

# College Bound



[www.capcomfcu.org](http://www.capcomfcu.org)



College Bound

Every day we see the challenges parents face as they prepare for their children's college selection and admission, as well as tuition, room and board and other necessary expenses. In response to this growing concern, we have created College Bound, a unique program with comprehensive products, services and resources designed to support parents and students as they prepare for college.



## Young Adult Products and Services

### Young Adult Checking\*

No minimum balance requirements, free checks for life (limited styles) and overdraft options. Free VISA® Debit Card and unlimited free ATM access anywhere in the world.

### Young Adult VISA

For credit-qualified members age 18 and up. The low limit is perfect for emergencies.

### iDeposit-24

Make deposits from any Internet-ready computer and have immediate access to your funds. Some limits and restrictions may apply.

### Car Buyers Helpline††

Our exclusive car buying service will negotiate the best price on a new or used car for you.

\*Young Adult Members age 15 to 17 must have a parent or guardian as a joint owner. The Credit Union will reimburse members with a Young Adult Checking Account (ages 15-22) for any ATM surcharge or transaction fee.

††Credit Union will not be held liable in relation to any car buying information or advice provided by Car Buyers Helpline. Car Buyers Helpline is a subsidiary of CCFCU.

### Touch-24

Our 24-hour, automated phone teller, Touch-24, is available anytime. Choose voice-activated audio prompts or a touch-tone menu to perform account inquiries, transfers, check requests and other tasks. You can even access information about current rates and hours. For a list of menu options, visit our website, stop by any branch or call to request an information guide.

Touch-24 (518) 458-8689

Touch-24 Toll Free (800) 634-2340

### Connect-24

View account balances, history, check copies and statements. Conduct transfers, including account to account transfers; make loan payments; view Credit Union VISA® transactions; view or print canceled checks and more. Once an Associate has completed the setup, visit the Connect-24 login found on our home page. Enter your Credit Union Account Number and password.



### Mobile Banking\*

Access your account using your hand-held wireless device. Manage your money anytime, anywhere with our free downloadable iPhone App and access to our mobile web solution at [www.capcomfcu.mobi](http://www.capcomfcu.mobi). Enjoy real-time access to your account history and transactions.

\*Data charges may apply. Check with your wireless carrier.

### FAFSA Form Preparation

The Free Application for Federal Student Aid (FAFSA) is the form used by virtually all two- and four-year colleges, universities and career schools for the awarding of federal student aid and most state and college aid. Need help filling out the FAFSA? Contact CAP COM Financial Services to make an appointment to have us do it for you, and for a low fee, get the help you need with this complicated form.

### Finding the Funding

We offer a selection of loans to meet the needs of parents and students alike.

### Academic Advantage Loan

Up to \$50,000 for education expenses.\*

### Home Equity Loans

Use the equity in your home to access the money you need.\*\*

### Scholarship and Award Programs

Our long-standing commitment to the youth of our community is demonstrated by the establishment and continued growth of our young adult scholarship and award programs.



#### *The \$2,000*

#### *Art Goedeke Scholarship*

For students (under age 25) who are planning to pursue a degree in computer science and/or information technology.

#### *The Making a Difference Awards*

Awards are given to high school students who have made a difference in their communities.

#### *The Weidner "Ed" Davis Scholarships*

\$2,500 scholarships are awarded annually to 15 students. Members (through age 25) who are graduating high school seniors or are pursuing an undergraduate degree are eligible to apply. Selection is based upon review of a submitted essay.

\*This loan may be tax deductible; check with your tax consultant to determine eligibility.

\*\*May also be tax deductible.

### Helpful Resources

#### Applying for student aid:

[www.federalstudentaid.ed.gov](http://www.federalstudentaid.ed.gov)

#### Free Application for Student Aid (FAFSA):

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

#### Estimate of eligibility for student aid:

[www.fafsa4caster.ed.gov](http://www.fafsa4caster.ed.gov)

#### Resources to help students and parents with the college process:

[www.nasfaa.org](http://www.nasfaa.org)

#### Scholarship search:

[www.fastweb.com](http://www.fastweb.com)

#### Preparation guidance for post-secondary education:

[www.knowhow2go.org](http://www.knowhow2go.org)

#### Planning guides and tips:

[www.offtocollege.com](http://www.offtocollege.com)

#### College financing, scholarships, grants, loans and college aid:

[www.saystudent.com](http://www.saystudent.com)

#### College campus information, news and events:

[www.saycampuslife.com](http://www.saycampuslife.com)

#### Financial aid, money management information:

[www.mappingyourfuture.org](http://www.mappingyourfuture.org)

#### Common Application

[www.commonapp.org](http://www.commonapp.org)

#### SUNY Application

[www.suny.edu/student/oas/welcome.do](http://www.suny.edu/student/oas/welcome.do)

#### Universal Application

[www.universalcollegeapp.com](http://www.universalcollegeapp.com)

#### US Dept of Education website to consolidate Federal Loans

[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

#### College Planning & SAT Testing Information

[www.collegeboard.com](http://www.collegeboard.com)

#### ACT Testing Information

[www.act.org](http://www.act.org)

## College Admissions Consulting Services

Professional college admissions counseling services through **admissions1 educational consultants** are now available to our members at a reduced rate.

Professional advisors Mimi Hajjar and Allison J. Schultz are available to help parents and students navigate the entire college selection and admissions process. Services include essay writing workshops, two-hour consultations and a comprehensive package of college admissions consulting services.

### Admissions Counseling Services include:

- Educating parents and students on the entire application process.
- Reviewing standardized test options and your child's senior year course selection.
- Developing a list of appropriate schools based on the student's profile.
- Development of an application timeline.
- Assisting your child with the shaping and editing of his/her college essay.
- Comparing and contrasting all offers of enrollment and financial aid once your child is accepted.
- Much more!

## College Knowledge

### College Planning Workshops

### Essay Writing Workshop

This workshop is presented by college admissions professionals from **admissions1 educational consultants** at a reduced rate for our members and concentrates on key elements to writing a successful essay.

### Free College Planning Workshops

### College Prep Workshop

A guide to choosing the right school, applying for college, completing the college interview process and finding scholarships geared toward high school sophomores and juniors.

### College Admissions Workshop

This workshop for high school seniors provides information on the college admissions process, tips on applying for scholarships and completion of the FAFSA application form.

### College Experience Workshop

High school seniors learn what to expect in their first year of college, along with available college funding options and Credit Union accounts.

### brass Magazine

A magazine about money written especially for young adults. Check it out online at <http://capcom.brassmagazine.com>

### Our purpose is to benefit every member, every time, every day.

At CAP COM our vision is to be a sought after financial institution whose unbridled commitment to its members and community will be unmatched by anyone. Our purpose is to benefit every member, every time, every day. This unique philosophy is the cornerstone of why "Our service says it all!"



# workshops

**Juniors:**  
March – College Prep

**Seniors:**  
March – College Experience  
Summer – *admissions1* Essay Writing  
Fall – *admissions1* Essay Writing  
October – College Admissions

visit schools

Graduation

SUCCESS!



# START

send out transcripts

pursue scholarship opportunities

### Test Acronyms

- ACT= American College Test
- SAT= Scholastic Aptitude Test
- PSAT= Preliminary Scholastic Aptitude Test
- AP= Advanced Placement

## SOPHOMORE YEAR

- Complete a "College Aid Overview" with CAP COM/CCFS if not completed in freshman year
- Keep studying and getting good grades! Maintain a strong B average or higher
- Get ahead: Check into AP and "College in High School" courses for junior/senior years
- Become involved in school and community extracurricular activities
- Keep a list of activities, awards and honors
- Become familiar with PSAT/ACT timelines and requirements for practice tests



## JUNIOR YEAR

### July/August

- Time to get letters of interest out to colleges
- Open a Young Adult Checking Account
- Pursue leadership roles in sports and activities

### September/October

- Check schedules for PSAT, SAT Reasoning Test, SAT Subject Test and ACT
- Make a list and explore colleges online that you are interested in attending
- Start a college information folder, request brochures and catalogs from colleges
- Recommend contacting *admissions1* educational consultants
- Attend college fairs and college nights

### November/December

- Keep researching colleges of interest
- Get your parents and high school counselor involved in your college search
- Start thinking of available financial resources

### January/February

- Make sure you're registered to take the SAT or ACT
- Consider which colleges and scholarships are available based on test scores
- Make sure you are on track to complete core courses required for graduation and college admission

### March/April

- Recommend attending College Prep Workshop at CCFCU
- Let's go! Plan college campus visits for spring/summer
- What do you want to be? List out your skills and interests and find out what careers are right for you and the education requirements you'll need to make your dream come true!
- Get a job! Consider summer job opportunities or an internship
- Write a resume for a summer job or internship

### May/June

- Study, study, study! Prepare for finals and Regents exams
- Register for Essay Writing workshop at CCFCU
- Visit colleges during the summer and speak with admissions counselors about suggestions to increase chances for admission
- Pursue participation in core classes at college level as a senior



## SENIOR YEAR

### July/August

- Attend a College Essay Writing workshop at CCFCU
- Consider taking SAT Prep course to increase SAT scores
- Write college essays and submit applications for early decision, early action or regular decision
- Hit the road: Visit colleges and speak with college students
- Register for ACT

### September/October

- Attend the College Experience Admissions Seminar at CCFCU
- Attend Essay Writing workshop at CCFCU
- Check with your counselor to fulfill college admission requirements
- Request personal references from teachers, counselors and employers as needed
- Visit college fairs and talk with admissions counselors who visit your high school
- Make sure final tests are taken for ACT/SAT
- Prepare a final list of colleges that you will apply to for enrollment

### November/December

- Explore financial resources to pay for college
- Review Financial Aid options with your Credit Union College Specialist
- Submit applications and apply for enrollment at colleges of your choice
- Apply for early decision

### January/February

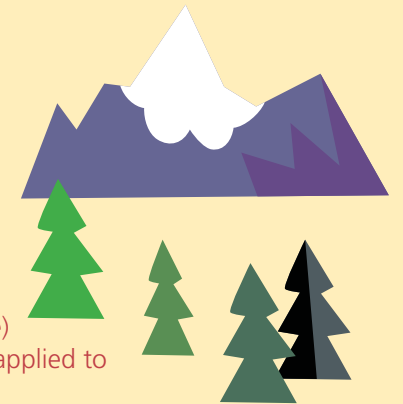
- Begin FAFSA preparation, for Feb. 1 deadline
- Apply for CCFCU Art Goedeke Scholarship (Computer Science/IT Degree)
- Have your transcripts sent from your high school to the colleges you've applied to
- Visit colleges that have sent enrollment invitations
- File FAFSA on Feb. 1

### March/April

- Attend College Experience Senior Night Seminar at CCFCU
- Apply for Weidner "Ed" Davis Scholarship, May deadline
- Keep track of deadlines for required fees and paperwork
- Keep searching: Continue to pursue scholarship opportunities
- Financial Aid Award Letters will start to arrive from colleges where you have been accepted
- Keep track of financial aid and scholarship deadlines
- Compare financial aid letters from colleges, decide which college to attend and notify the college of your final decision!
- Contact us for information on Federal Direct Loans, Academic Advantage Loans and Home Equity Loans

### May/June

- You're in! College acceptance deposit deadline is May 1
- Apply at CCFCU for Academic Advantage Loan and HELOC
- One more time: Prepare for finals, Regents exams and Graduation
- Have final transcript sent to the college you will be attending
- Set up accounts at CCFCU and review options for the college student
- GRADUATION ... CONGRATULATIONS!





*Our service says it all!<sup>SM</sup>*

## **Phone Numbers & Website**

CCFCU Phone	(518) 458-2195
CCFCU Toll Free	(800) 468-5500
CCFCU Fax	(518) 458-2261
Touch-24	(518) 458-8986
Touch-24 Toll Free	(800) 634-2340
Connect-24	<a href="http://www.capcomfcu.org">www.capcomfcu.org</a>
Mobile Banking	<a href="http://www.capcomfcu.mobi">www.capcomfcu.mobi</a>

## **Main Office & Mailing Address**

18 Computer Drive East • Albany, NY 12205

For more information about our

**College Bound** program contact:

Kim Donah, College Specialist, ext. 3106

[kdonah@capcomfcu.org](mailto:kdonah@capcomfcu.org) or

Ryan Chenot, College Specialist, ext. 3170

[rchenot@capcomfcu.org](mailto:rchenot@capcomfcu.org)

(518) 458-2195 or (800) 468-5500

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Cohoes • Colonie • Glenmont • Latham  
Niskayuna • North Greenbush

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CAP COM FCU is federally insured by the National Credit Union Administration.