

The Importance of Giving Back



Meet Shakori Fletcher and Jessica Stephens, Ne[x]t Members and Community Volunteers

Also Inside:

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hidden costs of attending college



The Word, with Will



A new school year is upon us. New experiences, new friends and a chance to start the year off strong can make this an exciting time for many. The excitement of a new school year can quickly fade, however, if you begin to slip in the classroom. Much like with your grades, your finances are similar to a lifelong test: You can be debt free, save

up and earn an A or you can pile up the debt, skip payments and receive an F. When it comes to financial responsibility, are you getting a passing grade?

If you've been struggling to earn that passing grade, let us be your guide. From our archives of blog posts to answers from experts within Georgia's Own Credit Union, we're here to help you step up and be what's next. You might be a freshman in high school, ready to graduate college or somewhere in between, but no matter what you have some big decisions ahead. You may have to learn how to manage

your finances while off at school and without the help of mom or dad. Being prepared for likely expenses is one way you can stay ahead of potential financial downfalls, so we've put together a list of some hidden costs of attending college on page 7.

Being what's next also includes social responsibility and giving back to your community. On page 4, you'll hear from a couple of Ne[x]t members about how they're involved in their communities and what giving back means to them. You may even find some ideas to help you get started volunteering.

If you have specific questions or topics you want us to cover, don't hesitate to send them our way. It's going to be an exciting time and Ne[x]t wants to help you reach your goals!

A handwritten signature in black ink that reads "Will".

FEEDBACK.

We always want to hear from you! Tell us what you like, what you don't like or what topic you want to see us cover. Send your comments and questions to wjmiller@georgiasown.org and we'll see what we can do!

CONNECT.

Want to know more about what's going on with Georgia's Own or Ne[x]t? Like us on Facebook (facebook.com/georgiasown) and follow us on Twitter (@georgiasown)! You can also visit the blog at doyouix.com to find money-related articles and tips. We want you to be a part of the conversation, so let us know what you're thinking!



I Will Help Others:

The Importance of Giving Back

Often times in our day-to-day lives, we get too caught up in what we can do for ourselves. What new pair of shoes can I buy? Can I get a bigger TV? What kind of fun am I going to have this weekend? It's not always a bad thing. But what if, just some of the time, we started thinking about what we can do for others? Our mission here is to help you step up and be what's next and one pillar that guides us is "I will help others." Helping others and giving back not only strengthens communities and makes us feel better, it can also help on college applications, scholarships and resumes.

We've heard from many of you about how you've been volunteering this summer including Ne[x]t members, Jessica Stephens, a sophomore at the Savannah College of Art and Design in Savannah, Georgia and Shakori Fletcher, a What's Ne[x]t Scholarship winner and Junior at Elon University. We asked them about their volunteering experiences and what they've gained through serving the community.

Ne[x]t: Why is giving back to the community important to you?

Shakori: Giving back to the community is so important to me because there is nothing more fulfilling than brightening someone's day. I really enjoy being a part of a cause bigger than myself because it reminds me of what is truly important – and that's using what you have, what you know, or what you can do to benefit others.

Jessica: One of the things I love most about some of the community service projects I've participated in is seeing the joy



Jessica Stephens, a sophomore at Savannah College of Art and Design

it brings to the people that are affected. You will never forget the experience of changing someone's life by taking the time to utilize your skills for a greater good. What makes it even better, is that these are people who we work with, live with and see on a daily basis in the community. While a project sometimes only lasts a few hours, the impact of what we accomplished will last a lifetime for those we serve.

Ne[x]t: How does it make you feel after you've volunteered or completed a community project?

Jessica: After volunteering at several blood drives and actually giving blood a couple of times, I realized how it

benefited people in need. What a great reward it was for me knowing that I gave blood that saved the life of another person.

Shakori: When I've completed a community project, I feel like I've gained so much perspective. I have a greater understanding of either someone else's view, or how a certain idea fits within a larger scope. I truly believe that each service project you are a part of uniquely teaches you something new about yourself, so I really enjoy the moment of self-realization that occurs after the completion of a new project.



Shakori Fletcher, a What's Ne[x]t Scholarship winner and Junior at Elon University

Ne[x]t: For those who may be looking to start volunteering for the first time, where would you recommend they start?

“But what if, just some of the time, we started thinking what we can do for others?”

Shakori: For someone looking to start volunteering for the first time, I would recommend that he or she look for opportunities within areas that they are inherently passionate about. When you connect your passions to your volunteerism, you are automatically that much more engaged, enthused, and resourceful.

Last fall, I created a public speaking class for an after-school program for middle to high school age girls, and I now work with them each week on public speaking and overall presentation skills. I've always loved public speaking, so when I was able to create this program, it became an opportunity for me to not only learn more about something I'm passionate about, but to help others to find their sources of passion as well.

Jessica: I would say to let people know that you want to volunteer. Mention it first to a parent and then to family and friends. By letting people know that I was interested, I was presented an opportunity to volunteer at a recent event. Local newspapers also have many opportunities for people

to get involved in their communities.

Ne[x]t: Whether it's a monetary donation or offering up your time, giving back to your community is a rewarding experience. No matter how you do it, giving back will touch many people's lives. Here

are some examples of the causes and organizations that Georgia's Own Credit Union is proud to support and we encourage you to see how you can get involved in any of them:

- Action Ministries
- The Brian Jordan Foundation
- Children's Miracle Network
- Junior Achievement
- L.E.A.D.
- Cystic Fibrosis Foundation
- United Way

You can also find organizations near your local branch by visiting georgiasown.org.



Georgia State Athletics Shoes of Hope Africa Mission

congratulations

what's ne[x]t scholarship winners!

Congratulations to the winners of the 2015 What's Ne[x]t Scholarship! A total of \$15,000 was given away to three deserving students to help them pursue a higher education. Open to Georgia's Own members 25 and under, students submitted applications along with an essay describing their educational and financial goals for college and beyond and the role Georgia's Own could play to help.

"At Georgia's Own Credit Union, we recognize the significance of creating real opportunities for our young adult members. In addition to helping them realize their financial goals through our array of products and services designed to fit their needs and lifestyle, our scholarship program is yet another way we are empowering today's youth to own their future." - **Dave Preter, President and CEO of Georgia's Own Credit Union.**

From more than 200 applications received, our judges selected the following winners.

Scholarship Winners:



\$8,000 Scholarship
Yash Shirsath
University of Pennsylvania

"Georgia's Own Credit Union and the i[x] program have given me the blueprints and tools to build a solid financial foundation for me to build my dreams upon."



\$5,000 Scholarship
Amanda Mitchell
Columbia University



\$2,000 Scholarship
Shakori Mitchell
Elon University



Hidden Costs of Attending College

The cost of going to college continues to increase year after year and it's not strictly tuition that is rising. Housing, food and entertainment prices are also increasing which means figuring out ways to cut some of those costs is of the utmost importance. If you're living away from home for the first time and you fail to handle your expenses while in school because you've never learned to manage money intelligently, college can be a time of worry, debt and increasing financial difficulty. Here are some hidden costs you may not associate with college:



Housing

Room and board in a dorm can cost more than \$1,000 a month and rent at an apartment can be just as much. Living on campus may look more expensive at first, but you'll be provided many services you wouldn't receive off campus, such as utilities and furnishings. You may find cheaper alternatives off campus and if you have a roommate or two, you'll be able to split many of the expenses. Each school has varying costs, so be sure to research the particulars before deciding.

Food

Meal plans on college campuses can get quite expensive and more than likely, you won't be able to eat what you pay for. If you have a kitchen available, try cooking your own meals. Also, many organizations on campus offer free food, so take advantage of those. While it's fun to eat out when you're on your own, limit the number of times you visit a restaurant. Take advantage of restaurant.com and Groupon to enjoy savings for dining out.

Entertainment/Fun

Let's face it, we know you're not going to be studying 24/7, though you may say you will. A night out with friends, tickets to support your team and sorority and fraternity dues add to your budget. Other daily expenses like TV, internet and a cell phone can fall into this category as well. Try getting a job to supplement these expenses or dial back on attending every single event.

Transportation

Having a car during your college years can be advantageous when you need to get places, but it can also come with a few unexpected expenses. Parking passes on campus can add up quickly, even if you don't park there on a daily basis. If you live on campus, take advantage of transportation provided by the school. If you must have a vehicle, look to supplement parking costs by getting a gas-friendly vehicle and get the best loan rates available to you.

Equipment for Class

Textbooks are essential to be successful in college. Some classes, however, have additional books or a piece of equipment that's not "required," but if you don't have it, you'll be in a tough predicament. Reduce your textbook budget by buying used books or purchasing e-books if available. Lab equipment may be more difficult to cut costs on, so just make sure to plan ahead by researching each class.

Additional Tips

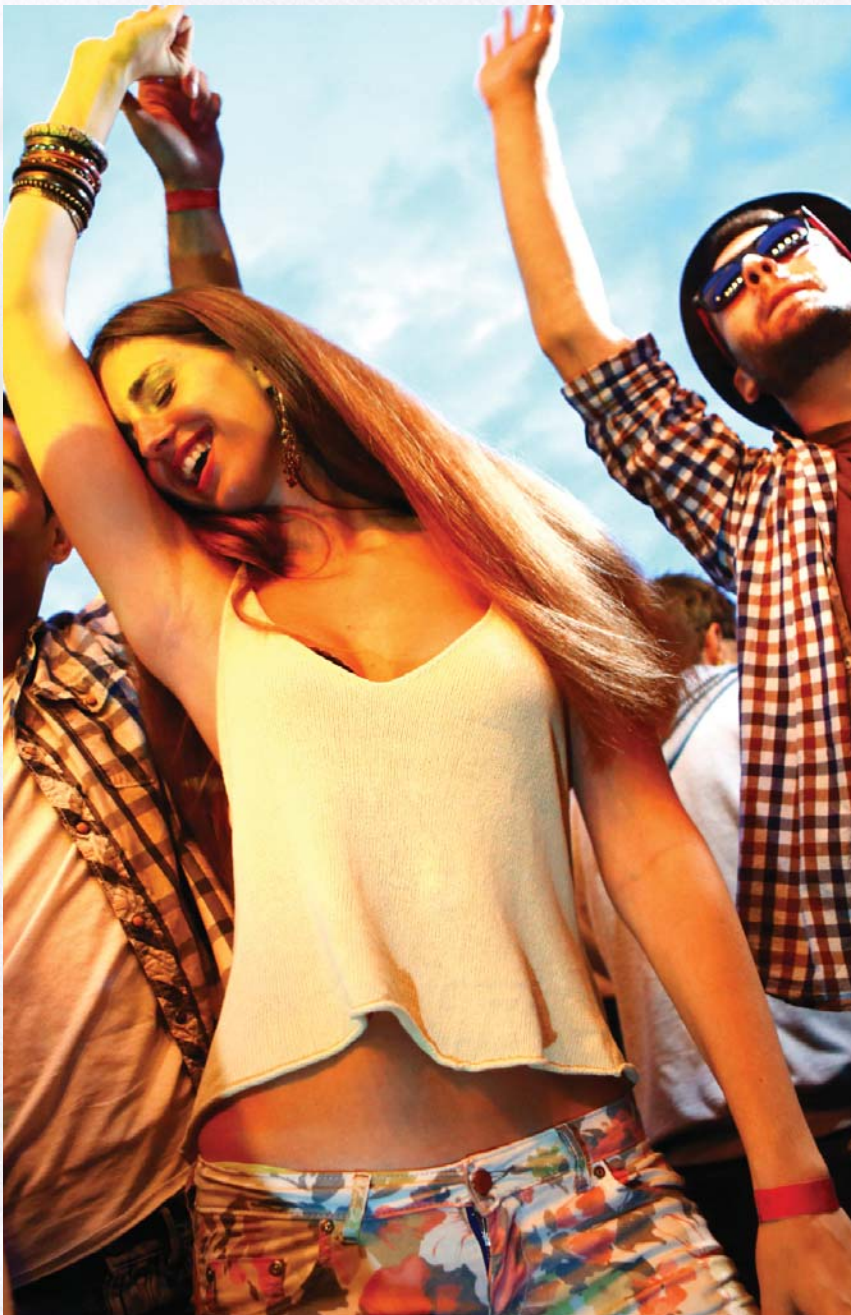
While on campus or attending events, you may need some cash on hand so you'll have to hit up an ATM. If you're not smart about which ATM you use, you could be paying extra

just to get your money. With Georgia's Own having over 85,000 Surcharge-Free ATMs, you can avoid those fees.

Another way to get extra savings while in college is to take advantage of any scholarships that you can, such as the Georgia's Own What's Ne[x]t Scholarship. This scholarship application process opens at the first of each year and is available to all members 25 and under attending college.

You can find even more ways to save during college by visiting our blog!

Source: usnews.com



Let's face it, we know you're not going to be studying 24/7, though you may say you will. A night out with friends, tickets to support your team and sorority and fraternity dues add to your budget.

Need a Student Loan? You Have Options!

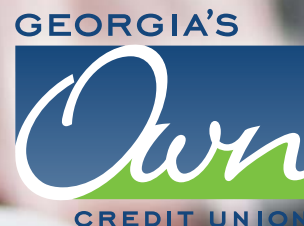
Georgia's Own Credit Union has partnered with CU Student Choice to offer our members access to private lines of credit for their education.

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- Extremely competitive interest rates
- Flexible repayment options
- Undergraduate and graduate loans

A private education line of credit from Georgia's Own is the perfect option to fill educational funding gaps that can be left behind after other sources of aid have been exhausted. Contact us to see how we can help you get the money you need for college.

Visit doyouix.com/college for more information





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