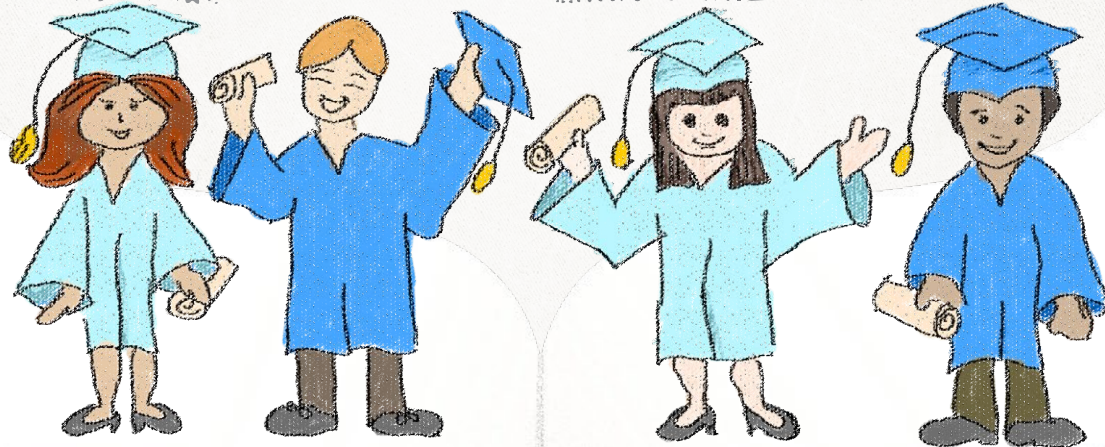
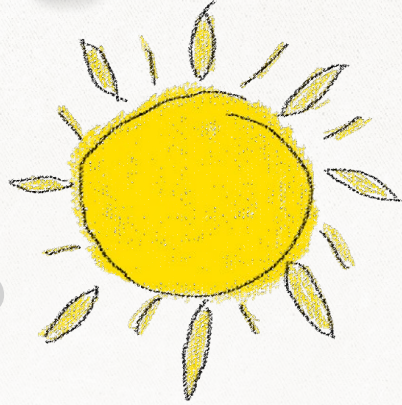


Tuesday, March 3, 2015

UTAH Higher Education

A great place to start your journey toward college is StepUPUtah.com — where you can access all the tools you need to make higher education a reality.

Step Up to Your Dreams. Step Up to Higher Education.

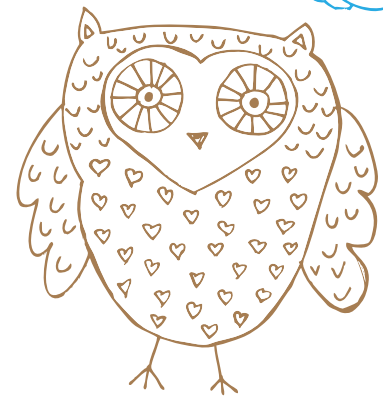


College Equals Opportunity



HEY PARENTS!

It's never too early to start talking to your child about the importance of achieving their dreams. Start the discussion, encourage exploration, and do whatever you can to make sure your child knows that college is within their reach. For more information, visit StepUPUtah.com.



Beyond being able to get and keep a job, having a degree or certificate will help you be a better, more informed citizen; a better spouse and parent with critical thinking skills; and a better, more confident you. Education is the key to living a prosperous life — a life of opportunity, options, fulfillment and success.

Define Your Success

- College can mean anything from a one-year certificate to a four-year degree and beyond.
- It can mean an associate degree in nursing or a bachelor's degree in business.
- It can mean a certificate in diesel mechanics or a degree in information systems.

But here's the great thing — no matter what higher education looks like to you, it means success for everyone in the form of better pay, less unemployment, and most of all, opportunity.

The StepUP to Higher Education campaign is a social awareness campaign to reach out to Utah students, paid for and made possible by a grant from the US Department of Education (College Access Challenge Grant). The campaign encourages all Utah youth to dream big about their futures, and then act on those dreams by preparing for and completing college. Whether aiming for a one-year certificate or a four-year degree, StepUP provides tips, tools, resources and conversation starters on preparing and paying for college, so that obtaining higher education can be a reality for all Utahns. Visit StepUPUtah.com to learn more.

Your choices **today** greatly affect your opportunities **tomorrow**.

COLLEGE = LIFESTYLE

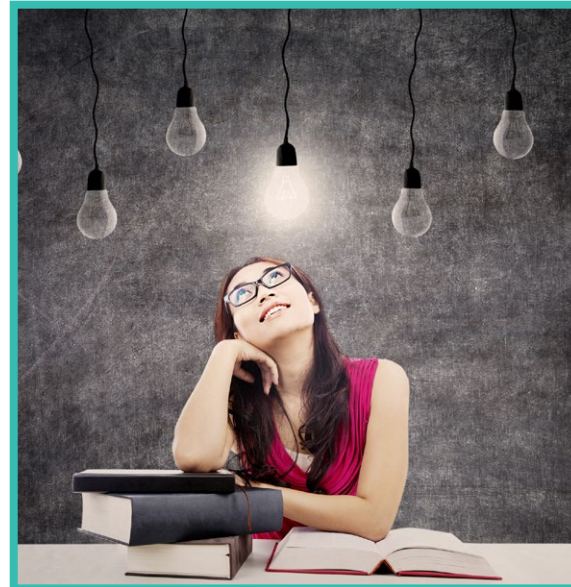
...are more likely to lead **healthier lifestyles** and get regular exercise.

...help their own **children to be better prepared** for college.

People who go to college...

...take time for **hobbies, fun activities, volunteering and community involvement.**

...are more likely to report **happier marriages.**



EDUCATION MATTERS More Education = More Opportunities

College is more than training for a career. It's about discovering yourself and learning to think and live independently. It's about life lessons, social skills and getting more training in areas that interest you for a happier and more successful life.

And, of course, there are other benefits. Studies prove it: Continue your education after high school and you are likely to make more money than people who stop at high school. A college degree increases your chance of employment by nearly 50 percent. A two-year degree or even some college can have a positive impact on your ability to find and keep a job.

Basically, the higher your education level, the higher your chances of finding and keeping a job that offers better pay, more security for you and your family, and better benefits like health insurance and retirement plans. Not to mention your ability to step up to your dream.

Concurrent Enrollment: Preparing for what's next

Utah's public colleges administer the concurrent enrollment (CE) program, which allows eligible high school students to take college courses during their junior and senior years. Concurrent enrollment allows students to be better prepared for what comes after high school.

Concurrent enrollment classes are taught either at your high school or on a college campus. Teachers may be regular college faculty members or high school teachers who meet adjunct faculty qualifications at the college. In rural areas, concurrent enrollment courses are frequently taught online or through other technology.

In taking CE courses, students earn both high school credit and regular college credit. CE courses include: math, science, social studies, language arts, fine arts, humanities, world languages and career and technical education programs. Many courses fulfill college general education requirements.

To be eligible to take a CE class, a student must have:

- Junior or senior class standing (sophomores by exception with district and college department approval);
- A grade point average of a 3.0 or ACT score of 22 or higher, or a placement test score which predicts the student's likelihood of achieving a B or better in the CE class;
- Parent or guardian approval to register for CE class(es);
- Counselor or principal and college approval to register for CE class(es); and
- Interest in concurrent classes that are appropriate for the student's Student Education Occupation Plan (SEOP, see glossary on page 9)

If you are interested in concurrent enrollment, visit with your high school counselor to learn more. Your counselor can help you explore your interests and aptitudes, show you different education and career pathways, and help you make informed decisions on which courses to take.

Math recommendations

To have the best chance of succeeding in college, you should follow these math recommendations while you are in high school:

Recommendation 1

Each year in high school (4 years), you should take the most rigorous math course for which you qualify.

Recommendation 2

You should successfully complete Secondary Math I, II and III, or Secondary Math Honors I, II and III.

** Note: Secondary Math I, II and III cover more content than concurrent enrollment (CE) Math 1010 (Intermediate Algebra). CE Math 1010 should not be substituted for any component of the Secondary Math I, II, III sequence.*

Recommendation 3

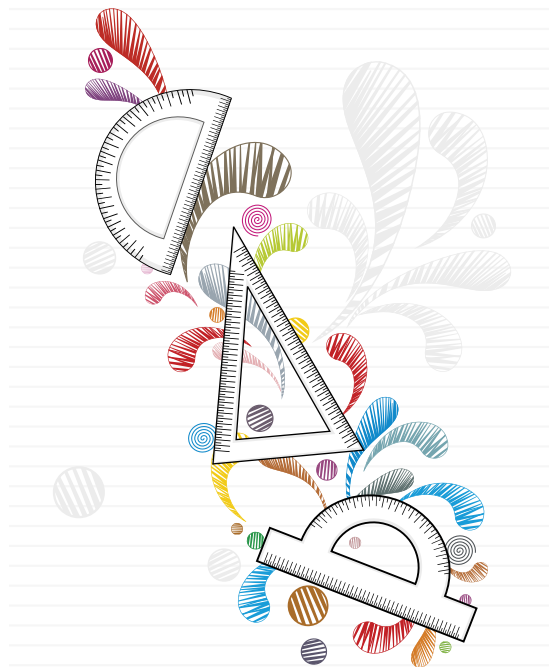
If you intend to pursue an associate (AA/AS) or bachelor's degree, you should complete one or more math courses from the following list (BEYOND Secondary Math I, II and III):

- HS Calculus* or AP Calculus* or IB Math*
- HS Precalculus*†
- AP Statistics
- Any other course equivalent to one satisfying a general education math requirement including: Concurrent Enrollment (CE) Math 1030, 1040, 1050 or any CE Math course with Math 1050 as a prerequisite.

** Students interested in Science, Technology, Engineering, Math (STEM) or other math-intensive careers should take one or more of the classes identified with an asterisk during of high school.*

† HS Precalculus covers the content of Math 1050, Math 1060 and some statistics. (Approved by the Utah State Board of Regents on March 28, 2014.)

And while we're talking about math: once you get to college, be sure to take your required math courses during your first year of college. Too often, college students avoid taking math and have a hard time remembering much of what they learned in high school. By not completing the math requirement, they get stuck and struggle to graduate on time. Remember to take as much math as you need in college, as early as you can.



Be ready for college & careers

1 Build an academic foundation

- Take challenging classes in high school to develop an understanding of different subjects and a solid academic preparation for college-level courses.
- Take Advanced Placement (AP), International Baccalaureate (IB) or Concurrent Enrollment (CE) classes that lead to college credit and provide direct experience in college-level studies. Select Concurrent Enrollment classes that apply to general education, a certificate or a degree that fits your educational plans.

2 Challenge yourself and develop good study habits

- Select courses in high school that challenge the intellect and develop critical thinking, analysis, and problem-solving strategies.
- Practice creative problem solving, increase written and oral communication and teamwork skills and become technology proficient.
- Establish time management and study habits to prepare for the greater amount of independent work required in college.

3 Evaluate your progress toward college

- Do the very best academic work possible in every class taken from middle school through the senior year of high school.
- Speak with a counselor about your course choices; ask for advice on enhancing college readiness skills.
- Throughout the middle and high school years, use external methods (such as the EXPLORE, PLAN and ACT sequence of tests, or ACCUPLACER) to determine how close you are to being ready for college.
- Adjust study habits and school course choices appropriately to address weaknesses and stay on track.

4 Explore your college options

- Visit at least one college campus; take a guided tour and ask questions.
- Learn how much college costs. Submit the Free Application for Federal Student Aid (FAFSA) by the priority deadline. Ask a financial aid adviser about scholarships, grants, loans and work study.
- Complete the steps necessary for college entry, including: take a college entrance exam (ACT or SAT) and submit a college admission application by the priority deadline.



Did you know only about 30 percent of students who attend Utah's public colleges get a bachelor's degree in four years? And only about half of students finish in six years.

You might know that taking 12 credits per semester while you're in college counts as "full-

time," but if you take only 12 credits each semester you will graduate in five years, not four. Why graduate in four years? Because delaying graduation means you will have to pay another year of tuition, fees, and living expenses. Each year that you delay graduation is expensive.

If you want to graduate on time in four years, you need to take at least 15 credits per semester. In most cases, this means taking only one additional class per semester.

Another benefit of taking 15 credits per semester? At most of Utah's public colleges, the cost of taking 15 credits is the same as taking 12. That means you can take three credits each semester for free.

Taking 15 credits each semester not only saves you money, but it also puts you on track to earn your degree on time and start your career sooner. So remember to take just one more class per semester to graduate on time. You can do it!

For more information, visit: 15toFinishUtah.com

Logo used by permission from University of Hawaii

High school vs. college: What to expect

- Classes that start at 11 a.m. and end at 3 p.m. might sound great, but you'll actually have a lot more studying to do if you want to be successful in college.
- In high school, your time is structured by other people such as parents and teachers; in college, you are expected to manage your time wisely and accept responsibility for the success or failure that results. If you're out partying instead of studying, you have nobody to blame but yourself, so get used to owning up to your behavior.
- In high school, your teachers usually cover all homework and reading material in class; in college, you have to do the reading even if it isn't covered in class, because you are expected to know it for tests and final papers. If you don't read and understand the material, it will show in your papers and test scores.
- There's no extra credit in college. If you don't do the work well and on time, your grade will correspond with what you produced. There aren't as many tests, homework usually isn't graded, and major papers can count for a very large percentage of your final grade. The awesome part of this is that you don't have someone looking over your shoulder, so enjoy your responsibility.
- In college, participation in conversations and lectures is expected, so come prepared with intelligent questions based on the assigned work.
- You have more freedom to choose your course of study according to what you're passionate about and interested in. This means more responsibility, though; if you take classes that you don't really need, you are spending time and money on them. Make sure you sign up for courses that count toward your degree.

ADMISSION TIPS

1. Meet with your counselor! Counselors have important information about colleges, admissions and financial aid. Many colleges also require a counselor recommendation.
2. Take a strong course schedule. Your class record is a big part of your college application. Don't take courses that simply pad your GPA. Challenge yourself. Take AP, IB or honors courses, or a course at a community college.
3. Ace the entrance exams. Practice the test by taking sample versions beforehand. Get plenty of sleep and eat a well-balanced breakfast before you test. Be sure to read the directions and test questions carefully. Pace yourself so you have time to review your work.
4. Find the school that is right for you. Ask your guidance counselor for advice. Learn more about schools via their websites, campus visits and college fairs.
5. Fill out the application accurately and neatly. Approach each application as if it were the only one that you're willing to fill out. Read the directions and follow them precisely. Make a draft copy first, then revise and proofread.
6. Craft application essays with excellence. Start by brainstorming for an original topic and hone your unique point of view. When writing, be clear, concise and well-organized. Don't forget to check grammar and spelling.
7. Submit applications early and watch for deadlines. List deadlines and important dates in one place and refer to them often.
8. Get great letters of recommendation. Choose adults who know you well, such as teachers, employers, coaches and clergy. Provide required forms in advance, a stamped addressed envelope, a list of your activities and accomplishments and the date your application needs to be mailed.
9. Follow up on your applications. If a college hasn't sent you something that it should have, check on your application. Colleges process thousands of applications and mistakes do occasionally happen.
10. Dazzle them at your college interview. Stay calm. Prepare by practicing with friends, and formulate a few questions to ask. Dress for the occasion. Follow-up with a thank-you note.



Utah's Colleges and Universities



Utah State University

1

ON THE MAP: 80 percent of USU students live away from home, making USU Utah's largest residential campus. Logan has been ranked as the No. 2 "Best College Town" in the nation.



Weber State University

2

ON THE MAP: WSU offers more than 215 undergraduate programs, including the Bachelor of Integrated Studies program, which allows you to create a degree as unique as you.



LDS Business College

3

ON THE MAP: Weekly devotionals are held in the Assembly Hall on Historic Temple Square.



Salt Lake Community College

4

ON THE MAP: The college ranks third in the nation in the number of associate degrees awarded.



University of Utah

5

ON THE MAP: What will you find on campus? A Nobel Prize winner, 15 Guggenheim fellowship recipients and the largest student-run venture fund in the United States.



Westminster College

6

ON THE MAP: Westminster has more than 60 different student clubs and organizations.



Utah Valley University

7

ON THE MAP: Several times throughout the school year you can enjoy some of the best dining around by visiting Restaurant Forte — a fine-dining restaurant located on UVU's campus and featuring some of the latest creations of its award-winning culinary arts program.

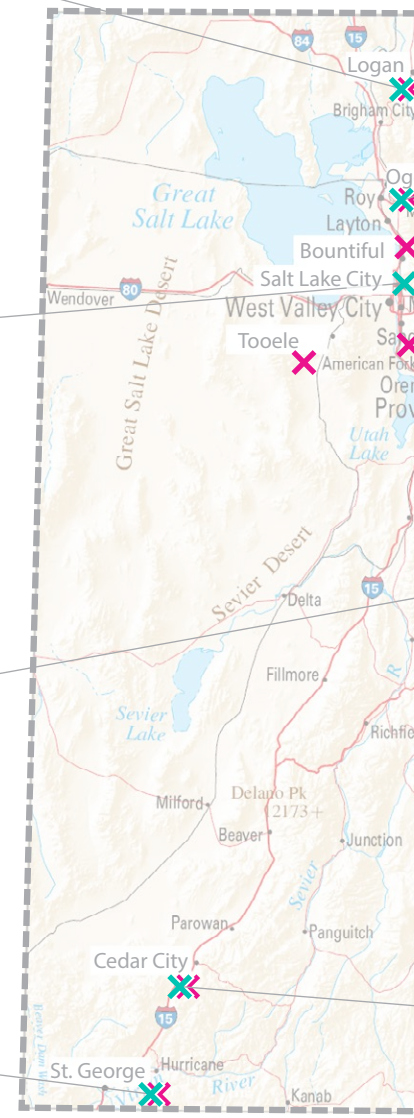


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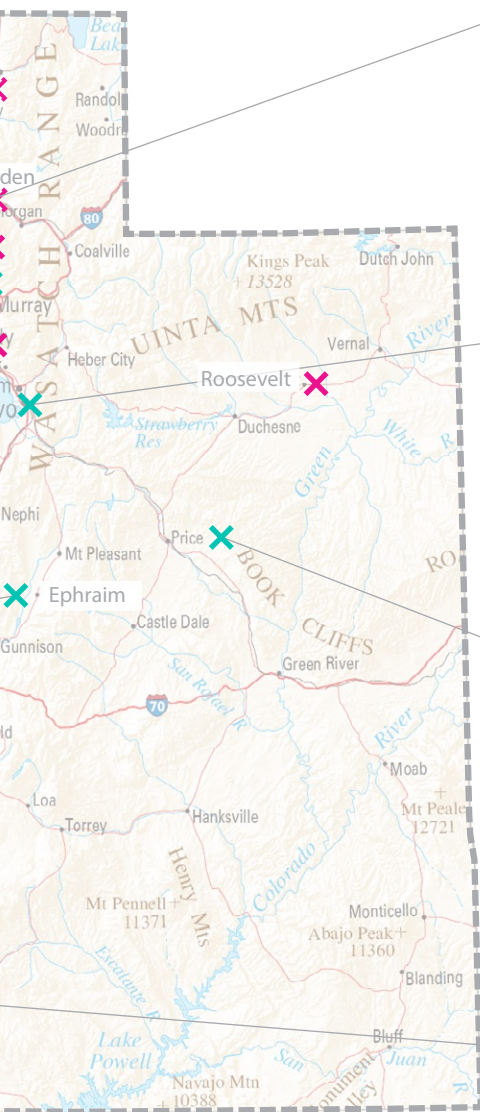
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10

12



13 *Eight UCAT Applied Te



2

7-8

9

11

Technology Colleges (ATCs)

Brigham Young University

8 *ON THE MAP:* Cougars once terrorized the campus (this was back in 1924, and the incident was quickly remedied).



USU Eastern

9 *ON THE MAP:* Home of the Utahraptor made famous in the movie "Jurassic Park." If you dare, you can visit this nimble and vicious predator in the college's world-class Prehistoric Museum.



Snow College

10 *ON THE MAP:* Snow College is surrounded by world-class rock climbing, golfing, fishing, atv/snowmobiling, heritage-rich history, and is only a short drive to most of the state's premier national parks and major cities.



Southern Utah University

11 *ON THE MAP:* With national and state parks surrounding SUU on all sides, the university has more than 150 chartered clubs and student organizations devoted to exploring our world.



Dixie State University

12 *ON THE MAP:* Enjoy 300+ days of sunshine and an average temperature of 70 degrees. St. George is ranked by Forbes Magazine as the #1 Happiest City in the US for college graduates.



Utah College of Applied Technology

13 *ON THE MAP:* UCAT's Applied Technology Colleges have an 88 percent placement rate among students who completed certificate programs. These students were hired in their field or placed in additional education during 2013.



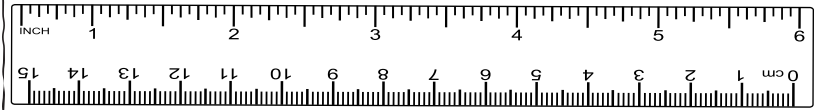


Step Up to Your Dreams Word Search

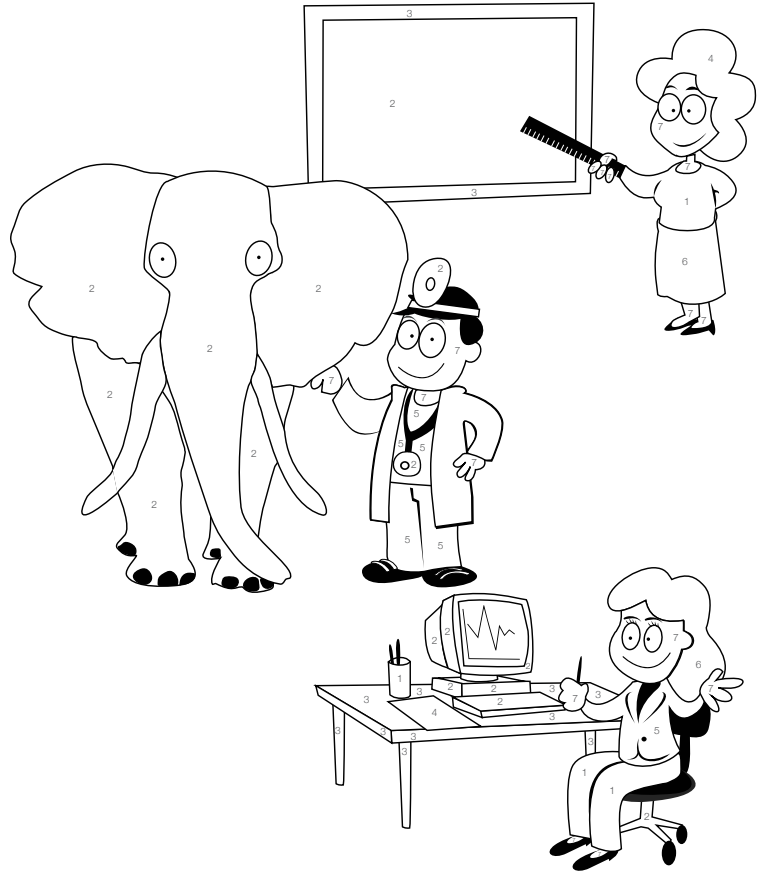
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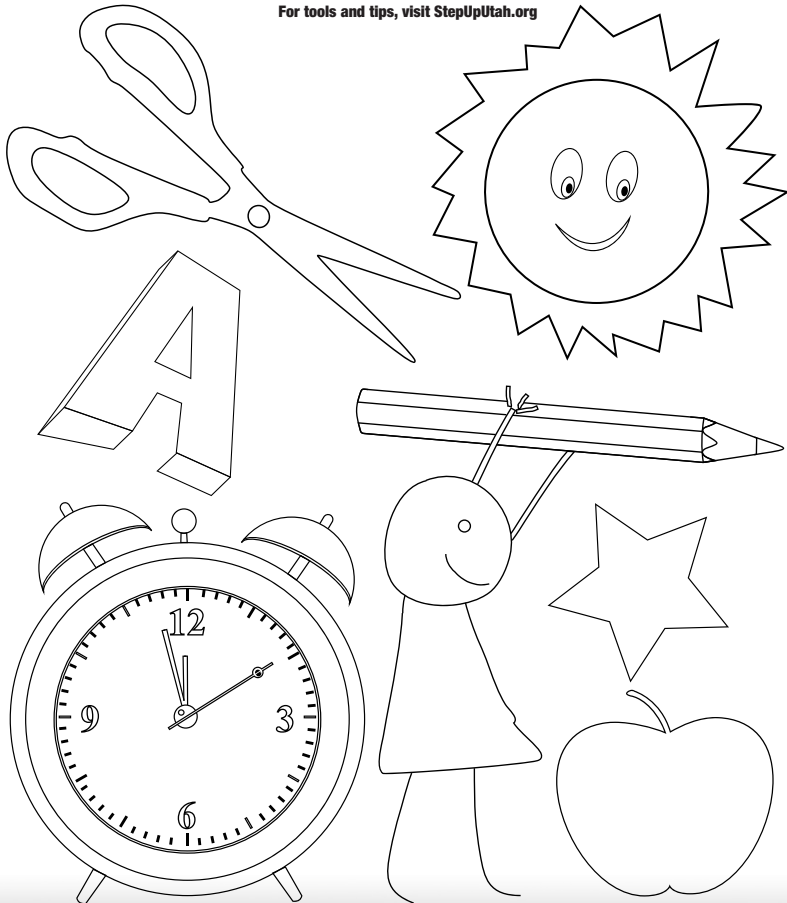
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|-----------|------------------|---------------|
| PILOT | CERTIFICATE | MECHANIC |
| ARCHITECT | HIGHER EDUCATION | TEACHER |
| DREAM | ENCOURAGE | NURSE |
| LEARN | STEP UP | BIOTECHNOLOGY |
| DEGREE | FUTURE | SCIENTIST |



COLOR-BY-NUMBERS



For tools and tips, visit StepUpUtah.org



It's never too early to think about college and what you want to be when you grow up. Get your crayons or colored pencils ready, and follow the numbers as you color in the career ideas below. Or, ignore the numbers and use whatever colors wherever you'd like—maybe you'll be an artist!

- | | |
|-----------|-----------------------------|
| 1. Blue | 5. Green |
| 2. Gray | 6. Red |
| 3. Brown | 7. Free color – you choose! |
| 4. Yellow | |

Glossary of Terms

While preparing for college, you'll come across new terms and acronyms galore. Use this glossary to become fluent in college speak.

- **ACT** (American College Testing Program) A four-part examination designed to measure a student's scholastic development. The test covers English, mathematics, social studies and natural sciences. Many colleges require students to take this test and submit their test scores when they apply for admission. Some colleges accept this test or the Scholastic Aptitude Test (SAT). It is recommended that students take the ACT or the SAT during their junior year in high school and then again as a senior.
- **Advanced Placement Program (AP)** A service of the College Board that provides high schools with course descriptions in college subjects and Advanced Placement Examinations in those subjects. High schools teach the courses and give the examinations to interested students. Those who pass the exams are eligible for advanced placement, college credit, or both.
- **Applied technology college (ATC)** A college that prepares technically-skilled workers in specific occupations that generally do not require an associate or more advanced degree. ATC students can earn certificates that prepare directly for employment in a few months to a little more than a year. Most ATC programs admit all who apply. High school students enroll tuition-free and receive high school credit while qualifying for technical skills.
- **Applied associate's degree** Two-year programs that provide broader knowledge in fields ranging from Biomanufacturing and Computer Information Systems to Dental Hygiene and Digital Media. The in-depth knowledge and skills acquired in an Associate of Applied Science (A.A.S.) degree prepare students for employment in a career track with advancement opportunities.
- **Associate degree's (A.A., A.S.)** Two-year programs that provide the academic foundation for transfer to a four-year bachelor's degree program. Associate of Arts (A.A.) and Associate of Science (A.S.) programs cover the curriculum taught in the first two years of a four-year program of study.
- **Bachelor's degree/baccalaureate (B.A., B.S.)** Four-year programs that provide in-depth, specialized knowledge in a major or field of study. Bachelor of Arts (B.A.) or Bachelor of Science (B.S.) degrees prepare students either for employment in fields from Accounting to Theatre or for further studies.
- **Certificate** Generally one-year programs that lead directly to entry-level employment in a specific occupation such as aviation pilot, diesel mechanic, or respiratory therapist.
- **Community college** A two-year college that serves the residents of a local or regional area. Most of these colleges admit all or most of the students who apply. Some programs, such as nursing, may be more selective. Students receive an associate degree after two years of successful full-time study. Additionally, many technical programs of study are taught at these colleges. Most students who enter general education programs (equivalent to the first two years of a baccalaureate degree program) transfer to a four-year college or university.
- **Concurrent enrollment (CE)** The concurrent enrollment program makes college courses available to eligible high school students during their junior and senior years. Students earn both high school credit and regular college credit, which is recorded on a college transcript.
- **Doctorate degree (Ph.D.)** Provides further training in a more specialized area, in occupations similar to master's or professional degrees.

- **Financial aid** Money awarded to students to help them pay for education. Aid is given as loans, grants, scholarships or work-study. Some forms of financial aid are required to be repaid after graduation.
- **FAFSA** The Free Application for Federal Student Aid is a free financial aid application form used to determine eligibility for need-based federal financial aid. Applications are accepted after January 1. Early application is strongly encouraged. Students should apply during their senior year. Visit FAFSA.gov.
- **Grant** A form of financial aid that does not have to be repaid or earned by working. Grants are usually based on financial need; however, academic merit may also be considered.
- **Loan** A loan is money you borrow and must pay back with interest, so be sure you understand your options and responsibilities.
- **Master's or professional degree** Programs offered at a postgraduate level, usually after earning a bachelor's degree or relevant work experience. Master's degrees prepare students for occupations that include education, engineering and business.
- **Merit-based aid** Financial aid that is dependent on academic, artistic, or athletic merit. This type of aid does not require demonstration of financial need.
- **Need-based aid** Financial aid that is dependent on demonstration of financial need. Most sources of financial aid that are provided by the government are need-based.
- **Pell Grant** Money awarded directly to students by the federal government. Only undergraduate students may receive federal Pell Grants. To apply for a federal Pell Grant and other federal financial aid, fill out the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov.

- **Scholarship** A form of financial aid that does not have to be repaid or earned through employment. Scholarship usually refers to an award based on academic merit; however, scholarships are also awarded for performing community service. Financial need may also be required. The UtahFutures.org Scholarship Search component includes descriptions of many hundreds of financial assistance sources.
- **SEOP/College and Career Plan** Individual student planning that consists of school counselors coordinating ongoing systemic activities designed to help individual students establish personal goals and develop future plans. School counselors coordinate activities that help all students plan, monitor and manage their own learning as well as meet competencies in the areas of academic/learning development, life career development, multicultural/global citizen development and personal/social development.
- **University** An institute of higher learning that offers both undergraduate (associate's and bachelor's) and graduate (master's and doctorate) programs.

- Universities vary considerably in programs offered and in size. Compared to colleges, universities are usually larger, offer more courses and majors, and have more research facilities. Universities may be divided into a number of "colleges," such as the College of Education or the College of Business. Each college has several departments, and each department may offer more than one major.
- **Utah Education Savings Plan (UESP)** Utah's top-ranked, tax advantaged 529 savings plan to help you save for the future cost of college. Opening accounts is free and there are no minimum or ongoing contribution requirements. Save according to your own schedule and budget.
- **Work-study** A federally funded part-time employment program for undergraduate and graduate students. Eligibility is based on financial need. The earnings help students meet a portion of their educational expenses. The federal government subsidizes a portion of the student's salary. This makes it cheaper for employers to hire students who have demonstrated financial need.



Utah Regents' Scholarship: A scholarship within your reach

The Regents' Scholarship is designed to help students be college ready by taking the right classes. All of the requirements for the scholarship must be completed during grades 9-12. Even though you won't apply for the scholarship until your senior year of high school, make a plan now to make sure you take the right classes because taking the right classes equals opportunity. The scholarship is available to Utah high school graduates who enroll in 15 credit hours at one of the following institutions of higher education: Dixie State University, Salt Lake Community College, Snow College, Southern Utah University, University of Utah, Utah State University, Utah Valley University or Weber State University. It can also be used at the following private, non-profit Utah institutions: Brigham Young University, LDS Business College and Westminster College.



Looking for scholarships other than the Regents' Scholarship? Here are some tips to help you succeed.

1. Apply only if you are eligible! Read all of the scholarship requirements and directions carefully to make sure you're eligible before you send in an application. Your application can't win if you're not eligible for the scholarship.
2. Complete the application in full. If a question doesn't apply, note that on the application. Don't just leave it blank.
3. Follow directions. Provide everything that is required. Don't supply things that are not requested — you could be disqualified.
4. Neatness counts. Make several photocopies of all the forms you receive. Use the copies as working drafts to develop your application packet. Always type your application. If you must print, do so neatly and legibly.
5. Make sure your essay makes an impression. The key to writing a strong essay is to be personal and specific. Include concrete details to make your experience come alive: who, what, where and when.
6. Watch out for deadlines. To help keep on track, impose a deadline on yourself that is at least two weeks before the stated deadline. Use this time to proofread your application before you send it off.
7. Before sending your application packet, make a copy of the entire packet and keep it on file in case your application goes astray. Make sure your name (and social security number, if applicable) appears on each page of your application to ensure that nothing is lost.
8. Give it a final "once-over." Proofread the entire application carefully. Be on the lookout for misspelled words or grammatical errors that can give a bad impression. Ask a friend, teacher or parent to proofread it as well.
9. Ask for help if you need it. If you have a problem with the application, call the funding organization and ask questions.
10. Remember, your scholarship application represents you. Your ability to submit a neat, timely, complete application reflects on you. It's the face you're showing to this organization. Take pride in yourself by submitting your best application.

Right Course = College Ready

To earn the Regents' Scholarship you must complete the following courses while in grades 9-12. You will complete most of these courses to graduate from high school anyway, so why not **DREAM** a little bigger and earn a scholarship!

- **4 credits of English**
- **4 progressive credits of Mathematics (At a minimum you must complete Secondary Math 1, Math 2 Math 3 and one class beyond Math 3.)**
- **3.5 credits of Social Science**
- **3 credits of lab-based Science courses, specifically one of each: Biology, Chemistry and Physics**
- **2 progressive credits of the same World Language, other than English, during grades 9-12**
- **To achieve the base award, maintain a 3.0 high school cumulative GPA, maintain a C in core courses & submit an ACT score.**

Paying for college is possible

The FAFSA

While every application process is unique, filling out the Free Application for Federal Student Aid (FAFSA) is a great place for every college-bound student to start. Based on the information you enter into the FAFSA, you can qualify for different types of financial aid, including grants, work-study and student loans.

The best time to do this is between January and April. The earlier, the better! Much of the best financial aid that institutions have to award goes to the students who file the FAFSA by the school's priority filing deadline.

Getting a college education is an investment that will pay back for a lifetime, so don't let finances stand in your way. There are many resources available to help you afford higher education, and the first step is to become informed.

Here are a few suggestions that will help as you explore your options:

- Pay attention to the financial literacy course you take during your junior or senior year in high school.
- Be sure to fill out the FAFSA to find out what kind of financial aid you qualify for.
- Check out available scholarships, grants, work-study programs and loans.
- Visit the college(s) that interests you. Schedule an appointment with a financial aid adviser at the college or university when you plan to visit and have a parent or guardian go with you if possible. Remember to look at colleges in Utah, as going to a college in your state is much more affordable than attending college out of state.

CREDITS

This educational section from the Deseret News' Newspapers in Education program was designed by Amy O'Donnell in partnership with the Utah System of Higher Education and StepUP Utah." The project was under the direction of Cindy Richards, Newspapers in Education director, with special thanks to Gregory Reed, vice president, Member Services and Jenn Earles, branch marketing and community relations manager of Security Service Federal Credit Union.

How Security Service Federal Credit Union can prepare you for college Scholarships:

- Security Service Federal Credit Union provides an annual scholarship program for high school seniors. This year, the Security Service Scholarship Program will award \$50,000 to help 20 deserving young people pursue higher education. Security Service is accepting applications from high school seniors from July 1 to November 1, 2015, for the 2016 scholarship. To find out more and download an application, visit ssfcu.org and click on Membership and then Membership Benefits.

Loans:

- If traditional student loans are not enough to cover the cost of college tuition, check out the Smart Option Student Loan® by Sallie Mae® offered at Security Service Federal Credit Union. To find out more about the benefits of a Smart Option Student Loan® visit ssfcu.org/salliema.

College Workshop:

Security Service Federal Credit Union invites junior high and high school students and their parents to a FREE College Planning Workshop on Saturday, March 28, 2015, from 10 a.m. to 3 p.m. in the Garden Room at Thanksgiving Point, 3003 N. Thanksgiving Way, Lehi, UT 84043.

At the College FUNd Camp, you will learn about the real cost of higher education, discover strategies to pay for college, create a personal budget, and find out which jobs will be in demand in the future.

Plus, enter to win an iPad mini™, \$250 Future Builder CD, and gift cards!

Seating is limited to the first 200 people. ²

**RSVP today at:
1-855-393-0313!**

- 1) Only current junior high and high school students may enter to win. One entry per student. Parent or guardian of child must claim prize. Must be present to win. iPad mini™ is a trademark of Apple Inc.
- 2) Parent(s) must attend with their student(s).

5:30 PM

Hi Mom...
I need money. 🙄

5:35 PM

Check your account.

6:00 PM

Luv u. 😘

When it's time for college, not only do you need to decide how to pay for tuition, you have to plan for all the extras. From dorm décor to late-night pizza deliveries, college kids always need cash. No matter if you're paying for books or buying a bookshelf, we provide the financial resources and easy access to funds to get you through the next four years.

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