ALL ABOUT BOX TOPS for GIRARD

Help support Girard with your participation!

Three easy ways to earn:

1. **Clip Box Tops coupons**
   Just clip and save the little square coupons that read “Box Tops
   Education” on all of your favorite products. **We earn 10¢ for every one of**
   those coupons. **Our goal this year is to collect $4,200 of those coupons**
   and we will have raised enough money to support one Girard student
   scholarship. **Our collections thus far have reached the hundreds so we are**
   well on our way - just keep clipping!!!
   You can find them on brands such as Cheerios®, Betty Crocker®,
   Pillsbury®, Ziploc®, Kleenex®, Hefty® and more!

   We have collection boxes located at SECURITY, the LOWER
   SCHOOL OFFICE, and all LOWER SCHOOL DORM
   entrances. You may also collect a bunch of them, stick
   them inside a sealed sandwich baggie and send them
   interoffice to Ms. Tammie

2. **Shop at your favorite online stores**
   At the Box Tops Marketplace, www.boxtops4education.com, you can shop
   at over 100 online stores, including Old Navy & Walmart. A portion of every
   qualifying purchase is donated to Girard at no additional cost to you!
   Remember to choose Girard as your school of choice during check out.

3. **The Reading Room at Barnes and Noble**
   Once again, shop online at www.barnesandnoble.com/reading room. Earn
   6% on all new book purchases including text books and earn 3% on all
   other Barnes & Noble purchases including gift cards!
The Links, Incorporated
Philadelphia Chapter

Presents

Financial Literacy Workshops on:
Budget, Credit, Banking & Investing

Bright Hope Baptist Church
Topic: Credit
Thursday, September 22, 2011
7:00 pm-9:00 pm

Girard College: Community Series I
Topic: Budget
Saturday, October 15, 2011
10:00 am-12:00 pm

Girard College: Community Series II
Topic: Credit
Saturday, November 5, 2011
10:00 am-12:00 pm

Girard College: Community Series III
Topic: Banking and Investing
Saturday, December 3, 2011
10:00 am-12:00 pm

Series presenter Keith M. Donnell MBA, CFP
President of Modern Wealth Concepts

Bright Hope Baptist Church
1601 North 12th Street
Philadelphia, PA 19122

Girard College
2101 South College Avenue
Philadelphia, PA 19121

Hands on community workshop series that takes the mystery out of personal finance and helps you make informed decisions that are wise for your wallet.
What Is Y Achievers?

The Y Achievers Program is an academic achievement/career development initiative purposed to help teens and pre-teens set and pursue high educational and career goals, resulting in graduation and acceptance to an institution of higher learning. At the YMCA of Philadelphia & Vicinity, Y Achievers expands on this goal by providing developmentally based mentorship and workshop activities designed to give 5th-12th grade youth the tools they need to succeed in college and beyond.

The Y Achievers Program is founded on five programmatic thrusts:

- Career Exploration
- College Readiness
- Leadership Development
- Personal (Character) Development
- Community Investment

As a Y Achiever, you realize your full potential, and the Y Achievers program will support you and provide you with the tools necessary to reach your goals and become successful in your collegiate pursuits and beyond.

Benefits of participating in the Y Achievers program include:

- A free full one-year membership to the YMCA
- Access to scholarship opportunities
- The opportunity to meet and build relationships with your peers throughout the Philadelphia area
- Service learning/community service opportunities

Y Achiever Program Levels

Youth Achievers (5th & 6th Grades)/Tourist Achievers (7th & 8th Grades)

In bi-weekly sessions, students explore various career paths through group discussion, role playing, World of Work tours and guest speakers. Youth and Tourist Achievers also take part in activities that focus on leadership training, communication (i.e., self-presentation and etiquette), goal setting and service learning.

Teen Achievers (9th & 10th Grades)/Future Leader Achievers (11th & 12th Grades)

Participants engage in regular project-based learning, according to their career field of interest, learning firsthand from programming conducted by Adult Achievers. Teen and Future Leader Achievers receive hands-on experience in dealing with the career of their interest, while continuing to take part in activities that solidify their leadership, communication and social skills. Additional Teen and Future Leader activities include college readiness programming, college tours, internship opportunities, personalized vision planning, community service and more.
Y Achievers Official Program Application
(Please complete all information to the best of your ability. No incomplete applications will be accepted.)

Name: (Please print neatly.)
Birth Date
Gender
Address
City
State
ZIP
Phone #
Email
School
School Counselor's Name
Grade

PLEASE CHOOSE A LOCATION AS YOUR HOME BRANCH
☐ Abington YMCA
☐ Ambler Area YMCA
☐ Christian Street YMCA
☐ Columbia North YMCA
☐ Hatboro Area YMCA
☐ Main Line YMCA
☐ Northeast Family YMCA
☐ Rocky Run YMCA
☐ Roxborough YMCA
☐ West Philadelphia YMCA

PARENT INFORMATION:
Parent/Guardian #1
Address
City
State
ZIP
Home Phone #
Email
Place of Employment
Work Phone #
Work Email
Alternate Phone #

Parent/Guardian #2
Address
City
State
ZIP
Home Phone #
Email
Place of Employment
Work Phone #
Work Email
Alternate Phone #

DEMOGRAPHIC INFORMATION (Optional—used for funding purposes ONLY)
Race (Check one.)
☐ African-American
☐ Asian
☐ Caucasian
☐ Hispanic/Latino
☐ Multiracial
☐ Native American
☐ Other

Household Income (Check one.)
☐ $0 - $30k
☐ $30k - $50k
☐ $50k - $75k
☐ $75k - $100k
☐ $100k - $125k
☐ $125k +

School Type (Check one.)
☐ Home School
☐ Parochial
☐ Private
☐ Public
☐ Other

PROGRAM LEVEL YOU ARE APPLYING FOR:
☐ Youth Achievers (5th-6th Grades)
☐ Teen Achievers (8th-10th Grades)
☐ Tourist Achievers (7th-8th Grades)
☐ Future Leader Achievers (11th-12th Grades)

List three careers that you are interested in:
1. 
2. 
3. 

QUESTION
Who are you and why do you want to become a member of the Y Achievers Program?

(continued)
Y Achievers Official Program Application
(continued)

PARENTAL/GUARDIAN CONSENT & EMERGENCY CONTACT FORM

Applicant’s Name

Birth Date

Physician’s Name

Phone #

Health Insurance Coverage & Policy Number (required)

Special Disabilities, Allergies (including medication reaction) and/or Dietary Information

Currently taking medication(s)  If yes, please provide a list of medications

We will make every effort to contact the parent/guardians listed above in the event of an emergency involving your child. The person listed below will be contacted if we cannot successfully reach you.

Emergency Contact

Phone #

Email

My signature below indicates that I give permission for the YMCA to obtain emergency medical care, administer minor first aid procedures, take my child on walks and trips associated with the YMCA Achievers activities, use the YMCA facilities, including swimming pool, fitness center, weight room, etc., and for the YMCA to transport my child.

I agree, in consideration of my child’s use of the YMCA programs and facilities, to indemnify and hold harmless the YMCA of Philadelphia & Vicinity, its branches, agents, employees (hereinafter collectively referred to as the “YMCA”) from and against all claims, losses and expenses including but not limited to death, bodily injury, emotional harm or property damage (including total loss thereof) arising out of or connected with my child’s use of the YMCA premises, provided that I shall not be obligated to indemnify the YMCA hereunder for any claim resulting from the deliberate acts or due to the sole negligence of the YMCA or its employees. I also grant permission for my child to be included in evaluations, photographs and referral services connected with YMCA programs, including all those that require the sharing of general information with non-profit third-party agencies outside of the YMCA. Intending to be legally bound, the undersigned have placed their signatures:

Parent/Guardian

Date

CODE OF CONDUCT

1. I will not use tobacco products, alcohol or illegal narcotics, contraband or weapons while participating in YMCA Teen Programs activities.

2. I will not borrow anyone’s property without asking.

3. I will fully cooperate with staff and volunteers in YMCA Teen Programs activities.

4. I will not engage in any inappropriate displays of affection. (Friendly hugs are acceptable.)

5. I will participate in and attend all scheduled activities. I will arrive on time.

6. I will not involve myself in the playing of pranks. I understand that pranks can be harmful in many ways and I will report to an adult any knowledge of playing pranks.

7. I will respect all people and property, as well as any places we visit.

8. I will respect others’ opinions and I will live by the “House Rules” established by YMCA Teen Programs.

YMCA TEEN PROGRAMS GUIDELINES

1. All participants of the YMCA Teen Programs must be registered and approved by YMCA staff. If you wish to have a visitor, please speak to your Coordinator or Advisor.

2. YMCA staff must administer all medications, prescription and/or non-prescription, if during YMCA Teen Programs activities. All medications must be in their original containers with written guidelines for administration. Medication must be submitted with a separate consent form.

3. Please report all injuries and incidents to YMCA staff immediately.

4. Any electronic equipment, valuables, jewelry, etc. are the sole responsibility of the YMCA Teen Programs participant. The YMCA of Philadelphia & Vicinity, its branches, YMCA of the USA or any other site will not be held responsible for lost or stolen items. Please use good judgement when deciding what to bring during YMCA Teen Programs activities.

I have read and understand the above Code of Conduct and YMCA Teen Programs Guidelines and I accept full responsibility for my behavior while participating in YMCA Teen Programs.

Participant Signature

Date

Parent/Guardian Signature

Date
New Federal Program to Help Unemployed and Sick Homeowners Pay Their Mortgages

- The Emergency Homeowner Loan Program (EHLP) was recently created by the Congress to help homeowners facing foreclosure.

- EHLP funds will be used to help homeowners make mortgage payments plus back payments for up to 24 months if they have had at least a 15% drop in income due to involuntary unemployment or underemployment or a medical emergency or serious injury.

- You must be at least 3 months behind on your mortgage to qualify.

- The help will be in the form of a no-interest loan which will be forgiven if the homeowner remains in their home for five years.

- Applications for EHLP are now being taken by non-profit housing agencies.

- To schedule an appointment to apply for EHLP Philadelphians can call the Philadelphia Unemployment Project at 215-557-0822 or call the Pennsylvania Housing Finance Agency at 1-800-342-2397 outside of Philadelphia.

- The program is operated by the Pennsylvania Housing Finance Agency and will end by September 30, 2011.

Philadelphia Unemployment Project, 112 N. Broad St. 11th Floor