



# Financial News for Students

WWW.NAVIGATINGYOURFUTURE.ORG

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**Navigating  
Your  
Financial  
Future**  
*your dream  
your plan  
your future*

Sponsored by  
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## Time Change—November 6

Sunday, November 6, marks the time to “fall back” and change your clocks. Most students use their phones as keepers of all things time related. Just remember to check your cell for accuracy as all phone providers do not automatically update.

## Scholarship Updates

To help you stay apprised of upcoming scholarship deadlines, our newsletter will post information that you may find of interest in funding your postsecondary education.

### High School Students:

First Freedom Student Competition \$2,500

[www.firstfreedom.org](http://www.firstfreedom.org)

### Postsecondary Students:

Elie Wiesel Prize in Ethics Essay Contest \$500-\$5,000

[www.eliewieselfoundation.org](http://www.eliewieselfoundation.org)

Minorities in Government Finance Scholarship \$5,000

[www.gfoa.org](http://www.gfoa.org)

## Thanksgiving = Thanks + Giving

One way to show our thankfulness this holiday season is to help those less fortunate than ourselves. Volunteering for service learning and community service projects can actually help you make a difference and lower your college expenses at the same time.

How? Service Learning Scholarships are offered by many corporations and foundations. Target, Discover, Prudential, and the Phillips Foundation offer scholarships based on community service.

For a comprehensive list with details of each scholarship, please visit:

<http://volunteerguide.org/volunteer/fifteen/community-service-scholarships.htm>



Presents  
of  
Presence:

The best gift  
you can give  
someone is your  
presence and  
your undivided  
attention.



## Black Friday—Cyber Monday

It's that time of year again—when shoppers unite and descend upon the local retailers in search of the most fabulous holiday bargains. Some people cringe at this chaotic display of humanity and prefer to sit quietly at home perusing the Internet for great sales offered on Cyber Monday, November 28. Others purchase the Thanksgiving Day newspaper and carefully plan a strategic map (in great detail similar to stealth military maneuvers) to deals offered on Black Friday, November 25.

Whichever approach you choose, let the following websites assist you with your planning. The websites below provide a heads-up on the shopping action by offering sneak peaks of Black Friday and Cyber Monday ads:

- [www.black-friday.net](http://www.black-friday.net)
- [www.cybermonday.fm](http://www.cybermonday.fm)

**P.S. REMEMBER TO BUDGET ACCORDINGLY!**

## Planning Ahead...

As the holidays approach, college students may find themselves in a pinch financially and need creative ideas for low-cost gifts. The following blog post by a college student offers 101 ways to give gifts without breaking the budget.

<http://thinkingthrough.wordpress.com/2007/09/11/101-gift-ideas-on-a-budget/>

Other ideas: Give your **TIME**—volunteer to babysit for a new mother, cook for a senior adult, clean house, play music for a homebound relative or neighbor. Make coupons for the time you are donating and deliver them in person to see for yourself how something so simple can mean SO MUCH to those who receive it.

Still not sure? Go to your neighborhood Dollar Tree and purchase small baskets to customize with themes:

- Movie lovers: popcorn, DVD, boxes of candy
- Coffee/Tea lovers: mug, variety of coffees or teas
- Gardeners: garden gloves, seed packets or small plant
- Manicure/Pedicure: nail polish, lotion, nail file/clippers