



Health Services Staff's
Credit Union

The Education Edition



**Be the Ruler of
Your Finances**



**Educate
Yourself**



**Introducing
our SEAI Home
Energy Loan**



**HSSCU's
Scholarships**



#putsUfirst

Kredit – July 2019

BACK TO SCHOOL FINANCE TIPS

1. DO YOUR REVISION!

Frequently, we focus so much on getting everything ready that we forget what we already have, and once school starts – it's too late, you've already bought it all again! Take 2 days to dredge the cupboards, schoolbags and your stationary area to compare against your school supplies list. You will undoubtedly end up saving a wad of cash!

2. CALCULATE

Once you know what you have – calculate what you need! Doing up a quick budget can help you focus on where the major and minor costs lie. Check out our simple 'Back to School Budget Pal' on page 8 to tot up the figures and budget for school.

3. SECOND-HAND IS YOUR FRIEND

We all know that buying new = buying expensive. With that in mind, don't just buy your schoolbooks second-hand, why not your uniforms too? Many of us have friends/family with older children who have grown out of their uniforms – this is particularly great for easy things like school tracksuits. And don't forget to sell what your kids have grown out of too!

4. NO FRIENDS WITH UNIFORMS? BUY GENERIC!

Oftentimes, you can buy the school crest and uniform separately. If this is the case, check a larger clothing store for generic, much cheaper uniforms that match and simply DIY the crest on. Also – check for sales in September/October and buy larger for the following year – this can save you a lot!

5. IDENTIFY THE 'WORTH IT' ITEMS

What's the point in spending more money on a newer book, right? Contrastingly, where you might want to spend more is on things such as schoolbags and shoes! These are used EVERYDAY after all. An extra pointer is that children grow out of shoes, but if you get a stylish yet plain backpack, they will never grow out of it and can have it for years!

6. BULK BUY

Bulk buying can save a lot of €€€. You know that you'll need more than a few pens/rulers, etc. throughout the year so instead of facing constant streams of more money and effort, cut it at the source by buying in bulk when you can.



HSSCU Education Loans

Make
Memories

In 2019

www.hsscu.ie/loans/



**“An Investment in Knowledge
Pays the Best Interest”** - Benjamin Franklin

Though education is paramount, a degree is certainly not needed to let you know that the costs add up. 3rd level education can be extremely challenging financially and with costs such as fees, books, travel, living expenses and just plain old living, finances can add a lot of stress and work to an already stressful, yet rewarding time in our lives. In order to alleviate educational financial burdens, you, your parents/guardians or other half may have to take more hours at work, get a 2nd job, etc. Of course, this can help with your 3rd level finances, but then there's also your results to think of. That's where HSSCU comes into the picture to help. Whether you're a parent who doesn't want their child to potentially jeopardise grades by adding work to their load, you're a student with a part-time job, but need a loan to tide you over or you're already in the workforce and want to pursue a different educational avenue, we are here to help pursue your dreams.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

For a €5,000, 2-year, variable interest rate loan with 104 weekly repayments of €51.05 and an interest rate of 6% (6.17% APR), the total amount payable is €5,308.88. Information correct as of 01/07/2019

*Loans are subject to approval. Terms & conditions apply.
**Annual Percentage Rate.

*Health Services Staffs
Credit Union Limited
is regulated by the
Central Bank of Ireland*

Did
you know
you can join
HSSCU if you're
studying in
healthcare?

HSSCU's 2018 Higher Education Scholarship

Alan O'Connor



The HSSCU scholarship has effectively changed my life. In late August my grandmother gave a loan of €11,000 for the first instalment of my college fees. Delighted as I was to be able to finally take a step toward becoming a physiotherapist, the payment of fees was something I could not help but think about. **I felt a constant responsibility to pay my grandmother back and to simultaneously save for next year's fees.** Financial considerations were certainly concerns I had when entering into my masters and had even resulted in my not enrolling in courses previously. However, in September 2018, I received a call to say that I have been awarded the HSSCU scholarship to the value of €15,000. **I am not sure I can**

accurately put into words how much this scholarship means to me and the level of impact it has had and will continue to have on my life. It has served

as a means for me to engage in something truly meaningful and has opened up a door to my dream job. The scholarship has allowed me to enter into education without a constant concern for money and to just focus on my studies. I think it important to add, **when writing the essay I did not think that I would be successful in winning such a highly-coveted award.** The HSSCU have created a platform for people to genuinely provide insight into how big of an impact this scholarship could have and I would certainly encourage people to consider how beneficial this can be.

Brona Cleary

Most people have bucket lists, **I have an alive & kicking list.** Included at the top of that list was to return to college with the plan of enhancing my career opportunities in the future. However a post graduate course is expensive and **with three small children and a household to manage there was always a more worthy cause to spend my savings on.** What the scholarship has done is afford me a chance to better myself through further education at a time in my life where it was not financially an option. It was a pipe dream, but now I find myself halfway through my course. **The HSSCU are not just supporting me by awarding me this scholarship, they are supporting my family and ultimately providing us with a brighter future.**



Dympna O'Mahony



As a long term member of the Health Services Staffs Credit Union I was aware of its commitment to supporting and promoting lifelong learning. **This meant an awful lot to me as I am retired.** My course suited me down to the ground because I believe one learns so much from the process of exploring ideas, experimenting with different techniques and materials and problem solving. **The scholarship has made it possible for me to realise my dream and I found the support and encouragement from the HSS Credit Union personnel very helpful.** I encourage all HSSCU members to check out these Higher Education Scholarships. My experience meant less worry about fees, which meant I could concentrate on the fundamentals of the course.

Winners

Daniela Cooney

Around the same time that I was accepted to my Masters in Rehabilitation and Disability Studies I received a letter through the door from HSSCU where I saw that there is a scholarship available for higher education students. I applied for the scholarship not really thinking that I would succeed. A few weeks into the course I received a call from Pádraig telling me that I had been chosen for the scholarship and **I couldn't believe it – it was just fantastic!** It made such a difference to me. Thank you so much HSSCU for sponsoring me in my education.



Irene Ryan

I decided to go back to college and had done 3 years, but couldn't afford to do my 4th. I had to take a year out and try to save up money, however I have 3 kids at home so that was a bit of a struggle. Then I saw Kredit and the advertisement of the scholarship and I applied, not really believing that I would get it. However I got a phone call from HSSCU to say that I had won the scholarship.

I was so relieved! It just made my life so much easier.

Studying, for me, can be an awful struggle and **without financial burdens it does make it much more enjoyable and easier.** I'm fully qualified now, I just finished my 4th year and I'd like to say thank you to HSSCU for making my journey that little bit easier.



€50,000
available in
scholarships
for 2019!



Download
an application
form on the 'Forms
& Downloads'
page of our website
today!



Home Comfort Financed and Delivered

Energy saving home improvements,
end-to-end professional service,
a 35% SEAI grant and a low rate
credit union loan.

We'll take it from here.

ProEnergyHomes.ie



HSSCU Introduces New Loan Scheme with SEAI

HSSCU is delighted to be one of Ireland's pioneering Credit Unions introducing ProEnergy Home loans where members can take advantage of energy savings home improvements, an end-to-end professional service, a dedicated project manager, a (up to) 35% SEAI grant and a low rate credit union loan.

1. Talk To Us!

Phone HSSCU or fill out a HSSCU expression of interest on www.proenergyhomes.ie and we'll arrange a phone call at a time that suits you. We'll talk you through it and ensure you qualify for ProEnergy Home upgrades.

2. Book Your Free Assessment

ProEnergy Homes will arrange a free Energy Audit (worth up to €500) with a qualified REIL professional at a time that suits you!

3. Get Your Info

Following your REIL assessment, you'll receive a REIL Audit Report (also free) with recommendations for energy saving improvements that will benefit your home – and costs for each option.

4. Make Your Decision

Decide what improvements matter most to you! The (up to) 35% SEAI grant will be deducted, so you only need to borrow the remaining 65%. HSSCU will then process your loan application (subject to approval).

5. Professional Services

REIL will organise qualified tradespeople to complete all works.

6. Quality Assessment

Qualified assessors then check and sign-off on the work and a new BER cert is issued so you can see the difference.

Please refer to 'Terms & Conditions' located at the bottom of the previous page.



Make
Memories

BACK TO SCHOOL BUDGET PLANNER



Health Services Staff's
Credit Union



CLOTHING & SHOES

Jacket / Blazer	
School Jumper	
Shirts	
Shoes / Trainers	
Socks / Tights	
Ties	
Tracksuit	
Trousers / Skirts	
T-Shirts	
Coats	
Other	



P.E

Sports Equipment	
Sports Clothings	
Sports Shoes	
Other	



PAYMENTS

School Activities (eg: Swimming Lessons)	
School Donation	
Classroom Materials	
School Trips	
Exam Fees	
Locker Deposit	
Lunch Money	
Voluntary Donation	

TOTAL:



BOOKS & STATIONERY

Books	
Copybooks	
Folders	
Calculator	
Maths Set	
Pencil Case	
Pencils / Pens / Etc	
School Bag	
Sports Bag	
Lunch Box & Flask	
Other	



TRANSPORT

School Bus	
Public Transport	

ooo OTHER

Musical Instruments	
Electronics	

Tel: 01 677 8648 or Lo Call: 1890 677 864

Email: info@hsscu.ie **#putsUfirst**





The Best of Buds

Over
€40,000
Given Away!

HSSCU's Summer Sunflowers put their petal to the metal throughout June on our Facebook page in our 1st ever 'Summer Prize Draw'!

15 lucky members won in buckets and spades with their massive winnings bringing sunshine to an otherwise dull June. At HSSCU, we love giving back to our members and our Member Prize Draw is a fantastic initiative for all involved. Of our Sunflowers, HSSCU's marketing manager Pádraig Power, gushed:

"At HSSCU, we always give back when we can and there couldn't be a better set-up than with our Member Prize Draw. We love celebrating and showcasing our good news stories so it was an absolute treat to meet winning members and see their faces light up when they found out how much they won!

I want to personally thank all of our fantastic members who are part of our draw and of course our wonderful Summer Sunflowers who blossomed in front of the camera!"

You too could be a lucky winner in our prize draw – honestly, we're not pollen your leg. If you would like to be a lucky winning member make sure to fill and submit HSSCU's 'Member Prize Draw Form', which you can download from the 'Forms & Downloads' page on www.hsscu.ie. Equally, make sure that you're following HSSCU's Facebook and Instagram accounts in order to keep up with all of the fun and behind the scenes, as there is always something new such as our Summer and Christmas draws!



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Cheeky Monkeys (0-5)



Terrific Tigers (6-11)



Groovy Giraffes (12-15)

Youth Zone

We hope you are enjoying the puzzles and quizzes. In this issue, we want to give you a chance to **WIN A €50 ART & HOBBY VOUCHER**

WORD-SEARCH

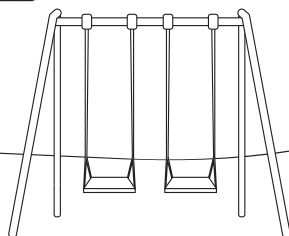
S C I E N C E I D X P C
G P G F S C H O O L L F
B P S A A E O I K J A L
I E F C B O O K S U Y F
V N H T B A K B R D G X
P C A E E M U S I C R S
C I W A T M N B A J O R
M L Q C O M A T H W U P
I E S H R H A L W Q N X
D U W E J T R P B X D E
E H K R Y Q T T V F G I
S T A N S T U D E N T L
K N J U O V A Y S B H R

Can you find the hidden words?



School
Teacher
Student
Desk
Books
Pencil
Art
Music
Science
Math
Playground

Colour me in!



Movie Competition

WIN A €50 ART & HOBBY VOUCHER, by answering the below:

What is Simba's girlfriend's name?

Cut out and post your answers to Youth Corner, HSSCU, 5 High Street, Christchurch, Dublin 8, or have your parent/guardian email kredit@hsscu.ie with your answer, name, age, address, parent/guardian's name and contact number.

Closing Date: **1st September 2019**

Answer:

Your Name:

Age:

Address:

Parent/Guardian Name:

Contact Number:

Congratulations to Emma Storey who correctly answered the question from the last issue of Kredit. Emma has WON AN ART & HOBBY VOUCHER

Enter to Win!



Join a Friend

Congratulations to **Leona Creighton** who won €100 for joining a friend! Join yours to enter.



E-Zine

Sign up to HSSCU's E-Zine to keep up-to-date with everything in your CU. You'll hear about great new products, prizes, competitions, services and more!

Sign up on www.hsscu.ie to be in with a chance of **winning €100**.



One4all
Gift Cards

Competition Question;

€100 One for All Voucher for the winner

QUESTION

What's HSSCU's Back To School Tip 5?

Cut out and post your answers to Competitions, HSSCU, 5 High Street, Christchurch, Dublin 8, or email kredit@hsscu.ie with your name, address, membership number and phone number along with your answer.

Closing Date: 1st September 2019
Congratulations to Fiona Ryan, who won last issue's €100 One4All voucher

Answer:

Name:

Address:

Membership No:

Contact Tel:

Prize Draw

Entry to our prizetdraw is just €2.75 per month and winners' names are listed on HSSCU's website –

www.hsscu.ie.

To join the fun just download an entry form on the Forms/ Downloads section of our website.

Each month HSSCU gives out €30,000 in prizetdraws - €20,000 to our 1st prize winner and €1,000 to 10 runners-up! Our most recent prize winners were:

APRIL WINNER
Róisín Doolan
MAY WINNER
Margarita San Pedro
JUNE WINNER
Nicola Cahill

Follow HSSCU's official new Instagram account @HSSCU!

Branches



High Street Branch



James's Street Branch



Ranelagh & District Branch



St. Gabriel's Branch (Cork)



CIE Galway Branch



CIE Dundalk Branch

To check out our branch's opening hours, visit www.hsscu.ie



@hsscu



Health Services Staffs Credit Union Limited



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HSSCU offers 24/7 online account access via CUOnline. Once you sign up for CUOnline on www.hsscu.ie download our mobile app CUAnywhere to login with the touch of your fingerprint – Bin the pin!



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Health Services Staffs Credit Union

**REQUESTS THE PLEASURE OF
YOUR COMPANY AT YOUR**

Wedding Loan Celebration

FOR MORE DETAILS

**Check out our Online Loan Calculator at:
www.hsscu.ie**

**WARNING: If you do not meet the repayments
on your loan, your account will go into arrears.
This may affect your credit rating, which may
limit your ability to access credit in the future.**

Loans are subject to approval. Terms & conditions
apply. Health Services Staffs Credit Union is
regulated by the Central Bank of Ireland.

**REGISTERED OFFICE: 5 High Street, Christchurch, Dublin 8, D08X7T1.
Tel: 01 677 8648 or Lo Call 1890 677 864 Email: info@hsscu.ie
Branches listed on: www.hsscu.ie**



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