

Competitive Scholarship

2026 UK Guidelines

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Introduction

Foresters Financial is proud to contribute to the success that education can bring to individuals, families and communities. Competitive Scholarship member benefit offers scholarships worth up to £1,000 to eligible students pursuing post-secondary education at an accredited university, community college or trade programme in the United Kingdom. This benefit is administered by International Scholarship and Tuition Services, Inc. (ISTS) on behalf of Foresters.

Important Dates

Application start date	4 December 2025
Application end date	30 April 2026
Applicants will be notified about their award status	Mid-June 2026 If you are selected for a scholarship, then you must accept or decline your award by the deadline provided on your acceptance form. If an acceptance is not provided by this deadline, then you risk forfeiting your scholarship.
Scholarship funds issued	By 31 October 2026

Award Details

1. The award is valued at up to £1,000 per academic year.
2. The scholarship can be awarded up to three consecutive years after the first application for qualified applicants.
3. The scholarships will be applied to undergraduate study at accredited, non-profit three or four-year programme at colleges/universities or vocational/technical institutes in the UK.
4. Students are awarded **one award per academic year**.
5. The award must be used for the academic year it was awarded, unless winners submit a formal request to have the award deferred.
6. The number of scholarships available each year is dependent on how many students reapply to continue with their studies and the length of their post-secondary programme.
7. Award recipients must enrol at a university or institute of higher education in the UK in Autumn with the intention of completing a Bachelor’s degree or equivalent.
8. Recipients may transfer from one eligible post-secondary institution to another and retain the award so long as they have proof of transcript from their current institution.
9. You may receive financial aid – including additional scholarships – from other organisations.

Eligibility

Part A

1. You, your parent, your legal guardian, your grandparent or your spouse must be a current UK Foresters member¹; or
2. You are a CTF and/or JISA Plan holder who is **NOT** associated with a member (parent or grandparent) and are turning 18 during the calendar year 2026.

¹ Member must be a Planholder of a savings product, a With-Profits Plan and/or protection product. Interested in becoming a member? Register with [MyForesters.com](https://www.myforesters.com) today to begin your [membership](#) with Foresters.

Part B

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

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 entering or in the process of 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 who are NOT members must be 24 years of age or under at all times during the 2026 calendar year.2. Applicants who ARE members do not have to be 24 years old or under but must meet all other eligibility requirements.3. Applicants must have completed a minimum of 50 hours of volunteer work in the two years prior to the application deadline (from 1 May 2024 – 30 April 2026).4. 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.5. Applicants currently enrolled in post-secondary education must have a minimum module mark of 55-59 (or institutional equivalent).6. 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 2026.
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 who are NOT members must be 24 years of age or under at all times during the 2026 calendar year.2. Applicants who ARE members do not have to be 24 years old or under but must meet all other eligibility requirements.3. Applicants must have completed a minimum of 15 hours of volunteer work in the one year prior to the application deadline (From 1 May 2025 – 30 April 2026).4. Applicants must have a minimum module mark of 50-55 (or institutional equivalent). This must be reflected on your current transcript.5. Applicants must be enrolled in full time studies in the Autumn semester of academic year they are applying as a Returning Candidate.

Application Requirements

Overall weighting of the application components

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

Based on the number of applicants, the competition for these scholarships is high. 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. Please be mindful that at any time during the selection period, you may be asked to submit proof for the number of community service hours worked. **Meeting or exceeding these requirements does not mean or guarantee that you will be chosen as a Scholarship recipient.**

Note: up to 125 applicants from the UK will be chosen by the Selection Committee as scholarship winners. This includes Returning Candidate scholarship recipients.

Volunteer Work

Preference will be given to applicants who have:

- Been involved in volunteer activities that support family well-being, including playgrounds/public space cleanup, children's health/wellness and other projects connected to family togetherness.
- Held leadership roles in their volunteer activities.
- Participated in a Foresters Community Volunteer activity.

Competitive Scholarship encourages students to support a wide range of volunteer activities and types of projects and programmes. While each application will be evaluated on its own merits, Competitive Scholarship will not accept partisan, political or direct religious volunteer/ community service activities. However, we accept many non-direct activities that can be hosted by religious groups. For example, conducting a baking fundraiser hosted by a church is completely acceptable.

If you are seeking volunteer hours then look no further! Contact the Foresters Member Services team at myforesters@foresters.com to see how you can register as a guest to volunteer at events with your sponsoring member.

Essay

Share your experience with a volunteer project that made a difference in your community and describe how receiving this scholarship will help you achieve your educational goals.

Restrictions

The following restrictions apply to the Competitive Scholarship member benefit:

1. New Applicants whose applications have been declined or accepted are able to apply for a Competitive Scholarship up to three consecutive times by completing the Returning Candidate application until such time as the recipient's first post-secondary degree or equivalent is earned at which point applicants will no longer be eligible for a Competitive Scholarship.
2. The scholarship is applicable only to the first post-secondary degree or diploma sought by the recipient.
3. If the sponsoring member passes away after the scholarship is awarded, the recipient will still receive the scholarship if he/she meets the requirements under Parts A and B of the 'Eligibility' Section of these Guidelines for New Applicants and, in subsequent years, meets the criteria for Returning Candidates.
4. The scholarship will terminate at the end of any academic year in which the Foresters member, whether the scholarship recipient or the sponsoring member, ceases to be a member of Foresters.

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

5. Membership status and eligibility is verified at different stages of the application period and throughout the year.
6. Recipients of Orphan Scholarships and the Foresters Renew grant are not eligible to apply for the Competitive Scholarship in the same calendar year.

How to Apply

Visit either [Foresters.com](https://foresters.com) or [MyForesters.com](https://myforesters.com), during the application period and create an online account using the *Apply Now* buttons.

Note: the ISTS Scholarship Portal is separate from MyForesters and requires its own account. Accounts must belong to scholarship applicants only.

Once you have created an online account, you can use the site to submit and track the status of your application and supporting information. You are responsible for making sure that you have successfully submitted all required application components before the deadline by logging in to your online account regularly. Once you have created your account, you can receive email reminders and notifications at more than one e-mail address by entering an alternate or 'Member email' address in your account profile.

Foresters and International Scholarship and Tuition Services (ISTS) are not responsible for information that is late, unsuccessfully submitted or inaccurately completed.

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. CTF and/or JISA Plan holders who are NOT associated with a member (parent or grandparent) must turn 18 during the calendar year of the application deadline to qualify for a scholarship. 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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