

Graduate! Philadelphia celebrates second anniversary of College Completion program with "Returning to Learning" event

Hundreds of Philadelphia residents interested in completing their college education visited on Tuesday Returning to Learning: A College Fair for Adults coordinated by Graduate! Philadelphia that was designed to coincide with National Non-traditional Student Week.

Participants were able to interact with representatives from 18 participating colleges and universities, and City of Philadelphia employees got to hear about a 25 percent discount tuition program available at 10 institutions via the Mayor's Returning to Learning Partnership.

"More than ever, a college education is the ticket to a better economic future. There's a latent talent pool that our city needs to tap, but returning to college can be an imposing prospect for many," said Hadass Sheffer, Executive Director of Graduate! Philadelphia. "Graduate! Philadelphia is designed to ease the concerns of would-be students - we call them 'Comebackers' -- and get them back into school."

Graduate! Philadelphia is a program through which people who began but never finished their undergraduate degrees are provided with free support and services to continue and finish their degrees. Free services include individual academic advising, guided searches to identify the best college fit, assistance in filing for financial aid and understanding academic credit transfer and transcripts, customized plans and one-on-one support for



successful degree completion, waivers of application fees at partner colleges, and much more.

Graduate! Philadelphia's mission is to increase the number of adults in the regional area who hold college degrees by helping "Comebackers" finish their degrees. More than 70,000 Philadelphians 25-49 years old interrupted their education, not for lack of interest or poor performance, but due to non-academic challenges related to cost of tuition, the need to generate income, or the

lack of childcare.

Graduate! Philadelphia has already helped more than 650 "Comebackers" re-enroll in college. These students have a 95 percent rate of persistence after they return to college. Eleven students have already graduated, and many more will graduate this spring. Another 2,000 have used Graduate! Philadelphia's assistance in their preparations for returning to college.

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Graduate! Philadelphia was founded in 2005 in response to the critical shortage of adults with college degrees in the region's workforce. Statistics show that earning a college degree brings better job opportunities and about \$1 million more in wages over a person's career. In 2008, Graduate! Philadelphia began offering Philadelphia's innovative college access and completion services, which guide prospective returning students - Comebackers - from exploration of opportunities to graduation with a two or four-year col-

Holiday shopping season spending/saving tips

Black Friday traditionally signals the start of the holiday shopping season, but this year many retailers have already started their holiday sales. According to the National Retail Federation, consumers are expected to spend 2.3 percent more this holiday season than last year.

Citizens Bank of Pennsylvania is offering holiday spending and budgeting tips for consumers to help during this busy shopping season. Citizens hopes these suggested guidelines will help consumers manage their money and prevent the accumulation of debt, which can hurt household finances.

"While there are signs of an improving economy, we're expecting the holiday shopping season once again may be difficult for some families," said Daniel K. Fitzpatrick, Citizens Bank's President and CEO for Pennsylvania, New Jersey and Delaware. "Everyone should take some time to plan ahead and take a more disciplined approach to spending. That will pay off all year long."

Citizens Bank suggests the following guidelines for holiday shopping:

- Set up a spending budget - Know your spending limits and avoid impulse purchases. Be realistic and keep your budget manageable.
- Make a list - Write down all the people and organizations you want to recognize during the holidays, setting a spending limit for each name on your list. Bring the list with you when shopping and stay within your budget.
- Don't bring all of your credit cards - Choose one or two cards to shop with and leave the remainder home. You are more likely to overspend when you have all your credit cards with you.
- Use credit cards wisely - Try to pay off the credit card bill every month. If you can't pay off the card each month, use a card that has a low interest rate. Also, use cards that give back to you (offering reward points, airline miles, etc.).
- Use debit cards - Consider paying with a debit card rather than a credit card because the money is deducted from your checking account right away and there will be no bill to pay later. A debit card is also safer than carrying cash. Some banks, such as Citizens Bank, have debit cards that give back to the consumer by offering reward points that may be redeemed for gift cards at popular retailers, brand name merchandise, free travel and more.
- Write down credit and debit card information - Make a list of all your account numbers and phone numbers for your cards in case your wallet is lost or stolen. Keep this list in a safe place should you need to notify the bank or credit card company.
- Consider layaway plans - Some retailers are reviving layaway plans for people that want to purchase merchandise, but cannot pay in full immediately. Be sure you understand the terms and are not charged fees or interest. And be careful - the payments may be deferred, but you will still have to pay them.
- Start a savings plan - Consider beginning an automatic savings account for next year. Pay yourself first by automatically putting money in a savings account geared for holiday shopping next year. Citizens Bank's GoalTrack SavingsSM can help you to create a plan, track your progress, and get rewarded when you reach your goal.

Bank of America honors Ruth Bazemore with Local Hero Award

A long time community leader, Ms. Ruth Bazemore, received the Bank of America Local Hero Award on November 16, 2010. Working closely with the Haddington-Cobbs Creek neighborhood in West Philadelphia, Ms. Bazemore has chosen ACHIEVEability as the beneficiary of the award. In honor of Ms. Bazemore, the funding will be used for ACHIEVEability's community activities, including quarterly community meetings, support of the Haddington Block Captains Association and Sponsorship of the 12th Annual Mega Block Party in September 2011 and other activities.

ACHIEVEability, through its Community Office, teams up with the Haddington-Cobbs Creek CDC and ACHIEVEability Community Advisory Committee, in providing neighborhood residents with resources and information to improve the quality of life in the neighborhood. They also serve as a conduit for citizen participation in the activities of the Office of Housing and Community Development of the City of Philadelphia.

Ms. Bazemore is a notable community leader in the Haddington-Cobbs Creek neighborhood. She is currently the chairperson of the Block Captains Coalition of Haddington. She is also the chair of the Neighborhood Building Subcommittee and is one of the co-founders of the Haddington-Cobbs Creek Community Development Corporation. Ms. Bazemore is President of

Philadelphia chapter of the National Association for Retired Government Employees. Ms. Bazemore is vice president of the Action Alliance for Senior Citizens. She is a member of the Community Advisory Committee of the ACHIEVEability Neighborhood Advisory Committee. She was a president of the Haddington Leadership Organization and was also a member of the Cobbs Creek Neighborhood Advisory Committee. She also serves and has served on several more advisory boards of numerous organizations in the community including SEPTA, West Philadelphia Neighborhood and Business Coalition, and

Community College of Philadelphia West Regional Center.

"Ms. Bazemore has been a wonderful influence on our community," says ACHIEVEability's CEO, Marcus Allen. "She has put together successful events and has helped bring the neighborhood together. We are incredibly honored to be the beneficiary of her Bank of America Award."

Leadership has been a hallmark of Ms. Bazemore's life by being a community connector and information center for the neighborhood. Ms. Bazemore connects people and organizations and distributes ideas and news in order to bring about a better, more united and pow-

erful community. Having a passion for the Haddington-Cobbs Creek neighborhood has heavily influenced Ms.

Bazemore's support of ACHIEVEability. Ms. Bazemore loves her community and her family. ACHIEVEability helps single parent families achieve economic self-sufficiency and self-reliance through engaging the entire family in comprehensive and holistic personal growth, including the pursuit of post-secondary education, by providing stable housing and coaching to ensure long-term success.

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