



Newsletter

August 2011

The OSAP's in the bank - let's spend it!

Tim Gillis, Placement Student

For a new student entering post-secondary education, a payment delivered from the Ontario Student Assistance Program (OSAP) may be the largest sum of money encountered to date. Proper budgeting of these funds is essential to maintain a comfortable lifestyle and maintain focus on studies and extra curricular activities.

The average annual household income of Canadians is approximately \$50 000 which returns a \$5000/year loan from OSAP. This was calculated for a student living in a two-child household, with two parents, entering a 3-year college program, who will be living on their own.

The \$5000 loan is then separated into two payments with a 60/40 split. The student will receive \$3000 at the start of the semester and \$2000 approximately half way through the school year. Knowing how to allocate these large sums appropriately can be difficult, but here are some helpful tips to keep you on track.

Continually monitoring or even pre-paying your bills can reduce overall fees, costs, and stress at the beginning of the month.

- Tuition - pay as soon as OSAP is received to avoid extra fees.
- Rent - open a separate bank account and provide the landlord with predated cheques for every month (remember to account for the monthly service charges).
- Car/bus passes - buy parking or bus passes for the half or full year to reduce costs if they are not included in your tuition.
- Car Insurance - prepay for several months or the entire year.
- Utilities - investigate equal billing programs.

- Phone/wireless - use a pre-paid service/pay as you go or credit your bill.

Buy for the full semester and the whole house.

- Toiletries - buy larger quantities between housemates/floor mates.
- Food - prepaid student meal plans or gift cards to grocery stores.
- School supplies/housing necessities - buy supplies for the whole semester/year and for the whole house, sharing provisions and textbooks where possible.
- Clothing - purchase essential seasonal clothing when payment received.
- Entertainment - gift cards for LCBO, Cineplex, etc.

Have some reserve funds in case of unforeseen occurrences.

- School or educational needs that may arise.
- Unplanned work stoppage - injury, termination, closure, or bankruptcy.
- Any number of your personal belongings may have issues or breakdowns and may need to be replaced. i.e.: car, computer, housing, clothing etc.
- Unexpected travel locally or afar may arise at any time for family, school, or work related reasons.

Properly allocating your time and money is essential getting the most out of your post-secondary experience. And don't forget, six months after you finish your last exam your first OSAP payment will be due.

If you have any questions or comments feel free to contact us by phone at (613) 549-7850 or visit our website. www.k3c.org

So much happening at K3C!

Male Sexual Abuse Survivors Groups Fall 2011



A 10 week supportive group for adult male survivors of sexual abuse. This will be a closed group for up to 10 men who were sexually abused as

children. The group will provide an introduction to the recovery process and cover a range of topics including safety and coping skills, adult reactions to childhood sexual abuse, stages of recovery and story telling. There will be an intake interview which all interested participants must complete before the group starts. The K3C group will be led by a male and female co-facilitator, both of whom are experienced in working with groups and with men who have been sexually abused.

Teen Violence Prevention Groups Fall 2011

This is a 12 week group open to young women between the ages of 12 and 14 who have experienced dating violence or who have witnessed violence within the family. The group is designed to increase awareness of healthy and unhealthy relationship dynamics while promoting leadership and advocacy skills. Group members will complete a community development/awareness raising activity of their choosing within the group. This group is offered in partnership between Kingston Interval House, Girls Inc and K3C.

Seniors Association Kingston and Region

Two counsellors from K3C will be providing clinical consultation services at the Seniors Association of Kingston and Region. This service will be offered from September to December of 2011.

The clinical consultation will cover family dynamics, domestic violence, elder abuse, bereavement, adjustment to retirement and other concerns typically faced by older adults.

Mindfulness Group Fall 2011

This is a four week group which will introduce members of the Seniors Association to the importance of meditation, good nutrition and sleep habits. The group will be offered at the Seniors Association. Advance registration is required.

Parenting Your Teens Course

This 6 week course is provided by Kingston & Frontenac CAS and K3C Youth Counselling. It is open to parents of teens 13-16. The course is free but seating is limited therefore, advance registration is required. Call K3C for details.



For more information

Call 613-549-7850

or 1-800-379-5556

or visit our website at www.k3c.org