

# TEEN TALK

The Official Newsletter of the HACG Scholar



## HACG SCHOLARSHIP APPLY TODAY!

Visit [hacgscholar.org](http://hacgscholar.org) for more information!

The Housing Authority of the City of Goldsboro Scholar Program is excited to announce that again this year we will be awarding scholarship support to qualified students living in HACG subsidized housing. These scholarships are currently available to graduating seniors that plan on pursuing their education at a trade school, community college or four-year university. **Applications will be accepted through April 15, 2020.**



**HACG SCHOLAR COLLEGE WEEK**  
**OCTOBER 21ST - 24TH**  
**JOBS PLUS CENTER (SEE DETAILS INSIDE)**

## TRAINING PROGRAM

Job Corps is the nation's largest and most comprehensive residential education and job training program for at-risk youth, ages 16 through 24. Private companies, state agencies, federal agencies, and unions recruit young people to participate in Job Corps, where they can train for and be placed in jobs.

Job Corps offers hands-on training in more than 100 career training areas, including: automotive and machine repair, construction, finance and business services, health care, hospitality, information technology, manufacturing, renewable resources, and many more. [www.jobcorps.gov](http://www.jobcorps.gov)



Follow on social media for more upcoming events, scholarships, and resources!

# Checklist for a Great School Year:

- ✓ Check in with your guidance counselor – Guidance counselor help students with academic and personal issues. They also assist students in applying to college & entering the workforce.
- ✓ Agenda – note deadlines, due dates, test, track homework , and other important needed reminders.
- ✓ Time management – if you finish early in the classroom begin homework or study.
- ✓ Study Routine- Studying can be a challenging responsibility; however you can improve your study habits by making minor adjustments. Establishing a routine for an hour, take a break ( ideal break time 15- 20 minutes,) location, location, location, study in different environments such as Jobs Plus office, great lighting, , library – quiet zone, bedroom – less interruption, kitchen – closer to the snacks. Studying may reduce stress at test time and pop quiz time. It is also a technique that requires perseverance, preparation and trial and error.
- ✓ Keep stress levels down – prepare for the next day, get adequate rest!



*You're never too young to save, open a kids account at a bank, don't get high interest credit cards, monitor your credit score – don't let mom, aunt or cousin put things in your name, if you work or received money gifts put at least 10% of your money in a savings account!*



## MONEY CORNER

**Asset** – An item with economic value, such as stock or real estate.

**ATM** – Stands for “automated teller machine,” a machine that lets bank customers perform basic transactions, such as deposits and cash withdrawals.

**Budget** - A plan that outlines what money you expect to earn or receive (your income) and how you will save it or spend it (your expenses) for a given period of time; also called a spending plan.

**Checking account**- An account at a bank (sometimes called a share draft account at a credit union) that allows you to make deposits, pay bills, and make withdrawals.

**Co-signer** - An individual who signs a loan, credit account, or promissory note of another person as support for the credit of the primary signer and who becomes responsible for the debt obligation.

**Debt** - Money you owe another person or a business.

**Direct deposit** - Money electronically sent to your bank account, credit union account, or prepaid card.

**Federal minimum wage** - The lowest national wage as established by law in the Fair Labor Standards Act (FLSA)

**Interest** - A fee charged by a lender, and paid by a borrower, for the use of money. A bank or credit union may also pay you interest if you deposit money in certain types of accounts.

**Savings account** - An account at a bank (sometimes called a share savings account at a credit union) used to set aside money and that pays you interest.



## GETTING TO KNOW...



*Ayisha Razzak-Ellis*  
*Jobs Plus Assistant Director*

Started at Jobs Plus October 8, 2018, and states, "The best part about working with Jobs Plus is meeting new people and helping them overcome barriers to reach their goals!"



Married with 2 step-children ages 23 and 15.

Loves Sushi, her family, and reading. Favorite colors are yellow and orange.

Advice she would give her 17 year old self--- Live life to the fullest, learn as much as you can, what you like now will change, go with the flow, and always believe in yourself!!!



## VOLUNTEER OPPORTUNITY

### *Teen Advisory Board*

Do you have ideas about events that you would like to see in your community? Do you want to help improve your surroundings? Are you interested in helping others, especially the elderly and young residents?

If you answered yes to either of those questions, you would be a good fit for our Teen Advisory Board/Council. We are looking for teen's ages 14 to 18 who want to make an impact on their community and the lives of others.

Please call @ 919-735-4226 ext. 1406 or email [aellis@hacg.org](mailto:aellis@hacg.org).

The first meeting will be held on **December 11th @ 5pm @ the Jobs Plus Center.**

★ **OCTOBER IS NATIONAL BULLYING PREVENTION MONTH**  
★ **- UNITY DAY -**  
★ **WEDNESDAY, OCT 23, 2019**  
**(WEAR ORANGE)**

## UPCOMING EVENTS:

### *College Week: October 21st-24th*

Are you thinking about going to college in the next 1, 2, or 3, years? Are you still unsure of what you want to do when you grow up?

College week is perfect for you, so come and join us at the Jobs Plus office for food, fun, and information.

#### **Monday 21st @ 7:30 am:**

Enjoy a hot meal to start your day and week off right!

#### **Monday 21st @ 4:30pm**

Not sure about what you want to be, come let us help you do some research.

#### **Tuesday 22nd @ 4:30pm:**

Complete free applications and chat with a guidance counselor.

#### **Wednesday 23rd @ 4:30:**

Create Vision Boards to put your hopes, dreams, and goals in one place, and enjoy some snacks!

#### **Thursday 24th @ 4:30pm:**

Learn about saving, budgets, grants, and loans, also enjoy snacks and maybe more on us!



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