



The Clark County Credit Union 2025 ‘Smart Start’ College Scholarship Program

Purpose

Clark County Credit Union is awarding students with a “Smart Start” College scholarship! This program is part of an ongoing effort to help our members realize their financial goals and dreams through education.

The goal is to encourage ambition and reward merit in CCCU-member students and to help them go on to higher educational opportunities. Open to graduating high school seniors or those who are currently enrolled in a state-accredited college or university.

Scholarship Format

CCCU will award ten \$1,000 scholarships this year to qualified applicants.

The scholarships are in the amount of \$1,000 each, as a one-time, non-renewable gift towards the student’s college study.

The selection of the winner is based on academics and other activities as well as an essay responding to a question to be posed each year. The essay topic for the year 2025:

A recent report found 16 percent of young adults ages 18 to 24 with a credit record had debt in collections—an indicator that many are struggling to make ends meet. As a young adult navigating today's economy, how do you plan to manage your finances to avoid financial hardship? What role does budgeting, technology, credit awareness, and education play in building a stable financial future for yourself and your community?

The essay is to be prepared according to the Rules and Eligibility section (see below).

Scholarship Rules and Eligibility

1. The primary qualification for the scholarship is membership with CCCU, or as a child of a CCCU member with an account in good standing (meaning no charge-offs, at least one non-dormant account, and \$5.00 minimum pledge balance). Students who are eligible to apply for membership with CCCU are free to open an account and then apply for the scholarship by calling 702-228-2228.

2. The student must be at least a high school senior graduating in 2025 and planning to attend an accredited college or university in any state during the following academic year, or a current student enrolled in an accredited college or university for the Fall semester.
3. A minimum GPA of 3.25 is required. Include an unofficial transcript along with your essay, emailed to smartstart@cccuv.com.
4. Extracurricular activities, such as employment, religious or community volunteer work or sports will receive extra consideration.
5. All scholarship essays and applications must be received via email (smartstart@cccuv.com) by April 6, 2025, 11:59PM (PST).
6. The essay is to be typed, double-spaced. It must have a cover sheet with the student's name on the cover sheet only. The student's name must not appear on the pages of the essay itself. Please express your thoughts in 500 words or less.
7. Children of CCCU employees are eligible, so long as the employee is a CCCU member. Employees themselves are not eligible.

Due Date

Completed applications with attached essays and high school transcripts of grades are due by April 6, 2025, 11:59PM (PST).

Selecting A Winner

Winners will be notified by April 16, 2025.

Scholarship Funds Distribution

The scholarship will be distributed in the form of an electronic payment or check made out directly to the student's designated accredited college or university. Checks will be mailed during the month of July 2025.