

# LOCAL

WEDNESDAY | MAY 9, 2007

Metro

## THE **b**UZZ

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### ***Rewarded* with cash**

**APPLE VALLEY** — Apple Valley High School senior Laura Johnson has a pretty good grasp on the importance of maintaining good credit — so much so that she took first place in the California Association of Collectors Educational Scholarship Foundation's second annual scholarship awards banquet.

The 18-year-old walked away on April 17 from The Hyatt Regency in Sacramento with \$2,500 after penning a four-page essay on "The Importance of Establishing and Maintaining Good Credit During Your College Years."

Johnson's tips on maintaining good credit include making small credit-card purchases and paying the entire balance off every month. She also recommends making credit-card purchases in lieu of writing checks because checks do not get recorded on credit reports, as do credit-card purchases.

Johnson has maintained a 4.0 grade point average throughout high school and serves as president of her school's performance choir. She plans to attend Cal State Fullerton and major in musical theater and literature with a teaching emphasis.



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