



June 2012 eNewsletter

> Ways to Save on Water this Summer

The Denver Board of Water Commissioners has already declared a Stage 1 Drought in recognition of the extremely dry conditions we are experiencing, which will lead to many other water utilities in the area imposing strict restrictions this summer. While it is important to only use the water you need, that doesn't mean you can't enjoy having a green lawn. The time of day you water is extremely important. If you water your lawn early or late in the day, this will ensure the water penetrates the ground and reaches the roots of your plants rather than evaporating off the plant leaves in the mid-day heat. Also, adding a layer of organic mulch around plants and trees helps reduce evaporation and can save thousands of gallons of water a year, which means money in your pocket. [Click here](#) for more outdoor tips.



You can have Denver Water send you a FREE Water Wise Landscape Handbook by simply clicking [here](#). This handbook provides information about xeriscape principles, efficient watering techniques, and sustainable gardening practices.

Another way to save on water is to use rebates. Residential customers can receive rebates for buying and installing qualifying high-efficiency toilets, washing machines, and other water-efficient fixtures such as rotary sprinkler heads. By changing some of your summer water usage habits you could save thousands of gallons on your water bills this summer.

> New From Bellco: Max Checking

Navigating the daily deal sites can be overwhelming, not to mention it can be hard to remember when those deals and coupons expire. With Bellco's new Max Checking Account we take the legwork out of saving on your day-to-day purchases.



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ON YOUR AGENDA

Community Events

- June 6: [Metro North Golf Tournament](#)
- June 8-10: [Parker Days](#)
- June 20: [Northglenn Summer Concert Series](#)
- June 21 and 28: [Thornton Concert Series](#)

June Sales Event at Automotive Avenues

Ready to find your next car? Automotive Avenues offers no-haggle prices set at or below market value. Their experienced sales consultants will help you find the right car for you. Every member who test-drives a vehicle at Automotive Avenues during the month of June will qualify to enter to win a suite at a Rockies game! (No purchase necessary.) Visit [AutoAves.com](#) for promotion details.

Automotive Avenues is located at: [10701 W. 6th Ave. \(near Kipling St.\) Lakewood, CO 80215](#)

For more information, visit [AutoAves.com](#) or call 303-750-5000.

BELLCO COMMUNITY

Follow Bellco on [YouTube](#).

Bellco's Max Checking comes with a host of benefits, including discounts for shopping, dining, travel and entertainment – along with cell phone protection, identity theft protection and savings on prescriptions and eyewear.

You'll also get:

- Free Online Banking and Bill Pay*
- ATM Transactions (in and out of Bellco network)**
- Free Mobile Banking***
- Free Standard Bellco Checks****

Powered by BaZing, Bellco's Max Checking account will save you money not only on your daily purchases, but also on that vacation you have been putting off or that overdue oil change. In addition to the numerous discounts on goods and services, Max Checking also provides a cell phone replacement plan and ID theft protection benefits.

Although this account comes with a \$6.00 monthly fee, by using your debit card on qualifying transactions, you can eliminate the monthly fee. Each time you make a valid transaction with your debit card your monthly fee will be reduced by \$.25. So after just 24 valid debit card transactions, your fee will be reduced to \$0 and you'll still get all the great services and discounts that come with Max Checking!

Learn more details at Bellco.org/Maxchecking or stop into your nearest [branch location](#) to open an account today.

*A monthly \$6 inactivity fee will be assessed unless all enrolled Bill Pay members complete at least one Bill Pay transaction during each month.

**The ATM owner may still charge a fee.

***Your mobile carrier's data and text charges may apply.

****First box of Bellco standard checks are free.

> Planning for College

Now that you've stacked up so many hard-earned academic and personal accomplishments as a high school junior or senior, it is time to consider applying for both college and financial aid assistance. Based on published charges for the 2010-2011 school year, the average cost of attending a four-year public school for in-state residents -- including tuition and room and board -- rose 6.1% or \$16,140. Private universities also saw an increase of 4.3% or \$36,993 according to the College Board.



Searching for the right university or college and applying for the best form of financial assistance is no small task. According to a

[Facebook](#), [Twitter](#) and [Foursquare](#) to get quick tips, news on events and other up-to-the-minute Bellco information.



Gallup survey released in August 2010, the percentage of families who borrowed to pay for college also rose from 42% to 46%. Your child's high school guidance counselor or a college's admission counselor is a good resource to help you start this process confidently.

Taking some time to explore different financial assistance options is important. The Free Application for Federal Student Aid (FAFSA) and Financial Aid Form (FAF) are two documents that can determine the eligibility for student financial aid -- including the Pell Grant, federal student loans, and federal work-study. Grants, scholarships, loans, and college work-study programs are the most commonly used forms of financial assistance.

- [Grants and scholarships](#) should be your first options to explore. They cost you nothing and do not have to be repaid. There are many different types of grants and scholarships that could be considered.
- The federal government is by far the single largest source of financial aid to college students, but there are also state government loans, college-sponsored loans, commercial lending institutions and now your credit union, which offers private student loans. Learn more about Bellco's private student loan options by visiting bellco.studentchoice.org. As with all financial aid applications, it is important to fill out the forms completely and submit them as soon as possible. The federal government is the sole lender on all federal loans. Visit www.studentloans.gov for details.
- A work-study program permits eligible students to work on campus to help offset educational expenses and reduce loan obligations. [Federal work-study programs \(FWS\)](#) are great options for those students who might come from higher-income families that maybe wouldn't qualify for need-based grants and scholarships.

You will likely need more than one type of financial aid to fund your child's college education, but understanding the basics and filling out the [FAFSA](#) are great first steps. You should also take care in choosing lenders that offer the lowest rates and most flexible repayment terms, especially if you have a need for private loans in addition to federal aid.

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