



**The Create Credit Union  
2026 'Smart Start' College Scholarship Program**

**Purpose**

Create Credit Union is awarding students with a "Smart Start" College scholarship! This program is part of an ongoing effort to help our members create a pathway towards reaching their financial goals and dreams through education.

The goal is to encourage ambition and reward merit in Create CU-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**

Create CU 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 for 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 2026:

*Despite concerns about workforce readiness among youth, financial literacy remains one of the most sought-after skills by employers. Why is this skill so critical, and how are you developing your own financial knowledge and responsibility? In what ways can you use these skills to serve, educate, or uplift others in 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 Create CU, or as a child of a Create CU 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 Create CU are free to open an

account and then apply for the scholarship by visiting the website [www.createcu.org](http://www.createcu.org), visiting a local branch, or calling 702-228-2228.

2. The student must be at least a high school senior graduating in 2026 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 or official transcript along with your essay, emailed to [smartstart@createcu.com](mailto:smartstart@createcu.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@createcu.com](mailto:smartstart@createcu.com) by April 6, 2026, 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 Create CU employees are eligible, so long as the employee is a Create CU member. Employees themselves are not eligible.

### **Due Date**

Completed applications with attached essays and high school transcripts of grades are due by April 6, 2026, 11:59PM (PST).

### **Selecting A Winner**

Winners will be notified by April 16, 2026.

### **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 2026.