophomore or junior
- be enrolled as a full-time college* student pursuing an Associate's or Bachelor's Degree in the Fall of 2027
- have a cumulative GPA of 3.0 or higher
- be a member of Star One Credit Union
- be in good standing with the last educational institution they attended and not on disciplinary or academic probation
- be involved in community service and extracurricular activities

*For the purpose of this policy, "college" is defined as accredited, nonprofit, two- or four-year community colleges, public and private colleges, and universities located in the United States.

*Note: Star One Credit Union's Board of Directors, Volunteers, Management and staff, and their family members are excluded from eligibility. Previous recipients are NOT eligible to receive the scholarship again.*

**When is the application deadline?**
February 26, 2027

**What is the Program timeline?**

- Application Opens: January 4, 2027
- Application Deadline: February 26, 2027
- Semi-finalist Announcement/Semi-finalist Application Opens: April 01, 2027
- Semi-finalist Application deadline: April 15, 2027
- Scholarship Recipients Notified: by mid-May 2027
- Scholarship Checks Issued: August 2027

**Is this award renewable?**
No. This scholarship is for one year. Recipients may not receive additional awards. **Previous recipients are NOT eligible to receive the scholarship again.**

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## Award Details

**What are the selection criteria?**
An independent selection committee will evaluate the applications and select the recipients considering:

Initial Application
(Deadline: February 26, 2027 at 11:59 PM PST)

- Community Service
- Grade Point Average
- Extra-curricular Activities

Semi-finalist Level
(Announced via email by April 01, 2027. Semi-finalist Application Deadline: April 15, 2027 at 11:59 PM PST. Essay – Topic TBD)

*Selection is made without regard to applicant's race, color, national origin, religious belief, sex, gender, marital status, age, mental or physical disability, military status, ancestry, sexual orientation or any other basis protected by law. Decisions of the selection committee are final and are not subject to appeal. No application feedback will be given.*

**What are the details of the award?**

- 10 scholarships for $5,000 each will be awarded annually and are not renewable.
- Students may reapply each year as long as they continue to meet the eligibility criteria.
- The scholarships will be applied to tuition, fees, books, supplies and equipment required for course load at accredited, nonprofit two- or four-year colleges/universities in the United States.
- Students may transfer from one institution to another and retain the award.
- **Previous recipients are NOT eligible to receive the scholarship again.**

**What are my responsibilities if I am chosen as a recipient?**
You must enroll as a full-time undergraduate student in the fall of the year in which the scholarships are awarded. You must continue the entire academic year without interruption unless approved by the scholarship sponsor. You are responsible for delivering your scholarship check(s) to the proper office at your institution with its attached instructions. You should notify ISTS should your check not arrive within 30 days of the issue date. You will receive an email notification when your funds are issued.

**How and when are funds issued?**
Your funds will be issued via one (1) check in early August. Your check will be made payable to your institution listed on your **My Profile** page only. *Your scholarship check cannot be made payable to you, the applicant.* The check will be mailed to your home address so that you may deliver it to the correct office at your institution. You will receive an email notification once your funds have been issued.

**How do I change my college choice?**
Make sure your **My Profile** page indicates your final college choice. It is your responsibility to make sure your **My Profile** page is correct at least 30 days prior to the check issue date listed above. If your scholarship check needs to be reissued for any reason, a reissue fee may apply.

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## Application Details

**Which school should I list on the application if I have not made a final decision?**
You should list your first-choice school on the application. You can change your college choice any time prior to the application deadline. If selected as a recipient, you will be asked to confirm your final school choice. If your school changes after the acceptance deadline, you will be able to update this information on your **My Profile** page.

**What are the differences between Official and Unofficial Transcripts?**

**Official transcripts** must be obtained through your high school administration office, or your college registrar office. Transcripts are normally printed on official letterhead and/or state that they are official. Transcripts may contain or require a signature.
*Note: Your official transcript may come to you in a sealed envelope, stating it will become unofficial if opened. When scanning or copying your official transcripts, a watermark may appear noting that they are now unofficial.* ***Despite any watermarks or sealed envelopes, you may open the envelope if needed to upload the document. These documents will be considered official for our purposes.*** *Acceptable file types are* ***.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps.*** *When scanning or copying, you do not need to include a copy of the sealed envelope.*

**Unofficial transcripts** may be accessed through your school's online student portal. These pages must still be converted to one of the acceptable file formats. Unofficial transcripts **must** contain your name.

**What supporting documentation is required for this application?**

- High School Transcript: Upcoming College Freshmen and Sophomores only.
- College/University Transcript: Upcoming College Sophomores, Juniors and Seniors only.

**Where and when should I send my supporting documents?**
All required supporting documents must be uploaded to your online application by the application deadline. If you do not follow the upload instructions exactly, your application may remain incomplete. Documents that meet the criteria required for this application that are uploaded by the deadline will be processed and considered on time.

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## Notifications

**How will I be notified about the status of my application?**
Notifications are sent primarily via email to the email you used to create your account. Some programs offer text and voice notifications. **Ultimately, it is your responsibility as the applicant to verify your application status on your Home page is Complete.**

**What notifications will be sent to me?**

- Deadline Reminders: Deadline reminder emails are typically sent two (2) weeks and one (1) week prior to the application deadline.
- Selection Results: Selection results notifications are sent to all **Complete** applicants. This includes semi-finalist notifications.
- Funds Disbursed: Once your funds have been issued, you will be notified.
- Other Scholarships: Occasionally, if you meet the requirements for another scholarship administered by ISTS, you will be notified. These notifications are not guaranteed.

*Your information is never sold to any third party for marketing purposes.*

**Who will notifications be sent from?**
You will receive notifications from two (2) possible ISTS email addresses: donotreply@applyISTS.com and ContactUs@applyISTS.com. You should add both of these email addresses to your "safe senders list" to ensure important emails are not sent to your spam or junk folder.

**When will I receive notifications?**
Notifications vary by program based on the Program timeline. Refer to the Program timeline listed above for more specific information. Typically, deadline reminders are sent two (2) and one (1) week prior to the application deadline.

**Can I opt out of notifications?**
While you can opt out of notifications, this is not advised. It is your responsibility as the applicant to ensure your application is **Complete**. If you opt out of notifications, you will not receive deadline reminders or selection results. **Your information is never sold to any third party.** The only emails you will receive from ISTS are directly related to your application and, *possibly,* other scholarship opportunities.

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## Document Upload

**What should be visible on my documents?**
All uploaded documents **must** show your name. If you are using an online portal to access your required documentation and all that is visible is the salutation and your first name (Example: Welcome Joe!), this will meet the name requirement.

**What are the acceptable file types?**
The only acceptable file types are **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps.** Any other formats will not be reviewed, and your application will remain incomplete. You may upload multiple files within a .zip file. All files within a .zip file must be in one of the acceptable file types listed above.

**Why can't I upload a Word document?**
ISTS does not accept any file format that is editable.

**One of the documents I uploaded has a status of Rejected. What do I do now?**
Review the reason your document was rejected. Once you have corrected that issue, upload a new copy of your document.

**How do I upload more than one file at a time?**
You may create a .zip file containing more than one file as long as everything included is in an acceptable file type of **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps.** Do not upload additional documentation that is not requested. It will not be reviewed.

**How do I create a .zip file?**
To use this format, follow the steps outlined below:

1. Create a new folder on your Desktop, name it the document type you will be uploading. For example, Test Scores, Transcript, or Financial Documentation.
2. Move all the files you wish to upload into the new folder.
3. Right click on the folder from your Desktop:
    a. PC Users: select "Send to," followed by "Compressed (zipped) folder."
    b. Mac Users: select "Compress [folder name]."
4. Your new **.zip** file will be located on your Desktop, ready to upload.

**How long does it take to process my uploaded documents?**
Documents are processed daily. Your document will be processed within one (1) business day. If your document was uploaded prior to the deadline, it will be considered. However, it is your responsibility to monitor your **Home page** to ensure your document is **Accepted**.

**The deadline has passed and my documents are still Processing, what does that mean?**

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All documents must be reviewed for the required information and for accuracy. All documents uploaded prior to the application deadline will be reviewed and considered. It is your responsibility to monitor your **Home page** to ensure your document is **Accepted** and that your application status reads **Complete**.

**What are the DOs and DON'Ts of uploading documents to my application?**

**DO:**

- Upload one of the accepted file types.
- Only upload the requested and required documents.
- Black out any Social Security Numbers. *This is not required, but highly advised.*
- Return to your **Home page** to verify your documents have been **Accepted**.

**DON'T:**

- Upload a Microsoft® Word document (.doc, .docx) or any other format we don't accept.
- Upload more than the requested documentation.
- Assume your documents are correct and accepted once you have uploaded them.
- Upload a document stating you are mailing your documents.
- Assume the required document does not pertain to you. If the application states the document is required, your application **will** remain incomplete if you do not provide that document. Contact us if you are having trouble providing a required document.
- Password protect your uploaded documents. Password protected documents will be rejected.
- Upload any file that has a viewing expiration date.

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## Other Important Information

**Are scholarships taxable?**
Tax laws vary by country. In the United States, scholarship funds used exclusively for the payment of tuition and textbooks are normally not taxable. The scholarship recipient is responsible for taxes, if any, that may be assessed against his or her scholarship award. We recommend consulting your tax adviser for more guidance. You may also consult IRS Publication 970 for additional information.

**ISTS Student Support Hub**
For more helpful information about scholarships plus answers to common inquiries related to ISTS' technology and processes, visit our Student Support Hub at ISTSprogramsupport.com.

**Contact Information**
ISTS office hours are Monday through Friday from 7:00 AM to 7:00 PM Central Time, and Saturday from 9:00 AM to 6:00 PM Central Time. Program Support Representatives are available via live chat and email during these hours. Use the green **Help** button (as shown below) at the bottom right corner of your screen to contact us.



When contacting ISTS for assistance, please have your Application ID ready. You can find this in the top left corner of the program you applied to on your homepage.

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