



About the Lloyd F. Hutt Scholarship Program

Established in 1990, this scholarship program honors the legacy of Lloyd F. Hutt – teacher and founder of LMCU. Each year, we establish a prompt for high school seniors to write about in the form of an essay and award twenty (20) \$2,000 scholarships. We are proud to have provided over \$620,000 in scholarships to 352 deserving students over the years.

2025-2026 LMCU Hutt Scholarship FAQ's

What is the scholarship application period?

October 1, 2025 – December 15, 2025.

When does the scholarship application period end?

December 15, 2025, at 11:59pm. Late submissions will not be accepted.

What is this year's topic?

How do you stay authentic to yourself and your values in today's fast-paced world, where so much takes place online?

Supporting Prompt: Nowadays, just about everything happens online. The internet is an invaluable tool for learning new information, meeting new people, and discovering new opportunities. But when everything online wants your attention — and everyone wants to sway your opinion — it's easy to feel a little overwhelmed. Not to mention, between AI-generated content and social media bots, it can be hard to know what's real. How do you stay authentic to yourself and your values in today's fast-paced, digital world?

Who is eligible?

All applicants must be a resident of Michigan or Florida, or a member of Lake Michigan Credit Union (LMCU), or the child of an LMCU member (i.e. a student in Texas must be a member or child of a member to be eligible). The Lloyd F. Hutt Scholarship is not open to LMCU employees, directors, and officers or their immediate families, or to employees or immediate family of any of LMCU's affiliated companies, licensees, advertising, or promotional agencies. Immediate family includes the following: spouse, child, father, mother, brother, sister, grandparent, step parents, step children, mother-in-law, father-in-law, brother-in-law, sister-in-law, grandchildren, and grandparents-in-law.



All applicants must be high school seniors, including home school students, and plan to enter a trade school, college, or university in the next academic year. Recipients must submit evidence of acceptance and enrollment in an accredited trade school, college, or university before payment will be made.

I am planning on taking a gap year after high school, but I have already been accepted to a college/university/trade school. Am I still eligible?

Yes, you can still apply. Students will need to show acceptance into the college/university/trade school for the following year. Payment of the scholarship funds will be deferred until the student attends.

How do I enter?

To enter the 2025-2026 Lake Michigan Credit Union Lloyd F. Hutt scholarship, write an essay on the following topic: ***How do you stay authentic to yourself and your values in today's fast-paced world, where so much takes place online?*** Submit your essay via www.LMCU.org/Hutt by December 15, 2025, for consideration.

Who do I contact if I encounter any issues while submitting my application?

Please email the Community Relations Department at CommunityRelations@LMCU.org. We recommend not waiting till that last day to submit your application so there is time to contact us if you do encounter any issues.

What are the formatting guidelines?

The scholarship committee's principal determining factor in selecting award recipients is the applicant's passion for the topic. Additionally, the committee will use the following criteria in judging responses to the topic: comprehension of subject, organization, language use, originality, clarity, spelling, and grammar. Scholarship recipients will be selected without regard to their race, religion, or gender identity.

Important Notes:

- Do not include your name, school name or any other identifying information in the essay
- To ensure originality, each essay will go through a plagiarism and AI check.

Format/ Guidelines:

- Length: 750-1500 words



- Typed in easy-to-read font
- Black font on white background
- Double-spaced
- Must include a title
- Save and submit as a PDF (.pdf)

Note that if the official format guidelines are not followed, it could lead to **ineligibility**.

How are winners selected?

Winners of the Lloyd F. Hutt Scholarship Award will be selected by an independent committee appointed by the Board of Directors of Lake Michigan Credit Union. The judges of this contest are persons who are area professionals. All essays are submitted to the judges with no identifying marks or symbols so the name of the applicant and the school they attend are not visible.

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Can I join the review committee if I am an LMCU staff member?

Yes, we will email all staff with details on how to become a reviewer. The review period for staff will begin early January.

How can I help promote this program to the community?

You can help by spreading the word. Share LMCU social posts about the Hutt Scholarship, reach out to high schools near you and let members know.

We also created a digital School Resources tab for you to access posters, a resource guide, and a social media guide (including social graphics). To view the resource tab, please visit LMCU.org/Hutt.

Questions?

Email us at communityrelations@LMCU.org (subject: 2025-2026 Hutt Scholarship).

Modification or elimination of program: Lake Michigan Credit Union reserves the right to modify or eliminate the Lloyd F. Hutt Scholarship Program at any time without notice. Notwithstanding the foregoing, any award due and payable under the program prior to such modification or elimination shall continue to be payable according to the program's terms in effect at the time Lake Michigan Credit Union made the grant. All entries shall become the property of Lake Michigan Credit Union.