

Competitive Scholarship

2025 UK FAQs

Foresters 
Financial

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Overview

As a Foresters member you receive value beyond the financial security gained through purchasing a product. Foresters has a long history of supporting education and personal development through our Competitive Scholarship benefit which supports student-community engagement, academic standing, and leadership development. Our Scholarship benefit helps members and their families afford post-secondary studies by providing a scholarship for up to four years of education.

Eligibility

1. How are scholarship award recipients selected, and does Foresters have any influence over the process?

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS) a firm specialising in overseeing the selection of scholarship winners to maintain impartiality. Foresters has no influence over the scholarship awards selection process.

ISTS independently selects recipients with careful consideration of requirements, which include an essay, volunteer hours, and grades. **Meeting or exceeding these requirements does not guarantee selection.** Decisions by the ISTS selection committees are final.

2. How many times can I apply for a Competitive Scholarship?

After your first submission as a New Applicant, you are eligible to apply up to three consecutive times as a Returning Candidate until such time as your first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship. Should you continue your studies, you may be eligible for a Foresters Renew adult education grant. You can find more information about [Foresters Renew](#) on myforesters.com.

Please refer to the table under the [Applications section](#) (pg. 6) for further explanation.

3. If I've applied for a scholarship under my parent/grandparent/legal guardian's Foresters membership status, and they cease to be a member or pass away, am I still entitled to my scholarship award?

If the member ceases to be a member: The scholarship will terminate at the end of any academic year in which the Foresters member, whether it be the scholarship recipient or sponsoring member, ceases to be a Foresters member.

If a member passes away after the scholarship is awarded: The scholarship will continue as long as you are covered under another in-force Foresters membership, **AND** you continue to meet the criteria as a Returning Candidate.

4. My Foresters Plan/policy is coming up for expiry and I need to renew it before applying for the scholarship award. What should I do?

If your Plan is approaching maturity or end of term, contact **Customer Services** immediately by email at service@foresters.co.uk. If you have made changes to your Plan/policy, (i.e. address change, new term, switching to another Foresters Plan/policy etc) check with the Customer Service to ensure the status of your Plan/policy, is **in-force**.

5. I am applying for my second post-secondary degree/diploma. Can I still apply for a Competitive Scholarship?

No, the scholarship is only applicable to the **first** post-secondary degree or diploma sought by the recipient. If you are pursuing a graduate degree or are thinking about continuing education that is not your first post-secondary degree, as a member, you might be eligible for our Foresters Renew grant. To learn more, visit the [Foresters Renew page](#) on myforesters.com.

6. Can I still be approved for a Competitive Scholarship if I already have a scholarship from another institution?

If you have been awarded another scholarship or subsidy that covers a portion of your tuition costs, and where you are awarded a Foresters scholarship, Foresters will provide you with a scholarship that amounts **to the lesser of:**

- £1,000 or
- Your remaining tuition requirements of that given academic year.

7. I am 24 years old now and will be turning 25 by the time the winners are selected and notified. Am I still eligible to apply?

No, you must be 24 years or younger from the time you submit your application to the time of payment. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements.

If you are over the age of 24 and would like support for tuition and course materials, then check out our members only [Foresters Renew grant](#) on MyForesters.com to see if you qualify.

8. What types of programmes are eligible for the Competitive Scholarship benefit?

Programmes that are eligible must meet all of the following criteria:

- First undergraduate degrees or diploma programmes
- Full-time programme of study, as defined by the educational institution
- Minimum 2-year programme, not including co-op time
- Programmes provided by educational institutions with recognised degree or diploma programmes

9. What are the eligibility requirements to apply for a Competitive Scholarship?

To be eligible, the applicant must meet the following criteria in Part A and B.

Part A

1. You, your parent, your legal guardian, your grandparent or your spouse must be a current UK Foresters member¹.

Part B

Competitive Scholarship is broken down into two applicant categories: New Applicants and Returning Candidates, each with its own eligibility requirements:

¹ Member must be a Planholder of a savings product, with a profits plan and/or protection product.

New Applicants	New Applicants are first time applicants to Competitive Scholarship who are: <ul style="list-style-type: none"> ▪ Either in their final year of secondary education or; ▪ Are completing their post-secondary education
Eligibility	New Applicants must meet ALL the following criteria in Part B: <ol style="list-style-type: none"> 1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements. 2. Applicants must have completed a minimum of 50 hours of volunteer work in the two years prior to the application deadline (from 1 May 2023 – 30 April 2025). 3. Applicants completing secondary education must provide copies of certified exam results indicating minimum scores of C (A-levels/AS-levels), 5/C (GCSE), C* (GCSE Northern Ireland) or equivalent. The number of scores required is dependent on the university programme the applicant is enrolling in. 4. Applicants currently enrolled in post-secondary education must have a minimum module mark of 55-59 (or institutional equivalent). 5. Applicants must be enrolling in a (minimum) two-year, full-time undergraduate programme of study at an accredited university or vocational or technical institutions in the United Kingdom in the Autumn of 2025.

Returning Candidates	Returning Candidates are students who: <ul style="list-style-type: none"> ▪ Had applied for a scholarship previously as a New Applicant and were declined, or; ▪ Those who are previous scholarship award recipients or; ▪ Are current scholarship award recipients.
Eligibility	Returning Candidates must meet ALL the following criteria in Part B: <ol style="list-style-type: none"> 1. Applicants must be of the age 24 years or under at the time of the application through to the time payment is issued. Members who are applying do not have to be 24 years old or younger but must meet all other eligibility requirements. 2. Applicants must have completed a minimum of 15 hours of volunteer work in the one year prior to the application deadline (From 1 May 2024 – 30 April 2025). 3. Applicants must have a minimum module mark of 50-55 (or institutional equivalent). This must be reflected on your current transcript. 4. Applicants must be enrolled in full time studies in the Autumn semester of academic year they are applying as a Returning Candidate.

10. What is the difference between direct and non-direct religious volunteer activities?

- **Direct religious volunteer activity:** focuses on supporting religious practices or promoting a specific faith. This includes roles like teaching religious classes, helping with worship services, or participating in faith-based outreach efforts, where the goal is to advance religious beliefs or support the activities of a religious organisation.
- **Non-direct religious volunteer activity:** occurs through your faith-based organisation but is focused on general volunteer work rather than religious teachings. This include tasks like helping at food banks, assisting with disaster relief, or supporting charitable initiatives led by religious organisations, with the focus on helping others rather than promoting faith.

Should you need further clarification on if your activity counts as a direct or non-direct religious volunteer activity please contact ISTS via chat support on the application site to speak with a customer service representative, by email at Foresters-UK@applyISTS.com or by phone on 0800 4049806.

11. Why is Foresters lowering the academic and volunteer hour requirement?

Foresters has adjusted the academic and volunteer hour requirement to reflect current industry trends in volunteerism and academic success. Foresters aims to create a more achievable standard for participants, ensuring that the program remains inclusive and accessible.

Applications

12. If my Foresters membership is under my parents/grandparents/legal guardian, do they have to apply on my behalf?

No, all applicants are encouraged to apply for a Competitive Scholarship on their own behalf. This means that applicants must register using their own email address on the ISTS Scholarship Portal and not your parents/grandparents/legal guardian MyForesters email address.

13. Which category should I apply to within the Competitive Scholarship application?

If....	Then...
You are a first-time applicant and are either a: <ul style="list-style-type: none">▪ Planning to enrol in first-year studies in the academic year starting in Autumn 2025 or▪ A post-secondary student seeking entry into second, third or fourth year in the academic year starting in Autumn 2025	Select the New Applicant category on the Competitive Scholarship application
You applied for a scholarship previously as a New Applicant and were declined	Select the Returning Candidate category on the Competitive Scholarship application
You are currently a scholarship award recipient and will be applying for another scholarship award for the following academic year	Select the Returning Candidate category on the Competitive Scholarship application
You are a student whose scholarship application has been declined 4 consecutive times	You are no longer able to apply for another scholarship

14. What is the application deadline to apply for a Competitive Scholarship, and how do I apply for the benefit?

The timeframe to submit your application is from 5 December 2024 to 30 April 2025.

To apply, visit [Foresters.com](https://foresters.com) and click on Apply Now under the Scholarship page OR log in to your [MyForesters.com](https://myforesters.com) account, visit the Scholarship page and click *Apply Now*. You will be redirected to ISTS's Scholarship Portal, where you can follow the steps to register your account and start a new application. Please note that the ISTS Scholarship Portal is separate from your MyForesters account and requires its own account, which must belong to scholarship applicants only.

15. What do I need to include along with my Scholarship application?

Along with your Competitive Scholarship application, Applicants must include a transcript and an essay. In your essay, describe your experience with a volunteer project in which you contributed to addressing a community need. Reflect on why this experience was meaningful to you and how it benefited the wider community. Additionally, explain how receiving this scholarship will support your educational goals. Lastly, please include a written history of your volunteer experiences as part of your application.

Note: you are responsible for ensuring you have successfully submitted all required components of your application before the submission deadline, by logging on and checking your application status regularly.

16. What are the criteria for the scholarship approval process?

- Volunteer work: 50%
- Grades: 25%
- Essay: 25%

Based on the number of applicants, the competition for these scholarships is high. Students must complete the minimum requirements to be considered for a scholarship include all three of the following: an essay, volunteer hours², and grades that meet the minimum requirements previously outlines. Please be mindful that at any time during the selection period, you may be asked to submit proof for the number of volunteer hours worked. **Meeting or exceeding these requirements does not guarantee that you will be chosen as a Scholarship recipient.**

17. What if I need to make a change to my application?

Applicants have until the submission deadline to make any necessary changes once they have submitted their application. Foresters and ISTS are not responsible for information that is submitted late, unsuccessfully submitted, or completed inaccurately. Applications are accessible on the ISTS Scholarship Portal. For questions about your scholarship application, please contact ISTS at Foresters-UK@applyISTS.com.

18. I have several institutions I would like to apply for. Which one should I list on the application?

List your first choice of the post-secondary institution you would like to attend on your scholarship application. For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at Foresters-UK@applyISTS.com or call toll free at 0800 4049806.

Award Status and Funds

19. When and how will I be notified about my award status via email?

Once you've successfully submitted your application, you can use the site to track the status of your application. You can also receive text message reminders and/or email notifications to the email address³ as indicated on your application.

Updates regarding the status of your application will be sent from ISTS via email in the middle of June. Follow these steps to ensure you will receive email notifications from ISTS in the future to advise if you've won a scholarship.

1. Add Foresters-UK@applyISTS.com to your email address book or "safe senders list" to avoid having these emails going to your junk mail folder.
2. Do not "opt out" of any emails sent from Foresters-UK@applyISTS.com or you will not receive vital information regarding your scholarship application.

² Volunteering work is volunteering for any community-based organization, registered non-profit, or registered charity.

³ ISTS will only use your email address to communicate with you about your scholarship application or other opportunities administered by ISTS, for which you may be eligible to apply. ISTS will not provide your email address to any third parties.

3. Always "opt in" for any Foresters emails so you don't miss any updates that may come directly from Foresters.

If you have changed your email address after creating your account, it is your responsibility to immediately update your My Profile page at <https://foresters.applyISTS.net> to ensure that you continue to receive email notifications about your scholarship.

20. How do I opt-in to receive text message reminders about my award status? And how can I opt-out?

To opt-in: During the application process, you'll be asked whether you want to receive text message reminders. If you select "Yes," you'll start receiving reminders before your application is submitted.

To opt-out:

- A. If you haven't submitted your application yet, simply choose "No" on the application form.
- B. If you've already submitted your application and want to unsubscribe, follow these steps:
 - Go to "My Profile" at the top right of your home page
 - Scroll down to find "Text Message Notifications"
 - Uncheck the box to stop receiving text message reminders

21. What are my responsibilities if I am chosen as a scholarship recipient?

You must:

- Enrol as a full-time undergraduate in Autumn of the academic year in which the scholarships are awarded
- Continue the entire academic year without interruption unless approved by ISTS and Foresters
- Ensure the electronic funds transfer detail are correct
- Notify ISTS should your scholarship funds not arrive within 30 days of the issue date

For support, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at Foresters-UK@applyISTS.com or call toll free at 0800 4049806.

22. How and when are payments issued?

Payment will be processed and sent via electronic funds transfer in October 2024 once the award has been accepted and enrolment documentation has been verified by ISTS staff.

23. What can the scholarship funds be used towards?

Funds can be applied towards tuition and eligible educational expenses for undergraduate study at an accredited, non-profit two/four-year college/university or vocational/technical institution in the UK. Eligible educational expenses can include room and board, books, computers, commuting expenses, and school-related supplies.

24. How long do I have to use the scholarship funds?

Funds must be used in the academic year they were awarded, unless you submit a formal request to have the award deferred.

25. Can I defer my scholarship?

A Competitive Scholarship can be deferred for a maximum of one academic year (unless otherwise noted) and only for the following reasons:

- Co-op studies
- Illness that prevents the student from completing studies for a semester or more
- Death in the family
- Vocational obligation
- Humanitarian mission

To request a deferral, you must email ISTS at Foresters-UK@applyISTS.com. At the discretion of Foresters, you may be asked by ISTS to provide proof of circumstances. Once your request is approved, ISTS will make a deferral form available to you on your ISTS Application Homepage. You must submit this form to finalize the request.

26. What if my Foresters membership ends or changes after I have already received my scholarship?

Applicants must maintain an in-force Foresters membership that meets minimum requirements while receiving the Competitive Scholarship. Membership status is verified during application and periodically. Please refer to the "Eligibility" section.

If your Foresters Plan is approaching maturity or end of term, contact **Customer Service** at service@foresters.co.uk right away. If you have made any changes to your Plan/policy (e.g., address change, new term, switch to another Foresters Plan/policy, etc.) check with Customer Service to ensure that the status of your plan/policy is "in-force".

If you change your Foresters Plan/policy, you should also log in to your online account and update your information. This will help to ensure that your eligibility status is up to date.

For More Information

For specific questions about your application, contact ISTS via chat support on the application portal to connect with a customer service representative, by email at, by email at Foresters-UK@applyISTS.com or by phone on 0800 4049806

For additional information regarding the Competitive Scholarship benefit or other member benefits, please contact Foresters Member Services by email at myforesters@foresters.com.

The Competitive Scholarship benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS). Eligible members, their spouse, dependent children, and grandchildren may apply subject to the eligibility criteria.

Description of member benefits that you may receive assumes you are a Foresters member. Members must be 18 years of age or older and must have an active Foresters Plan and maintain it in good standing. Foresters member benefits are non-contractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice or are no longer available. Member benefits are not regulated by the Prudential Regulation Authority or the Financial Conduct Authority and may change in the future.

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