

St. Thomas Federal Credit Union (STTFCU) will award a one-time scholarship to three (3) applicants who aspire to enroll as full-time students in 2026 at the University of the Virgin Islands, an off-island on-campus college or university, or an off-island on-campus career technical school.

DEFINITIONS OF ELIGIBLE INSTITUTIONS AND PROGRAMS

University of the Virgin Islands (UVI) (4-Year) UVI is a public, accredited university in the U.S. Virgin Islands offering full-time, on-campus bachelor's degree programs on the St. Thomas and St. Croix campuses.

Career Technical School (2-Year)- A post-secondary school offering full-time vocational or technical programs, typically 2 years or less, leading to a certificate, diploma, or associate degree. Programs prepare students for skilled trades and careers.

Off-Island College or University (4-Year) - A regionally accredited college or university outside the U.S. Virgin Islands offering full-time, on-campus bachelor's degree programs. Students must live on campus and attend in-person classes.

SCHOLARSHIP AWARDS AND CRITERIA

- \$2,000 – University of the Virgin Islands
- \$3,000 – Off-Island On-Campus Career Technical School
- \$5,000 – Off-Island On-Campus College or University

Eligibility Requirements:

- Parent/legal guardians must be an active member and in good standing with STTFCU.
- A U.S. citizen or a lawful permanent resident and reside in the U.S. Virgin Islands.
- A high school senior graduating in 2026 from an accredited U.S. Virgin Islands high school or an approved VI Board of Education home school program.
- A minimum 2.75 cumulative high school GPA (applicants attending UVI or off-island college or university).
- A minimum 2.50 cumulative high school GPA (applicants attending a career technical school).
- No criminal record

Selection Criteria

- Completed Application
- Essay (300–500 words, typed, double-spaced): - **How Financial Literacy Can Strengthen the U.S. Virgin Islands Community?** - *Explore why financial education matters, how it affects families, and how young people can help build a stronger, more financially resilient VI.*
- Community Involvement
- Current Transcript
- Panel Interview by Scholarship Committee

Application Checklist

- Typed STTFCU application form
- Official high school transcript
- Three (3) letters of reference (non-family, on letterhead)
- Essay
- Official acceptance letter from college/university/technical school
- Police report (if 18 or older)

APPLICATION FORM

Name: _____ Email: _____

Home Phone: _____ Cell Phone: _____

Birth Date: _____

Physical Address: _____

City: _____ State: _____ Zip: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Father's/Legal Guardian's Name: _____

Mother's/Legal Guardian's Name: _____

Parent/Legal Guardian's STTFCU Account Number: _____

High School: _____ Graduation Date: ___/___/20__

High School Address: _____ State: _____ Zip: _____

Classification (check one):

- College/University
- Technical School

Program Duration (check one):

- 2-Year Program (Tech School)
- 4-Year Program

Program Type (check one):

- Associate's Degree (Tech School)
- Bachelor's Degree
- Certificate

College/University/Technical School you plan to attend: (Only one):

Start Date: ___/___/2026

Major/Area of Study: _____

High School & Community Honors and Awards: (attach separate sheet if necessary)

AWARD DISCLAIMERS

1. **Non-Transferability** -Scholarship awards are non-transferable and must be used solely by the recipient for educational expenses at the institution listed in the application.
2. **Use of Funds** - Scholarship funds will be disbursed directly to the recipient’s college, university, or technical school and may only be applied toward tuition, fees, books, or other approved educational expenses.
3. **Change of Institution** - Any change in the applicant’s school or enrollment status after submitting the application, and, if selected, at any point after being awarded the scholarship, will result in automatic cancellation and forfeiture of the award.
4. **Verification Rights** -STTFCU reserves the right to verify all information submitted. Falsification or omission of information will result in disqualification.
5. **Award Not Guaranteed** - Submission of an application does not guarantee a scholarship. Awards are limited and granted based on eligibility, merit, and overall performance of the applicant in the evaluation process.
6. **Publicity Consent** - By accepting the scholarship, recipients agree to allow STTFCU to use their name, photo, and likeness for promotional purposes without additional compensation.
7. **Right to Modify or Cancel** - STTFCU reserves the right to modify, suspend, or cancel the scholarship program at any time without prior notice.

Award Classification Disclaimer – Awards are based on the program the recipient is enrolled in and attending in 2026. Students in 2-year or certificate technical program qualify only for the Career Technical award. Future plans or later transitions into a 4-year program do not qualify for the higher award. Reclassification is prohibited.

APPLICANT CONFIRMATION CHECKLIST

I have included all required documents

I have reviewed my application for accuracy

Certification and Signature

By signing below, I certify that all information provided is true, complete, and accurate. I understand that withholding information or submitting false details will result in disqualification. I agree to notify STTFCU of any changes before the application deadline. I understand that changes made after the deadline may result in disqualification.

I understand that incomplete applications, including missing documents, selecting more than one category or program, or listing more than one school, will not be considered.

I understand that all scholarship funds will be sent directly to the institution I will attend. I also grant STTFCU permission to use my photograph or video for promotional purposes.

Applicant Signature: _____ Date: ___/___/2026

I certify that this serves as my digital signature. (Digital Signatures Only)

Parent Signature: _____ Date: ___/___/2026

I certify that this serves as my digital signature. (Digital Signatures Only)

Submit the completed application package as one (1) PDF document to scholarship@sttfcu.net by April 15, 2026. Applicants will be notified of their application status by May 2026.