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HILTON

A December College  
Financial Aid Tip  
"Don't Wait Too Late"



KEITH O. HILTON

Although I am nearing the end of my doctoral studies and financial aid is not something that I am actively seeking from the school, I recently received a timely deadline notice for all students interested in applying for 1994-95 academic year financial aid.

It is very easy during this period of the year, to put aside those long tedious forms and focus on more pleasant tasks, such as preparing for year end holiday activities. However, I strongly encourage you not to wait too late.

In an article that I wrote this fall titled, "Is Your College Choice Listed Here?", I drew upon the research of our diverse, yet dynamic sources: 1. Money Guide's 1994 Edition - Best College Buys Now, 2. Black Issues In Higher Education - Special Report on Top 110 Degree Producers, 3. The Princeton Review Student Access Guide and 4. U.S. News & World Report - America's Best Colleges.

The Money Guide will prove to be especially helpful for new and returning students because of it's in depth financial aid articles covering important topics such as 1. How to Cut Your College Costs in Half, 2. Smart Ways to Invest for College, 3. Borrowing to Fill the Money Gap and 4. Getting Your Share of Financial Aid.

If you don't have a copy if this guide now, you can still order copies (\$4.50 per copy) from Money Guides: Best College Buys, P.O. Box 30626, Tampa, FL. 33630-0626.

Today, parents and students should correctly be concerned about how collegiate studies will be financed - from day one through graduation. Providing help to academically promising but needy students has been an American tradition since the beginning of higher education in America.

This beginning of American higher education started with Harvard College in 1636. Scholarships were the major source of aid, usually limited to short term borrowing intended to see a student through an emergency.

It almost goes without saying that the overwhelming majority of college students in the early years were of European descent, therefore, any notions of diversity at that time were primarily based on economics.

Today, millions of college students of various ethnicities attending private colleges and less expensive public colleges qualify for financial aid. Parents and students should know that going into the 1994-95 academic year, financial aid is a vast enterprise, channeling over \$20 billion to college students each year.

So don't be left out. Seek out campus financial aid that you think

you are or should be eligible for. And don't forget to check with off campus sources through your library, church or civic organization.

Yet, it is very easy during this period of the year, to put aside these long tedious forms and focus on more pleasant tasks, however, if you start today, you will position yourself to reap many benefits in the

near and long term.

HILTON HIGHER EDUCATION is designed to dialogue with college and world readers. Education is ongoing and certainly not limited to classroom study. Let's talk. Call or fax us at (909) 899-0650.

# EDUCATION

## BANK OF AMERICA NEVADA DONATES EDUCATIONAL PROGRAM TO CLARK COUNTY HIGH SCHOOLS AND NONPROFIT GROUPS

Las Vegas — Students at Clark County High Schools will learn how to make money-related decisions thanks to a new financial education computer program donated by Bank of America Nevada. Several nonprofit community groups in the Las Vegas area will also receive this new learning program. The multimedia program, Choices & Decisions: Taking Charge of Your Life, uses computer software and laser disc technology in an interactive video to teach young people and adults financial planning, budgeting and decision-making.

At a bank-sponsored training session held recently at the Las Vegas Academy, Randy Dawson, EVP and director of Consumer Banking for BofA Nevada, presented 26 sets of the Choices & Decisions program to teachers and principals of the various high schools in Clark County. Dawson also presented learning kits to representatives from Consumer Credit Counseling Services, the Economic Opportunity Board, the Martin Luther King, Jr. Tutorial Program and the Latin Chamber of Commerce at the recent session.

"Today more than ever before, it is imperative that students learn to make the best financial decisions possible," said Dawson. "The Choices & Decisions program provides

students with an innovative way to learn the responsible use of credit and practical money skills."

Included in each of the video presentations are 12 lesson plans covering subjects such as making financial decisions, money making, creating a budget, living independently, banking services, credit cards, loans and what to do when in financial trouble.

Students act as financial advisors to help on-screen characters achieve personal and financial goals. Throughout the course, students practice impor-

tant math skills by keeping track of the money they spend on budget worksheets.

The program exposes students to financial tools such as credit and debit cards, and explains how interest on credit purchases is calculated. At the end of the exercise, the computer projects students' decisions into the future to determine if their advice proved effective.

Bank of America has committed a \$100,000 bank grant to purchase the Choices & Decisions program, which will be

donated during the 1993-94 school year to schools throughout the 10 western states where BofA has retail operations. The kits donated to Clark County High Schools and community groups are part of 88 kits that will be donated to high schools and nonprofit organizations throughout Nevada.

Choices & Decisions was developed by Visa U.S.A. in cooperation with the U.S. Office of Consumer Affairs and the National Consumers League and produced by LucasArts Entertainment Company.

## AVON TO DONATE ESTIMATED \$430,000 TO UNCF OVER 4 YEARS

### \$50,000 During 'Lou Rawls Parade of Stars' Telethon

New York, — Avon Products, Inc. recently announced that it will donate \$50,000 to the United Negro College Fund (UNCF) during its 50th anniversary "Lou Rawls Parade of Stars" telethon.

The donation augments The Avon Products Foundation Inc.'s \$300,000 contribution to the UNCF Campaign Drive 2000, designated for the Avon/UNCF Women in Search of Excellence Program, which will provide scholarships and emergency grants to female students over

the next four years. In addition, an estimated \$20,000 is raised annually by the company's Black Professionals at Avon network.

The UNCF telethon will broadcast in more than 80 television markets nationwide and simulcast on national radio on Saturday, January 8 from 8:00 p.m. to 3:00 a.m. John Fleming, Avon's vice-president of training and development, will make the \$50,000 on-air donation.

"The UNCF's mission — to provide African-Americans with access to a high-quality yet affordable education — mirrors Avon's commitment to offering women high-quality products at affordable prices," says Marian Muley, general manager of Avon's African-American marketing business unit.

Avon's commitment to the UNCF will be highlighted in the Avon Boutique, a brochure supplement geared to meet the needs of African-American con-

sumers. "The Avon Boutique reaches an estimated 18 million African-American consumers every year," notes Muley. "We want these consumers to know that Avon understands and supports the importance of high education among minorities."

The Avon Products Foundation has contributed to the UNCF since 1982. The company plans to begin a women's mentoring program for its scholarship recipients in 1994.

Avon is the world's leading direct seller and marketer of beauty and related products with \$3.8 billion in annual revenues. Avon markets its products to women in more than 100 countries through 1.7 million independent representatives.

Avon product lines include such recognizable brands as Anew, Skin-So-Soft, Moisture Therapy, Color Release Long-Wearing Lipstick and Parfums Créatifs fragrance. Avon is also the world's largest manufacturer of fashion jewelry, and markets an extensive line of gifts and (See UNCF donation, Page 9)

### Economic Opportunity Board of Clark County RE-ELECTION CAMPAIGN VOTE VOTE VOTE

On EOB Election Day, Tuesday, December 14, 1993  
Time: From 9:00 a.m. to 7:00 p.m.

Places: EOB Senior Center, 330 W. Washington (KCEP Building)  
EOB Administration, 2228 Cornstock Avenue  
North Las Vegas Library, 2300 Civic Center Drive

VOTE for a proven record of service on the EOB board for the poor of North Las Vegas  
VOTE to retain your incumbent EOB member for North Las Vegas  
VOTE for Minister Jesse D. Scott who lives at 2712 Carla, North Las Vegas, since 1985  
VOTE to continue EOB quality service programs to the public in Southern Nevada  
VOTE for Minister Scott, a community servant for all the people

#### Vote for and to continue:

EOB Head Start Centers  
EOB Senior/Handicap Transportation Service  
EOB Pre and Post Natal care for low income mothers and children  
EOB Senior day care centers  
EOB Senior Center  
EOB Treatment Center for Alcohol and Drug Abuse  
EOB Honesty and Integrity as well as to continue all the other EOB programs

#### Minister Jesse D. Scott is:

President of the Las Vegas Branch NAACP and a Life Time Member  
Associate Minister of Second Baptist Church  
Host "Word of God" Broadcast  
Writer "NAACP and You" column  
Commissioner Nevada Parole Board  
Member Nevada Voters League  
Graduate Southern University  
Member Pastors Conference and Ministers Alliance  
Member Southern University Alumni Association  
Lay Member Nevada Bar Association Disciplinary Board

#### Recognition and Awards:

Minister Scott is also the recipient of the NAACP Dr. Martin Luther King Jr. Award  
UNLV's Distinguished Nevadan Award 1992  
Minister Scott attends many meetings and conferences of State, County and City Governments representing you and EOB as a volunteer  
Former Executive Director, Nevada Equal Rights Commission, 19972-1979

**Vote for Minister Jesse D. Scott**

*Quality*

Quality is never an accident; it is always the result of high intention, sincere effort, intelligent direction and skillful execution; it represents the wise choice of many alternatives.

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**& COMPUTER GRAPHICS<sup>SM</sup>**

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"A MIND IS A MARVELOUS  
THING TO DEVELOP"