

## Junior Achievement Discovery Center

Learn about the new partnership  
between Chick-fil-A and JA.



### Also Inside:

How to Write Right

2013 Scholarship Winners



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Avoid careless mistakes in your interview process.



## The Word, with Will



It's an exciting time for everyone here at Georgia's Own Credit Union, including you guys, our members! On September 9th, we launched an upgraded online banking system equipped with new features. One of the biggest additions is the ability for you to do your banking on the go with mobile banking, which also includes a new mobile banking app. This is something

we know you want and need from your financial institution, so we are happy to now provide this to members. One thing we know many members have been asking about with the upgraded system is the ability to deposit your checks via your smartphone (Remote Deposit Capture or RDC) – You'll be happy to know we are working on providing this and hope to launch it in the near future!

In addition to the great news about the upgrade to our online banking system, we are excited to announce the recent opening of Junior Achievement of Georgia's Chick-fil-A Foundation Discovery Center. The Discovery Center, located in Building C of the Georgia World Congress Center, is an innovative center for middle school students which provides them the opportunity to learn about finances and careers and will help transform them into leaders in his or her household and town. You can find out more information about the Discovery Center on page 4.

We're excited to announce the eight winners of the 2013 Georgia's Own Credit Union Scholarship Giveaway on page 8. We want to offer a special thanks to all who submitted an application and wish you all a great 2013-2014 school year. Congratulations to our deserving winners and good luck in all future endeavors!

Also in this issue, our intern Hunter shares his tips on writing. Whether you're writing a term paper, an essay for a college application, or a cover letter for a potential job, you'll be sure to get some great information on the best styles and techniques to use to ensure you are writing well.

I hope you enjoy this issue of Ne[x]t Magazine!

## FEEDBACK.

Thanks to those of you who have sent in your comments and questions. We always want to hear back from our readers! Let us know what you think. Send your comments and questions to [will@doyouix.com](mailto:will@doyouix.com) and we'll try to post 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 are constantly 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.

### Feature Article

#### JA DISCOVERY CENTER

The new facility at the World Congress Center features two interactive areas - BizTown and the JA Finance Park. See page four to learn more.



# Unveiling the New JA DISCOVERY CENTER



*On August 20th,* Junior Achievement of Georgia officially unveiled the new Chick-fil-A Foundation Discovery Center on the mezzanine level of the Georgia World Congress Center's Building C. In partnership with Atlanta Public Schools, DeKalb County Schools, Fulton County Schools and Marietta City Schools, the experience will serve more than 30,000 middle school students annually. The new facility includes two interactive venues, JA BizTown and JA Finance Park. We recently had a chance to speak with Junior Achievement of Georgia President, Jack Harris, as well as Executive Director of the Chick-fil-A Foundation, Rodney Bullard, about the new center.



**i[x]** When and how did the idea of building a Discovery Center in Georgia come about?

**JH** Concepts similar to JA BizTown and JA Finance Park started about 15 years ago and currently exist in 20 other cities through the Junior Achievement program, so we knew that we wanted to bring something like this to Georgia. Dan Cathy, Chick-fil-A President and COO, had seen these programs over the years and was drawn to the idea of bringing it to Georgia. Through our work with him, we talked about the idea and about 18 months ago, plans were put together, a location was picked and we began talking to school systems in the area about their possible interest in the center.

**i[x]** How is the Discovery Center different from similar centers across the country?



## The middle school years are some of a student's most important years.

**JH** The level of technology that is being used today is a major difference from other centers across the country. Technology has advanced so much in the

15 years since these centers started to open. We're really trying to make it an interactive experience for the students.

**i[x]** What is the goal of JA BizTown/JA Finance Park?

**JH** To provide a dynamic learning experience designed to enhance metro Atlanta students' financial literacy and build skills for personal and professional success, and to help them

understand why education is important. We really want to see graduation rates and college enrollment increase in the state. We also hope to help students build basic financial and career skills. One other goal we believe will be achieved is creating exposure to high growth industries and sectors.

**i[x]** What is JA BizTown?

**JH** JA BizTown creates a unique opportunity where students are able to interact within a

simulated macro-economy, and take on the role of employee, tax payer and consumer. During the visit to JA BizTown, students receive unique job assignments and work in teams at their assigned business. By the end of the simulation each student completes a day's work, develops a personal budget, deposits a paycheck and makes purchasing decisions.

**i[x]** What is JA Finance Park?

**JH** JA Finance Park gives students the rare opportunity to experience their personal financial futures first-hand. Upon entering the center, students receive a 'life situation' complete with job, income, education, and family scenarios. Based on their adult persona, students visit businesses in the simulation to gather information and make financial decisions, such as managing a household budget, using banking services, and making purchasing and investment decisions.



**i[x]** Where will the curriculum be taught?

**JH** The learning begins in the classroom with four weeks of JA-provided curriculum that culminates with a full day at either JA BizTown or JA Finance Park; both simulations will be housed inside of the Discovery Center located in Building C of the Georgia World Congress Center.

**i[x]** Are these programs required for Atlanta-area students?

**JH** Atlanta Public Schools, DeKalb County Schools, Fulton County Schools and Marietta City Schools have signed agreements to integrate Junior Achievement's programming into the curriculum for middle grade students beginning fall of 2013. The goal is to provide every child, no matter their background, the opportunity to develop skills to become financially independent and responsible.

**i[x]** How can JA of Georgia ensure that this meets Georgia education standards?

**JH** The curriculums were designed to be in accordance with the national education standards; ergo they align with Common Core Georgia Performance Standards and have been reviewed by Atlanta Public Schools, DeKalb County Schools, Fulton County Schools and Marietta City Schools to become a part of their core curriculum for middle school students.

**i[x]** Who is funding the JA Discovery Center?

**JH** An undertaking of this magnitude would not be possible without the catalyzing \$5.1 million investment from the Chick-fil-A Foundation and support from Junior Achievement of Georgia's Board of Directors. The initial funding supports



...students are able to interact within a simulated macro-economy, and take on the role of employee, tax payer and consumer.

the pre-planning and lease expense of the Discovery Center, allowing us to create a facility that contains cutting-edge interactive technology and realistic simulation stations.

**i[x]** With the innovation of the Discovery Center, what do you hope this will accomplish for JA of Georgia?

**JH** We really want it to strengthen the current JA structure and help be a catalyst for the overall program. We intend to develop the next generation of these simulation centers, with the ultimate vision to take them statewide.



**i[x]** Why did the institute select this particular age group to work with, and how do you think this experience will benefit them going forward?

**JH** The middle school years are some of a student's most important years. You learn life concepts and decision making which will only benefit you in the years to come.



*i[x] also had the opportunity to interview an important representative of The Chick-fil-A Foundation, Rodney Bullard. As Vice President of Community Affairs at Chick-fil-A, Inc. and Executive Director of the Chick-fil-A Foundation, Rodney had inspiring feedback.*

**i[x]** Why has the Chick-fil-A Foundation decided to invest in the Discovery Center and how do you think it will benefit the youth in Georgia?

**RB** The Chick-fil-A Foundation's investment in the Discovery Center was inspired by Chick-fil-A founder S. Truett Cathy's unwavering commitment to investing in entrepreneurship and financial literacy for young people. Truett grew up in a financially poor family during the Great Depression and credits much of his business success to lessons he learned as a young boy selling Coca-Cola and newspapers to neighbors. We want to create similar opportunities within the walls of the Discovery Center for young people to gain real-world experience that can inspire them to be financial responsible and excite them about their future careers.

**i[x]** How do you see this impacting the Atlanta/Georgia economy, as this generation emerges with real-life business experience obtained from the Discovery Center?

**RB** The simulated city within the Discovery Center is evidence of the leadership within our real city. Business leaders and educators have created a unique partnership to create a hands-on, experiential learning center that transforms education from abstract to practical. This has enormous potential to excite children about their studies and inspire them to excel in all they do beyond the classroom for years to come as they enter the workforce.



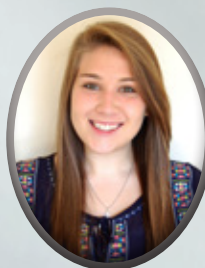




# 2013 Scholarship Winners

## Congratulations to our 2013 Scholarship recipients

and thanks to all who submitted an application. The scholarships were awarded by our Executive Scholarship Committee consisting of Jeff Dauler (Q100's The Bert Show), Brandi Burton (Atlanta Hawks), Bill McLellan (L.E.A.D.), Michelle Martin (Junior Achievement of Georgia), Jason Gorman (680 The Fan), Jennifer Bodnar (Georgia State University Office of Civic Engagement) and Brian Jordan (Brian Jordan Foundation)



*"I would like to thank Georgia's Own Credit Union for this incredible opportunity! I am eager to begin this school year with confidence, determination, and a peace that comes from knowing that I've received some help in paying for it!"*

– Erin Hennessey



*"It simply means having the opportunity to achieve my goals. It provides encouragement in the sense that it takes a little pressure off of the financial beating college can sometimes bring and allows me to focus solely on my studies."*

– Michelle Borg



*"I just want to thank Georgia's Own for this opportunity; I am so grateful for their help in attaining my goal of a college education."* – Alena Antonowich

### Scholarship Winners:

**\$5,000** – Alena Antonowich  
(Washington University in St. Louis)

**\$3,000** – Erin Hennessey  
(Georgia State University)

**\$2,000** – Michelle Borg  
(University of Georgia)

**\$1,000** – Jack "Tiger" Brown, III  
(Claremont McKenna College)

**\$1,000** – John Cowar  
(Georgia College and State University)

**\$1,000** – Gavin Greif  
(University of North Georgia)

**\$1,000** – Andrew Jarnagin  
(University of Georgia)

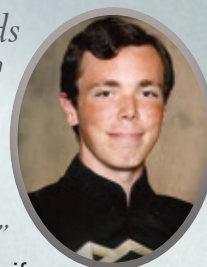
**\$1,000** – Christopher Lawhorne  
(University of Texas, El Paso)



*"My scholarship from Georgia's Own will give me the opportunity to further my language learning through study abroad in the Middle East, in order to gain fluency in Arabic and Turkish, as well as to become acquainted with a region and culture that continues to play a major role in global affairs."* – Andrew Jarnagin

*"It's hard to find the right words to describe the emotions when you receive a scholarship. Especially when that scholarship is the one that lets you pay for your first year of school. This scholarship means a future for me and the ability to follow my dreams. I cannot express the gratitude I have after receiving this scholarship. Thank you."*

– Gavin Greif





A top-down photograph of a person with long brown hair lying on their back on a green lawn. They are holding a silver pen in their right hand and a spiral-bound notebook in their left hand. Several pieces of crumpled white paper are scattered around them on the grass. The person is wearing a red and black plaid shirt.

# How to Write (Right!)

by Hunter Hudson

The Harry Potter series, fantasy football advice columns, text messages, this article: there are few things in modern life as pervasive as the written word. Chances are, you may have to utilize the elusive craft of writing some time in the near future to further your academic or professional goals. Whether you're constructing the foreboding college essay, an overwhelming term paper, or an imperative cover letter, i[x] is here to offer you tips from a variety of experts.



## College Essay:

Thought of by many to be a source of tremendous stress, the college application essay can actually be a fun, introspective exercise in personal analysis. According to the National Association for College Admission Counseling, it's **more important to avoid a "common" essay than a poor one.**

Writing to impress a stranger often leads to stale, overdone content. In order to create a unique, engaging piece, you need to find subject matter that is specific to your life's experience. Have you overcome a significant obstacle in your life? Has your perspective evolved during your years as a high school student? Do you have a specific goal in mind that the college to which you're applying can help you accomplish? Remember, the more unique and true the topic is to you personally, the more likely it is to stand out to an admissions officer.

According to the Professors' Guide (professorsguide.com), another key component to a good essay is likability: "Colleges see themselves as communities, where people have to get along with others, in dorms, classes, etc. Are you someone they would like to have dinner with, hang out with, have in a discussion section?" This is not to say your essay has to be an exercise in sycophancy. Simply incorporate tact and civility into your prose.

Finally, and perhaps most importantly, seek an **editor, preferably a teacher, advisor, or counselor.** Remember, even professional writers (journalists, novelists, playwrights, screenwriters, etc.) have editors - either as their boss or as someone they pay to improve their work. So if people who write for a living receive second opinions, you probably should too.

## Term Paper:

Hopefully you're reading this article in October rather than December, because CollegeOnline.org, Professors' Guide, and AcademicTips.org all insist that the key to a good term paper is starting well ahead of the deadline. If you begin your work two months (as opposed to two



weeks, or heaven forbid, two days) before the due date, you give yourself ample opportunity to gain advantages that would not be available had you waited until the last minute. For instance, you may know your topic well in advanced but only in a general way. After only a little research, you can easily come up with a thesis (an argument

that encompasses your literature review, analysis, etc.) for your paper and present it to your professor (or at least your Teaching Assistant). **Getting your thesis approved can keep you from wasting time on a paper doomed from its inception.** Also, a solid thesis can narrow your subject material, helping you research more effectively and efficiently.

While this may seem old fashioned, all the aforementioned websites recommend researching your topic in your school library. Anyone with a keyboard and an Internet connection can post something online. Publishing companies are far more discriminant, subsequently anything you find in a book, anthology, newspaper, or magazine is going to have a much



higher standard of accuracy and an elevated degree of intelligence. Also, books cite other books, which yields lots of easy, diverse research as opposed to a search engine that results in ten webpages making the same simple point.



Finally, the burden of term papers typically is their length. In order to maintain an intelligible, succinct flow throughout the entirety of your work, it is important to both outline and proofread. Outlining helps you organize your approach to your paper beforehand, cutting down on off-tangent ramblings and clunky segues. Proofreading, in addition to catching typos, can also identify segments that are awkward, verbose or unnecessary. After doing your own proofreading, take advantage of your schools' writing center if they have one. Again, starting early will give you flexibility to get on the writing center's schedule instead of being at the mercy of chance at the end of the semester when everyone is seeking help.

## Cover Letter:

You've worked for years to earn enough experience and accolades to compile a decent resume only to discover this: your resume is not enough. A huge component to getting hired at a position of any level is your cover letter- a short, but significant piece that both addresses your potential employer and sheds additional light on you as a potential employee.

**The First thing you need to do is identify who your potential employer is.** By using either the computer or the phone, find out who is the company's human resources rep or hiring manager. Address your cover letter accordingly.

Additional research will need to be conducted so you can adequately speak to what aspects of the company appeal to you and how you could coincide with their goals and business approach.

Once you've done your research, it's time to begin composing the actual text of the letter. Forbes recommends including the name of a mutual contact (if you have one) in the first sentence. This way you're immediately distinguished from your competition by establishing a relationship with your potential employer.

Don't repeat your resume. The HR rep/hiring manager you're dealing with is a professional who gets paid to peruse cover letters and resumes. **Don't waste their time by being redundant.** Instead, utilize information obtained in your research of the company as well as positive aspects about yourself that fit specifically to the position you're applying for that aren't explicitly enumerated in your resume.

Again, you're trying to make yourself stand out amongst your competition, so be specific in your prose and avoid banal phrases (i.e. "My name is \_\_\_\_ and I'm applying for \_\_\_\_."). Finally, save your cover letter (and resume) as either a "doc" or a "pdf" to avoid complications that can arise with other formats resulting in your submissions becoming compromised or unreadable.

Hopefully, with some hard work, several drafts, and these tips from i[x], no matter what you're next writing project is, you'll be proud of your final product. Good luck, and check out the i[x] blog ([doyouix.com/blog](http://doyouix.com/blog)) for more helpful information regarding your academic and professional endeavors.



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