

HERE FOR YOU

SPECIAL
POINTS OF
INTEREST:

- Becoming credit wise
- Benefits of a Part time job
- Featured scholarships
- Budgeting your money
- Scholarship deadlines

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Financial Aid Newsletter

HERE FOR YOU! ED. 2

JANUARY 2008

Budgeting your money

Did you find yourself running low on money come the end of the semester? Budgeting money can be a very difficult thing to master. Many of you may be getting a financial aid refund in the next few weeks and we thought some tips on how to budget that money would be valuable. First, start by making a plan. Write down a list of all the money you have coming in such as your aid refund, work income or money from your parents. Then make another list of all the bills and expenses coming out of your budget such as rent, food, transportation and utilities. Next subtract the bills each month from the amount of money you have coming in. The remainder is your spending money for the month. Divide that amount by the num-

ber of weeks in the month and that dollar amount is your weekly spending stipend. You don't have money left over?? You are slowly slipping into debt. You need to either supplement your income, or reevaluate your spending. Another great way to limit your spending is to monitor your bank account closely. Print out a statement showing one month of spending. Highlight your biggest expenses. Are you eating out 2x a day? Getting coffee 4x a week? This is a great way to see where your money is going. Instead of eating out, pack your lunch. Buy frozen pizza instead of ordering out, invest in chip clips so your food does not go bad, and eat your leftovers! Another way to save money is to avoid late and overdraft fees. The average late

fee is around \$25. Combine that with overdraft fees averaging over \$35 and you got a hefty monthly bill that you didn't even think about. Monitor your checking account so that you can avoid overdraft fees. **KEEP A RECORD!!** Do everything you can to make your payment on time; this will avoid expensive late fees. Lastly, you need to think about your financial situation after you graduate. Taking out thousands of dollars in student loans to pay for a higher standard of living is not a good move. Think about scholarships! They are **FREE** money, using a credit card or taking out a student loan is **not**. Need more help? *Jay Davis will be doing a budgeting workshop on Jan 21st, 2009 as a Brown Bag lunch series.*

Eating Healthy on a Small Budget

Yes, it is true that eating all natural foods can be pricy but you can eat healthy on a small budget. It all comes down to planning what you are eating. As I have said before, eating out is one of the biggest unnecessary expenses. **Plan your meals and buy them from the grocery store!** Eat breakfast. Eggs are good for you; they contain nutritious fatty acids and protein. Start your day off a half-hour

early, cook yourself some eggs and make your lunch for the day. Another healthy change is to switch to water. It's Free! Water is much healthier than soda and it's FREE. Don't buy bottled water; it's the same as tap water. Buy a Britta filter and filter it yourself, if you are really concerned with the quality. Next, buy frozen veggies. You don't have to worry about your veggies going bad if they

are frozen. Also, they are cheaper and quicker to access. Lastly, buy generic foods. Food is food! It does not matter what box it comes in; the generic brand will save you lots of money. Cutting coupons is a great way to save money! Seemingly small discounts add up. If you plan ahead and make smart decisions at the grocery store you can save your waist line and your wallet.

Becoming Credit Wise

“Often times it is hard to think ahead and understand how the decisions we are making now, are affecting our lives in the future”

To check your credit for free go to:

www.annualcreditreport.com

How are your student loans and credit cards affecting your credit?? Often times it is hard to think ahead and understand how the decisions we are making now are affecting our lives in the future. Debt can really dig college students into a financial hole. It is a vicious cycle of using credit cards to pay for everyday items with the thought that you will pay it off next month. But, it always ends up being ‘next month’ and that interest continues to accrue.

Often, students (and everyone else!) don’t realize how the seemingly little credit dings can really impact your credit score. Your credit score is a number that statistically represents your *willingness to repay a loan*. The five things that impact your credit score are: new credit (10%), types of credit in use (10%), length of credit history (15%), amounts owed (30%), and payment history (35%). For example, if you suddenly pay one credit card 30 days late, it can on average take your credit score down 90pts! In addition, the utilization of your

available credit, or your amounts owed, heavily impacts your credit score. For example, if you are utilizing 50% of your credit, your score will drop on average 70 pts! Therefore, if you are using over 50% of your available credit and you make your payment more than 30 days late, your credit score could drop over 160pts!! This drastic of a drop would make it *very* difficult for you to get any sort of credit. So be careful!



Mr. Rodgers Neighborhood was on the air for 34 years!

<http://cdn.emmys.tv/foundation/rogersscholar.php>

The Fred Rodgers Memorial Scholarship

Mr. Rodgers Neighborhood is a show we all know and remember. This scholarship is in the memory of Fred Rodgers. Mr. Rodgers had a commitment and a passion for children’s media and created and produced Mr. Rodgers Neighborhood for 34 years! This scholarship gives \$10,000 to three deserving students dedicated to

children’s media. The applicants must demonstrate experience and dedication through coursework and/or experience in at least two of the following categories: early childhood education, child development/ child psychology, **film or television production, music or animation**. A worthy applicant will have the ultimate

goal of working in children’s media. In addition with this scholarship program, a mentor from the Television Academy is available to conference with each winner throughout the year. This scholarship would be fantastic for any Cornish student with a passion for children’s media.

Point Foundation

The Point Foundation offers more than 15 scholarships to GLBTQ or allied students who show exceptional merit. The Point Foundation offers scholars **multi-year** scholarships! Let me reiterate: they will pay you every year you are working to complete your degree.

This exceptional foundation offers winners enough money to pay for their entire academic career, from tuition to room and board. The scholarship will contribute enough money so that you can focus on your education and not worry about the financial aspect of getting a degree. The scholarship committee will meet and agree on

how much you as an individual will receive (essentially this is a FULL RIDE scholarship!). The Point Foundation awards applicants based on academic excellence, proven leadership skills and the desire to make a difference. This is a wonderful opportunity that should be high on your scholarship list!

POINT 
FOUNDATION
THE NATIONAL LGBT SCHOLARSHIP FUND

<http://www.pointfoundation.org/apply.html>

Things to Learn While Waiting Tables

Often times working a part time job while in school can seem pointless and inapplicable to what you ultimately want to do in your career. This common thought could not be further from the truth. A part time job offers invaluable experience that is an essential tool for entering into the professional workplace. It gives you a base set of skills that will make you a 'hirable' employee in the future. So what can you learn from a retail or service job? First, part time jobs provide you with customer service skills that are practically essential for ANY job. You need to know how to work with cranky people. In a professional setting,

you can't wear your emotions on your sleeve. Working in customer service teaches you that it's not all about you. People have different temperaments and moods and you can't let someone else dictate how you behave. A part time job gives you the tools to behave appropriately in the workplace setting. You should not talk, act or dress the same at home as you would at work. Working face-to-face with customers and treating them courteously is a skill that you will *only* get by working a service job. Second, a part time job prepares you for working in a professional environment. You will learn

how to step-it-up in busy times. Working in a part time job gives you an idea of what it is like to work as part of a team, manage your time and acknowledge what needs to be done. You will learn to recognize when you need to fill in the gaps in order to better the efficiency of the workplace. If you can demonstrate that you are capable of working in a fast paced retail or service environment, you are more likely to be hired in the future. This experience prepares you for a professional job with the employer of your dreams!

Applying for one Pride Foundation scholarship will put you in the running for over 50 scholarships!

Visit at:
<http://www.pridefoundation.org/programs/scholarships/main.php>

Pride Foundation

In the last issue of *hereforyou*, we emphasized the Greater Seattle Business Association Scholarship. The GSBA is associated with the Pride Foundation. Although we briefly spoke about the Pride Foundation in the last issue, we thought we would reemphasize the greatness of this scholarship program. The Pride Foundation offers

many scholarships to the GLBTQ community. The best thing about this scholarship is that you will send in ONE application but you will be applying to over 50 scholarships! This is wonderful because applying for more than one scholarship increases your chances of receiving money! According to the Pride Founda-

tion, it is uncommon for an applicant to only qualify for one scholarship. Furthermore, it is completely common for students to receive more than one interview for scholarships! These scholarships are very unique and beneficial for students. We hope that you all will take advantage of this rare scholarship opportunity!

ESA Foundation Scholarship

Scholarships can be very specific in their qualifying criteria. Applicants for many scholarships need to be a member of a minority group or have a specific talent or passion. Other times applicants need to be a part of a certain organization. All of these types of scholarships are wonderful but what if you don't fit into those specific categories? The ESA

Foundation offers a solution to that problem. The Foundation offers MANY different scholarships for students of all majors and schools. They even have scholarships for students who fall within ANY GPA range (above 2.0). For example, if you have a 2.2 GPA you qualify for a scholarship specifically for students with a 2.0-2.5 GPA ONLY. The general scholar-

ship criteria are character, leadership, service, financial need and scholastic ability. The ESA foundation scholarship program is a wonderful database of scholarships for all kinds of students. Take advantage of this scholarship land mine!



http://esaintl.com/esaf/scholarship_application2009.html



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We are here for YOU!

Responses from YOU!

We want to hear them! Please email hereforyou@cornish.edu letting us know what you thought about the newsletter. Do you have any topic you want to hear about? Any specific questions? We want feed-back!

Here is a comment from last edition :

Hi,
I just want to tell you that the first here-for-you newsletter is **AWESOME!!!!**
This is one of the **BEST** thing happening in Cornish!
~A happy Junior Design student

Scholarships Coming Due Before 3/15/09

Academy of Television Arts & Sciences: Fred Rogers Memorial Scholarship (03/15/09) <http://www.emmys.org/foundation/rogersscholar.php>
American Atheists Founders' Scholarship (02/28/09) <http://www.atheists.org/family/html/scholarship.html>
Army Emergency Relief: Dependent Children Scholarship Program (03/01/09) http://aerhq.org/education_dependentchildren.asp
Army Emergency Relief: Spouse Education Assistance Program (03/01/09) http://www.aerhq.org/education_spouseeducation_StateSi.de.asp
ASCAP: Morton Gould Young Composers Awards (03/01/09) <http://www.ascapfoundation.org/scholarships.html>
Best Buy Scholarship (02/15/09) <https://bestbuy.scholarshipamerica.org/index.html>
College Planning Network: Linda Howard Scholarship Fund (03/15/09) <http://www.collegeplan.org/cpnow/pnwguide/onlineaps/lhonap.htm>
DAR: Frances Crawford Marvin American Indian Scholarship (02/01/09) http://www.dar.org/natsociety/edout_scholar.cfm
DAR: Lillian and Arthur Dunn Scholarship (02/15/09) http://www.dar.org/natsociety/edout_scholar.cfm
Eli Lilly Reintegration Scholarship (01/23/09) http://www.reintegration.com/userimages/reint_scholar_app_2008-2009_final.pdf
Equity Foundation: Nike Scholarship Fund (02/28/09) <http://www.equityfoundation.org/scholarships.htm>
ESA Foundation Scholarship (02/01/09) <http://www.esaintl.com/esaf/2009WebCoverPageApplicationGraduateGuidelines.pdf>

[elines.pdf](#)
Glenn Miller Scholarship Competition (03/15/09) <http://www.glennmiller.org/scholar.htm>
Grandmothers for Peace Int'l: Weidner/Vandercook Memorial Scholarship (03/01/09) <http://www.grandmothersforpeace.org/scholarships/program>
Hawaii Comm. Foundation: Blossom Kalama Evans Memorial Scholarship (03/01/09) <http://www.hawaiicomunityfoundation.org/index.php?id=50> (more scholarships on web)
Hellenic Times Scholarship Fund (02/19/09) <http://www.htsfund.org/guidelines.html>
Hispanic College Fund (03/15/09) <http://scholarships.hispanicfund.org/applications/>
Hispanic Metropolitan Chamber Scholarship (02/02/09) <http://www.hmccoregon.com/scholarships/apply/>
Hispanic Scholarship Fund (02/18/09) <http://www.hsf.net/Scholarships.aspx?id=460>
Jeannette Rankin Foundation (03/01/09) <http://www.rankinfoundation.org/apply/default.php>
Lilly Reintegration Scholarship (01/23/09) http://www.reintegration.com/userimages/reintegration_application_2009-2010_final.pdf
Military Children Scholarships (02/18/09) <http://www.militaryscholar.org/apply/apply.shtml>
National Press Photographers Association/ Reid Blackburn Scholarship (03/01/09) http://www.nppa.org/professional_development/students/scholarships/blackburn.html
National Press Photography Assoc/ Bob East Scholarship (03/01/09) http://www.nppa.org/professional_development/students/scholarships/undergrad.pdf

Navy-Marine Corps Relief Society: Dependents of Deceased Service Members School (03/01/09) <http://www.nmcrs.org/child-dec.html>
Oregon Student Assistance Commission Scholarships (02/15/09) <http://getcollegefunds.org/eapp.html>
Point Foundation (02/09/09) <http://www.pointfoundation.org/apply.html>
Possible Woman Foundation International (02/01/09) <http://www.possiblewomanfoundation.org/scholarships.html>
Pride Foundation Scholarships (01/23/09) http://www.pridefoundation.org/programs_scholarships_main.php
Scholarships for Vermonters (03/01/09) <http://services.vsac.org/ilwcm/resources/file/eb59994b97845ba/Scholarships%20Booklet.pdf>
The Fred Rogers Memorial Scholarship (02/27/09) <http://cdn.emmys.tv/foundation/rogersscholar.php>
The Greater Seattle Business Association Scholarship (01/23/09) <http://thegsbascholarship.org/apply.php>
The Jeannette Rankin Foundation: Scholarships for Women (03/01/09) <http://www.rankinfoundation.org/>
The Opera Foundation/ The American-Berlin Scholarship (02/12/09) <http://www.operafoundation.org/applic.htm>
The Opera Foundation/ The America-Turin Scholarship (02/12/09) <http://www.operafoundation.org/applic.htm>
Union Plus Scholarship (01/31/09) <http://www.unionplus.org/benefits/education/scholarships>