

Support. Educate. Empower.

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

2012-2013 Credit Counselling Services of Atlantic Canada, Inc. Scholarship

The average cost of tuition for a student has steadily been on the rise. On average a student will pay \$20,000 for their undergraduate degree and leave school with an average student loan debt of \$25,000.

Students, who have to fund their education on their own, only have a couple options:

- Applying for scholarships, bursaries and grants
- Savings (i.e. summer jobs)
- Working while in school
- Student Loans
- Bank funded lending

Assuming you have to fund your education on your own, and you have to finance half of that with debt; tell us how you will do it.

- How will you keep your education costs down?
- What assistance is available for students funding their education?
- What does your specific University or College offer as assistance programs?
- What are the pros and cons of your options of borrowing for your education?
- How will you pay back the money you borrow?
- How long will it take for you to pay the money back?

Requirements

- 500 word essay addressing the scenario
- Research on topic conducted through interviews
- Advice received from interviews incorporated into the content of the essay
- Specifics on persons interviewed and the advice given as requested on Application Entry form

Hints for a strong submission:

Interview people that can offer you insight (i.e. Student Financial Advisers, Guidance Counsellors, Financial industry personnel); incorporate the advice into your essay; be creative.

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.

Support. Educate. Empower.

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

2012-2013 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 2012-2013 academic year. Applications are accepted in both French and English.

1. The applicant must intend to enroll in an accredited institution for the 2012-2013 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. Please do not staple pages.
4. The applicant's name, address 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 March 30, 2012. 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 2012 and scholarship funds will be disbursed after January 31, 2013. *No materials other than the case study and application form are to be submitted.* The decision of the judges is final.

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%

Support. Educate. Empower.

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

Application Entry Form

This form is to be completed and attached to the other required information when applying for the 2012-2013 CCSAC Scholarship - Deadline: March 30, 2012

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 2012-2013:		
Degree/Diploma Sought:		Length of Course:

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.

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#	
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