

# Making higher education more affordable



## Worried about the financial burden education may place on your family?

We understand. The high cost of education may be daunting. Whether it involves a vocation or trade school, community college or university, the cost of tuition may be difficult for families to manage.

Many scholarship programs are based solely on academic performance and only award those at the very top. That leaves a lot of students and their families to shoulder the cost on their own.

Higher education is important to the financial security of families, and the well-being of communities. Those are things that Foresters Financial™ cares deeply about. That's why Foresters Competitive Scholarship<sup>1</sup> program takes a different approach.

### Community service matters

Many students today are giving back to their communities through volunteer activities. At Foresters we believe that we can foster the next generation of leaders by helping community-minded students achieve their academic goals. That's why community service is an important part of our scholarship program. In fact, 65% of the Foresters Competitive Scholarship application is weighted toward community service.

Eligible students are welcome to apply if they have at least 40 hours of community service, a minimum grade point average of 70% or 2.8, and are a member, spouse, dependent child including those under legal guardianship, or grandchild of a Foresters member. (Please see [foresters.com](http://foresters.com) for full eligibility details.)

### Promoting the well-being of members, families and communities

For over 30 years, Foresters Competitive Scholarship Program has awarded more than 7,950 academic scholarships to students who share Foresters commitment to community service and have demonstrated solid academic performance.

For more information contact your licensed representative:

We believe in enriching lives and building strong communities - that's our purpose. It has defined us since 1874, and it helps us continually redefine what a financial services provider can do for you and your family.

To learn more about Foresters Financial go to [foresters.com](http://foresters.com).

<sup>1</sup> This program is administered by International Scholarship and Tuition Services, Inc.

<sup>2</sup> Descriptions of member benefits that you may receive assume that you are a Foresters Financial member. Foresters member benefits are noncontractual, subject to benefit specific eligibility requirements, definitions and limitations and may be changed or cancelled without notice. Foresters Financial and Foresters are trade names and trademarks of The Independent Order of Foresters (a fraternal benefit society) and its subsidiaries. 503978 CAN/US (10/16) SE529