

# Support. Educate. Empower.

*Helping you see your future  
\$1,000 Scholarship available*

## 2019-2020 Credit Counselling Services of Atlantic Canada, Inc. Scholarship

Tell us how you could attend your college or University program debt-free.

What is your total cost for tuition, books, housing, transportation, food etc.? What are the strategies you can implement to reduce the amount of student debt needed to complete your course?

Be creative, and interview people that are currently attending post-secondary or have recently graduated to get their advice on limiting debt.

### **Requirements**

For your proposal:

1. Your submission should stay within 500 words with budgeting exercise attached.
2. Clearly define your topics and outcomes.
3. Interview at least two people that are not relatives.
4. Refer to the information from your interviews.
5. Relate to your personal experience and future experience.

*Hints for a strong submission:*

- Be creative!
- Interview people that can offer insight (i.e. Student Financial Advisers, Guidance Counsellors, Financial industry personnel); incorporate the advice into your submission.
- Do not give specifics on a person, school or geographic area. Any mentions in the submission are to be generic (i.e. banker, my university, my city). The required identifying information is to be provided on the Application Entry form.

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## 2019-2020 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 2019-2020 academic year. Applications are accepted in both French and English.

1. The applicant must intend to enroll in an accredited institution for the 2019-2020 academic years. The winning applicants will be required to provide proof of acceptance and enrollment.
2. The submission must be the applicant's original work.
3. Submissions must be computer-generated on white paper.
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 submission. In the essay include the title of the person you spoke with (e.g. your teacher, 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 12, 2019. 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 2019 and scholarship funds will be disbursed after January 31, 2020. *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 2019-2020 academic year **must** be provided by December 2019 to receive the scholarship amount. Failure to do so will result in the scholarship **not** being awarded.

### Scoring

<b>Creativity</b>	Subject addressed creatively	<b>60%</b>
<b>Practicum</b>	Persons interviewed documented (min. 2) Advice given documented and incorporated into essay	<b>30%</b>
<b>Details</b>	Grammar, presentation, spelling	<b>10%</b>

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## Application Entry Form

**This form is to be completed and attached to the other required information when applying for the 2019-2020 CCSAC Scholarship - Deadline: April 12, 2019**

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 2019-2020:		
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.       <b>Phone#</b>	
2.       <b>Phone#</b>	
3.       <b>Phone #</b>	
4.       <b>Phone#</b>	

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. By signing this, I agree to all the conditions of the scholarship. 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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