



THE
LAURA W. TWYFORD
MEMORIAL
SCHOLARSHIP

The Laura W. Twyford Memorial Scholarship was established in 1991 by the Hampton Roads Educators Credit Union to encourage outstanding high school graduates to pursue teaching careers at the preschool, elementary, or secondary level at a 2 or 4-year college or university. We will award scholarships in the amount of \$1,000.00.

Applicants MUST be members of Hampton Roads Educators Credit Union and attend school within our field of membership.

Eligible Fields of Membership: Gloucester, Gloucester Municipal, Hampton, Isle of Wight, Mathews, Middlesex, Poquoson, Surry, Williamsburg-JCC and all private schools located within these localities.

ALL COMPONENTS OF THE APPLICATION MUST BE TYPED TO BE CONSIDERED

No handwritten applications will be accepted.

ALL MATERIALS MUST BE RECEIVED BY THE DUE DATE.

We strongly encourage you to follow-up to ensure that all documents are received by the due date.

COMPLETED APPLICATIONS SHOULD BE SUBMITTED ONE OF THE FOLLOWING WAYS:

FAX to Marketing, at (757) 838-0776

OR

MAIL to HRECU, Attn: Marketing, 2130 Cunningham Dr., Hampton, VA 23666 OR

E-MAIL (as .pdf file) to marketing@hrecu.org

COMPLETED Applications Must Be Received by 5:00 PM Friday, March 6, 2026

INTRODUCTION AND CRITERIA

Laura Worrock Twyford served as the president of the Hampton Roads Educators Credit Union for 23 years, Director of the Virginia Credit Union League from 1957-1969, and National Director from 1959-1971, while also founding the Hampton City Employees Credit Union in 1955.

Mrs. Twyford was a graduate of Hampton High School, Madison College in Harrisonburg, Virginia and did her master's work at the College of William and Mary. She served as a teacher at Fort Monroe Elementary School, Phoebus Elementary School, Buckroe Junior High School, George Wythe Junior High School. She also served as guidance counselor at Jefferson Davis Junior High School, and principal of Phoebus Elementary School and Cooper Elementary School until her retirement on June 30, 1996, after forty years of service. Mrs. Twyford also served as president of the Hampton Education Association. She was active on numerous committees dealing with curriculum and instruction and always had the best interest of her children at heart.

In the Credit Union movement, she served as President of the Hampton Education Association Credit Union. She served as member of Board of Directors of the Virginia Credit Union League and also the Board of Directors of CUNA International. She received an award in 1959 from the Virginia Credit Union League for her outstanding accomplishments in behalf of the League during that year.

In her honor, the Laura W. Twyford Memorial Scholarship was implemented in the year 1991 by the Hampton Roads Educators Credit Union to encourage outstanding high school graduates to pursue teaching careers at the preschool, elementary, or secondary level. Under this program, scholarships will be awarded on a competitive basis to such qualified Virginia residents who rank within the top 30% of their high school graduating class, plan to enroll for full-time study in a program at an eligible Virginia public or private, four-year college or university which leads to teacher certification.

It is important to note that should a student who receives this scholarship not secure employment as a teacher upon graduation; the scholarship funds must be repaid (with interest) under the provisions agreed to upon completion and submission of application.

Before completing the loan application, students should review the terms and conditions of the loan agreement as outlined in the attached information.

REGULATIONS GOVERNING THIS SCHOLARSHIP

Applicant must:

Hold a genuine desire to pursue a career in the field of education within the Virginia public School system as evidenced by:

- 1). Provide the name of the public or private college he/she plans to attend that has a recognized program in education and the related fields.
- 2). A typed letter of recommendation of your choice.

FINANCIAL CONSIDERATIONS:

- 1). The scholarship shall be paid directly to the college in which the student enrolls, **no later than October 31st of the year the scholarship is awarded**, by the treasurer of the Hampton Roads Educators Credit Union.
- 2). A student who accepts an appointment to a U.S. Military Service Academy, any 4-year ROTC scholarship or any other scholarship, grant or fellowship covering full tuition, books, and fees **is not eligible** to receive this scholarship.
- 3). If the recipient withdraws from college this note shall be payable with interest to the treasurer of Hampton Roads Educators Credit Union and be due one year from the date of such college withdrawal. PLEASE NOTE: In hardship cases the Credit Union Board of Directors may extend this time of re-payment or authorize cancellation of the entire obligation to repay this scholarship amount.

Scholarship Committee

The HRECU Scholarship Committee will review all applications and select recipients for the scholarship(s) as offered. The recipient(s) will be notified in writing of their award. Incomplete application packets will be considered ineligible by the Scholarship Committee. Decisions made by the Scholarship Committee are final. All information will be kept confidential.

Names of the recipients shall be announced at the Annual Meeting of HRECU in March. These names shall also be published in the Credit Union Newsletter.

The application will not be complete unless it includes the most recent transcript from the institution where you completed your highest level of education or where you are currently enrolled or an emailed transcript from the Guidance Counselor, a typed recommendation of your choice, and a typed essay.

Completed application packet MUST be received by 5:00 PM Friday, March 6, 2026.

APPLICATION

LAURA W. TWYFORD MEMORIAL SCHOLARSHIP

1. APPLICANT'S NAME: _____
(Last) (First) (Middle)

HOME ADDRESS: _____

EMAIL: _____ TELEPHONE #: _____

2. HIGH SCHOOL NOW ATTENDING: _____

GUIDANCE COUNSELOR: _____

FAX: _____

3. APPLICANT'S DATE OF BIRTH: _____ AGE: _____ GENDER: _____

4. LEGAL GUARDIAN (S): _____

ADDRESS: _____

5. ARE YOU OR A FAMILY MEMBER AN HRECU MEMBER? LIST NAMES IF APPLICABLE.

6. APPLICANT'S EMPLOYMENT/INTERNSHIP/VOLUNTEER JOB-LIKE EXPERIENCE
(PART AND FULL-TIME):

7. CURRENT PARTICIPATION IN EXTRA CURRICULAR ACTIVITIES, COMMUNITY ACTIVITIES/VOLUNTEER PROGRAMS, AND HONORS AND AWARDS RECEIVED (PLEASE LIST AND INCLUDE DATES):

8. NAME OF THE COLLEGE OR UNIVERSITY YOU PLAN TO ATTEND: _____

9. TENTATIVE CAREER PLANS, INCLUDING SUBJECT, FIELD OR GRADE LEVEL (FOR TEACHING):

10. **PLEASE ATTACH YOUR TYPED ESSAY.**

EXPLAIN IN 200 WORDS OR LESS YOUR DESIRES OR MOTIVATION TO ENTER THE FIELD
OF EDUCATION

Applicant and Parental Acknowledgement

I have read the regulations pertaining to the Credit Union scholarship program. If chosen for a scholarship grant, I agree to fulfill the obligation. I understand this grant is a loan that can only be cancelled with one year of teaching completed.

(Date of Application)

(Signature of Applicant) – void without signature

I have read this application and certify that information given here is correct and agree to the requirements as stated in the scholarship criteria.

(Date of Application)

(Signature of Parent/Guardian)

SCHOOL ADMINISTRATIVE SUPPORTING FORM

MEMORANDUM

TO: GUIDANCE COUNSELOR AND/OR SCHOOL PRINCIPAL

RE: SCHOLARSHIP APPLICANT: _____
(Last) (First) (Middle)

As you may know, your student named above has applied for a scholarship with the Hampton Roads Educators Credit Union, Inc. (HRECU). Please complete this Administrative Supporting Form with the following confidential information.

Please assist your student in the FAXING, MAILING OR E-MAILING of his/her completed application.

DEADLINE INFORMATION: Please submit one of the following ways:

BY MARCH 1, 2024- MAIL TO: **Marketing**
 C/O HRECU
 2130 Cunningham Dr.
 Hampton, VA 23666

BY March 6, 2026 – FAX TO: (757) 838-0776

BY March 6, 2026 – E-MAIL TO: marketing@hrecu.org (.PDF Files Only)

1. CLASS RANK of applicant _____
2. CLASS SIZE of graduating class _____
3. **Please attach A SIGNED AND SEALED OFFICIAL TRANSCRIPT of student's high school academic record or emailed directly from the Guidance Counselor. (CAN NOT BE FAXED)**
4. STANDARDIZED TEST SCORES (please list ALL scores and indicate test names, unless test name appears on the transcript, or a copy of test record is attached).

(Continued...)

Continuation of Administrative Supporting Form

5. Outstanding character traits, citizenship and leadership qualities:

Signature of Principal

Signature of Guidance Counselor

_____ High School

(Area code) (School telephone number)

Date: _____