



The Melsher Snaggs Enrichment Scholarship Competition

COPOS Credit Union in collaboration with the Trinidad & Tobago Association of Georgia, Inc (TnTGA) presents the Melsher Snaggs Enrichment Scholarship Competition.

Award: US\$500.00

Topic (To be presented as a 3-minute video response):

“Across Trinidad and Tobago, digital tools like online banking, budgeting apps, and automated financial services are helping Credit Union members take greater control of their finances. How can everyday individuals use these technologies, not just for convenience, but to earn income, grow their savings, and strengthen their financial future?”

Category	Criteria	Points
1. Content & Understanding	Demonstrates a strong understanding of the topic. Clearly explains how financial technologies can be used to generate income, build savings, and improve financial well-being.	25
2. Relevance & Local Context	Effectively relates points to the Trinidad and Tobago environment, especially to credit union members. Uses relevant local examples or scenarios.	15
3. Originality & Insight	Offers fresh, practical, or thought-provoking ideas. Goes beyond surface level observations.	15
4. Organization & Flow	Speech has a clear structure (introduction, main points, conclusion) and logical progression of ideas. Transitions are smooth and natural.	15
5. Delivery & Presence	Speaks confidently and clearly. Good posture, eye contact, appropriate tone and pace. Engages the audience.	15
6. Language & Grammar	Uses appropriate language. Few or no grammatical errors. Vocabulary is clear, expressive, and effective.	10
7. Time Management	Stays within the allotted time and uses time effectively to cover key points.	5
		100



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Applicants

Members of COPOS Credit Union, in good standing, who are studying at a tertiary level.

Submission Format / Documents

Video responses *only* to the question. Also to be submitted: all relevant documents from an approved educational institute proving current enrolment at tertiary level.

- Identification
- Address
- COPOS Membership Account Number
- Letter of confirmation from current educational institute confirming the programme name, level of completion, date of graduation and other pertinent details.

Submission Portal

copos.edu@coposcreditunion.com

Publication

The winning submission is intended for use on our social media pages and our website.

Deadline Date

The deadline for video submissions is **August 8th, 2025 at 12:00pm**. We encourage all eligible individuals to take part and showcase how technology can empower financial growth and resilience in the Credit Union community.

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