

## 2023-24 Cornerstone Financial Credit Union Scholarship

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## Program Overview

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### Who is eligible to apply?

To be eligible for this award, you must meet all criteria from either list A, B, or C below:

- (A)
- Be a high school senior
  - Have a minimum GPA of 3.0
  - Attend high school (public, private or home school) in one of the following eligible Tennessee counties:
    - Davidson
    - Rutherford
    - Dickson
    - Sumner
    - Williamson
    - Montgomery
  - Plan to enroll at a four-year college/university

### **OR**

- (B)
- Be a high school senior
  - Have a minimum GPA of 3.0
  - Be a resident of the state of Tennessee
  - Be a member, or the legal dependent of a member, of Cornerstone Financial Credit Union
  - Plan to enroll at a four-year college/university

### **OR**

- (C)
- Be a high school senior or current college/university undergraduate
  - Have a minimum GPA of 3.0
  - Be the dependent of an employee of Cornerstone Financial Credit Union
  - Plan to enroll or be currently enrolled full-time at a four-year college/university

### When is the application deadline?

March 15, 2023 at 11:59 PM Pacific Time Zone

### What is the Program timeline?

- Application Open: December 1, 2022
- Application Deadline: March 15, 2023
- Notification of Selection Results: May 2023
- Funds Disbursed: July 2023

### Is this award renewable?

No.

### 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.

## Award Details

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### What are the selection criteria?

An independent selection committee will evaluate the **Complete** applications and select recipients considering:

- Financial need
- Academic achievements and records
- Participation in community and school activities
- Essay content

*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?

- Scholarships may not be applied to room and board and cannot be used to purchase a laptop if not required for all students attending the institution or course.
- The awards are one-time, non-renewable grants.
- There will be 10 Cornerstone Financial Credit Union Scholarship awards.
  - o All 9 selected applicants will be entered into a random drawing to win a \$5,000 scholarship. Once the winner has been determined, the remaining 8 selected applicants will receive a \$2,500 scholarship award. One \$2,500 scholarship award will be given to the dependent of an employee.
- The scholarship will be applied to tuition, fees, books, supplies and equipment required for course load at accredited, nonprofit four-year colleges/universities in the United States.
- Students may transfer from one institution to another and retain the award.

### 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 July. 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.

## Application Details

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### 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.

### My parent's employment makes me eligible for this scholarship. Whose contact information should I include?

You, the applicant, must register for an account with a personal email address. *Do not use a parent's work email address.* Your **My Profile** page should reflect your legal name and contact information. If your parent's information is needed, it will be specifically asked for on the application.

### 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?

- ACT/SAT Test Scores: Optional.
- High School Transcript: Upcoming college freshmen and sophomores only.
- College/University Transcript: Upcoming college sophomores, juniors, and seniors only.
- 2023-24 FAFSA Student Aid Report (SAR): All applicants EXCEPT for dependents of employees.

### 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.

## Notifications

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### 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.
- **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](mailto:donotreply@applyISTS.com) and [ContactUs@applyISTS.com](mailto: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 and 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.

## Document Upload

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### 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 three (3) business days. 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?

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<sup>®</sup> 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.

## Application Status

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### How do I know if my application is Complete?

**Complete** applications will have a green COMPLETE button, as shown below:



COMPLETE

If your application status has a grey or orange STARTED button as shown below, click the button to view the status of each individual requirement.



STARTED

### As the applicant, what are my responsibilities?

It is your responsibility to make sure your application is **Complete**. Your online application form must be **Submitted**, all required documents uploaded and **Accepted** and all required supplements must be **Complete**.

### How do I use my Home page to verify my application status?

When you log in to your **Home page**, you will see all applications listed. Each application will have an overall status button visible to you.



STARTED



STARTED



COMPLETE

*A grey STARTED button means you have not submitted your online form. An orange STARTED button means you have submitted the online form but you are either missing required items for the application, or your documents are still processing.*

When you click the status button, you will see the more detailed status. This will show you the status of each individual required portion of the application. For more details on your **Home page**, review the **Home Page Tutorial** section.

### The deadline is tomorrow and it takes 3 days to process. Will I make it?

As long as your documents were uploaded prior to the application deadline, they are considered. You should continue to monitor your **Home page** until you see the status update to ACCEPTED. If the status updates to REJECTED, contact us immediately.

### The deadline has passed and my application status is Started, what do I do?

If your STARTED button is grey, you have unfortunately missed the deadline and your application is now read only. If your STARTED button is orange, click the button to view what is missing. Your required documents may be PROCESSING. As long as your documents were uploaded prior to the application deadline, they are considered. You should continue to monitor your **Home page** until you see the status update to ACCEPTED. If the status updates to REJECTED, contact us immediately.



## Other Important Information

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### 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 Self-Help Portal

For more helpful information about scholarships plus answers to common inquiries related to ISTS' technology and processes, visit our Self-Help Portal at [ISTSprogramsupport.com](https://www.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.



## Home Page Tutorial

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Your ISTS **Home page** is located at <https://aim.applyISTS.net>. This will show you all of your applications and their overall status. It is your responsibility as the applicant to monitor your **Home page** to ensure your application is **Complete**.

## Help and My Profile

In the top right corner of the page, you'll find the HELP link to the ISTS Help Portal and your **My Profile** page.

[Home](#)

[Help](#)

[Log Off](#)



YOUR NAME  
*my profile*

## How to Apply

To start an application, click ADD NEW APPLICATION. You will then be asked for the Program Key. If you do not know the Program Key, try the name of the company or organization offering the award.

ADD NEW APPLICATION

FILL OUT A SUPPLEMENT

As the applicant, you will not click FILL OUT A SUPPLEMENT. This will be used only by a third party completing a required supplement form for your application. Not every application requires a supplement. Make sure you review the requirements for each application.

## Applications View

Each application will have its own box. You will see the program name, application link, and **Status Button**.

### Applications

Program Name

[Application Form](#)

STARTED

## Application Status Buttons

Each application will have one of the following Status Buttons:



If your status button is grey, it means you have not yet clicked the **Submit** button on the last page of your application. If your status button is orange, it means you have clicked Submit but you are missing one or more required documents or supplements for that application.

For a detailed status of each application requirement, click the **Status Button**.

## Detailed Status View

Once you click the **Status Button**, your detailed status view will appear. Below is an example. Next, we'll review what each of these statuses mean.

**Application Form** SUBMITTED  
Started: 8/19/2019 Due: 2/25/2020

Additional status information about your form is shown below.

[GO TO FORM](#)

Supplements

Form Name	Email Address	Status
Recommendation Form	Recommender@email.com	NOT STARTED

Attachments

Type	Filename	Status
ACT/SAT Test scores		NOT RECEIVED
High School Transcript	Transcript.pdf	PROCESSING
College/University Transcript		REJECTED
FAFSA Student Aid Report	FAFSA SAR.pdf	ACCEPTED

Rejected Attachments

Type	Filename	Reason	Time
College/University Transcript	College Transcript.pdf	Missing Student Name	8/19/2019 9:49 AM

## Application Form Section

This top section shows you the date you started the application, application deadline date, status of your form and provides a button to return to your application.

### Application Form

Started: 8/19/2019 Due: 2/25/2020

STARTED

Additional status information about your form is shown below.

GO TO FORM

If you have submitted your online application form, the status would read:

### Application Form

Started: 8/19/2019 Due: 2/25/2020

SUBMITTED

Additional status information about your form is shown below.

GO TO FORM

## Supplements Section

This section allows you to track the progress of your required supplement forms. Some programs require this information to remain confidential. In those cases, you will not see the status of the form. It is simply your responsibility to make sure the person completing that supplement form received the instructions. *Not all applications require a supplement. Make sure you review the application requirements for each application.*

When your supplement has been requested but not started, you will see the status NOT STARTED:

### Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	NOT STARTED

Once the supplement has been started, you will see the status STARTED:

### Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	STARTED

Once the supplement form is submitted, you will see the status COMPLETE:

### Supplements

Form Name	Email Address	Status
Recommendation Form	recommender@email.com	COMPLETE

## Attachments Section

This section allows you to track the status of each required attachment or supporting document(s) for your application. *Not all applications have required attachments. Make sure you review the application requirements for each application.*

There are four (4) attachment statuses:

### Attachments

Type	Filename	Status
ACT/SAT Test scores		NOT RECEIVED
High School Transcript	Transcript.pdf	PROCESSING
College/University Transcript		REJECTED
FAFSA Student Aid Report	FAFSA SAR.pdf	ACCEPTED



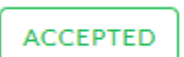
This means you have not yet uploaded this attachment and it is required for your application to be considered **Complete**.



This means your attachment has been uploaded and is currently pending review by ISTS. Attachments are processed within 3 business days. All documents uploaded prior to the application deadline will be considered.



This means the document you uploaded was not acceptable. Below the attachment section is the Rejected Attachment section. This will tell you why your attachment was rejected.



This attachment has been reviewed by ISTS and has been verified as meeting all of the requirements needed for that attachment.

## Rejected Attachments Section

If you have uploaded a document that does not meet the minimum requirements for the application, your document will be rejected. Your attachment status will read:

REJECTED

You will see the attachment type, file name, the reason for rejection and the date/time your document was rejected.

### Rejected Attachments

Type	Filename	Reason	Time
College/University Transcript	College Transcript.pdf	Missing Student Name	8/19/2019 9:49 AM

To upload a corrected document, simply click GO TO FORM and upload your document. Make sure you have fixed any of the issues noted in the reason for rejection so that your document is not rejected a second time.

GOTO FORM

If the application deadline has passed and your application is not **Complete** because your document was rejected after the application deadline it is important that you contact us immediately so that we can assist you. Most programs allow ISTS to help you correct a rejected document within the 3 business day processing time after the deadline. However, this is **not guaranteed**. Make sure you follow the Upload Instructions within your application to ensure your document meets all minimum criteria.