

The Ruby Sue Clifton Scholarship Program

Smart Financial Credit Union is committed to improving the financial lives of its members. Our Scholarship Program and other financial resources for young adults were created to help members with early financial milestones, such as going to college. Scholarship awards are based on academic achievement and submission of an essay on a topic selected by the Credit Union.

Three \$5,000 scholarships will be awarded for the upcoming academic year. Scholarship recipients will be notified by June 2025 and will be announced on the Smart Financial website and social media platforms. A check will be mailed directly to the attending college for the benefit of the scholarship winner/student.

Eligibility

1. Applicant must be a Smart Financial Credit Union member in good standing or be an immediate family member of a Smart Financial Credit Union member. A member in good standing is defined as one with a minimum balance of \$5 in his or her account and no loan delinquencies. An immediate family member is one within the same household or a grandfather/grandmother.
2. Applicant must be a graduating high school senior enrolling into a two or four year college.
3. Applicant must fully complete the Scholarship Application online by the April 30th deadline for the application to be considered by the committee.
4. Smart Financial employees, committee members, board members and their immediate family members are not eligible.

How to Apply

- Read all instructions completely and thoroughly.
- Fill out the application and attach the following supporting documents.
 - An official copy of your most recent school transcript including your GPA.
 - An essay that answers one of the essay questions found in the application.
 - The essay must be typed in a Word document with the following criteria: (250-500 words, double spaced, 12-point font, Times New Roman)

Questions?

For more information, please contact sscott@smartfinancialfoundation.org or visit our website at www.smartcu.org/community/smart-financial-foundation-scholarship.