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.

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](http://www.thecollegecrusade.org) and download our Family Workshops catalogue.
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,

President & CEO

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,

President & CEO

Photos from our 2014 summer scrapbook...

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

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

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

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
Vanessa Ayala
Liliana Barros-DeLaCruz
Annisbel Berrua
Maria Bolvito
Jessica Dough
Adrianna Flores

David Garcia
Leann Letelier
Steven Penafiel
Guillaume Pierre
Daniel Ramirez
Juan Ramirez
Miguel Rodriguez
Elisa Tzoc

Math Matters (for 9th grade)

Samuel Alriche
Lorena Ariza-Ruiz
Jaylin Bartley
Nathania Caouette
Jonathan Canel
Nicholas Cardin
Jonathan Carrascoza-Perez
Crystal Cordones
Carlos Coste
Nelson Goncalves
Toryricka Kroeung
Charles Martinez
Gregori Martinez
Yazmynn Mitchell
Perla Mora

Johnson & Wales Career Exploration

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

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.

Shea High School
Joshua Flanagan

Woonsocket High School
Brittany Njie

Segue Institute for Learning
Monsurat-Elisabeth Ajasa

Roger Williams Middle School
Ana Rodriguez

Gilbert Stuart Middle School
Oscar Zorrilla

Roger Williams University Summer Intensive

Jamie Aguilar
Kwadwo Armah-Yeboah
Nadine Charles
Margareth Cruz
Monrina Dixon
Vanessa Franco
Tiffany Funes
Maria Giraldo
Richard Keach
Soria Khiiev
Aprielle Kinard
Christian Larios
Donayiza Lopes
Jelit Martinez
Jessica McMaugh
Sherley Montes
Madaeline Moreira
Suelen Moreira
Avia Payne
Leilani Payne
Guillaume Pierre
Arabelis Reyes
Crystal Reyes
Jimmy Rodrigues
Desiree Roman
Sabrina Valdes
Scott Valencia
Renny Vinas
Renedia Louis
Yaire Marquina
Danna Martinez
Ashley Mayorga
Errick Morillo
Genesis Morillo
Jonathan Munguia
Aniebiet Okon
Aniekans Okon
Deynelis Perez
Juan Carlos Rodriguez
Yenedy Rosario
Amy Salazar
Luis Sosa
Ricardo Suchite
Genesys Taveraz
Juliana Xiong
Makayla Xiong

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

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.