



## **About**

Honolulu Federal Credit Union (dba HOCU) offers eight (8) \$3,000 scholarships to qualified member-applicants who have been accepted into, or are already enrolled in, a trade school/community college/university program (including online courses), at any two- or four-year institution of higher learning for the 2025-2026 academic year. Recipients must be enrolled as full-time students, be primary members of HOCU in good standing, and be willing to have their picture published in marketing materials.

## **Consideration**

The following criteria will be used for consideration:

1. Academic Merit
2. Achievements, Awards, Extracurricular Activities
3. Community Service
4. Letters of Recommendation
5. Financial Need
6. **Personal Essay (weighted)**

Financial information disclosed by the applicant will only be used to determine financial need for this scholarship and will be held in strict confidence by HOCU, its employees, volunteers, and committee members.

## **Submission**

Please review the Questions and Answers section to complete the scholarship form. Your completed application needs to include the following items:

- Scholarship Form
- Official Transcript
- Two Letters of Recommendation
- Personal Essay (**see Question and Answers #11**)
- List of Achievements, Awards, Extra-Curricular Activities

All documents must be mailed to the Scholarship Committee with a postmark date no later than **May 31, 2025** to the following address:

**Honolulu Federal Credit Union dba HOCU**  
**Attn: Scholarship Committee**  
**P.O. Box 235862**  
**Honolulu, HI 96823-3515**

If you have any questions regarding this program, please contact Mary Young at 777-5610 or by email at [myoung@myhocu.com](mailto:myoung@myhocu.com).

# 2025-2026 Lydia K.C. Kauha Memorial Scholarship Form



## General Information

Name:  Account No (Last 3 Digits):

Address:  City:

State:  Zip:  Birthdate:

Phone (Number where you can be always reached):

Email (Will only be used to contact you regarding this scholarship):

## Education Information

Must include high school transcript for submission

High School (Currently Attending or Graduating From):

Graduation Date:  Cumulative GPA:

College or University Currently Attending or Planning to Attend in Fall 2025:

Field of Study:  Degree Pursuing:

Enrolling as a  (Freshman, Sophomore, etc.) in Fall 2025

When will you graduate from college/university/professional education?

## Financial Information

Income questions should be completed with 2025 income information.

Applicant's Occupation (if they don't work, please put student):

Applicant's Source of Income:



Applicant's Total Income (include Wages, Salaries, Tips, etc.):

Will you be considered a DEPENDENT of a parent or legal guardian in the Fall of 2025?

If you are a DEPENDENT, provide the information as it applies to your parents, step-parents, or guardians:

Indicate if there are siblings or children in the Household:

Name	Age	School Attending

Total Household Income (include Wages, Salaries, Tips, etc.)

Itemize estimated annual expenses related to education for the 2025-2026 school year:

Tuition & Fees	\$	<input type="text"/>
Room & Board	\$	<input type="text"/>
Books & Supplies	\$	<input type="text"/>
Other	\$	<input type="text"/>
Total	\$	<input type="text"/>

Itemize estimated expenses related to education that will be covered by:

Self	\$	<input type="text"/>
Parents	\$	<input type="text"/>
Spouse	\$	<input type="text"/>
Other Scholarships	\$	<input type="text"/>
Other	\$	<input type="text"/>
Total	\$	<input type="text"/>

List of Achievements, Awards, Extra-Curricular Activities (Do not include any achievements prior to high school)

School Activities (including Sports and Extra-Curricular Activities): (Use spreadsheet format for Activities, Awards and Community Service. List each item, year of participation with a brief description of item.)

Activity	Year(s)	Description

Awards:

Activity	Year(s)	Description

Community Service:

Activity	Year(s)	Description

## Letters of Recommendation

Please provide letters of Recommendation from two individuals indicated below:

1.

2.

## Attachments

Check the following that will accompany this scholarship form.

- Application Form
- Transcript
- Letters of Recommendation
- Personal Essay
- List of Achievements, Awards, and Extra-Curricular Activities

## Certification

I certify to the best of my knowledge the above information is accurate and correct.

Applicant's Signature  Date

Father or Legal Guardian's Signature  Date

Mother or Legal Guardian's Signature  Date

Spouse's Signature  Date

## Questions & Answers

1. Am I eligible to apply?

An applicant must be a primary member of HOCU and must be accepted and planning to enroll as a full-time student at an institution of higher learning such as a Trade School, Community College or University. Enrolling as a full-time student taking online courses also qualifies you as an applicant. You are a primary member of HOCU if you receive a statement with your name listed and have a regular share account with a minimum of \$5.

2. Can my parent, grandparent, or guardian apply for me?

No one else can submit the application for an applicant. You, the applicant, must apply yourself, and be the primary member of a HOCU account.

3. How do I apply?

Go to our website at [www.myhocu.com](http://www.myhocu.com) to apply online or via mail.

For mailed applications, please submit the following documentation in **ONE envelope**:

- 1) Scholarship Form
- 2) Official Transcript
- 3) List of Achievements, Awards, and Extra-Curricular Activities
- 4) Two Letters of Recommendation
- 5) Personal Essay

**Mail to: Honolulu Federal Credit Union dba HOCU  
Attn: Scholarship Committee  
P.O. Box 235862  
Honolulu, HI 96823-3515**

**HAND DELIVERED APPLICATIONS WILL NOT BE ACCEPTED.**

4. Are there any deadlines?

Completed application must be postmarked no later than **May 31, 2025**, and all applicants will be notified by mail by the Scholarship Committee no later than **June 30, 2025**. The check will be payable and mailed to the School/University you are enrolled in for the 2025 fall semester. If you do not enroll in the 2025 fall semester, you will become ineligible for the scholarship funds.

5. Are there any marketing requirements expected of me, if I am awarded a scholarship?

Yes, the scholarship recipient will be asked to participate in a photo opportunity for HOCU, and/or could be asked to participate in a speaking engagement.

6. Can I contest the selection?

No, the HOCU Scholarship Committee selections are final.

7. What can my scholarship funds be used for?

The scholarship funds may be used for all educational expenses such as tuition, books, fees, supplies, room and board, and miscellaneous education-related expenses.

8. Is the scholarship taxable?

Please consult a tax expert for advice.

9. How will the Scholarship Committee know if a transcript is “official”?

Your academic school/university should seal the official transcript in an envelope bearing the school address and/or logo, with your name on the outside of the envelope.

10. Who can I ask to write letters of recommendation for me?

Your two letters of recommendation should be current letters from individuals, such as teachers, coaches, or advisors, who have worked with you within the last school year and can attest to your character and work or study ethics. These individuals must not be related to or living with you.

11. What should I address in my personal essay?

Focus your personal essay on the three questions below to persuade members of the Scholarship Committee to award you this scholarship. The essay should be typed, double-spaced, a minimum of 12-point text and no more than 6 pages long.

1. What are your long-term financial goals and how does HOCU help play a role in helping you achieve them?
2. What are the biggest financial challenges faced by younger generations and how can credit unions such as HOCU help address them?
3. How do you plan to use your education to give back to your community in the future?

12. May I receive more than one scholarship from the HOCU?

Scholarship recipients are not eligible for another HOCU scholarship in the future. HOCU would like to provide this opportunity to other member-applicants.

13. If I do not receive a scholarship this year, may I apply again next year?

Yes, you are eligible to submit your application again in a subsequent year by completing the application in its entirety by the stated deadline.