

POTENTIAL MAGAZINE
COUNTDOWN
TO COLLEGE

eBOOK SERIES

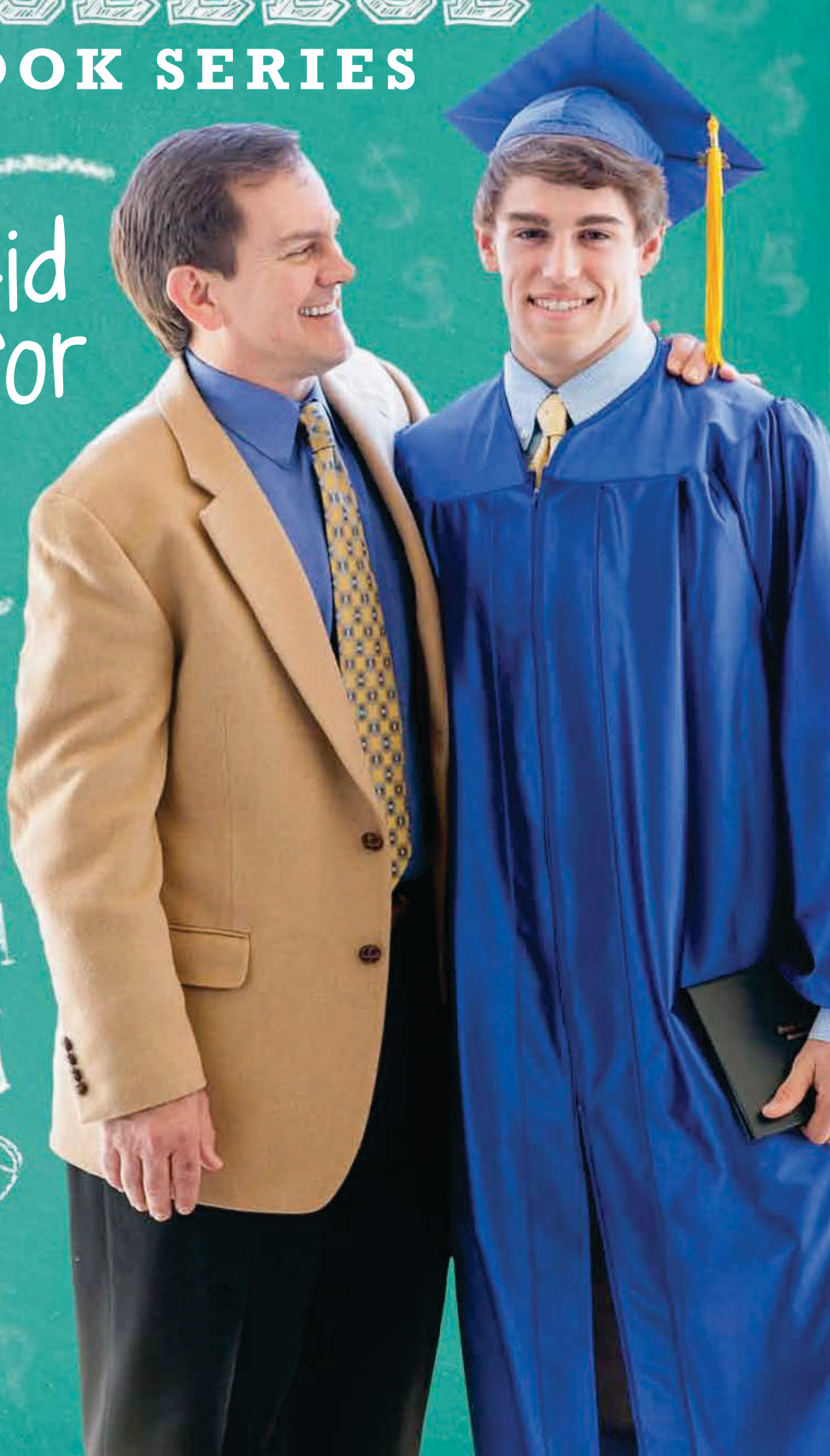
Financial Aid
& Saving for
College

SAVE



FAFSA

Study



8 STEPS

TO GETTING FINANCIAL AID RIGHT FROM THE START



ILLUSTRATIONS BY HEATHER COOPER

Tommy Dismukes has been the Director of Student Financial Services at Huntingdon College for 17 years and has 21 years total of experience working in financial services. But besides being a financial expert, Dismukes has two teenagers of his own who are on the road to college. He shared with us some of his best tips for planning to pay for college:

1 Plan early

Sound like a no-brainer? Believe it or not, many people wait until the last minute to start thinking about paying for college. Savings plans for Alabama include the CollegeCounts 529 Fund and CollegeCounts 529 Fund Advisor Plan.

2 Attend a financial aid presentation

Knowing the process involved with applying for college financial aid is the key to unlocking the vault of college tuition dollars.

3 Complete a FAFSA

This should be done in January or February of your child's

start with FAFSA

Free Application for Federal Student Aid
Visit www.fafsa.ed.gov to begin your application.

senior year of high school. For the quickest turnaround of your information, fill out the FAFSA on the Web. If you prefer a paper FAFSA, a PDF version is also available for download at www.fafsa.ed.gov.

4 Be organized

Applying for financial aid with different schools can become confusing. Keep application materials for each school in separate folders with a checklist on the front that lists the required materials, deadlines and dates you requested or sent materials.

5 Know the deadlines

Late applications are automatically disqualified. Deadlines and criteria for financial aid requirements vary from school to school, which is why it's important to apply early and meet all deadlines to maximize aid possibilities.

6 Visit the college

It's important to visit college campuses initially to see if it's a good fit for your student, but it's wise to make a trip to campus to establish a relationship with the school's financial aid office.

get started.

Follow this path to fund a college education for your children.

ASK AN EXPERT

Q:

Should we set up a separate savings account to pay for college?

A:

Many families do in fact set up separate savings accounts for the purpose of setting aside money, particularly for paying for college, whether that is college tuition or miscellaneous expenses associated with college such as textbooks, technology and student fees, food, etc. We have seen many parents set up these types of accounts with automatic payroll deductions scheduled to come directly from their paychecks in an effort to ensure they are setting aside a designated amount of money for this purpose without fail and to also ensure that it does not get comingled with other family savings. It is very important that parents, and teens, become methodical with their approach to college savings.

— Jessica Pigg, Business Development Manager at Guardian Credit Union

Many financial institutions offer a variety of personalized savings accounts that allow parents to specify their savings purpose. There are also tools that allow them to earn differing rates of interest depending on the account balance.

School programs are the primary source of college funding. Ask what scholarship/aid programs are available, as well as work-study and alternative loan programs that may not be generally publicized.

7 Pursue outside scholarships

Civic clubs, churches and nonprofit organizations are just a few ways you may be able to secure additional funding. If it's a fee-based source (i.e. you're asked to pay to apply), be suspect!

8 Know the tax information

Several different types of tax benefits are available for higher education, including: American Opportunity/Hope Credit, Lifetime Learning Credit, tuition and fees deductions and student loan interest deduction.



TRUE
OR FALSE

Do you know College Financial FACTS?

WAYS TO MAXIMIZE AID

Savings for college under my child's name will increase our financial aid.

FALSE. In calculating financial aid for a dependent student, the formula uses 20 percent of the student's assets (after deducting allowances). The formula only uses 12 percent of a parent's.

A student's income is so small that it is practically irrelevant, while a parent's income is the big factor.

TRUE. (with a caveat) A student's income is calculated at 50 percent, while the parents' income is not factored, but is reduced for the calculations based on allowances for taxes and family size. If the student decides to work before attending college, it will have more of an impact.

The ages of the parents are irrelevant in calculating financial aid.

FALSE. Under current rules, a significant portion of a parent's assets is deemed "protected" from being used to pay for college. The amount protected is based on the age of

the older parent, with the benefit increasing with age. Here's an example of how that works. If a two-parent family has \$100,000 in assets, and the older parent is 55, \$46,800 of the assets will be protected. This means the balance of \$53,200 will be used for the calculation and factored at 12 percent (the parents' rate).

Higher-income families with younger parents are expected to pay more.

TRUE. The percentage contributions for parents vary depending on their economic status and age. In many cases, lower-income families and older parents are expected to pay less, while students from higher-income families with younger parents are expected to pay more out-of-pocket.

Once you have been denied aid it is pointless to apply again the next year.

FALSE. If your income changes, the program changes or the number of children you have going to school changes, the likelihood of receiving aid increases. It is recommended that you apply each year.

- 529 College Savings Plans are a good idea, the FAFSA analysis formula will put less weight on these funds. An even better idea is to have a grandparent own the 529 plan, because it will not be used in the FAFSA analysis formula at all.

- FAFSA is based on your prior tax year. If you are going to make big purchases like a new roof, do it the year before so that money is not counted as an asset.

- When spending asset money for college, spend your student's assets first since it is assessed at a higher percentage than parents. Also keep in mind that the assets of a sibling is not calculated in the FAFSA equation.

- Holding certain types of assets will reduce your eligibility for aid. Non-countable assets include: retirement plans, your personal residence, life insurance, annuities, personal cars and boats. Keep in mind that adding consumer debt will not help, but increasing your investment spending or business debt can mean more aid.

- Remember to keep your "base" year of adjusted gross income and total worth as low as possible in the year prior to your application – this will reduce your expected family contribution and increase your financial aid opportunities.

Be sure to consult a tax adviser before using any of these strategies. The information contained in this article is not given with the intent to offer legal or tax advice since the situation of each individual is different. ✎

GLOSSARY

FAFSA (Free Application for Federal Student Aid): only way to apply for federal student aid; schools listed on your application use FAFSA information to determine your financial aid eligibility. States and colleges also use this to provide their own financial aid.

EFC (Expected Family Contribution): amount your family will be expected to pay for college based upon your financial situation; determined by the federal govern-

ment from your FAFSA information.

SAR (Student Aid Report): what you'll receive after submitting your FAFSA that contains information reported on your FAFSA and your EFC.

COA (Cost of Attendance): includes total price of tuition, fees, room & board, textbooks, supplies, transportation and personal expenses for one year of college.

Financial Aid Award Letter:

list of all the aid from multiple sources that you are eligible to receive through the prospective college, including terms and conditions.

529 Savings Plan: a state or state agency-sponsored tuition program created by section 529 of the Internal Revenue Code to provide families a tax-advantaged way to save for college. CollegeCounts is Alabama's 529 Fund.

#1 savings & investments

529 Plans

529 Plans were created in 1996 to provide tax benefits to families saving for college. These plans invest in mutual funds, stocks, bonds and money market accounts. As long as the funds are used for qualified educational expenses, it is disbursed tax-free. You are able to participate in the Alabama 529 Plan or in another state's plan, so have a qualified financial planner help you understand the best plan for you. However, one advantage to investing in the Alabama CollegeCounts 529 Fund is that contributions up to \$5000 per contributor are deductible when computing your Alabama taxable income.

Roth IRAs

Roth IRAs were designed for retirement planning but do allow you to use them for college expenses. A benefit to this funding is that it does not penalize a student's financial aid consideration (whereas 529 Plans can). However, the earnings on this investment will be taxed by both federal and state when used for educational expenses. Tuition, books and educational fees are considered eligible expenses, but room and board is not. Again, it's important to consult a financial planner to understand the best vehicles for college savings investment.

#2 Creative and Easy Ways to Save Upromise

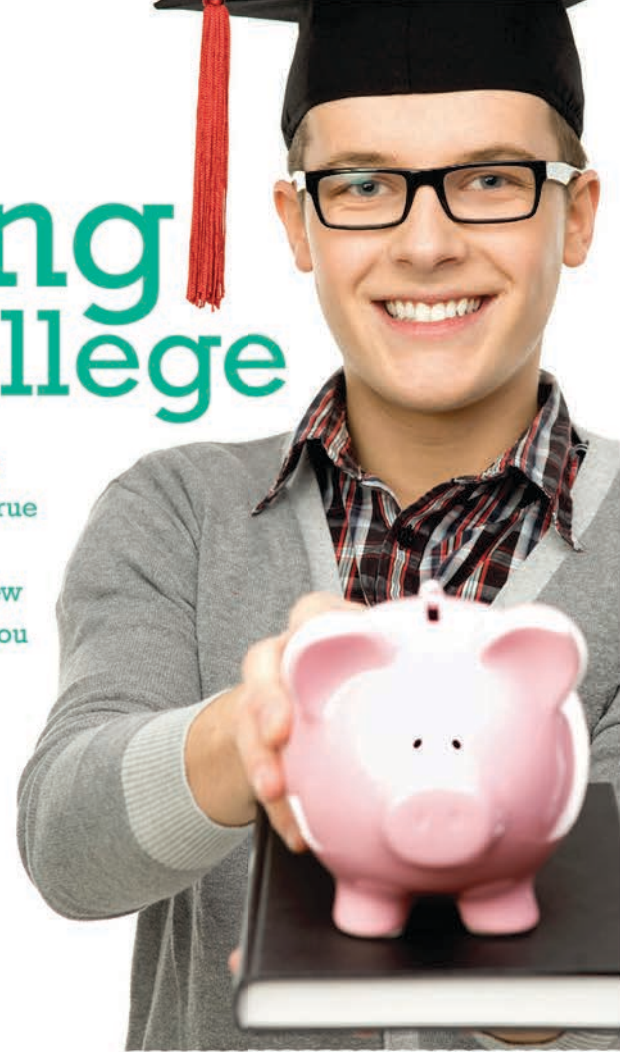
Upromise is an online shopping service that gives you 5-15 percent rebates to use toward a college fund. You have to be intentional but there are many advertisers on their site that can contribute to your college fund. You can choose to have the rebates deposited into a high-yield savings account where Upromise will match earnings at 10 percent, or deposit them into a 529 account, pay down student loans, or have a check dispersed.

Common Cents Checking

Common Cents Checking is a painless way to save. Every time you use the debit card, it rounds up to the next dollar and deposits that amount into a savings account. Guardian Credit Union offers this program to its members and matches the first month savings at 50 percent. Subsequent months are matched at 5 percent. It's a great way to save and earn an additional \$300 per year!

saving for college

Potential magazine has found a few tried and true methods of saving for college, along with a few creative ways to help you and your child save.



529 bonus tip

With a CollegeCounts 529 Rewards Visa Card, you can earn 1.529% on your everyday purchases.

#3 Forego the presents. Go for the gift.

Let your family and friends know that your children's education is a priority. Instead of a traditional presents, have them make an investment in your child's future. Ugift at 529.com has made it super easy!

#4 Keep up the good work

"Putting your savings on cruise control is the most reliable way to ensure your college savings plan is set in action," said Jessica Pigg, business development manager at Guardian Credit Union, "Most importantly, set a savings goal and keep track of your progress. Periodic assessment of your progress is critical to staying on track with your college savings plan."

So, set your goals and work with your financial advisor to determine the best course of action for your family. Make it intentional and as automatic as possible. ✕

extra credit

Check out these sites for more ideas

www.savingforcollege.com

www.collegesavings.org

www.collegebound.net

www.myguardiancu.com



THE 5 YEAR PLAN

HOW TO ENSURE THAT YOUR STUDENT GRADUATES IN FOUR YEARS.

Many teens hear throughout high school that college will be the best four years of their lives. However, studies show that only about 37 percent of college students actually graduate within those four years. Instead, about 26 percent of students need five or six years, and the remaining students either never receive degrees or need even more time to graduate. Given the cost of sending your kids to college, how can you increase the chances of your teen graduating within four years?

Why do so many students need more than four years to graduate?

SCHEDULING CONFLICTS:

Every college has a unique general education curriculum in addition to the curricula that surround majors. With some classes being offered only during select semesters, it is often difficult to take all required classes every semester. In addition, some students cannot take all of their desired classes because of time conflicts with jobs, activities and other classes.

CHANGING MAJORS:

The average college student changes majors almost four times, so choosing a different career path in school isn't a huge deal. However, because different majors have distinct course requirements, students can run into trouble when switching late in the game. Changing freshman or early-sophomore year shouldn't cause too much delay, but anytime after sophomore year may push back their graduation date.

TRANSFERRING SCHOOLS:

Transferring schools can increase time needed to complete a degree as well. Even if a student continues with the same major, not all credits will transfer. Additionally, a new school means a new curriculum for that major, so different courses will be needed to fulfill those requirements.

CONFLICT WITH WORK:

Lengthy college careers can also stem from students working off-campus too much. Hefty work schedules conflicting with class schedules can prevent students from taking required classes at the earliest time available, causing them to be thrown off track even more down the road.

SLEEPING IN:

Additionally, some students refuse to take classes because of their aversions to scheduled times. For example, some students may

not take a course that's only openings are at 8 a.m. Delaying classes can push back graduation because students end up having to take introductory classes during their junior and senior years.

Why is it important for your child to graduate in four years?

THE MIGHTY DOLLAR:

The most obvious reason is money. Five years to graduate means five years of paying tuition and fees. However, if you or your student takes out loans to pay for college, then that higher loan debt will accumulate higher amounts of interest. For students on scholarship, it's important to know the stipulations, since many only cover four years, not including summers.

LOST INCOME:

In addition to tuition costs, not graduating in four years can hinder job earnings. For example, if your teen is able to land a \$40,000 per year job upon graduation but needs five years instead of four years to graduate, then he or she will have missed out on \$40,000 of earnings. When missed earnings are coupled with added tuition, the costs of long college careers can become quite steep.

How can you help your teen graduate in four years?

MAKE CAREER DECISIONS EARLY:

If your teen is in middle school or high school, start helping him or her figure out

a potential career path. A great way to fully understand careers of interest is to set up job shadowing with various professionals in the field. Entering college with knowledge of various careers reduces their chances of switching majors multiple times.

GAIN COLLEGE CREDIT NOW:

Another way to help your student get ahead is by enrolling them in Advanced Placement and dual-enrollment classes when they're in high school. The AP curriculum consists of standardized high school courses that are somewhat comparable to undergraduate college classes. Once students take the class, they usually take the AP exam for the course, which can earn them credits and accelerated placement in college. Dual-enrollment classes allow high school students to take classes at a local college and earn college credit.

MAKE INFORMED COLLEGE CHOICES:

In addition to academic efforts, begin taking your teen on college tours early. The more he or she knows about a school before attending, the less likelihood of transferring.

SUMMER STUDIES:

If finishing in eight semesters isn't a possibility, encourage summer courses. Finishing through summer courses is more time-efficient than taking an additional fall or spring semester. Those three to four months in an extra semester can be used for working.

Bottom line: As long as your teen views college as a full-time commitment, graduating in four years should be an attainable goal. ✎

OFFICIALS ANSWER

"It is completely possible for students to graduate in four years; in fact, our institutional scholarships are based on eight semesters. Many students today are very quick to drop courses, which then results in a less than full-time course load," shared Buddy Starling, Director of Admissions at Troy University. "We are also seeing that as we change our curriculum to meet real-world business needs, our students are taking on internships and study-abroad programs. These sometimes limit the course load and the ability to take infrequently offered courses."

"Troy University and parents have the mutual goal of removing your children off of your payroll and onto their own payroll. The ability to complete a degree in four years is achievable if a student maps it out, avoids detours and has parents setting expectations," said Starling.

Only about 37% of students actually graduate within four years

"At AUM, 47 percent of our students have full-time jobs, so taking time off to work a semester does affect their time to graduate," said Tyler Peterson, Dean of Admissions and Recruiting at AUM. "Most 18-year-olds don't know what they want to major in so these career changes will affect their graduation timing. College Career Centers have resources that help them with career exploration to receive their degree in a field that will enable them to succeed."

FAST FORWARD: Earn college credit now

ADVANCED PLACEMENT COURSES

Advanced Placement courses are offered at most high schools and count toward graduation requirements. If your teen scores a 4 or 5 on the AP exam for their course subject, it is also applied toward their college credits (at only \$89/course).

DUAL ENROLLMENT PROGRAMS

These programs allow high school students to take academic coursework at community colleges across Alabama and include all of the two-year colleges. Colleges partner with area high schools and local Boards of Education to facilitate the cooperative dual enrollment.

ONLINE COLLEGE COURSES

Online courses can be an excellent way for high school students to earn college credits, gain college-level experience and impress admissions counselors. Universities including The University of Alabama, University of Pennsylvania and Oregon State offer these courses.

CLEP: COLLEGE-LEVEL EXAMINATION PROGRAM

Many colleges accept a full range of College-Level Examination Programs® (CLEP®) exams, which measure mastery of college-level, introductory course content.

DEBIT CARDS OR PREPAID CARDS

THE BEST OPTIONS FOR YOUR TEEN

Cash is king, but if you have teenagers, it may be time to teach them the tricks of the trade when it comes to using plastic wisely. Most employers prefer using direct deposit accounts, and once teens start driving, it's easier for them to pay at the pump than waiting in line (and buying snacks for the road!). It's important that you take the time while they're still in your home to teach them what they need to know about debit or credit card use.

Teens spending money

Teenagers are big spenders. They see something they want and have to have it. The problem is, this makes it harder for them to understand the difference between a need and a want.

If they get everything they want when they're younger, they might think it's a need when they're older. Or worse, they might not think of the important expenses, such as bills, as being any more important than getting a brand new car.

Teaching your kids how to manage their money is one of the best gifts you can give them. It could mean the difference between living without worrying about money and living paycheck to paycheck with debt piling up before their eyes.

Living a financially stable life isn't just about trying to make a lot of money. Even people making six figures a year are in debt. It's not the amount of money we make, but our spending habits that get us into trouble.

Teach them to plan

If you don't have the money to pay for it, don't buy it. When teens get their license, they're going to want a car. Instead of just buying them one, help them find ways to save for it. You can even decide to match the amount they save, giving them incentive to start saving and to plan out their purchase.

For big expenses and monthly expenses, teach your kids how to budget so that they can

avoid building credit card debt. If you don't have a budget yourself, make one so that you set the example for your children.

Teach them to track expenses

With the Visa Buxx Card, teens can track where they spend their money. It's important that they realize where all their money is going so they can adjust their spending when planning for larger purchases. For example, if they need to save an extra \$20 per month to buy a new computer, they might notice that they spend that much on snacks per month when it's not really necessary.

from the expert:

I am very hesitant to suggest that parents use prepaid or "reloadable" cards as a financial education tool for their teens. Many have fees associated with them. Also, prepaid/reloadable cards don't offer many "money management" educational opportunities since you simply put a certain amount on them, and your teen spends until the money runs out. The best way to prepare teens for financial independence is to educate them and trust them, while maintaining a presence in their financial endeavors.

-JESSICA PIGG, GUARDIAN CREDIT UNION

Teen spending can be difficult to get a handle on, but if you start teaching them early, they'll have fewer bad habits to break and more good habits to continue to develop. 🌱

By Samantha Asher
www.EzineArticles.com

NOTE: Anyone below the age of 18 is required to set up their checking account with a parent or guardian. Along with prepaid debit cards, the account is accessible to both you and your teen, allowing you to keep an eye on spending.

WHICH PLASTIC IS BEST FOR YOUR TEEN?

Pros & Cons

•Debit card•

- Uses money in checking or savings account
- Easy to set up
- Most accounts are free
- Risk of overdrafting account and incurring fees
- Does not build credit history

•Prepaid card•

- Spending limited
- Online monitoring
- Authorized adults can load funds
- Employers can load wages
- Major branded cards can be used many places
- Fees are charged for activation, loading money, monthly maintenance, etc.
- Does not build credit history

•Joint credit card•

- Builds credit history
- Parent and teen responsible for debt

•Secured card•

- Credit limit set by savings account balance.
- Builds credit history
- May have high APR

•Authorized user•

- Easy to set up
- Teen can piggyback on parents' credit history
- Parent solely responsible for debt
- Parents' credit score at risk

30%
of parents
don't discuss
financial matters
with their kids

teaching teens to budget

starting now pays off



“BUDGET” ISN’T A DIRTY WORD

The word *budget* may send your teenagers into a frenzy as they try to figure out why they are being punished, mainly because budgeting is often seen as something that forces people to deprive themselves of anything but necessities. But in truth, budgeting can empower us financially, and the best way for your teens to learn it is to do it.

Jessica Pigg, business development manager at Guardian Credit Union, recommends involving teens in daily household budgeting and financial activities. “This will lay a foundation that will prepare them to stand firmly on their own and make sound financial decisions in the future,” she said.

WHY START NOW

- As a parent, you know your kids’ spending habits better than anyone else—including them.
- Teens need to know there are consequences for poor spending habits. It’s better to find out now rather than later when it could lead to serious debt or a bad credit score.
- Their sphere of influence widens immensely once in college, and parental influence tends to decrease.

TEEN BUDGETING BASICS

Pigg offered a few suggestions for balancing necessary expenses with “fun money” and saving for the future:

“Out of sight, out of mind” saving. Open a savings account for your teens and have them deposit a set amount of each paycheck or allowance so it builds up for their future. Set an amount you’re both comfortable with and stick with it. Savings accounts like the *CU Succeed Teen Savings Account* offered by Guardian Credit Union earn interest, meaning your teens’ money works for them while they save, showing them how money management pays off — literally.

Good grades make money. Some auto insurance companies offer discounts for teens earning good grades, which means motivation for academics while saving money at the same time!

Teaching your teens to budget is a hands-on, critical learning process requiring engagement from you *and* your kids. Creating a budget for them, handing it over and expecting them to follow it won’t work unless you guide them and lead by example. Start the process now, and rest easy later knowing your teen has the skills and knowledge to make intelligent financial decisions that set them up for future success. ✎

Jumpstart your teen’s financial future by teaching them the basics of managing finances from the beginning.



extra credit

Take our budget challenge.

Get more information and see if your family passes the test. Visit www.potentialmagazine.com to download the budget challenge and access other budgeting resources.

BAD CREDIT



Can be bad for all

Think your bad credit only affects you? It doesn't.

In general, everyone possesses a credit score representing the likelihood that he or she will pay back debts. Ranging from 300 to 800, credit scores can be either a blessing or a curse. Great scores can result in increased loan approval and low interest rates. On the flip side, poor credit scores do the opposite and may affect not only your financial standing, but your teen's as well.

Bad credit develops primarily because of missed payments and a buildup of credit card debt.

Generally, about 35 percent of your score is influenced by payment punctuality, and 30 percent is influenced by your amount of debt. The rest of your score is affected by length and types of debt and recently obtained credit. Car repossession, bankruptcy, apartment eviction and home foreclosure severely and instantly damage your credit score.

Your bad credit can cause problems when your teen applies for college. On average, parents pay up to 47 percent of tuition and living expenses for their college-age children, and some parents need to get a loan to provide this help. Loans require credit checks, and a poor score can keep you from being approved and from giving your child the financial assistance they need. Plus, bad credit can make you ineligible to cosign any private college loans your teen may need to acquire lower interest rates.

You may want to buy a car or cosign on a lease for your teen, but bad credit could mean you'll be forced to pay interest rates as high as 16 percent or higher as opposed to rates as low as 5 percent offered for good credit scores.

Additional effects include paying more when adding your teen to your car insurance policy and being unable to cosign on an apartment lease for your teen, limiting their options for independent living while at school.



25%
OF AMERICANS
HAVE A BAD
CREDIT SCORE.

HOW YOUR CREDIT SCORE AFFECTS YOUR TEEN

Your bad credit can keep you from helping your teen in these ways:

▶ could keep you from getting a loan to help pay tuition and other college expenses

▶ could mean you'll pay higher interest rates on a loan

▶ could keep you from co-signing on a student loan your child needs

▶ could prevent you from co-signing on a car loan or lease for your teen, OR make you pay higher interest rates

▶ could prevent you from co-signing on an apartment lease for your teen

▶ could keep you from helping your teen open a checking account

Check your credit at www.annualcreditreport.com

ANATOMY OF A CREDIT SCORE

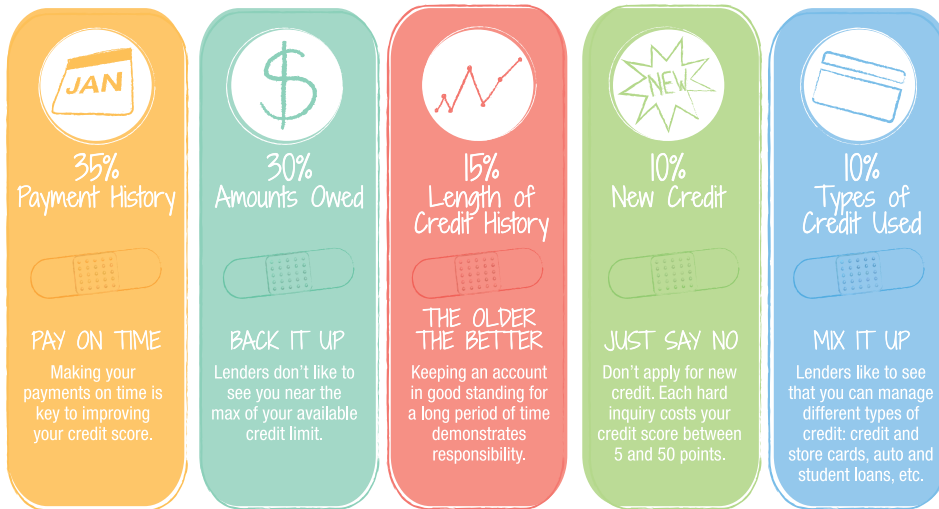


ILLUSTRATION BY HEATHER COOPER

PLUS or Minus?

PLUS loans are federal loans that parents of dependent undergraduate students can use to help pay education expenses.

The U.S. Department of Education makes Direct PLUS Loans to eligible borrowers through schools participating in the Direct Loan Program. Just like any loan, PLUS loans require a credit check. But even if you clear the check, several expert sources are warning that the PLUS program may not always be the best choice as it has higher interest rates than a student loan and allows you to borrow large amounts of money, up to the full amount of your teen's tuition, with little regard to income or other debts. This makes it easy to get in over your head. Also, PLUS loans can't ever be turned over to your child, meaning you are responsible for the full amount until it is paid off. As with everything, do your homework to see what type of loan is right for you.

Nearly a million parents took out PLUS loans last year. On average, they borrowed \$12,000.

Fix It Up

The good news is, bad credit can be repaired and your credit score boosted.

Your primary focus needs to be on improving payment punctuality and decreasing your overall debt. To do this effectively, you may want to create a structured budget, which should help you find places where you can cut back and control your spending. By keeping your debt payments steady, you can see your score improve in as little as six to eight weeks.

But sometimes no credit is as damaging as bad credit. To help your teens learn the responsible way to pay down debt and deal with a loan, as well as, establish a credit history, consider a loan program like the Credit Matters Loan offered by Guardian Credit Union. And since every Guardian member

is eligible, regardless of their credit score, it can also help parents repair poor credit.

Jessica Pigg at Guardian explained how it works. "The Credit Matters Loan is a \$1,500 share-pledged loan that you repay over a 12-month period. The loan proceeds are first placed in a restricted savings account, and as you make monthly payments on the loan, funds from the savings account become available for your use," she said. "You can also choose to keep those funds on deposit and build a great savings plan at the same time. Your successful payment history on your Credit Matters Loan will be reported to the credit bureaus, which can positively impact your credit score."

Common Credit Myths

ILLUSTRATIONS BY HEATHER COOPER

Paying your bills on time guarantees a good credit score.



Paying your bills on time accounts for 35 percent of your credit score, but it's only one piece of the pie. Also watch your card balances. Your card balances in relation to the credit limits can have a significant impact on your score.

Checking my own credit score will hurt my credit score.



Reviewing your own credit report counts as a "soft inquiry" and therefore has no impact. "Hard inquiries," which source when you apply for credit, can hurt your score if you are excessively shopping for credit.

Closing my unused card will boost my credit score.



This strategy can actually backfire and cause your score to plummet. Closing a credit card closes off the available credit limit associated with the account and can cause a spike in your revolving utilization, which can drastically lower your score. ❌

TOP 10 SUMMER JOBS FOR TEENS



ILLUSTRATIONS BY HEATHER COOPER

Whether teens are hoping to earn a little pocket change or gain experience in a particular field, they benefit from summer jobs in more ways than one. Here are the top 10 jobs for teens this summer as well as benefits you may not have considered before.

1 CAMP COUNSELOR

Being a camp counselor may seem like all fun and games, but it demands self-discipline, personal responsibility and confidence. Counselors are the first ones awake and the last to go to sleep. They are responsible not only for themselves, but also for their campers, who are almost fully dependent on them. Working as a camp counselor is a great way to learn responsibility and patience, build self-confidence and realize the importance of being a positive role model for younger kids.



"My son took more responsibility for his job. He learned to say 'no' to things because he had work and that he still had show up to work even when he didn't feel like it."

— SHERRI DAUGHERTY, MOTHER OF TWO BOYS

APPLY NOW

JOB APPLICATION TIPS

- Don't leave anything blank.
- If it's not an application you can type or fill out online and print, make sure it's filled out legibly in blue or black ink.
- Check thoroughly for spelling/grammatical errors. Then check it again. And again.
- For references, teens may be able to use one of their teachers, coaches, youth ministers, or leaders of another organization they're involved with. Try to find references who have seen your teen in various settings where they exercise different skills, such as working with peers, problem solving, motivating others, leading an organization, etc.
- Whether a cover letter and resume is required should be clearly stated. However, when in doubt, include both. Help your teen create a basic cover letter and resume that they can adapt for different purposes. Keep them simple, yet thorough and make sure they are properly formatted. Poor formatting or lengthy, repetitive resumes, cover letters and applications are an almost guarantee that your teen is not hired.
- A majority of applications are fully accessible online, from start to finish. Your teen could probably sit at the computer and do every bit of the process, but hand-delivering an application is the key to standing out among applicants. It shows that your teen is serious about the position.
- When meeting with potential employers, whether it's picking up or returning an application or for an interview, it's crucial that teenagers know how to properly introduce themselves. Two must-do's: look employers in the eye and give a firm handshake.

While all of these things seem like minor details, they will put your teenager strides ahead of other applicants and could be the difference between a job and unemployment.

LIFEGUARD

Lifeguarding requires teens go through American Red Cross and CPR certification, meaning they have the ability to save another person's life. This puts teens on an entirely new level of responsibility and equips them to step up to the plate. Jayme Creamer, director of the Bell Road YMCA in Montgomery, believes the discipline required for becoming a lifeguard and self-control during work hours are a good foundation for any career. "It teaches teens to have a professional image by staying away from inappropriate behaviors such as discussing personal relationships at work, talking on cell phones, or being disrespectful to patrons," said Creamer. Working as a lifeguard allows teens to work with their peers in a relaxed environment, but requires they put work before fun as maintaining order is a huge part of the job.



Summer Sun, Cool Pool, Work Experience – All In One!

Bell Road YMCA is now hiring for summer lifeguards ages 15 and older. Lifeguard certifications are required and can be completed during training classes beginning in April. Contact Jayme Creamer at 334-271-4343.

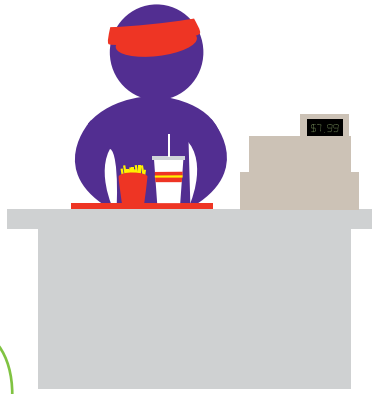
LAWN CARE

Most jobs in this field require continuous hard labor that teaches the value of hard work. It also doubles as a great workout, sometimes without even realizing it. One of the greatest benefits of this job is the satisfaction of seeing the results of all the hours put into a job.



EVENT VENUE

Working at an event venue teaches teens to interact with a multitude of people, to work as a team and exposes them to the world outside their "bubble." It is typically an exciting, social atmosphere, which means a fast-paced work environment. Those working in this field realize the importance of being personable and patient, especially with difficult customers.



THE MANNY DIARIES

5 TUTORING

Tutoring allows flexible hours; however, it's important to make sure flexibility doesn't turn into lack of commitment. Teens gain a better understanding of different learning styles or challenges others may face in the learning process and connect with students they may not have interacted with otherwise. It's also a great way for students to keep their minds sharp during the summer and may force them to dive deeper into subjects.

6 FOOD SERVICE

Working in food services provides teenagers an opportunity to see an industry they've always been a part of, but from the opposite side. Strong listening skills, understanding the importance of delivering a quality product and working well under pressure are key to any job of this nature. Jace Vines, General Manager of Chick-Fil-A in The Shoppes at EastChase, looks for rock star employees who come to work drama-free, are prompt and are motivated to outperform their co-workers.

TIP FOR PARENTS:
Avoid the temptation to call your teen's employer if they will miss work. It's their responsibility to communicate with their boss if they will be absent.

Chris Osterlund hadn't planned on spending last summer at home, and he definitely hadn't planned on being a nanny for his next-door neighbor's 8- and 10-year-old boys. But that's exactly what he did. The senior engineering major gave us an inside look at what he took away from his summer as a "manny."

Chris arrived at 7 a.m. every day, giving him some peace and quiet before chaos erupted when the boys were up. Once they were awake, Chris was responsible for everything from meals to planning daily activities. "I tried to let them make the decisions by guiding them through a thought process. On days when they were cranky, I didn't really press the issue."

Not only did Chris discover what a huge responsibility handling all the boys' basic needs was, but he also learned how demanding it is to deal with conflict resolution and disciplinary issues. "I really wish that I'd had some sort of training on discipline beforehand because I found that to be the biggest challenge," he said.

"I'm an only child and had never been in a position like this before. I realized how limited my perspective was in many areas, which made the experience challenging in a lot of ways. I would leave their house struck by how easily an 8-year-old boy had gotten me riled up or had engaged me in a heated debate on the legitimacy of using a 'play' bullwhip to attack his brother because they were 'playing.' (He uses the same word; I admire the logic, don't you?)"

"It's amazing that I can think of myself as a put-together, young adult, and yet succumb to extreme emotions at the hands of a second-grader. Children are a wonderful gift that I'm not prepared for yet, but I'm thankful this experience revealed areas that I really need to saturate in prayer. I would highly encourage any male to try out babysitting."

7 SPORTS INSTRUCTOR

Private coaching or becoming an athletics instructor is a great way for teens to use their talents and abilities to help others and to serve as a role model for younger kids. Teaching a sport or trade they love to someone else makes it seem less like a job and can help them realize that it's possible to combine their passions and skills, which may help them choose a career path. Switching from player to coach is also valuable in their own training as they recognize the importance of practice and self-discipline.



8 BABYSITTING/ NANNING

While many consider this to be a primarily female role, boys have a lot to gain from the experience as well. Patience, discipline, conflict resolution and time management are only a few of the valuable lessons learned in taking on the responsibility of another human. Babysitting also helps teens learn the sacrifices required to take care of a child and what it means to put someone else's needs before their own. **Read The Manny Diaries to hear one guy's take on his summer as a "manny."*

9 INTERNSHIP

Internships are a great way for teens to find what they are passionate about and the type of activities and environment in which they enjoy working. While some interns work in corporate offices or a more professional atmosphere, others may be completely different. The experience often exposes teens to the inner workings of a company, the level of commitment required in careers of interest and provides direction either toward or away from the career path in question.

Plan Ahead BY ALEX BOYD

The importance of internships

It's never too early to start. The early bird gets the worm. These are just two of the hundreds of sayings about the benefits of getting a jump-start on things. This couldn't be more true when it comes to acquiring internships.

With so many graduates entering the job market, anything that sets one candidate apart from another helps. This is why it's increasingly important to complete internships, and the key is to get a head start. Internships or job-shadowing programs are also great ways to figure out a student's specific interests.

Ric Smith, director of experiential learning and head of the department of communication and journalism's internship program at Auburn University, thinks high school is a perfect time for students to start looking for internships.

"The more experience they can get, the better," Smith said.

Kathryn Broussard, a senior at Auburn pursuing dual degrees in Spanish and supply chain management, is working her internship for all it's worth.

"One thing I've found to be important is to show initiative," she said. "Ask questions when you are confused or just want to learn. Form relationships with your managers and coworkers."

She also realizes the importance of getting everything she can out of it. "I could sit all day in my cube, do the bare minimum and when the whistle blows, head home," she said. "But this is a six-month opportunity to be a sponge and soak up as much knowledge and experience as possible."

Many undergraduate programs require students to complete internships before graduating. For these programs, certain prerequisites must be met, but prerequisites should not stop students from seeking out non-credit internships. It may not count for course credit, but the knowledge and experience gained are invaluable.

Broussard offered these words of wisdom: "Job shadow. Set up a lunch with someone whose career you want to know more about. Do an internship or get a summer job. All of these things will help you see if what you think you want to do really is what you want to do, so start early."

10 START A BUSINESS

The first step for any entrepreneur is creating a thorough business plan, an invaluable skill in today's society that most adults don't have. It'll also require finding support and capital to start the business, whether finding guaranteed customers in the community or neighborhood or perhaps some kind investors (i.e., that means you mom and dad!). Launching a business can teach teens determination, how to take initiative and the courage it takes to work toward what they want in life.

HIRING A SUMMER DRIVER, NOT SITTER

Most 15-year-olds cringe at the word "sitter." But like it or not, they're going to need someone to shuttle them from point A to point B while you're at work this summer. There is a solution that will save your child from embarrassment and you from a summer-long argument about why your child is too old for a babysitter. Enter your new favorite person—your summer driver.

Here are some tips to make the transition from hiring a sitter to a driver relatively smooth:

- Hire a college student or another mom. Kids don't like being shuttled around by someone just a few months older than them.
- Publish a calendar online that everyone (driver, kids, parents, etc.) can access. Cozi Family Organizer and Google Calendar are two that work great.
- Have "petty cash" somewhere for emergencies or last minute invites to the movies or swimming pool.
- Offer a set weekly fee for being available when needed —There will be times when you are running late or have a last minute appointment. Paying a base fee of \$50 per week keeps everyone happy and minimizes stress.

RULES

- The "driver" is in charge (regardless of the fact your child may be taller than them).
- Stress the importance of not being a "driver" distraction—no fighting, bickering, insisting the driver watch the funniest YouTube video ever while on the road.
- No playing on the "death-o-lene" (a.k.a. trampoline) while the driver takes a sibling to an event. 🙅

Make sure your son knows the cute college "driver" is not his pretend girlfriend.

Next Issue:
Scholarships

potential
parenting teens to achieve

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