

Build a Strong Financial Foundation

Workshops help Crusade families gain money smarts

Could you use financial advice from a reliable expert? Financial literacy is an important feature of our family workshop offerings this year. Starting in September, Crusade families have been getting great tips for practicing good financial habits from our education partners at **Citizens Bank, Home Loan Investment Bank, and Capital Good Fund**. See below for what's coming up!

Citizens Bank is offering a series of eight workshops on the first Wednesday of each month:

- **September 2014: Fundamentals of Banking.**
Describes types of banks, why to use a bank, services they provide, and protection afforded to customers.
- **October 2014: Budgeting for a Better Life.**
Explains why budgets are important, how to create a budget, and how to follow one to accomplish goals.
- **November 2014: Improving Your Credit Score.**
Explains the importance of credit scores, what impacts your score, and what actions you can take to raise it.
- **January 2015: 10 Steps to Digging Out of Debt.**
Helps participants understand their total debt picture and how to develop a plan for digging out.
- **February 2015: Preventing an ID Theft Crisis.**
Explains identify theft, how it occurs, how to prevent it, and what to do if you become a victim.
- **March 2015: Home Buying.**
Provides an overview for prospective home owners, such as how to calculate what you can realistically spend and what types of loans and rates are currently available.
- **April 2015: Going Green, Saving Green.**
Shares the steps you can take in your daily life to live a greener lifestyle and save some green.
- **May 2015: Strategies for Paying for College.**
Helps participants evaluate educational goals and projected costs and identifies ways to pay for college.



Look at all the certificates of high participation we handed out at our **Parent Recognition Night** in June!

We thank **Home Loan Investment Bank** for offering Crusade families five workshops from the FDIC Money Smart Program throughout the month of September. Dozens of Crusade families attended each week to learn from workshop sessions called Bank On It, Check It Out, Setting Financial Goals, Pay Yourself First, and Borrowing Basics.

Capital Good Fund also visited in September to offer a workshop called How to Build and Maintain Your Credit and to introduce its Financial Coaching Plus program.

To learn more about all the workshops that Crusade Family Engagement has designed for you this year, go to the Family Workshops page of our website at www.thecollegecrusade.org and download our Family Workshops catalogue.

**Inspire.
Support.
Believe.**

Thank You:

We are very thankful to these sponsors of our 2014 Believe Breakfast and 25th anniversary celebration:

Founding Sponsor
Citizens Bank

Believe Sponsors
H. Carr & Sons, Inc.;
Nellie Mae Education
Foundation

Support Sponsors
Brown University;
Providence College; RI
Federation of Teachers &
Health Professionals

Inspire Sponsors
AAA Southern New
England; Annenberg
Institute for School
Reform at Brown
University; Center for
Labor Markets & Policy
at Drexel University; Cox
Communications; Delta
Dental of Rhode Island;
Home Loan Investment
Bank; Johnson & Wales
University; Roger Williams
University; University of
Rhode Island; Yarlas,
Kaplan, Santilli, Moran,
Ltd.

Photos from our 2014 summer scrapbook...



A message from the President

Dear Crusade families,

This issue of Cru News emphasizes the importance of understanding the financial aspects of completing a college education. There are many challenges to financing a postsecondary education, and you need to be ready for them long before your child enters college.

Timely planning for all costs and affordability can help ensure that your child will be able to complete a college degree. Understanding the “financial fit” for each college your child is considering is a key to long-term success. FAFSA completion and follow up, analyzing the award letter, and understanding the difference between loans, scholarships, and work-study are also part of the big picture.

Begin your planning and research right away. Consider your resources. Do your research. And remember – a College Crusade scholarship is available to Crusaders who attend any of our state schools or any school that is a member of our scholarship collaborative.

Sincerely yours,

Todd D. Florenty
President & CEO



At left, **Jennifer Bianco** from **Amgen Global Communications & Philanthropy** poses with middle school Crusaders participating in a STEM workshop at **Wheeler Summer Program**.



At right, middle school Crusaders attending **Wheeler Summer Program** collaborate on the editing of a video they storyboarded, shot, and starred in.



At left, high school Crusaders attending our **Crusade Summer Experience** program pose for a photo with the **URI Ram**. From front is **Ninya Prince**. At front is **Ninya Prince**. From left are **Andreia Correia, Angelica Castillo, Nelson Henao, Jehieli Rodriguez, Miguel Rodriguez, Kevin Aldana, Dreana Diaz, Olamide Babalola, Christian Recinos, Myranda Haskins, Anthonia Odunaike, and David Garcia**.

Below left, middle school Crusaders practice their multiplication skills by playing **Math Bingo** in our summer **Math Matters** course. Below right, College Crusade Advisor **Jennifer Rivera** is all smiles with her Crusaders from Slater Junior High School (clockwise from left): **Diandra Monteiro, Omar Trejo, Kevin Suggs, Martha Anusieum, and Luis Nieves**.

STEM Newsbytes

The College Crusade's robotics team, **Elite Machinez**, has started to meet weekly at Brown University. Over the next few months, they will work together to build and program a robot to compete at the statewide **FIRST Tech Challenge** in January!



Dedicated to summer learning

We congratulate these high school Crusaders for completing their 2014 summer programs with the highest levels of participation!

Creative College Essay Writing

Daniel Anselmo	David Garcia
Vanessa Ayala	Leann Letellier
Liliana Barros-DeLaCruz	Steven Penafiel
Annisbel Berroa	Guillaume Pierre
Maria Bolvito	Daniel Ramirez
Jessica Dough	Juan Ramirez
Adrianna Flores	Miguel Rodriguez
	Elisa Tzoc

Choices

Kevin Aldana	Jacqueline Mejia
Kevin Almonte	Gabriela Menjivar
Roberto Cabrera	Jenny Navas
Angelica Castillo	Noel Nunez
Kassandra Chavez	Shafideen Odunewu
Josephina Chulu	Steven Penafiel
Rosalee Cruz	Matthew Pereira
Djovan Davega	Ninya Prince
Manuel Figueiredo	Daniel Ramirez
Luis Flores	Marvin Ramos-Suero
Sonia Gertler	Ana Rodriguez
Segis Gutierrez	Helen Rosales
Isaiah Hamrick	Kevin Santos
Brandon Hernandez	Gianly Suriel
Enshell Koilor	Elisa Tzoc
Michael Luna	Brian Villafuerte
Kylyn Marshall	

Roger Williams University Summer Intensive

Jamie Aguilar	Jessica McMaugh
Kwadwo Armah-Yeboah	Sherley Montes
Nadine Charles	Madaline Moreira
Margareth Cruz	Suelen Moreira
Monrina Dixon	Avia Payne
Vanessa Franco	Leilani Payne
Tiffany Funes	Guillaume Pierre
Maria Giraldo	Arabelis Reyes
Richard Keach	Crystal Reyes
Soria Khiev	Jimmy Rodrigues
Aprielle Kinard	Desiree Roman
Christian Larios	Sabrina Valdes
Donayiza Lopes	Scott Valencia
Jelit Martinez	Renny Vinas

Johnson & Wales Career Exploration

Olaide Ajiboye	Kassielle Ramos
Karla Argueta	Melissa Rodriguez
Monrina Dixon	Ciara Santana
Darius Fernandez	Seeara Singhavong
Nicaury Nunez	Andrew Terrero
Passion Pereira	Tyrelle Townsend

Math Matters (for 9th grade)

Samuel Alriche	Sebastian Pena
Lorena Ariza-Ruiz	Luis Perdomo
Jaylin Bartley	Chrystianne Quezada
Nathania Caouette	Cynthia Ramos
Jonathan Canel	Jzamilex Ramos
Nicholas Cardin	Deane Renfort
Jonathan Carrascoza-Perez	Denise Reyes
Crystal Cordones	Josue Rosso
Carlos Coste	Rochellie Hamilton Tapia
Nelson Goncalves	Headher Tejada-Fiallo
Toryricka Kroeung	Daniel Tinoco
Charles Martinez	Brayan Torres
Gregori Martinez	Casandra Torres
Yazmyrn Mitchell	Abdiel Velasquez
Perla Mora	Arondae Wilson

Ironwill Kids Power Up!

We also congratulate these 36 middle school Crusaders and their families for perfect attendance at our **10-week nutrition workshop** this summer.

Alia Agada	Renedia Louis
Juan Aguilar	Yaire Marquina
Emmanuel Akinbo	Danna Martinez
Elias Amado	Ashley Mayorga
Christopher Batz	Erick Morillo
Mariela Bautista	Genesis Morillo
Massiel Bautista	Jonathan Munguia
Leslie Bonilla	Aniebiet Okon
Yuvi Cambero	Aniekan Okon
Emely Carias	Deynelis Perez
Navelyn Carrillo	Juan Carlos Rodriguez
Erickson Carvalho	Yenedy Rosario
Jonathan Cruz	Amy Salazar
Patrick Feliz	Luis Sosa
Erandi Godinez	Ricardo Suchite
Kendra Gudiel	Genesys Taveraz
Nataly Gudiel	Juliana Xiong
Marcos Larancuent	Makayla Xiong

Say hello to:

Our New Advisors!

Crusaders, is your school listed below? If it is, you have a new College Crusade Advisor this year. Make sure you stop in soon and say hello.



Joshua Flanagan

Shea High School



Brittany Njie

E-Cubed Academy
Davies Career Tech High



Nichelle Orel

Woonsocket High School



Genesis Torti

Cranston High School East
Paul Cuffee High School



Monsurat-Elisabeth Ajasa

Roger Williams Middle School



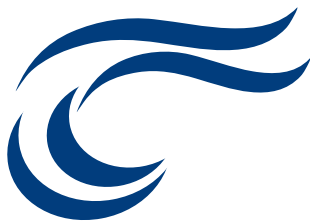
Ana Rodriguez

Segue Institute for Learning



Oscar Zorrilla

Gilbert Stuart Middle School



THE COLLEGE CRUSADE
OF RHODE ISLAND

Inspire. Support. Believe.

134 Thurbers Avenue
Providence, RI 02905

Crusade Family Newsletter
Fall 2014

NON-PROFIT ORG
US POSTAGE
PAID
PROVIDENCE, RI
PERMIT #1985

Return Service Requested



High school Crusaders pose with their awards for high participation at **RI GEAR UP Day at the State House** in June. At left are **Todd Flaherty**, College Crusade president & CEO, with **Jennifer Wood**, chief of staff for the Lt. Governor's office. At right are **Paul E. Moran**, College Crusade board chair, with **William Formicola**, senior VP for operations and director of RI GEAR UP.

Please keep us notified

Have you changed your address or phone number, or has your Crusader changed schools? Call (401) 854-5500 or write to info@thecollegecrusade.org.



Thanks to our major supporters!

