

On Target for Success

Lacey Agnew

LPGA Golfer

ALSO INSIDE:

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- ▶ Georgia's Own Scholarship Opportunities





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The Word, with Will



The weather in Georgia this winter has been downright frigid. With a couple of rare snow and ice events, we're hopeful the last of the cold weather is behind us and much warmer temps are on the horizon. As the warmer weather arrives, some major events for many of our i[x] members also arrive: the end of the school year

and graduation. If you're graduating from high school or college this year, we wish you all the best for what lies ahead; if you're just happy to be off for the summer, we hope you have a fun and safe summer break!

For those high school graduates, there is still time left to apply for the 2014 Georgia's Own Scholarship Giveaway. As in previous years, eight different winners will receive a total of \$15,000. The deadline to submit your application is May 23, 2014 so make sure you're on top of it! Check

out page 10 or visit doyouix.com to find the guidelines for scholarship consideration.

Our featured story highlights Lacey Agnew of Jonesboro, Georgia. Lacey attended Woodward Academy and went on to earn a scholarship playing golf at Florida State University. Lacey now earns a living playing professional golf on the LPGA and Symetra Tours. She shares with us how she began golfing and what life is like as a professional golfer. It might inspire you to pick up a golf club this summer!

In our Money 101 article, we provide you with some basic steps towards building your credit score. Most of you probably think you don't need to worry about your credit score at a young age, but you couldn't be more wrong. Your credit score could affect whether you're able to rent an apartment, and even whether or not you get a job.

Thanks for reading!

FEEDBACK.

Thanks to those of you who sent in your comments and questions. We always want to hear from our readers! Let us know what you think. Send your comments and questions to will@doyouix.com and we may use it online or in our next issue.

CONNECT.

Have you connected with i[x]? Be sure to check us out on Twitter (@doyouix) and Facebook ([facebook.com/ixgeorgia](https://www.facebook.com/ixgeorgia)). We're always posting tips and letting our community know about contests and giveaways. We also want you to be a part of the conversation, so let us know what you are thinking.

ON THE COVER:
NAME:
Lacey Agnew
HOMETOWN:
Jonesboro, Georgia
COLLEGE:
Florida State University
SPORT:
Golf



5

Ways to Build Your Credit

Whether you're 15 or 22, the best time to start building credit is now. Although your parents may still be supporting you, soon the time will come for you to begin paying for things on your own, and in today's society, it's important to establish your credit. Good credit can help when buying a car or even renting a place to live. You may be thinking it's tough for someone your age to begin building a credit score, but we're here to provide some tips on how you can get started.

1 Open a Checking or Savings Account: Although this fact is often overlooked, lenders see checking and savings accounts as signs of stability. They want to know you have several years of experience managing your own money. An i[check] checking account from Georgia's Own is free with no annual fees or minimum deposits. Always keep an eye on your account and never overdraft or bounce a check as it will show up when lenders are reviewing your credit report.

2 Get a Credit Card: If already have some credit history and you're able to qualify for a new credit card, this is a great way to build your credit. If you're unable to open an unsecured credit card (a "standard" type of credit card), you can open a secured credit card. A secured card is a line of credit that requires

you to put up collateral (a borrower's pledge of specific property to a lender, to secure repayment of a loan) and usually has a smaller credit limit. Another option is to apply for a student credit card. They often have low limits and low credit requirements, but be careful to use the card sparingly and always pay off the balance as soon as you can – never pay interest!

Guidelines For Smart Credit Card Use:

- Keep credit card debt low. Use your card regularly, but don't spend money you don't have.
- Stay well under your credit limit. You'll be scored favorably if you keep below 30% of your total credit limit. To raise your limit, consider a no-fee credit card.
- Don't take out cash advances.
- Keep accounts open for as long as possible, especially if doing so is cost-free. This raises your average account age and your total credit limit.
- Don't open too many new accounts all at once. This lowers your average account age.

3 Apply for an Installment Loan: Installment loans are loans that are repaid with a fixed number of equal payments, generally paid off monthly. A student loan is one example of an installment loan and is a great way to begin because it can be acquired easily and carries low interest rates. Another good thing about a student

loan is that you don't have to start paying it off until six months after your graduation, but the loan won't appear on your credit score until you begin paying it off.

4 Monitor your Credit Report:

All credit reports are maintained by three major bureaus: Equifax, Experian and Trans Union. If lenders are saying anything about you, you are entitled to a free look at your reports. Even if you have done nothing to establish credit, you may already have a credit report. Identity theft is one way that this could happen and it could damage your score if the thief accumulated large amounts of debt in your name. You will want to clear this up before you begin establishing your credit.

5 Manage your Money Wisely:

Once you have opened an account or obtained a credit card, it is imperative to maintain good money management. Paying all of your bills on time is very important and applies to credit cards, loans, mortgages, cell phone bills, etc. Once you receive a bill, put a reminder in your smartphone or on your calendar about the due date, or better yet, pay it off immediately. You can also set up automatic payments which makes it easy on you so that you don't have to worry about due dates. Automatic payments are recurring payments that will be applied to your account each month you have a minimum payment due. Also, as mentioned previously, keep an eye on your account so that you don't overdraft or bounce a check. Most institutions, including Georgia's Own, have free online and mobile banking which give you 24/7 access to your accounts.

Your Credit—or FICO—Score Is Calculated by 5 Factors

1) **Payment History:** Your payment history accounts for 35% of your credit score. The goal is to establish a record of full, on-time payments. Recent history is given more weight.

2) **Amounts Owed:** Your debts account for 30% of your credit score. Credit bureaus look at both your total debt and your debt-to-credit-limit ratio which is the amount of credit you are using compared to your credit limit. Not all debts are bad, but loads of credit card debt is definitely frowned upon.

3) **Length of Credit History:** How much history you've already established accounts for 15% of your credit score. This can make it difficult for folks just starting out.

4) **New Credit:** Recent credit acquisitions account for 10% of your credit score. It looks at how many new accounts you have applied for recently and when the last time you opened a new account was. The score assumes that if you've opened several new accounts recently, you could be a greater credit risk; people tend to open new accounts when they are experiencing cash flow problems or planning to take on lots of new debt. New accounts are handled with suspicion.

5) **Types of Credit Used:** The types of credit utilized account for 10% of your credit score. It's helpful to diversify.



On Target for Success

Lacey Agnew

As far back as she can remember Lacey Agnew of Jonesboro, Georgia, was involved in sports. Around the age of 12, and with some encouragement from her dad, she picked up a golf club and hasn't looked back since. After making the varsity golf team as a freshman at Woodward Academy, she went on to lead her high school team to three state titles, signed a scholarship to play golf collegiately at Florida State and moved on to professional golf. During her preparations for the upcoming season, we had a chance to chat with Lacey about her career as a golfer.

Photos by Kimberly Johnson



i[x] When and how did you first start playing golf?

LA I grew up playing any and every sport, however I did not pick up a golf club until the age of 12. My dad thought I should give it a try and I'm sure glad I did! I did not start competing in golf until high school, and I made the varsity team as a freshman at Woodward.

i[x] Did you play other sports growing up?

LA Being the youngest of three, as well as the only girl in my family, I was always trying to keep up. I began playing basketball at 3 years old, and that was by far my favorite sport growing up as well as the one I was the best at. I also played

baseball, softball, soccer, tennis, volleyball, and swim.

i[x] Playing so many sports, how did golf become your main focus in high school?

LA I played golf, basketball, volleyball and softball in high school. Basketball and golf were my favorite. When I was a junior I knew that I wanted to play either college basketball or golf. Because I didn't see a future playing professional basketball, I decided to take playing college golf seriously.

i[x] After leading your high school team to three state titles, you were awarded a scholarship to Florida State. What was your favorite memory as a collegiate golfer?

LA My greatest memory was when I won my first collegiate tournament. The tournament was at Pinehurst in North Carolina. The course is filled with golf history and to win there was extremely special.

i[x] How were you able to balance the demands of being a college student (earning a spot on the Academic All-ACC Honor Roll) while also trying to compete on the golf course?

LA Playing sports in college is all about time management. With golf, you have to become extra-disciplined because, unlike most sports that are gone a night or two during the week, traveling for tournaments lasts a week at a time. It took force and determination while on the road to keep up with my studies.

i[x] What advice do you have for students who might be in the same situation where they are trying to juggle extracurricular activities with staying on top of their studies?

LA My advice is to stay organized with reading and school work due dates so you do not fall behind! Plan for a dedicated amount of time each day to work on schoolwork.

i[x] Since your graduation from Florida State, how has your experience as a professional golfer been?



“My professional experience so far has been quite the learning experience filled with many challenges. I try to soak in every experience, whether it be high or low, and learn from it.”

LA My professional experience so far has been quite the learning experience filled with many challenges. I try to soak in every experience, whether it be high or low, and learn from it. I am very excited to see what the future holds.

i[x] What has been your favorite moment so far as a professional?

LA My favorite experience thus far as a pro was in my second LPGA event. After the first day I was leading the tournament. That evening I was interviewed by reporters and there was a lot of buzz around my round that day. It was a new experience to have the entire spotlight on me. I can't say that I loved all

the attention, but if that's what comes along with leading a tournament, I can't wait for more of it!

i[x] What is a typical day like for you during golf season?

LA There is no such thing as a typical day in the golf world, so I would probably have to describe a typical week for me. Monday is usually a travel day otherwise reserved for relaxation before the tournament starts up. Tuesday is a practice round day, and we take this opportunity to evaluate the course. Wednesday and Thursday are pro am (Pro-Am golf is where amateur and professional golfers play together) days as well as another opportunity to practice. Then the real fun begins on Friday which marks day one of the tournament, which of course goes through Sunday. On Monday, I hit the

road (or airport) again! I also can't forget about the goodbyes I have to say to my host family!

i[x] What do you enjoy doing when you aren't on the course?

LA I never thought I would say this, but after I graduated college (and only AFTER the demands of college!), I actually enjoy reading. I also like spending most of my time outside being active, either playing other sports like tennis or walking my dog. I try to stay as active as I can when I'm not playing- it does the mind and body good!

i[x] Here at i[x]ga, we like to promote making smart financial decisions. Is there any one financial habit that you practice personally that you would like to share with our readers?

LA If I am saving for a special item, I set money aside as I save it, so I am not tempted to spend it. Also, if I am on a strict budget for the weekend or a tournament, I will withdraw the cash I need to pay for dinners, etc, so that I don't put more than I intended to on my credit card.

i[x] What did you do with your first paycheck as a professional?

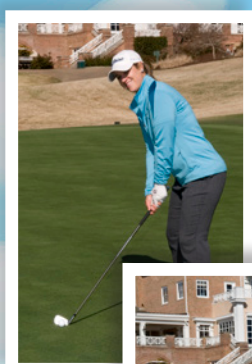
LA My dad took my first professional check and blew it up as if it were one of those billboard checks from Happy Gilmore. After we laughed about it for a bit, it went directly into my savings account.

i[x] What does your 2014 golf schedule look like?

LA I have a very busy 2014 schedule. I will be playing around 20 events – spanning from the West to the East Coast throughout 13 different states. Our first tournament is in Mesa, Arizona. Be sure to check out our schedule online at symetratour.com.

i[x] What do you hope to accomplish as a professional?

LA I hope to have a long career in women's golf. I am a natural competitor at heart and I simply love playing. I also love building relationships and meeting with all kinds of inspiring people throughout the seasons. I also hope to further the cause for women's golf, and show everybody what we are made of!



GEORGIA'S OWN CREDIT UNION'S

\$15,000 Scholarship Giveaway

It's that time of year again! That's right, we're giving away \$15,000 in scholarships to EIGHT lucky winners in 2014.

At Georgia's Own Credit Union, we believe in helping our members achieve their goals, and we are especially proud to help you, our young adult members who are just starting out financially. That's why Georgia's Own is honored to award eight scholarships to students who epitomize the Credit Union's "People Helping People" philosophy.

The top recipient will receive a \$5,000 scholarship for the 2014-2015 academic year. We will also award a \$3,000 and \$2,000 scholarship to second and third-place recipients, respectively. Additionally, we will award five deserving runners-up \$1,000 each. Georgia's Own Credit Union scholarships are awarded to students who demonstrate good financial habits, a commitment to their community and a commendable academic record.

All applications should be postmarked by May 23, 2014 and sent to:

Georgia's Own Scholarship Fund
Attn: Marketing
P.O. Box 105205
Atlanta, GA 30348

Guidelines for Scholarship Consideration

1. The applicant must be a Georgia's Own Credit Union i(x)member, 25 years of age or younger.
2. The applicant must be enrolled or anticipate enrollment in 2014/2015, in an accredited institution.
3. The applicant must write a 500-word essay, outlining goals, aspirations, college and career plans. The essay should also include ways in which the applicant manages his or her finances effectively.
4. The applicant must be attending or have graduated from an accredited high school and provide transcripts for current and previous years.
5. Written recommendations from two present or former instructors and/or employers, dated within the last three months, are required.
6. An outline of community and/or extracurricular involvement, including dates of involvement, must be included with the essay.

Applicants that meet all of the above requirements will be eligible for scholarship entry.

(1st Place Recipient: \$5,000 College Scholarship; 2nd Place Recipient: \$3,000 College Scholarship; 3rd Place Recipient: \$2,000 College Scholarship; Five (5) Runners-up: \$1,000 each)

Officers, Directors, Supervisory Committee Members, Employees, Vendors, Agents, Successors and Assignments of Georgia's Own Credit Union and immediate family members (defined as spouse, mother, father, in-laws, grandmother, grandfather, brother, sister, children, and grandchildren) are not eligible to win above-mentioned scholarships. Entries will be judged by a third-party panel of experts.



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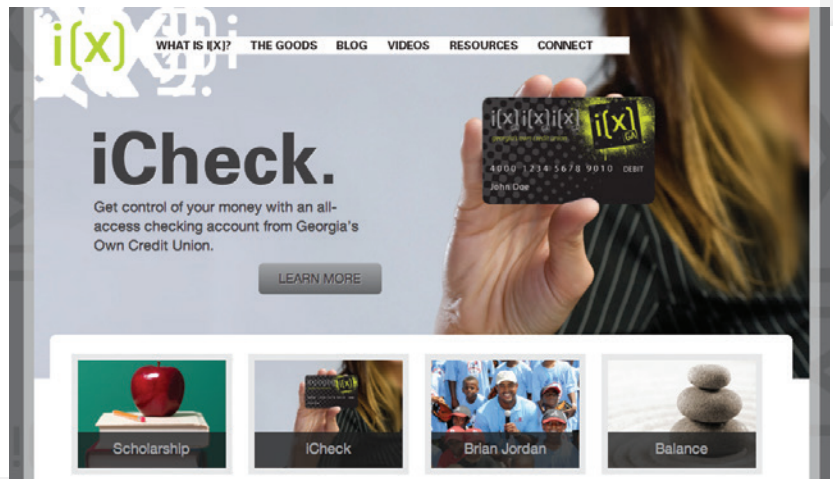
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MAGAZINE

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