

# Irene S. Wischer Education Foundation Scholarship Guidelines

## C/O FROST BANK

### ABOUT THE SCHOLARSHIP

Established in 2007 by Mrs. Irene S. Wischer, a highly respected San Antonio businesswoman and philanthropist, the Irene S. Wischer Education Foundation Scholarship provides scholarships to exceptional full-time undergraduate students attending a not-for-profit educational institution.

### ELIGIBILITY CRITERIA

As per the terms of the trust, candidates must meet the following criteria to be eligible for this scholarship:

- Citizen of the United States
- Resident of Texas for 12 consecutive months prior to application submission
- Person of good character
- Per Mrs. Wischer's instructions, preference given to applicants who are Christians and attend church regularly
- Demonstration of academic potential and ability (not merely academic performance)
- Financial assistance need
- Planned enrollment as a full-time undergraduate or graduate student at a not-for-profit college or university in the upcoming fall semester
- Earned a minimum 3.2 GPA out of a 4.0 GPA scale

Applicants who are currently in the workforce or graduated high school over one year ago and are entering college for the first time in the upcoming fall semester are encouraged to apply.

Trade schools shall only be eligible to the extent the student will receive a degree, certification, or designation that will qualify the student for a job in their field of study.

### AWARD DETAILS

Recipients will be awarded by the trustee each year and the amount awarded may vary. Equal payments will be made for the fall and spring semesters.

### DISTRIBUTION OF AWARD

The scholarship will be paid directly to the recipient's school and applied to tuition, room, and board.

Students may transfer from one institution to another and retain the award. A letter of acceptance or proof of enrollment from an educational institution is required before the award is distributed.

### RENEWAL CRITERIA

Recipients are eligible to renew their scholarship for up to four years of education if the following criteria is met:

- Achieved a minimum annual and cumulative 3.2 GPA average each academic year
- Earned a minimum of 12 hours each semester towards an undergraduate degree or six hours each semester towards a graduate degree
- Maintained continuous enrollment throughout the academic year
- If the student is attending a two-year college or trade school, his/her academic path will be evaluated after the fourth semester to determine if he/she is on track to receive a degree or certification

Recipients will be required to provide end-of-year transcripts and proof of enrollment or copy of registration billing for the upcoming year.

**ACADEMIC PROBATION/SUSPENSION**

If a recipient fails to maintain a cumulative 3.2 GPA and/or is not enrolled in a minimum of 12 hours per semester for undergraduate students or six semester hours per semester for graduate students, the recipient may be placed on academic probation for the following year. Scholarships may be withheld until completion of a full year meeting the above requirements following probation. If a recipient fails to meet the requirements after a year on probation, the scholarship will be forfeited.

Academic probation or suspension will be reviewed on an individual basis and is subject to the discretion of the trustee.

**REQUIRED ATTACHMENTS**

Please attach the documents below to your application. All documents must have the applicant’s full name.

- Copy of driver’s license or identification card
- Proof of U.S. citizenship (copy of birth certificate, passport, or naturalization certificate)
- Current or final high school transcript including grades from most recent semester must be included and visible; unofficial transcript acceptable
- Current college transcript (new applicants with college credits and renewal applicants); unofficial transcript acceptable
- FAFSA submission summary
- Character reference from pastor, church staff member, faith-based non-profit staff member, or Christian school educator

Applications that do not have the required attachments will be ineligible. Applicants who do not submit the required or correct attachments will have the opportunity to resubmit their application before the deadline. Unofficial transcripts will be accepted as part of the application; however, an official transcript may be requested as part of the award process to confirm eligibility of scholarship recipients.

All information received is confidential. The scholarship selection committee's deliberations are confidential, and its decisions are not subject to review.

**APPLICATION DEADLINES**

Open Date	Due Date	Review Period	Notification of Award	Disbursement of Award
January	February	February - April	May	July

## **USE OF GENERATIVE AI IN SCHOLARSHIP APPLICATIONS**

To uphold the integrity and authenticity of the scholarship application process, we recognize the evolving role of Generative AI (GenAI) tools such as ChatGPT, Gemini, Grammarly, etc. in academic and creative work. While these tools can be helpful, their use in scholarship applications must be limited and transparent.

Applicants may use GenAI tools to brainstorm ideas, develop an outline, and general proofreading. However, the core content of your essays must be written by you, the applicant, and reflect your personal experiences and voice. Note that over-reliance on AI-generated content often results in essays that appear overly generic and impersonal and may negatively impact the success of your application.

By submitting your application, you affirm that any essays reflect your own work and that any use of GenAI has been limited to the acceptable purposes outlined above.

## **DISCLOSURES**

By submitting my application for the Irene S. Wischer Education Foundation Scholarship, I confirm, I have read and agree to the following disclosures:

I am not an officer, director or employee of Frost Bank and no member of my immediate family is an officer, director, or employee of Frost Bank, or a director of the Irene S. Wischer Education Foundation Scholarship. I further certify that I am not a relative of the Irene S. Wischer family and that all information given for the purpose of obtaining this scholarship is true, complete, valid, genuine, and correct to the best of my knowledge. I understand that the foundation will retain this application, whether or not it is approved.

I have received a copy of the Irene S. Wischer Education Foundation Scholarship guidelines for my records and after reading these guidelines, I agree to abide by the policies set out in the guidelines.

I understand my scholarship is non-transferable to another individual and I am eligible to renew my scholarship if I meet the renewal criteria.

I understand that any remaining funds will be returned to me based on the institution's timeline provided in their refund policy.

I hereby authorize appropriate school authorities and personal references to release information and recommendations to the Irene S. Wischer Education Foundation Scholarship selection committee to seek a scholarship grant.

I understand Frost Bank is the trustee of this scholarship. Frost Bank does not create the standards or requirements of the scholarship. The requirements are per the trust agreement.

I understand that approval is not automatic and will be based on academic requirements, financial data, and available funding. Scholarship decisions are made for one year at a time and any subsequent application and renewal or extension may be subject to any policy change or modification as instituted by the trust or review committee.

Returning students must renew and qualify each semester based on renewal criteria. This includes freshman applicants who may only have one semester as their overall grade point average.

## **CONTACT**

If you have questions, please contact Philanthropic Services at [scholarships@frostbank.com](mailto:scholarships@frostbank.com) or 833-888-6817.