

UPCOMING EVENTS

- JGF July Monthly School Supplies Contest
- Juvenile Arthritis Awareness Month
- ADA Awareness Day (July 26, 2012)
- World Hepatitis Day (July 28, 2012)
- National Minority Mental Health Awareness Month

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Starting an Emergency Fund

Written by: Jenna Green

Starting an emergency fund can be a tough task because it may require a tight budget. It is much easier when you know how much you need, then you can decide how you can cut back on discretionary expenses like dining out, buying unneeded clothes every week, or buying tons of phone apps that you don't need.

The first step that you should take is to find a savings account with a good interest rate. You can go to www.bankrate.com to compare the interest rates. You should be making money on your savings while you aren't using it. Make sure that your savings account is not connected to a debit card, credit card, or atm card. Easy access equals temptation to spend. When you have the savings account in place, you should set up an automatic draft so that part of every check goes into your emergency fund. If you never see the money, you won't miss it need. Next, set up a

realistic goal that you would like to reach and increase it gradually.

Do not be discourage if it takes a long time to build your emergency fund. As long as your are sticking to your plan, you should feel proud that you are contributing each month to reach your goal.

Do not withdraw any money unless it is a financial emergency purpose only.

Having an emergency fund is beneficial when you become ill, lose a job, lose your benefits, etc. An emergency fund is your safety net, which can help you feel better about your future, knowing that you are prepared to face difficult situations. Take charge of your financial situation by being ready for your future. You are never to young or old to save money. As long as you are saving, you are one step closer to financial success.

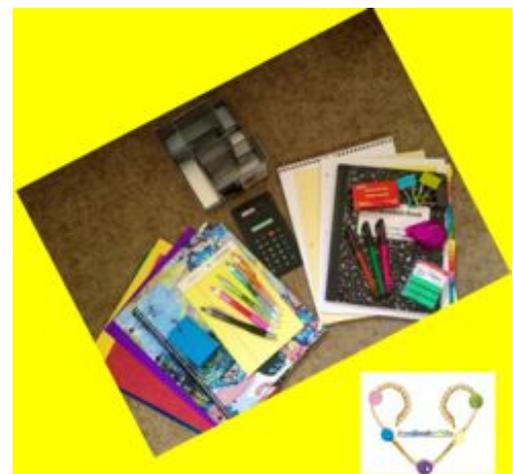
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Scholarships

Google or click the following:

1. [The Jean Kennedy Smith Playwriting Award](#)
2. [Capture the Dream Scholarship Fun \(Due: July 15, 2012\)](#)
3. [Educational Research Center of America Scholarship \(Due July 15, 2012\)](#)
4. [Sonic Electronix's Audiophile Scholarship \(Due: July 31, 2012\)](#)



Enter by July 30, 2012 12:00 PM

Enter to Win
www.jennagreenfoundation.org

What is the ADA?

Written by: Jenna Green

The Americans with Disabilities Act of 1990 (ADA) is a law that was signed on July 26, 1990 by President George J. W. Bush and later amended in January 1, 2009. This law contains a wide-range of civil rights laws that prohibits, under certain circumstances, discrimination to Americans with disabilities. The ADA defines a disability as "a physical or mental impairment that substantially limits a major life activity." The determination of whether any particular condition is considered a disability is made on a case by case basis.

The ADA covers employment, state and local government services, public accommodations, and telecommunications for the deaf. The ADA covers people with disabilities, visible and hidden. Some people are explicitly excluded from coverage, including current users of illegal drugs, those with "sexual behavior disorders", and those who have the conditions of Compulsive Gambling, Kleptomania or Pyromania.

Knowing your rights is one step to better self-advocacy. Also, knowing what is unlawful can make sure that you don't stay in a situation that you are being taken advantage of. Many people today without disabilities do not know what the ADA is, for that reason alone, you must be able to educate them when necessary. This is how you make sure you get the accommodations you need. Do not be scared to pass ADA information on to others. Stand up for your rights!



Law Websites to Know

www.ada.gov

<http://adata.org/>

www.idea.ed.gov

www.epa.gov/ocr/sec504.htm

www.dol.gov



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Manage your Stress when Studying

Written by: Jenna Green



We all experience stress at some point in our lives whether it is at work, school, or in our personal lives. We handle our stress based on the habits we have developed and our knowledge of managing it. When examining stress, break down the areas that cause you stress the most and try different ways to decrease it. Everyone handles stress differently, therefore every technique is not going to work for each individual. Try out some of these techniques when studying, if they work, adopt them in your study routine.

- Choose a study place with the least distractions and temptations. For instance, if you are tempted to watch your favorite show, don't study next to your television. Usually a noise free environment is the best (i.e. library.)
- Take breaks. If you need to take a 5 minute break every 30 minutes to keep your focus, do so. Loosen up your muscles by stretching and walking around.
- If you are frustrated, don't be afraid to seek help. Oftentimes, difficulty in understanding material can be the leading cause of stress when studying.



Tips to Raise your Credit Score

- Pay your bills on time.
- Reduce the amount of debt you owe.
- If you no longer use your oldest credit card, do not cancel it. Use it once or twice a year to keep it active. It will increase the length of your credit history.
- Check your own FICO score.
- Only open new credit accounts that you need.
- Never max out your credit cards.
- Call current creditors to negotiate an easier payment schedule.
- Make sure the information in your credit report is correct.
- Understand how your credit score is determined.
- If you have trouble living off of your income, see a legitimate credit counselor.