



# the Buzz



ADVANCING FUTURES BURSARY PROGRAM OCTOBER 2011 EDITION

 Happy Halloween! 

## I SCREAM, YOU SCREAM, WE ALL SCREAM FOR...DIRECT DEPOSIT?

The *Advancing Futures* bursary program is moving to a direct deposit system in early 2012!

As a result **ALL** *Advancing Futures* students will be required to fill out and return the form attached to your October living allowance cheque.

All forms must be received by October 31, 2011.

**Please note that Direct Deposit will be MANDATORY for all students.**

If you do not currently have a bank account you will be required to have one in order to receive funding from *Advancing Futures*.

Questions? Call your program coordinator at 780-415-0085

## Wanna hear something really **SCARY**?

It's that time of year when just as you are getting over one sickness, another one bites....and to make matters even worse, that health care plan you paid for at your school might not cover the antibiotics you need to get better. Even worse...you don't have a health plan through your school! Well, take a look at this:

Alberta Blue Cross Non-Group Coverage can help with the medical costs that your school plan doesn't cover. What's even better? Based on a typical single student's income (under \$20,970 for the year) you could be eligible for premium subsidy!

For more information, you can call toll-free by dialing 310-0000 and then 780-427-1432.

You can also check out their website at:

[www.health.alberta.ca](http://www.health.alberta.ca)



Like what you see?



Get more great money-savvy tips on their website at [www.momentum.org](http://www.momentum.org).

You can also sign up to receive their monthly newsletter!

What's even better? They offer FREE workshops for YOUTH in Calgary!

Check out the workshop schedule online, e-mail [info@momentum.org](mailto:info@momentum.org) or call 403-204-2694 and ask about the Youth Fair Gains Program!

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BURSARY PROGRAM  
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FAX: (780) 644-6905

[Advancing.Futures@gov.ab.ca](mailto:Advancing.Futures@gov.ab.ca)

You may also e-mail your program coordinator directly  
[Shelly.Kowalewich@gov.ab.ca](mailto:Shelly.Kowalewich@gov.ab.ca)  
[Jena.Bober@gov.ab.ca](mailto:Jena.Bober@gov.ab.ca)  
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*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](mailto:advancing.futures@gov.ab.ca).*

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

1st Edition – Brought to you by Momentum

GIVE YOUR MONEY...



**7 BIGGEST MONEY WASTERS**

1. ATM Fees – Once the ATM's and your own bank's fees are taken into account using another bank's or a no-name ATM can cost you around \$5 per withdrawal. Many people make five unnecessary withdrawals from such ATMs a month— that's the equivalent of half a tank of gas!

2. Lottery Tickets – Did you know that you have a better chance of being struck by lightning than winning the lottery? North Americans bought \$70 billion worth of lottery tickets last year. Only \$38 billion was awarded in prizes.

3. Gourmet Coffee – Anyone that's attended our Budgeting workshop has calculated how much a \$5 latte per day adds up to over the year—a whopping \$1825. Now, how about trading in your daily latte habit for a nice espresso machine and putting the remainder towards that long coveted goal—\$0 credit card balance, vacation, home renovations, down payment, etc..

4. Infomercials – This \$400 billion industry sure knows how to tempt us with cheap impulse purchases. Most of these turn into a dust-gathering, shelf-hogging, goodwill giveaways in no time at all. Save yourself the multiple \$19.95's that would have been spent on these impulse purchases and put the money towards something you really want.

5. Brand-Name Groceries – Check labels! Brand name groceries with the identical ingredient lists to their no-name counterparts can often cost twice as much.

6. Unused Gym Memberships – Sure, it may cost you a lump sum up front to cancel a membership, but once you do the calculation of how much money you're going to save over the duration of the contract you are likely be walking away a winner.

7. Bundled Services – Check your cable and phone usage against the actual package that you have. Don't pay for 500 channels if you're only watching the same 10, or cell phone airtime that you never use.

**HOW TO... ROAST PUMPKIN SEEDS**



1 1/2 cups pumpkin seeds

2 tsp. melted butter or olive oil

salt to taste

Options to Taste:

garlic powder    cayenne pepper

seasoning salt    Cajun seasoning blend

Preheat oven to 300° F.

Run the seeds under cold water to clean off any pulp. Set them on a paper towel to absorb any excess moisture. Toss pumpkin seeds in a bowl with the melted butter or oil and seasonings of your choice. Spread pumpkin seeds in a single layer on baking sheet. Bake for about 45 minutes, stirring occasionally, until golden brown.

**Did you know...?**

The ancient Celts thought that spirits and ghosts roamed the countryside on Halloween night.

They began wearing masks and costumes to avoid being recognized as human. That's why we wear costumes at Halloween!