



2021-2022 Credit Counselling Services of Atlantic Canada, Inc. Scholarship

Step 1 - Essay

In your own words, tell us who in your life has taught you about managing your finances. Consider both positive and negative influences you have experienced. What financial advice and guidance have you received? How have these influences shaped your financial outlook and understanding of managing your own personal finances?

Also, please tell us your thoughts and ideas of how Financial Education could be better. Consider Kindergarten to Grade 12 curriculum for your province, both federal and provincial tools and resources, and other financial literacy initiatives. What are your thoughts and ideas on how our government and communities can improve financial literacy?

Step 2 – Budget

Step 3: Show us your budget for your post-secondary studies. Consider what your expenses will be (tuition, books, housing, transportation, food, etc.); what your sources of income will be (savings, employment income, student loans, etc.); and how you plan to manage your money throughout the academic year.

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Rubric Scoring Guide

	Advanced 4 pts.	Proficient 3 pts.	Basic 2 pts.	Minimal 1 pt.	Total
Content knowledge <i>Has the author conveyed that they understand what they have learned in their submission?</i>	Advanced Demonstrates strong understanding of information.	Proficient Demonstrates some understanding of information.	Basic Demonstrates little understanding of information.	Minimal No understanding of information.	
Organization <i>Does the submission follow some sort of organization in presentation of the subject?</i>	Advanced Ideas are clearly organized in a logical manner.	Proficient Ideas are organized.	Basic An attempt was made for organization of ideas.	Minimal There is no organization.	
Response <i>Did the author answer the questions?</i>	Advanced A clear, focused response to the question.	Proficient Has responded to the question.	Basic Somewhat responded to the question.	Minimal Attempts to answer question but remains unfocused.	
Spelling, punctuation, and Grammar <i>How was the grammar?</i>	Advanced No errors.	Proficient Minimal errors.	Basic Significant errors, difficult to read.	Minimal Illegible.	
Budget <i>How realistic and practical is their budget?</i>	Advanced An organized, practical, and balanced budget demonstrating realistic figures.	Proficient Somewhat organized budget with realistic figures.	Basic Unorganized, unrealistic, difficult to follow.	Minimal Incomplete, impractical, impossible to follow.	
					Total Score: /20





Credit Counselling Services of Atlantic Canada Inc. Scholarship 2021-2022 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 2021-2022 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 2021-2022 academic year. The winning applicants will be required to provide proof of acceptance (Spring 2021) and enrollment (Winter 2022).
2. Submissions must include both an essay portion that must be 500 words and a separate budget. 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. Submissions **MUST NOT** include any identifying information about individuals mentioned in the essay portion of your submission. It is acceptable to reference their title or relation (e.g., teacher, parent, uncle, etc.). Do not include names or information that will indicate geographic region. (e.g., school names, business names, etc.).
5. Submissions can be made by email or mail only. Submissions by email must be sent to education@solveyourdebts.com and received no later than 5:00pm AST on April 30, 2021. Submissions sent via mail must be postmarked, regular delivery, no later than April 30, 2021.
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 2021 and scholarship funds will be disbursed after January 31, 2022. *No materials other than required for the submission and application form are to be submitted.* The decision of the judges is final.

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Application Entry Form

This form is to be completed and attached to the other required information when applying for the 2021-2022 CCSAC Scholarship - Deadline: April 30, 2021

Full Name:		Phone: ()
Address:	Email:	Name of Parent or Guardian (if under 19):
	Date of birth:	
Have you previously applied for the CCSAC Scholarship? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what year?	
How did you hear about the CCSAC Scholarship?		Address of Parent or Guardian (if under 19):
High School/Post-Secondary Institution currently attending:		
Name of Institution you plan to attend 2021-2022:		
Degree/Diploma Sought:	Length of Course:	

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:

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

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