

Support. Educate. Empower.

\$1,000 Scholarship available

2016-2017 Credit Counselling Services of Atlantic Canada, Inc. Scholarship

You are preparing to leave for College. Not only are you excited about the College experience, you are also looking forward to living with three of your friends that you have known all through High School.

Along with preparing for college, you also have to make some decisions on how you will all live together. You will have to consider who will sign the lease, who will take which bills, how you will buy groceries and how you will divide the remainder of household expenses.

Through careful planning and savings, you have been able to allot yourself \$1,000 per month to cover your cost of living.

Considering the costs below, what would you propose to your friends regarding the household expenses?

This is what you know:

The apartment you are renting is \$1600, water and heat included.

This is what you have to decide as a household:

- Electricity
- Internet
- House phone
- Long Distance
- NetFlix
- Cable
- Laundry (coin operated)
- Groceries

Don't forget the personal:

- Transportation
- Entertainment
- Additional Educational costs
- Misc. (i.e. haircuts, licence, memberships, gifts, trips home, fees)

In 500 words tell us how you will suggest dividing the expenses with your roommates and tell us what you need to consider (you will find this from interviewing family and people in your community). Tell us how you will manage expenses and show us your budget while you are attending school.



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Requirements

For your proposal:

1. Stay within 500 words.
2. Clearly define your topics and outcomes.
3. Refer to the information from your interviews.
4. Relate to your personal experience and up-coming experience.

Hints for a strong submission:

- Suggest unique and creative advice
- Interview people that can offer you insight (i.e. Student Financial Advisers, Guidance Counsellors, Financial industry personnel); incorporate the advice into your essay.
- In the essay do not give specifics on a person, school or geographic area. Any mentions in the essay are to be generic (i.e. banker, my University, my city). Required identifying information is to be provided on the Application Entry form.

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2016-2017 Rules and Regulations

Credit Counselling Services of Atlantic Canada, Inc. (CCSAC) is holding a scholarship competition open to residents of Atlantic Canada (regardless of age) who will be enrolled in an accredited post-secondary program for the 2016-2017 academic year. Applications are accepted in both French and English.

1. The applicant must intend to enroll in an accredited institution for the 2016-2017 academic years. The winning essay applicants will be required to provide proof of acceptance and enrollment.
2. The essay must be the applicant's original work and be no more than 500 words in length.
3. Submissions must be typewritten or computer-generated on white paper with **double spacing**. They must have at least 1" margins all around, and use **12 pt. font**.
4. **The applicant's name, address, location or other identifying information MUST NOT be included in the essay. Identifying information should only appear on the application entry form.**
5. Identifying information on those who are interviewed **MUST NOT** be included in the essay. In the essay include the title of the person you spoke to (i.e. your dad, your banker) and the area of advice that they gave you. In the essay do not include their name and do not include information that will indicate geographic region (i.e. instead of principal of Sackville High, just state principal). Identifying information **must** only appear on the application entry form.
6. Materials must be postmarked, regular delivery, no later than April 22, 2016. Mail received after the deadline may not be accepted.
7. Do not contact the judges concerning this competition. Blind judging will be done on regional levels. Do not contact the scholarship chairperson beyond asking for clarification of the rules. Such contact may disqualify you from the competition.
8. Previous recipients of the CCSAC Scholarship, employees and board members of CCSAC and their families are not eligible for this contest.

Only submissions that conform to the rules and guidelines will be considered. Submissions cannot be returned and may be posted on the CCSAC website and/or used by the CCSAC Education department. Winners will be notified by the end of June 2016 and scholarship funds will be disbursed after January 31, 2017. *No materials other than the case study and application form are to be submitted.* The decision of the judges is final.

If awarded, proof of enrolment in the 2016-2017 academic year **must** be provided by December 2016 to receive the scholarship amount. Failure to do so will result in the scholarship **not** being awarded.

Scoring

Content	Subject addressed effectively Subject addressed creatively	50%
Practicum	Persons interviewed documented (min. 2) Advice given documented and incorporated into essay	40%
Details	Grammar, presentation, spelling	10%

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Application Entry Form

This form is to be completed and attached to the other required information when applying for the 2016-2017 CCSAC Scholarship - Deadline: April 22, 2016

Full Name:		Phone: ()
Address:	Email:	Date of birth:
Have you previously applied for the CCSAC Scholarship?	If yes, what year?	Name of Parent or Guardian (if under 19):
How did you hear about the CCSAC Scholarship?		Address of Parent/Guardian (if under 19):
High School/Post Secondary Institution currently attending:		
Name of Institution you plan to attend 2016-2017:		
Degree/Diploma Sought:		Length of Course:

Please provide the person(s) interviewed (you may add additional, if necessary, on reverse):

Name and Title	Subject of advice given
1. Phone#	
2. Phone#	
3. Phone #	
4. Phone#	

I hereby agree to notify the Education Committee Chairperson of changes to my educational plans that would affect my eligibility for this scholarship and certify that the above information is correct. I understand that CCSAC is not responsible for late delivery by the Post Office. I also authorize that my submission may be used as part of CCSAC's presentation/education/website materials and that all case studies become the property of CCSAC and cannot be returned. If you would like confirmation of receipt of your submission, please include a self-addressed, stamped postcard.

Signature of Applicant:	<i>Mail to:</i> The Chairperson, Education Committee Credit Counselling Services of Atlantic Canada, Inc. 20 Alma Street, Saint John, NB E2L 5G6
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