

SAFE Newsletter

StraightTalk® Association for Financial Empowerment

Spring 2015

Creative Ways to Reduce or Avoid Student Debt

It has become common for students and parents to take on huge amounts of debt to fund high education costs. Why? They believe that the graduate's future paychecks will cover the loan payments. Unfortunately, real-world, entry-level salaries do not often meet those expectations. Be sure to investigate your specialty's potential income (www.payscale.com and www.salary.com) so that you can make realistic choices. Then use the following ideas to get your education with little or no debt.

- Take your first two years at a community college and save thousands.
- Work for a company that offers tuition reimbursement. Take one or two classes at a time. You'll earn a living and save for the portion of tuition not covered by your employer so you can be debt-free once you have your degree.
- Work full- or part-time while you study to earn a license to practice a State-certified job. Program classes and exam costs are often very affordable, and saving to pay for them while in high school is a realistic goal. A few examples of license/certification occupations include: real estate sales, home appraisal, financial services, medical or dental technician, and nursing aid. These may be life-long careers or they may serve as excellent stepping stones to higher income jobs.



- Work full- or part-time and take the number of classes you can afford at a local community college. You'll graduate debt free.
- Consider on-the-job-training or joining an apprentice program to learn a lucrative trade or specialty. You might become an entrepreneur offering an in-demand skill or service. It may give you the financial independence and flexibility to pursue a completely different field of study.

FINANCIAL TIP:

There are millions of scholarships available for high school students and for adults returning to college. Research thoroughly, check out local organizations, and do broad, online searches to find them. Apply for everything you believe is appropriate for you!

Call for Volunteers

As part of its mission to provide financial management tools and education throughout the community, SAFE is currently seeking volunteers in order to expand its reach and impact to other organizations. SAFE members are encouraged to contact the organization with any volunteer interest; however, we are specifically looking for members interested in writing content for upcoming newsletters and volunteering as presenters for various workshops and seminars.

In addition, if you are aware of any community group or organization that may be interested in SAFE's financial education programs or funding, please [contact us](#).

Prospective volunteers may call SAFE at 866-854-5577 or email volunteer@financiallysafe.org.

Mission

The mission of SAFE is to provide all members of our community with the knowledge, skills, and tools necessary for financial success throughout all phases of life.

We will achieve this by:

- Supporting educational programs that build personal financial skills and provide a solid foundation for future financial prosperity.
- Acting as a trusted resource for our local community. We will provide financial tools and information that build sound financial knowledge, which will, in turn, improve the financial future of our community.
- Encouraging financial self-sufficiency and good financial judgment for those in all phases of life.

Notification of Annual Meeting

The Annual Meeting of the Board of Directors and the members of SAFE will be held on Thursday, May 28, 2015.

The meeting will be held at 12 p.m. at Corning Credit Union, corner of Ferris and Pulteney Streets, Corning, NY.

Questions?

What do you want to learn more about to build a healthier financial future?

Email us at contactus@financiallysafe.org and tell us what you want to know!

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