

## 2020-2021

# Credit Counselling Services of Atlantic Canada, Inc. Scholarship

A report released by Dalhousie University and Guelph University indicated that the cost of food for the average family was going to increase by \$487.00, this represented an increase in food expenses of 2-4% (Global News, Dec 4, 2019). <https://www.dal.ca/faculty/management/news-events/canada-s-food-price-report.html>

University and College students are facing increased costs on a regular basis. For a modest budget of \$200/month for food, you could see your cost go up by \$4.00-\$8.00. Having the necessities that you must purchase increase in cost while you are in school can have an impact on your budget as well as the debt you are carrying.

Tell us, what impact do additional costs have on financial decisions that you make while attending school? Give us advice on what students can do to help cover necessities.

	Advanced 4 pts	Proficient 3 pts	Basic 2 pts	Minimal 1 pt	Total
<b>Content knowledge</b> Has the author conveyed that they understand what they have learned in their submission?	<b>Advanced</b> Demonstrates strong understanding of information.	<b>Proficient</b> Demonstrates some understanding of information.	<b>Basic</b> Demonstrates little understanding of information.	<b>Minimal</b> No understanding of information.	
<b>Organization</b> Does the submission follow some sort of organization in presentation of the subject?	<b>Advanced</b> Ideas are clearly organized in a logical manner.	<b>Proficient</b> Ideas are organized.	<b>Basic</b> An attempt was made for organization of ideas.	<b>Minimal</b> There is no organization.	
<b>Response</b> Did the author answer the question?	<b>Advanced</b> A clear, focused response to the question.	<b>Proficient</b> Has responded to the question.	<b>Basic</b> Somewhat responded to the question.	<b>Minimal</b> Attempts to answer question but remains unfocused.	
<b>Interviews</b> Did the author incorporate the advice into their submission?	<b>Advanced</b> Clear link between advice received and content.	<b>Proficient</b> Advice and content linked.	<b>Basic</b> Advice mentioned, but not a clear link to content.	<b>Minimal</b> Advice not referenced.	
<b>Spelling, punctuation and Grammar</b> How was the grammar?	<b>Advanced</b> No errors.	<b>Proficient</b> Minimal errors.	<b>Basic</b> Significant errors, difficult to read.	<b>Minimal</b> Minimal illegible.	
<b>Total Score:</b>					<b>/20</b>

## Credit Counselling Services of Atlantic Canada Inc. Scholarship 2020-2021 Rules and Regulations

Credit Counselling Services of Atlantic Canada, Inc. (CCSAC) is holding a scholarship competition open to residents of Atlantic Canada (regardless of age) who will be enrolled in an accredited post-secondary program for the 2020-2021 academic year. Applications are accepted in both French and English. There are 10 scholarships available.

1. The applicant must intend to enroll in an accredited institution for the 2020-2021 academic year. The winning applicants will be required to provide proof of acceptance (Spring 2020) and enrollment (Winter 2021).
2. The submission must be 500 words and the research must include interviews with individuals that can give insight for your submission. The submission must be the applicant's original work.
3. **The applicant's name, address, location or other identifying information MUST NOT be included in the submission. Identifying information should only appear on the application entry form.**
4. Identifying information on those who are interviewed MUST NOT be included in the submission. In your submission include the title of the person you spoke with (e.g. your teacher, your banker) and the area of advice that they gave you. Do not include their name or information that will indicate geographic region. Identifying information **must** only appear on the application entry form.
5. Submissions can be made by email or mail only. Submissions by email must be sent to [education@solveyourdebts.com](mailto:education@solveyourdebts.com) and received no later than 5:00pm AST on April 17, 2020. Submissions sent via mail must be postmarked, regular delivery, no later than April 17, 2020.
6. Previous recipients of the CCSAC Scholarship, employees and board members of CCSAC and their families are not eligible for this contest.

Only submissions that conform to the rules and guidelines will be considered. Submissions cannot be returned and may be posted on the CCSAC website and/or used by the CCSAC Education department. Winners will be notified by the end of June 2020 and scholarship funds will be disbursed after January 31, 2021. *No materials other than required for the submission and application form are to be submitted.* The decision of the judges is final.

## Application Entry Form

**This form is to be completed and attached to the other required information when applying for the 2020-2021 CCSAC Scholarship - Deadline: April 17, 2020.**

Full Name:		Phone: (     )
Address:	Email:	Date of birth:
Have you previously applied for the CCSAC Scholarship?	If yes, what year?	Name of Parent or Guardian (if under 19):
How did you hear about the CCSAC Scholarship?		Address of Parent/Guardian (if under 19):
High School/Post Secondary Institution currently attending:		
Name of Institution you plan to attend 2020-2021:		
Degree/Diploma Sought:		Length of Course:

Please provide information on at least 2 of the person(s) interviewed (you may add additional, if necessary, on reverse):

Name and Title	Subject of advice given
1.       <b>Phone#</b>	
2.       <b>Phone#</b>	
3.       <b>Phone #</b>	
4.       <b>Phone#</b>	

I hereby agree to notify the Education Committee Chairperson of changes to my educational plans that would affect my eligibility for this scholarship and certify that the above information is correct. I understand that CCSAC is not responsible for late delivery by the Post Office, e-mail delivery failure or delay in receipt. I also authorize that my submission may be used as part of CCSAC's presentation/education/website materials and that all submissions become the property of CCSAC and cannot be returned. By signing this, I agree to all the conditions of the scholarship.

Signature of Applicant:	<i>Mail to:</i> The Chairperson, Education Committee Credit Counselling Services of Atlantic Canada, Inc. 20 Alma Street, Saint John, NB E2L 5G6
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