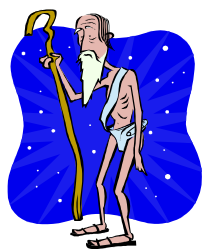
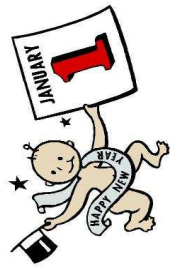


THE BUZZ



ADVANCING FUTURES BURSARY PROGRAM JANUARY 2012 EDITION

IMPORTANT REMINDERS!

Dropping a class:

Advancing Futures needs to know if and when you drop a class, ESPECIALLY if you drop down from full-time enrollment to PART-TIME enrollment. Your enrollment status determines the amount of your monthly living expense payment. Just send an e-mail or make a quick call to your coordinator (you can find their contact information on the next page).

Living Expenses:

By now many of you have received your monthly living allowance, childcare and supply cheque. If you haven't, or you're wondering where to get it, check on your final approval letter. On the bottom it will tell you when and where to pick it up. Remember: Institutions will NOT release cheques until the second last business day of the month.

Award Extensions:

If you wish to continue through the spring or summer term (May-June / July-August), you must submit proof of enrollment along with tuition and book costs by **March 15, 2012**. If you are unable to submit these documents on time due to school processes, call your coordinator and let them know!!

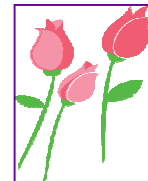
New Year, New Term

Welcome back everyone!

We know it can be hard to shake that nice cozy coma too much turkey can give you, but it's time to hit the books!

We just want to wish all of our fabulous students a great new year and success in school. We know you can do it!

Just think....only four more months and Spring will be here!!!



New Coordinator Alert!!

Please join us in welcoming Jacqueline Oker to the AFB team as a new AFB coordinator. She will be joining Shelly in our Edmonton office.

Jacqueline has most recently worked as an Intake Caseworker and Child Protection Worker. Jacqueline graduated from the University of Victoria with her Bachelor of Social Work in 1999.

She will be starting on January 3rd.

WELCOME JACQUELINE!

Did you know...2012 is the YEAR OF THE DRAGON?

According to the Chinese Zodiac, you are considered a dragon if you were born in the following years:

1904 * 1916 * 1928 * 1940 * 1952 * 1964 * 1976 * 1988 * 2000

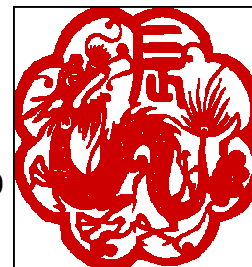
Characteristics of someone who is a dragon include:

Flexible * Brave* Conceited* Passionate* Quick Tempered

It is said that "dragons" make good:

Engineers* Lawyers* Salespeople* Politicians* Architects

Chinese New Year starts on January 23rd and will last 15 days!



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310-0000 FIRST

FAX: (780) 644-6905

Advancing.Futures@gov.ab.ca

Or e-mail your coordinator at:
shelly.kowalewich@gov.ab.ca

lindsay.mckerness@gov.ab.ca

kari.castle@gov.ab.ca

*If there is anything you
would like to see featured
in the newsletter, please
let us know.*

*E-mail suggestions to
Advancing.Futures@gov.ab.ca*

*Or, if you have an update
or story you would like
published, send it our
way!*

Top 10 New Year's Resolutions (and other fun facts)

- 1) Get in Shape 2) Eat Healthier 3) Get out of debt 4) Stop smoking
- 5) Start budgeting 6) Get a new job 7) Spend more time with family
- 8) Save or make more money 9) Get organized 10) Give more

- About 40 to 45% of American adults make one or more New Year's resolutions each year.
- The following statistics reveal how many of these resolutions are maintained as time goes on:
 - Past the first week: 75%
 - Past two weeks: 71%
 - After one month: 64%
 - After six months: 46%



BUDGETING 101

Brought to you by:



All successful money management starts with a budget. If you're of a goal-setter or planner type of money personality, then budgeting may be natural to you. Many of us may be more accurately described with a spontaneous type of money personality, and budgeting will require a bit more work and focus. Not to worry, there are lots of FREE tools to help us budget!

A simplified monthly budget is available from Gail Vaz-Oxlade's (from the hit TV show 'Til Debt do us Part) website. This budget not only accounts for your monthly fixed and variable expenses, but also compares your expenses to recommended "healthy" spending amounts. Gail's Budget worksheet also breaks down your monthly budget into weeks. If you stick to only spending within your weekly limits, you will find yourself saving money and living with a little less money stress. BONUS!

Check it Out! http://www.gailvazoxlade.com/resources/interactive_budget_worksheet.html

Because we all know....Money don't grow on trees!

