



**CLEVELAND CHAPTER
OF THE OHIO CREDIT UNION LEAGUE**
A Consortium of Credit Unions Serving Cuyahoga County

OCUL CHAPTER MOSES HILL MEMORIAL SCHOLARSHIP

The Cleveland Chapter of the Ohio Credit Union League Scholarship Application

Your local credit unions are offering to help with your post-secondary education. There will be three scholarships awarded. First place will be awarded \$1,000.00, plus two runner up scholarships of \$750.00 will be awarded. If you are chosen to receive a scholarship from this Chapter, your application may be chosen to participate in the statewide scholarship program sponsored by the Ohio Credit Union Foundation, which awards five \$2,500.00 scholarships.

Please return your completed application to your guidance counselor, local credit union, or Cleveland Chapter of OCUL, 3515 Prospect Avenue Room 200, Cleveland, Ohio 44115 by March 3, 2009.

NAME: _____

ADDRESS: _____

CITY, STATE, ZIP _____ PHONE: _____

Email _____

HIGH SCHOOL / COLLEGE YOU ATTEND: _____

BIRTH DATE: _____

COUNSELOR'S NAME & PHONE # (if applicable) _____

POST SECONDARY INSTITUTIONS YOU HAVE APPLIED TO FOR THE UPCOMING SCHOOL YEAR:

ARE YOU A MEMBER OF A CREDIT UNION? IF SO, WHICH ONE? (This DOES NOT affect your eligibility for this scholarship, but may make you eligible for other scholarship opportunities)

OCUL Chapter Moses Hill Memorial Scholarship

Scholarship Application (page 2)

Please answer the following questions. Use additional paper if more space is needed.

1. **Please list your community and / or school activities, and your employment history.**

2. **Why are you applying for this scholarship and how is it consistent with your educational / career / life goals?**

3. **Please answer the following questions by attaching your typed, double-spaced response.**
(No longer than four pages please)

College graduates have more than \$20,000 in student loan debt and \$2,500 in credit card debt upon graduation, according to a recent study. Increasing financial education and literacy among today's youth is a critically important issue. What obligations do parents, educators, and the business community have to prepare young people for the financial challenges they will face, including the expenses and pitfalls of becoming financially independent?

How could young people be better prepared and taught financial skills? Please include details about ideal age, teaching materials, methods (classroom vs. hands-on learning, etc.), and providers (parents, teachers, friends, the media, etc.).