



RECENT BRANDING SAMPLE

WELCOME TO YOUR FUTURE

TO DO

- STEP ONE** Ask college financial aid and admissions officers. Most college sponsored scholarships don't require additional applications beyond the FAFSA and your application to the college. Since you'll be competing with many other students at the college for these scholarships, complete and submit these applications as soon as possible. Some colleges also offer special scholarships for certain areas of study or for certain talents. You'll never know unless you ask your college's financial aid and admissions officers.
- STEP TWO** Ask your family for help. Not everyone in your family contact Human Resources at work and ask if there are any scholarship opportunities. If so, request an application and the deadline date. Complete and submit all paperwork on time.
- STEP THREE** Check local opportunities. Many community organizations, churches and clubs offer scholarships. Tell everyone you know that you are planning to go to college. Ask them if they know of any scholarship opportunities.
- STEP FOUR** Search the 'net... but don't get scammed! Yes, you can find high scholarship programs on the internet but not on the next page. But there are also lots of scam sites. Many of these sites use phrases and slogans meant to lure unknowing students. Luckily, for a prepared student, they can be so late stage signs of trouble. Beware of phrases like:
 - "This scholarship is guaranteed or your money back"
 - "You can't get this information anywhere else"
 - "I just need your credit card or bank account number to hold this award."
 - "We'll do all the work"
 - "You've been selected as a winner"
- STEP FIVE** Apply. Once you've found the scholarships you want to apply for, gather all of the important information for each one. Each scholarship may require specific information or application materials that others don't. To prepare, ask yourself the following questions:
 - Am I eligible?
 - Have I read the instructions? Do I understand them?
 - Are additional interviews or references required? References should be from a teacher, coach or counselor.
 - What are the deadlines?
 During the first application phase search will be the hardest. But, once you've filed out the same information a few times, it will get easier. Yes, you can use the same answers on different applications -- as long as the questions are the same!

Apply on time!
Deadlines can be more important than GPAs when it comes to scholarships.

Make notes or places to check on or apply for scholarships here.

Many applications may require you to submit a statement describing your interests and your goals along with your application. Before preparing the statement, take the time to think it through. Don't try to guess what they want you to be. Let your personality shine. Have a trusted friend or family member read your answers before you submit. Be open to suggestions, and always make sure to check for typos and accuracy.

Resources for Scholarships
www.collegescholarships.org
www.spscholarship.org
www.internationalstudent.org
 Scholarships for Single Moms www.scholarships.com/college-scholarships-for-single-mothers.aspx
 United Negro College Fund (scholarships, internships and fellowships for African-American students) www.uncf.org
 Scholarships for women over 30 www.zombifoundation.org

STUDENT WORKBOOK
Smart finances. Successful students.

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Working Solutions for Working Families

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PLANNING YOUR MONEY...AND YOUR TIME

IDENTIFICATION
Sometimes credit cards will include "convenience checks" with the monthly statement. While these blank checks are very tempting, they are basically a cash advance and are very expensive. In addition to racking up additional credit card debt, you will be charged a fee on top of your interest rate for using the checks instead of the credit card.

LOWERING YOUR CREDIT SCORE
Missing or significant debt, missing payments or exceeding your credit limit can damage your credit score. Long after graduation, your credit score will be with you, and a bad credit score can make it hard to finance a new car, buy a house, or take out a loan.

REWARDS
INTRODUCING YOUR CREDIT SCORE
If you're careful not to max out your card, charge more than you can pay each month or miss payments, using a credit card can actually improve your credit score. Using one responsibly shows that you are a trustworthy person to lend to and that will make it easier for you to get loans in the future.

EMERGENCY FUNDS
Having a credit card gives you access to money in an emergency. It's a big comfort to know that if your car breaks down or you lose your paycheck, you have the money to solve the problem.

PREPARED
Some credit cards will give you freebies for using them. This is a cheap way to get some of the things you may need for school while spending money you were going to spend anyway. Just remember not to spend money just to get the freebie!

CREDIT SCORE
Before anyone lends you money, checks you a mortgage or offers you a job, they're going to check your credit score, so you want to be as good as possible. You can protect your credit score by paying all bills on time and keeping balances low relative to your credit limit. If you need to carry a balance, set no more than half of the available credit and pay down your debt whenever you have a chance.

Avoid expensive fees: Stay under the credit limit, avoid using the card for cash advances and pay the monthly bill on time!

Open new credit accounts only when you absolutely have to and use www.cardsense.com to pick a card with a good interest rate that meets your needs. To build a good credit history, it helps to use your credit card occasionally and pay off any balances right away.

CHECK THAT CREDIT REPORT!
You can check your credit report for free once a year and, for a fee, your credit score too. Take a look every now and again just to be sure everything is correct. Be wary of anyone who says he can repair your credit report or improve your credit score for a fee. In general, negative but accurate information remains on the credit report for seven to 10 years. Nobody can remove accurate information from a credit file, but anyone can remove inaccurate information -- for free.
Free Annual Credit Report www.annualcreditreport.com



Full-service, affordable marketing communications services for nonprofit organizations.
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