



2025-26 Chubb Foundation Scholarship

Program Overview

Who is eligible to apply?
When is the application deadline?
What is the Program timeline?
Is this award renewable?
Who administers this Program?

Application Details

Which school should I list on the application if I have not made a final decision?
My parent's employment makes me eligible for this scholarship. Whose contact information should I include?
If my parents are divorced, whose information do I list on the Financial page?
What is the difference between Official and Unofficial Transcripts?
What documents are required to complete my application?
What documents are required if I am chosen as a semi-finalist?
Where and when should I send my supporting documents?

Notifications

How will I be notified about the status of my application?
What notifications will be sent to me?
Who will notifications be sent from?
When will I receive notifications?
Can I opt out of notifications?

Upload FAQs

What should be visible on my documents?
What are the acceptable file types?
Why can't I upload a Word document?
One of the documents I uploaded has a status of Rejected. What do I do now?
How do I upload more than one file at a time?
How do I create a .zip file?
How long does it take to process my uploaded documents?
The deadline has passed, and my documents are still Processing, what does that mean?
What are the DOs and DON'Ts of uploading documents to my application?

Award Details

What are the selection criteria?
What are the details of the award?
What are the renewal details?
Will I be eligible for a scholarship if I will be on co-op/internship for a semester or academic year?
Will I lose a portion of my scholarship if I graduate early?
Are there other scholarships available?
What are my responsibilities if I am chosen as a recipient?
How and when are funds issued?
How do I change my school choice?

Other Important Information

Are scholarships taxable?
ISTS Help Portal
Contact Information

Program Overview

Who is eligible to apply?

Applicants must meet all of the following criteria to be eligible for this scholarship:

- You must be a high school senior/last year secondary school student or a current post-secondary student who plans to enroll at any full-time, accredited four-year or two-year institution, or any accredited workforce training, vocational, or technical school, or other approved technical institution located in any country in the upcoming academic year. The scholarship is not available for a second undergraduate degree or Master or Doctoral degrees.

(and)

- You must have a parent/guardian or grandparent (sponsor) who has been employed full-time or part-time by Chubb or one of its principal subsidiaries for at least three continuous years as of the application deadline. Part-time employees must have completed a minimum of 1,000 hours of annual employment.

(or)

- You must have a parent/guardian or grandparent (sponsor) who retired from Chubb or one of its principal subsidiaries at age 55 or older with 10 years of Chubb employment. In addition, a qualified sponsor may have experienced job elimination at age 50 or older with 25 years of Chubb employment.

When is the application deadline?

January 30, 2025, at 11:59 PM Pacific Time Zone

What is the Program timeline?

- Application Opens: November 21, 2024
- Application Deadline: January 30, 2025, at 11:59 PM Pacific Time Zone
- Renewals Open: March 3, 2025
- Semi-finalists Notified and supplemental financial information requested: April 7, 2025
- Semi-finalist Application Deadline: May 5, 2025, at 11:59 PM Pacific Time Zone
- Scholarship Recipients Notified: May 2025
- Renewal Deadline: June 3, 2025, at 11:59 PM Pacific Time Zone
- Fall Scholarship Checks Issued: July/August 2025
- Spring Scholarship Checks Issued: November/December 2025

Is this award renewable?

Yes. Scholarships are awarded for a maximum of four (4) years unless the program selected is based academically on a five (5) year course of study (i.e. Pharmacy major). The amount of total renewals available will be based on the number of academic years the student has left to complete their program as determined by the scholarship committee. All winners who are enrolled full-time, maintain their academic GPA and are estimated to have one or more academic years left to complete their program will be granted a renewal.

If a student does not meet the full-time or GPA requirement for renewal for any given semester the year prior, they will lose an equivalent number of semesters of their scholarship. It is recommended that students who are not enrolling full-time request a scholarship deferral to not lose scholarship funding for that semester. Failure to adhere to renewal requirements may result in scholarship forfeiture until these requirements are met. In addition, late renewal form submission could result in forfeiture of semester scholarship.

Who administers this Program?

To ensure complete impartiality in the selection of recipients and to maintain a high level of professionalism and security, the program is administered by International Scholarship and Tuition Services, Inc. (ISTS), a firm that specializes in managing sponsored scholarship, grant, tuition assistance, and tuition reimbursement programs.

Application Details

Which school should I list on the application if I have not made a final decision?

You should list your first-choice school on the application. You can change your school choice any time prior to the application deadline. If selected as a recipient, you will be asked to confirm your final school choice. If your school changes after the acceptance deadline, you will be able to update this information on your **My Profile** page.

My parent's employment makes me eligible for this scholarship. Whose contact information should I include?

You, the applicant, must register for an account with a personal email address. **Do not use a parent's work email address.** Your My Profile page should reflect your legal name and contact information. If your parent's information is needed, it will be specifically asked for on the application.

If my parents are divorced, whose information do I list on the Financial page?

You should provide the information for the parent that lists you as a dependent on their tax return.

What are the differences between Official and Unofficial Transcripts?

Official transcripts must be obtained through your high school administration office, or your school registrar office. Transcripts are normally printed on official letterhead and/or state that they are official. Transcripts may contain or require a signature.

*Note: Your official transcript may come to you in a sealed envelope, stating it will become unofficial if opened. When scanning or copying your official transcripts, a watermark may appear noting that they are now unofficial. **Despite any watermarks or sealed envelopes, you may open the envelope if needed to upload the document. These documents will be considered official for our purposes.** Acceptable file types are **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. When scanning or copying, you do not need to include a copy of the sealed envelope.*

Unofficial transcripts may be accessed through your school's online student portal. These pages must still be converted to one of the acceptable file formats. **Unofficial transcripts must contain your name.**

What documents are required to complete my application?

US applicants:

- **Recent transcript(s):** all transcripts must include the student's first and last name, school name, and current cumulative GPA.
- **Test scores:** only current high school seniors, last year secondary school students, college freshmen, and first year university students are encouraged to upload test scores or college/university entrance exam scores. Either ACT or SAT standardized test scores are acceptable.
- **2023 1040 Tax Return:** The tax form is required for all US applicants. Depending on your dependent status, you will be required to upload either your own or your guardian's 1040 Tax Return.

International applicants:

- **Recent transcript(s):** all transcripts must include the student's name, school name, and current cumulative GPA.
- **Parental or Guardian tax documentation:** Documentation is a requirement for all applicants. Canadian applicants should submit the T1 Tax form. Applicants outside of Canada should provide national tax documentation translated into English or a letter from parent/guardian's employer stating income and benefits translated into English. Alternatively, ISTS will accept a copy of a completed financial aid application (including, but not limited to, the College Board's International Student Financial Aid Application) which provides household income information. *Please note some US universities utilize the ISFAA form to determine financial need.*

What documents are required if I am chosen as a semi-finalist?

US applicants:

- **2025-26 Financial Aid Award Statement (US semi-finalists):** Your school will provide you with your financial aid award statement. This document will list any financial aid you are eligible to receive from your school including scholarships, grants, and loans. Information on your other awards is required to see if you are financially eligible to receive an award from the Chubb Foundation. You must upload a copy of your award statement even if the statement shows you are not eligible to receive any aid. **The document must be uploaded by the May 5, 2025, deadline. Failure to supply the required document by the deadline will disqualify you from award consideration.**

International applicants:

- **Loan and Financial Assistance Documentation (International semi-finalists):** Official documentation of all currently active loans and financial assistance is required to be submitted with your application. Documentation can consist of a listing of currently active loans and financial aid assistance from lending service providers, college/university financial aid offices, or other financial lending institutions such as banks. Online copies are acceptable as long as they are scanned and uploaded as a .pdf or .zip. **The document must be uploaded by the May 5, 2025, deadline. Failure to supply the required document by the deadline will disqualify you from award consideration.**

Where and when should I send my supporting documents?

All required supporting documents must be uploaded to your online application by the application deadline. If you do not follow the upload instructions exactly, your application may remain incomplete. Documents that meet the criteria required for this application that are uploaded by the deadline will be processed and considered on time.

Notifications

How will I be notified about the status of my application?

Notifications are sent primarily via email to the email you used to create your account. Some programs offer text and voice notifications. **Ultimately, it is your responsibility as the applicant to verify your application status on your Home page is Complete.**

What notifications will be sent to me?

- **Deadline Reminders:** Deadline reminder emails are typically sent two (2) weeks and one (1) week prior to the application deadline.
- **Selection Results:** Selection results notifications are sent to all **Complete** applicants. This includes semi-finalist and finalist notifications.
- **Renewal Instructions:** If awarded, you will be sent a notification when it is time to renew your award.
- **Funds Disbursed:** Once your funds have been issued, you will be notified.
- **Other Scholarships:** Occasionally, if you meet the requirements for another scholarship administered by ISTS, you will be notified. These notifications are not guaranteed.

Your information is never sold to any third party for marketing purposes.

Who will notifications be sent from?

You will receive notifications from two (2) possible ISTS email addresses: donotreply@applyISTS.com and ChubbScholar@applyISTS.com. You should add both of these email addresses to your “safe senders list” to ensure important emails are not sent to your spam or junk folder.

When will I receive notifications?

Notifications vary by program based on the Program timeline. Refer to the Program timeline listed above for more specific information. Typically, deadline reminders are sent two (2) and one (1) week prior to the application deadline.

Can I opt out of notifications?

While you can opt out of notifications, this is not advised. It is your responsibility as the applicant to ensure your application is **Complete**. If you opt out of notifications, you will not receive deadline reminders, selection results, or renewal instructions. **Your information is never sold to any third party.** The only emails you will receive from ISTS are directly related to your application and, *possibly*, other scholarship opportunities.

Upload FAQs

What should be visible on my documents?

All uploaded documents **must** show your name. If you are using an online portal to access your required documentation and all that is visible is the salutation and your first name (Example: Welcome Joe!), this will meet the name requirement.

What are the acceptable file types?

The only acceptable file types are **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. Any other formats will not be reviewed, and your application will remain incomplete. You may upload multiple files within a .zip file. All files within a .zip file must be in one of the acceptable file types listed above.

Why can't I upload a Word document?

ISTS does not accept any file format that is editable.

One of the documents I uploaded has a status of Rejected. What do I do now?

Review the reason your document was rejected. Once you have corrected that issue, upload a new copy of your document.

How do I upload more than one file at a time?

You may create a .zip file containing more than one file as long as everything included is in an acceptable file type of **.pdf, .tif, .png, .jpeg, .jpg, .bmp and .xps**. Do not upload additional documentation that is not requested. It will not be reviewed.

How do I create a .zip file?

To use this format, follow the steps outlined below:

1. Create a new folder on your Desktop, name it the document type you will be uploading. For example, Test Scores, Transcript, or Financial Documentation.
2. Move all the files you wish to upload into the new folder.
3. Right click on the folder from your Desktop:
 - a. PC Users: select "Send to," followed by "Compressed (zipped) folder."
 - b. Mac Users: select "Compress [folder name]."
4. Your new **.zip** file will be located on your Desktop, ready to upload.

How long does it take to process my uploaded documents?

Documents are processed daily. Your document will be processed within 1 business day. If your document was uploaded prior to the deadline, it will be considered. However, it is your responsibility to monitor your **Home page** to ensure your document is **Accepted**.

The deadline has passed, and my documents are still Processing, what does that mean?

All documents must be reviewed for the required information and for accuracy. All documents uploaded prior to the application deadline will be reviewed and considered. It is your responsibility to monitor your **Home page** to ensure your document is **Accepted**, and that your application status reads **Complete**.

What are the DOs and DON'Ts of uploading documents to my application?

DO:

- Upload one of the accepted file types.
- Only upload the requested and required documents.
- Black out any Social Security Numbers. *This is not required, but highly advised.*
- Return to your **Home page** to verify your documents have been **Accepted**.

DON'T:

- Upload a Microsoft® Word document (.doc, .docx) or any other format we don't accept.
- Upload more than the requested documentation.
- Assume your documents are correct and accepted once you have uploaded them.
- Upload a document stating you are mailing your documents.
- Assume the required document does not pertain to you. If the application states the document is required, your application **will** remain incomplete if you do not provide that document. Contact us if you are having trouble providing a required document.
- Password protect your uploaded documents. Password protected documents will be rejected.
- Upload any file that has a viewing expiration date.

Award Details

What are the selection criteria?

An independent selection committee will evaluate the **Complete** applications and select recipients considering:

- Academic achievements and records
- Community Service, Extracurricular Activities, and Work Experience
- Financial Need
- Essay content

Decisions of the selection committees are final and are not subject to appeal. No application feedback will be given.

What are the details of the award?

- Awards range from \$8,000 to \$15,000 per year and up to 25% of applicants will be awarded. Award amounts are determined by financial need and are awarded in USD, regardless of recipient or school location.
- US Applicants must upload a copy of their or their guardian's 2023 1040 Tax Return showing their AGI, Loan and Financial Assistance documentation, and list any other financial aid they have or will receive. If there is a gap between the Cost of Attendance (minus any aid the applicant is or will receive) and the EFC, a scholarship can be awarded.
- International students must upload a copy of scholarship, loan, and/or financial assistance documentation.
- Students that are not awarded a scholarship may reapply each year as long as they continue to meet the eligibility criteria.
- The scholarships may be applied to tuition, fees, books, supplies and equipment required for course load at accredited, eligible educational institutions.
- Students may transfer from one institution to another and retain the award.

What are the renewal details?

Each year you will receive an email notification with instructions to complete the online renewal application. You will need to provide a transcript showing your cumulative GPA and that you were enrolled full-time. Full-time is considered 24 credit hours per year (usually 12 per semester). You must maintain a minimum 2.0 GPA (on a 4.0 scale) and maintain full-time enrollment to be considered for renewal.

Students who do not meet the renewal requirements will be put on academic probation and their award will be suspended. If a student does not meet the full-time or GPA requirement for renewal for any given semester the year prior, they will lose an equivalent number of semesters of their scholarship. Failure to adhere to renewal requirements may result in scholarship forfeiture until these requirements are met. It is recommended that students who are not enrolling full-time request a scholarship deferral to not lose scholarship funding for that semester. If the student has any remaining renewals, they will be able to complete the renewal process during the next renewal period. The scholarship will be reinstated if they meet the renewal requirements. In addition, late renewal form submission could result in forfeiture of semester scholarship.

Note: *All funds are forfeited during the time that students are on academic probation.*

Will I be eligible for a scholarship if I will be on co-op/internship for a semester or academic year?

A student not taking 12 credits and/or not paying tuition because of a co-op/internship cannot receive a scholarship for that semester(s). Your award will be deferred to the next academic semester you are enrolled full-time, however you will not lose your award for the semester(s) you are on co-op/internship.

Will I lose a portion of my scholarship if I graduate early?

If you provide a letter from your advisor/school counselor stating that you will be graduating early, you may receive the full year's award in the fall semester. If for any reason you do not graduate early, no further scholarship would be granted.

Are there other scholarships available?

The selection committee will also award one-time additional scholarships to three Chubb scholars based on the criteria below:

- The **Benton Scholar** award will be given to the **US** scholar who demonstrates the most outstanding commitment to Community Service. The Benton Scholar winner will receive an additional **one-time award** of \$3,000 toward educational costs.
- The **Kathryn Hosie Scholar** award will be given to the applicant who will be attending college/university in the US and demonstrates the most outstanding academic achievement. The Hosie Scholar winner will receive an additional **one-time award** of \$3,000 toward educational costs.
- The **Hendon Chubb** award will be given to the **International** scholar who demonstrates the most outstanding commitment to Community Service. The Hendon Scholar winner will receive an additional **one-time award** of 3,000 USD toward educational costs.

What are my responsibilities if I am chosen as a recipient?

You must enroll as a full-time student in the fall of the year in which the scholarships are awarded, continue the entire academic year without interruption unless approved by The Chubb Foundation, deliver your scholarship funds to the proper office at your institution, and notify ISTS should your check not arrive within 30 days of the issue date.

If a student does not meet the full-time or GPA requirement for renewal for any given semester the year prior, they will lose an equivalent number of semesters of their scholarship. It is recommended that students who are not enrolling full-time request a scholarship deferral to not lose scholarship funding for that semester. Failure to adhere to renewal requirements may result in scholarship forfeiture until these requirements are met. In addition, late renewal form submission could result in forfeiture of semester scholarship.

How and when are funds issued?

The payment process varies by location. All awards are awarded in USD, regardless of location or payment process.

- **Students living in the US:** Checks will be issued in mid-July and mid-November to each recipient's mailing address and made payable to the institution on the profile page. You must update your address on the **My Profile** page only. *Your scholarship check cannot be made payable to you, the applicant.* If you are chosen to receive an award, it will be your responsibility to make sure your address is updated at least 30 days prior to the check issue date stated in the award notification so your check can be issued accordingly.
- **Students living in Canada:** Checks will be issued in July to each recipient's mailing address and will be made payable to the institution on the profile page. You must update your address on the My Profile page only. *Your scholarship check cannot be made payable to you, the applicant.* If you are chosen to receive an award, it will be your responsibility to make sure your address is updated at least 30 days prior to the check issue date stated in the award notification so your check can be issued accordingly.

- **Students living outside the US and Canada:** Funds are disbursed to students attending school outside the US once a year, typically August 1st varying based on the Applicant's selected school calendar. Electronic Wire transfers will be sent to the personal bank account provided to ISTS on the award acceptance or renewal form for all students attending school outside the US or Canada. Please ensure that your bank account can accept USD.

How do I change my school choice?

Make sure your **My Profile** page indicates your final school choice. It is your responsibility to make sure your **My Profile** page is correct at least 30 days prior to the check issue date listed above. If your scholarship check needs to be reissued for any reason, a reissue fee may apply.

Other Important Information

Are scholarships taxable?

Tax laws vary by country. In the United States, scholarship funds used exclusively for the payment of tuition and textbooks are normally not taxable. The scholarship recipient is responsible for taxes, if any, that may be assessed against his or her scholarship award. We recommend consulting your tax adviser for more guidance. You may also consult IRS Publication 970 for additional information.

ISTS Self Help Portal

For more helpful information about scholarships plus answers to common inquiries related to ISTS' technology and processes, visit our Self-Help Portal at [ISTSPROGRAMSUPPORT.COM](https://istiprogramsupport.com).

Contact Information

ISTS office hours are Monday through Friday from 7:00 AM to 7:00 PM and Saturday 9:00 AM to 6:00 PM Central. Agents are available via live chat and email during these hours. Use the green **Help** button (as shown below) at the bottom right corner of your screen to contact us. You can even schedule a call back!

