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High School Senior Scholarship Contest Toolkit 2021

As a senior you can apply for this scholarship! Three will be awarded: \$5,000; \$3,000 and \$2,000.



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Executive Summary

Houston Highway Credit Union dedicates itself to being the financial institution to help to make your dreams come true. We create options for you to live your best life through our products and they are delivered with effective and superior service. We aim to create your happiness!

Mission: to provide superior financial services for
for all stages of life!

Vision: to create and develop mutually beneficial
financial relationships with everyone
possible!



Houston Highway Credit Union believes that financial capability is critical to societal stability and feel that we should do our part to develop more capable and competent citizens. The reality is we are not born with decision-making skills. We have to learn them, which means we need individuals willing and knowledgeable to teach these invaluable lessons. To adequately prepare our youth for adulthood, we must empower them with the tools, information, and skills necessary to save and invest in their future.

The Houston Highway Credit Union is a proud supporter of financial literacy and partnering with the area high schools as seniors you can make a difference in your life. HHCU takes this work and is making it available for this 2021-2022 academic year. By working together with those chasing the same vision, we can truly make a difference.

Based on results from the Teachers' Background & Capacity to Teach Personal Finance study, funded by the National Endowment for Financial Education, 89% of K-12 teachers agree that students should either take a financial education course or pass a competency test for high school graduation. Here at Houston Highway Credit Union we want to provide you with the basic knowledge to help you build a successful life.

This program will provide the opportunity for you to receive that personal financial education, tips and techniques on how to build your successful life! Apply for this scholarship!



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Contest Overview

Goals

- Focus on personal financial education for high school seniors
- Create a fun/interactive environment where students can learn financial management concepts
- Create their personal plan for building a successful life

Who

- high school seniors

Schools:

High Schools working in the Greater Heights area:

Heights
KIPP
Lutheran High North
Northside
Scarborough
St PiusX
Waltrip Washington

When

- Conducted in phases
- October 2021-March 2022

A senior can work alone on the scholarship or in a group. If you submit the scholarship as a group the monies are split among the group members.



Student Benefits

- Overall financial education and real life concepts: money management, entrepreneurship, responsibility, collaboration
- Experiential learning
- Students learn how to:
 - Work on ONE concept
 - Compete
 - Plan for their life
 - Pitch
 - Start, build plans, goals
 - Present in front of a group
 - Take pride in their creation
 - Step out of their comfort zone

October 2021-
November 2021
Phase I

Become Aware of this
opportunity!



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November 2021 – January 2022
Phase II

Tools That Can Help You

Money Habitudes: www.moneyhabitudes.com

Fun and easy way to address the issues that impact how we save, spend, earn, invest, go into debt, and give away our money; take the test, check yourself out

Personal Financial Education

Take the Retirement Plan Exercise on www.houstonhighwaycu.com

Personal Financial Education

Review the Build A Successful Life power point

Build your scholarship presentation based on your plan for creating a successful life.

- **Students create a business plan that fulfills their success plan**
 - One overall plan per individual/group
 - Somewhat realistic idea
 - Concept & judging criteria are provided as a guide

Preparation for Judging February 2022 Phase III

Plan Requirements

- plan submitted
- video of presentation submitted
 - Presentation may be no longer than 15 minutes
- 🕒 Business Plan Optional Ideas
 - PowerPoint
 - Prezi presentation



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- **February 22, 2022:**

Deadline for all presentations to be complete and given to HHCU for judging; electronic distribution



Local Judging March 1, 2022 Phase IV

- **Potential Judging Candidates**
 - Entrepreneurs
 - Small business owners
 - Community leaders
 - Credit union staff (lender, bus. dev., etc.)
- **Sample Questions**
 - What did you find most valuable about this experience?
 - What did you find most difficult about creating a plan?

 - What did you learn in terms of financial management?

 - After this experience, do you have the desire to pursue entrepreneurship?
 - Any question that relates to their specific plan – what is missing, elaborations, etc. (all based on judging criteria)
- *** HFCU will**
 - * have a Q&A for each school group on March 1, 2022

It will be about 15 minutes or so.

 - * all participants must be present
 - * this will be via zoom

To Help You Prior to Video

- Invite additional guests:
 - Family members
 - Principals
 - Students
 - Counselors

- Practice before filming with the guests asking you questions



Announcements

Phase V

Winning Scholarships informed	March 4, 2022
Winners announced to all participants	March 4, 2022
Winners presented at HHCU annual meeting	March 12, 2022
Winners publicly announced	April 1
(Kick-off Financial Literacy Month websites and local papers	March/April

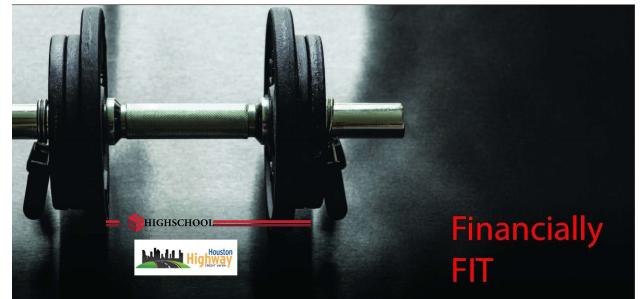
SCHOLARSHIP



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SCHOLARSHIP RECIPIENTS RECEIVE

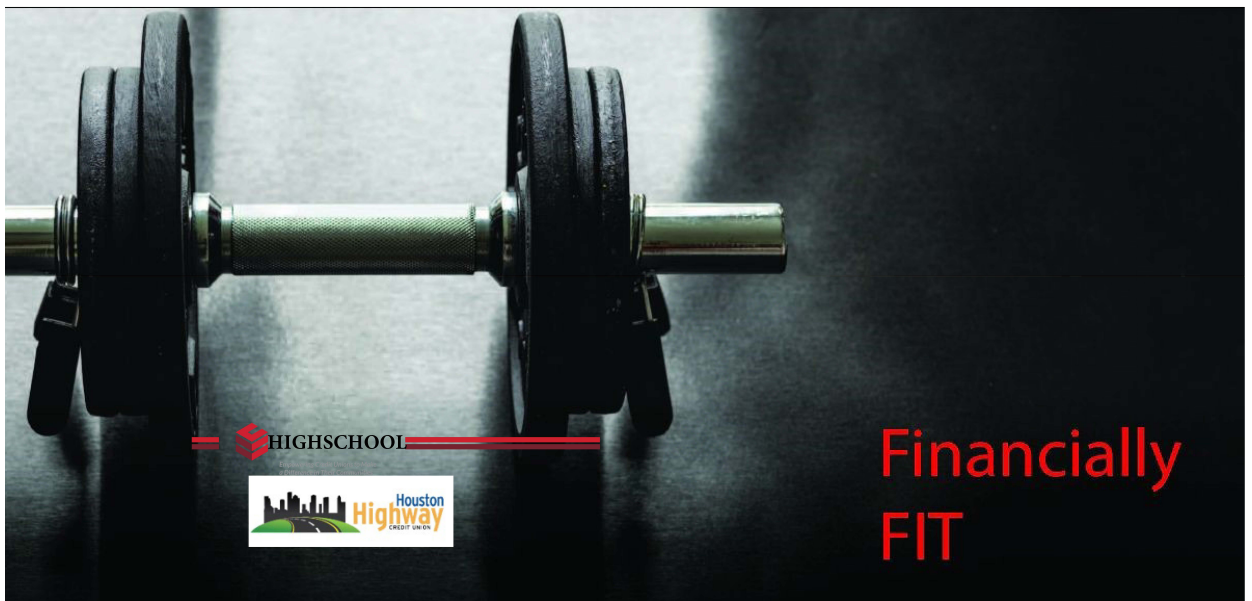
- **TOP SCHOLARSHIP:**
 - Congratulatory plaque
 - Visit to HHCU
 - Financial Coaching for March-May
 - \$5,000 towards building their future
- **SECOND SCHOLARSHIP**
 - Congratulatory plaque
 - Visit to HHCU
 - Financial Coaching for March-May
 - \$3,000 towards building their future
- **THIRD SCHOLARSHIP:**
 - Congratulatory plaque
 - Visit to HHCU
 - Financial Coaching for March-May
 - \$2,000 towards building their future



Important Dates

Important Dates:

- October Schools notified of contest
- November Students working with tools for developing their plan
- February 22, 2022 Deadline to have presentation and materials sent electronically
- March 1 Judges will talk to each school participating for final judging
- March 3 Winner announced; schools informed
- March 12 Winner attends HHDC annual meeting for recognition
-



Concept Questions

What is a Successful Plan?

A successful life plan is like a business plan in that it is a written document that describes an idea for how you want your life to be at retirement and the ability to enjoy it. The plan demonstrates how you will not only make money but identifying goals and plans for achieving those goals. It includes your strategies for saving, spending and sharing in your life; a plan as well as estimates for revenue, expenses, and how to ultimately retire well.

Why do I need a Retirement/Successful Life Plan?

This plan is like a roadmap. It allows you to plan out various aspects of your life on paper, thus keeping you from making unnecessary mistakes in the future. It also helps you think about the costs associated with your goals and plans you have for your life.

Concept Questions

Build A Successful Life Plans will address all concept questions

The Life Goal

1. What is the idea you have for your life's retirement?
2. What is the purpose or function of your life goal?
3. What is the uniqueness of your life goal?
4. How will you protect your life goal?

The Plan:

1. What are the goals in the six basic areas of life?
2. What is the budget for each area?
3. How will you use your long term goal as a guide while living to build it?
4. How will keep your focus and track your goals progression?
5. How will you plan for emergencies that happen in life?

The Money:

1. What will be your financial income and why?
2. How will you begin to put your plan into place and when?
3. What is the cost to maintain your financial goal focus? How will it impact you?
4. How does your money habitude types influence your abilities to stay on track with your goals?
5. What is the ability to live on 80% so you have the ability to have a successful retirement?
6. How will you be supported during this process as you grow? ie.. family, community, church

Next Steps:

1. What will you do with the scholarship money?
2. Do you have a credit builder plan?
3. Do you have a savings account?

Houston Highway Credit Union can help you with these steps.

Successful Life Plan Judging Criteria

Judge: _____

Name of Applicant _____

School: _____

	Judges Score	Total Possible
The Life Goal		
Idea of life goal (unique, creative)		15
Purpose or function (feasible, innovative)		10
Protection of life goal		10
The Plan		
Goals in the six areas of life; long and short-term		10
Budget		10
Monitoring of Goals		15
Tracking progress and making adjustments plan		10
Emergency plan		10
The Money		
Work, vocation, profession goal		10
Timing plan for building your successful life		10
Your plan for saving investing, earning, spending		10
Supports identified		10
Next Steps		
Identification of how scholarship money will be used		10
Getting started with credit builder and accounts for building a successful life		10
The Presentation		
Enthusiastic delivery; video presentation		10
Ability to answer questions and defend plan		15
Graceful closing with call to action		10
Maintains professionalism throughout		10
TOTAL		200

Judge Comments:

Presentation Delivery Instructions

1. Scholarship Application, Build a Successful Life Plan is to sent electronically via email to cindy@houstonhighwaycu.com
Use wetransfer.com to send the file as regular email does not allow bulk documents easily
wetransfer.com is free to use
2. Send presentation video also using wetransfer.com; make sure in the message that your school name and/or business name for the project is listed
3. Upon completion, please notify Cindy Reibenstein through email at cindy@houstonhighwaycu.com



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