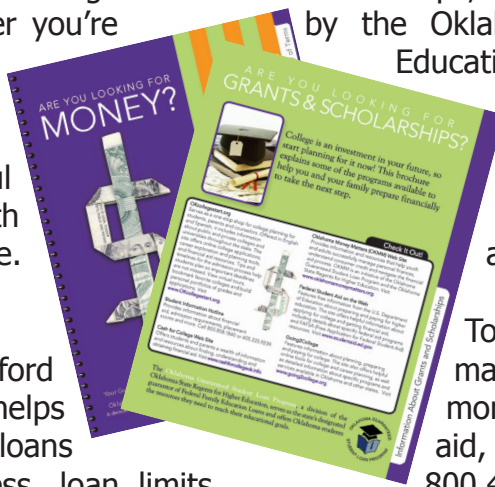


**OGSLP Offers College Planning Publications**

Do you know a student about to enter college? Are you talking to clients about the value of higher education? Trying to teach an entire high school class about financial aid? Whether you're a parent, community partner, teacher or counselor, the Oklahoma Guaranteed Student Loan Program (OGSLP) can provide these useful resources to help you educate youth and adults about paying for college.

**Are You Looking for Grants & Scholarships?**

This brochure outlines Oklahoma grants and scholarships, most of which are administered by the Oklahoma State Regents for Higher Education. The publication also highlights programs and resources that help families find cash for college, including need-based financial aid, state scholarship programs and specialized financial aid.



**Are You Looking for Money?**

This booklet about Federal Stafford and Federal PLUS loans helps families understand the types of loans available, the application process, loan limits, federal interest rates and the repayment process. (Also available in a condensed brochure.)

To order a supply of these materials, call 405.234.4297. For more information about financial aid, call OGSLP's borrower hotline at 800.442.8642 (toll-free).

**Avoid the Holiday Ho-Hum: Get a Jump on Gift-Giving**

Do the holidays leave you (and your bank account) feeling a little ho-hum? Are you still paying for the cheer you spread last year? It's never too late to make positive changes that maximize your gift-giving budget. Consider these ideas to help you get a jump-start on the upcoming season.



**Put a policy in place.** Did last year's spending get out of control? Talk with friends and relatives about this year's gift-giving policies. Consider trading names, setting a per-person price limit, buying for the kids only, giving all homemade gifts, donating to charity instead of buying gifts or simply organizing a gift-free potluck family dinner.

**Pile up your dough.** We all have a tendency to splurge more during the holidays. Start saving now to spare yourself the headache of charging your shiny parcels and packages. Put aside only \$5 a day until Thanksgiving, and you'll have about \$300 extra to spend during the holidays!

**Don't wait.** Avoid the hustle and bustle by shopping now. Make it a habit to shop for holiday gifts year-round, looking for the perfect gift at the perfect price.

# Asset\$

Tips of the Trade

## Driving Decisions

Tired of seeing those dollar signs add up at the pump? Wish you had a zippy little economy car or hybrid instead of that gas-guzzler? Many consumers are making the switch to more fuel-efficient vehicles to cut down on gas costs and reduce their environmental impact. Financially speaking, is the decision to ditch your current car right for you? The following questions can help you figure it out.



**Is it worth having a car payment?** Is your current vehicle paid for or nearly paid for? If so, you might want to reconsider buying another car just to save on fuel. Not making a monthly car payment will save you more money than better fuel economy. If you have your heart set on a more fuel-efficient model, make a monthly “car payment” to your savings account and use the cash to help purchase one when your current ride is no longer reliable.

**Will trading put you in a better financial position?** SUVs and trucks aren’t selling like they did a few years ago. Do you owe more for your vehicle than it’s worth in trade? Will the cost of trading for an energy efficient car really be worth the gas mileage savings? Check out the “Is It Worth Trading in Your Gas Guzzler?” calculator at [www.edmunds.com](http://www.edmunds.com) before you decide to sell. Depending on the make and model, it may take years to break even or actually save money!

Replacing your car isn’t your only option to ease the pain at the pump and be friendlier to the environment. Small driving and maintenance changes can have a big impact. Cut back on driving or consider carpooling. Check your tire pressure and air filter often, and slow down; driving 70 mph instead of 60 is like spending an extra \$.54 per gallon at today’s prices. Clean out your cargo area or truck bed to reduce extra weight, which requires more gas.

## Did You Know?

Approximately 53% of all new job openings in the 2004-2014 decade are projected to be filled by workers with education beyond high school.

Pathways to College Network

## Value-Added

Resources for Your Financial Future

What’s new in federal financial aid? Check out [www.ogslp.org](http://www.ogslp.org), the Oklahoma Guaranteed Student Loan Program’s (OGSLP) Web site, to find out. As the state’s designated guarantor for Federal Family Education Loan Program (FFELP) loans, OGSLP provides students, parents, schools and lenders up-to-date federal financial aid resources and information. Students and families can find answers to questions about grants, scholarships and federal student loans, plus essential college-planning tips and resources.

The site offers student loan borrowers numerous tools, including repayment calculators and monthly budgets, and provides borrowers tips and links to additional resources to help them successfully manage their student loans.



OGSLP’s school and lender customers can easily locate publications and forms, review legislative updates and access current and past versions of *Online News*, a monthly industry newsletter published by OGSLP.

Whether you’re a student, borrower, school or lender, [www.ogslp.org](http://www.ogslp.org) offers beneficial resources for you. Visit the OGSLP Web site today!

# The OKMM AmeriCorps Connection

## for Site Supervisors:

### How Can We Help You?

Are you in the process of putting together a financial literacy course for freshman orientation? Were you commissioned to design a budgeting brochure for college students and their parents? Are you working with other campus or organizational departments to develop a presentation about managing credit? We can help!

As you know, OKMM's AmeriCorps program is one of many services we provide to campuses and community organizations. Check out the list of free OKMM services below and call your Outreach Coordinator today to explore the variety of ways we can assist you. We...

- offer money management tools for freshman orientation classes.
- provide instructional materials for campus workshops.
- create publications you can share with students and families.
- develop personal finance content for Web sites and newsletters.
- provide educational resources for community financial aid events.
- share research in financial literacy data and trends.
- connect you with financial education providers in your service area.

## for Members:

### AmeriCorps--The Resume Booster

Sure, the \$1,000 Education Award is a nice reward for all of your hard work as an OKMM-EAP member, but did you know your service in the program could help set you apart from others when seeking employment? Here are some tips for using your experience in OKMM-EAP to boost your resume and portfolio.

**Focus on service.** OKMM-EAP membership can be presented many ways; focusing on the community service aspect is especially beneficial. Companies often seek to hire employees who are engaged in their communities and are socially responsible citizens.

**Highlight skills.** Be proud of the credentials you've developed as a member. Skills like public speaking, organization and teaching are desirable in almost every career.

**Recruit braggers.** We all need someone to brag about us to others. Ask your Site Supervisor to write a letter of recommendation on your behalf. OKMM staff will also send a letter and certificate detailing your activity once you complete your term of service. Consider adding these to your portfolio of other college and career accomplishments.

## Summer Workshop Highlights

OKMM staff taught an interactive workshop about consumer credit and financial aid at East Central University's Summer Math and Science Academy for high school juniors and seniors.

OKMM staff partnered with Southeastern Oklahoma State University to provide financial literacy education to incoming freshmen during three fall preview camps.

OKMM partnered with Rose State College's EmPower Program to provide basic budgeting and savings information to program participants on several occasions.



## Women's Financial Conference "Do It Herself: A Journey to Financial Freedom"

Don't miss **Do It Herself: A Journey to Financial Freedom**, a personal finance conference created for women, by women, focusing on investing, budgeting, debt reduction, identity theft prevention, retirement planning, and career-building skills, such as resume development and interviewing techniques.

**Do It Herself** will be held in Oklahoma City on Oct. 10 from 8:30 a.m. to 4:00 p.m. at the Clarion Meridian Convention Center. The featured speaker is Marcia Brixey, founder of Money Wise Women Educational Services. Tickets are \$10 and include lunch. If you're a Tinker Federal Credit Union member, your registration is free!



For more information, visit [www.KnowWhatCounts.org](http://www.KnowWhatCounts.org) or call the Oklahoma Society of CPAs at 800.522.8261, ext. 3806.

## Financial Education in Oklahoma Conference- "Innovations in Practice"

The **5th Annual Financial Education in Oklahoma Conference**, sponsored by the Federal Reserve Bank of Kansas City, Oklahoma City Branch in conjunction with the Oklahoma Jump\$tart Coalition, will be held on Oct. 30th in Oklahoma City. The conference will offer an opportunity for local financial education service providers and stakeholders to expand their understanding of programs currently offered in the state. Sessions will explore innovative policies, programs and delivery methods that can expand and support Oklahoma's financial education network.



Online registration and additional information are available at [www.kansascityfed.org/finedu](http://www.kansascityfed.org/finedu). Resource materials, continental breakfast, lunch and refreshments are included in the \$45 registration fee. All registrations must be received by Oct. 17.

**If you'd like to post information on OKMM's *Bottom Line Bulletin Board*, e-mail your news and pictures to [oklahomamoneymatters@ogslp.org](mailto:oklahomamoneymatters@ogslp.org)**