

Scottie Savers



SPRING EDITION EATS & CRAFTS

Be sure and ask your parents for permission and assistance before starting any project.

SIDEWALK CHALK PAINT

Ingredients

- Muffin Tin
- 1/2 cup cornstarch
- 2/3 cup water
- Liquid Food Coloring

Instructions

- Mix water and cornstarch until cornstarch dissolves.
- Divide the mixture into the wells of a muffin tin or similar pointing tray.
- Add food coloring to achieve the desired colors
- Go Paint using large kids paintbrushes.



WATER BALLOON PINATA GAME

Materials

- Water Balloons filled with water
- String
- A Stick

Instructions:

- Fill up the balloons with water.
- Hang up the string across your yard.
- Tie the balloons to the string.
- Have fun breaking the balloons and Getting soaked.



ICE CREAM IN A BAG

Ingredients

- 1 cup half and half
- 1.5 tsp vanilla extract
- 1 tbsp sugar
- ice
- 1/4 cup salt
- Ziploc bags 1 Small, 1 Large

Instructions

- Pour 1 cup of half and half into a small ziploc bag.
- Add 1.5 teaspoons of vanilla extract and 1 tablespoon of sugar.
- Seal the bag firmly and get any excess air out.
- In the larger ziploc bag, fill it about 1/2 way with ice. Add 1/4 cup of salt.
- Then add your small bag and fill with extra ice on top. Seal the large bag.
- Get gloves for shaking and shake for 6 minutes. Gloves are needed since the salt makes the ice extra cold.
- Take the small bag out of the large bag and rinse the outside of the small bag with cold water. Make sure to rinse out the top part of the bag also (above the seal).
- Once done rinsing, carefully open the small bag to not get any remaining salt from the outside of the bag inside the bag.
- The ice cream will be a little icy looking to start. Use a spoon to mix it around and soften it up a bit. Scoop out and enjoy!



WAYS KIDS CAN EARN MONEY

Sometimes, the things you want cost more money than you have. What do you do? You can either save up by not spending on other items, or you can try to earn some extra money. With a little work and creativity and an okay from your parents, you can add to your piggy bank. Here are a few ideas:



1. Help out more at home. Ask your parents if you can help with any big projects such as cleaning or organizing the garage, basement, or attic. Or you can help tidy closets, straighten up the laundry area and more

2. Help people take care of their yards. Offer to help neighbors with grass-cutting, snow shoveling or leaf-raking. You can pull weeds, water lawns, or pick up branches.

3. Wash cars. Turn your driveway into a neighborhood car wash.

4. Babysit little kids. Once you're old enough, take a babysitting class. Parents are always looking for a good sitter.

5. Start a dog-walking service. Feed, watch or walk dog. You might offer to care for other people's pets while they're busy or away from home.

6. Sell unwanted items. Set up a "rummage sale." Some stores sell "used" toys and clothes.

Ask your parents about this idea and finding a store.



YOU COULD WIN \$25

Show off your coloring skills and you could win a \$25 deposit into your account.

Color the picture then ask your parents to mail it to 8400 Mansfield Rd, Shreveport, LA 71108 or bring it by the credit union by July 27, 2022.

Your Name _____

Your Age _____

Parents Name _____

Address _____

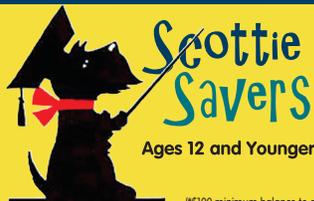
Phone Number _____

Summer Coloring Contest

- Earn Scottie Bucks to "purchase" prizes
- Earn Dividends*
- Quarterly Newsletter
- Annual Birthday Card
- Passbook For Record Keeping

How To Start

- Open a Share/Savings Account
- With a \$5 minimum deposit



Ages 12 and Younger

(*\$100 minimum balance to earn dividends. Accounts are opened under child's name and Social Security number with parent signing as joint owner. Converts to Extreme Teen Acct at age 13)

Extreme Teen



WILLIS-KNIGHTON
FEDERAL CREDIT UNION

SUMMER 2022 EDITION

MONEY TIPS FOR TEENS: YOUR FUTURE SELF WILL THANK YOU

If you're a teenager, you are in a very powerful position. Starting good money habits now will put you ahead for the rest of your life. Here are some money tips.

1. Understand The Power Of Time

You probably aren't making a ton of money right now, but that doesn't matter. What matters is time. And your money has a lot of it. Let's look at an example: At the end of your summer job, you have \$1000. You invest it at a rate of return of 5%. You don't contribute another cent for 50 years. At the end of those 50 years, you will have \$11,467.49. Time is rarely on our side but it's on your side now if you start now.



2. Start A Money Saving Habit

The power of habit is almost as important as the power of time when it comes to money. A habit is something you do automatically; you don't have to think about it too much. If you start the habit of saving money now, that habit will always be with you. Every dollar you get, whether it's a gift, an allowance, or pay from a job, get into the habit of saving a portion of it. Half of it would be ideal and now is the time to start because you don't have a lot of expenses.

3. Track Your Spending

This can be hard because as a teenager you might be earning money by doing things like babysitting or mowing lawns and those kinds of jobs are usually paid in cash. And cash is the hardest thing to track. There are all kinds of great money budgeting tools online, Mint, You Need A Budget, Quicken, and they're all easier to use when you're not dealing with cash. Cash also tends to burn a hole in our pockets, so it's better to have it stashed away somewhere, so it's less tempting. You have made a great start with your Extreme Teen Account at WKFCU. Try to save half of every dollar you get by putting it into your Extreme Teen savings. It's essential to separate your money. Money that should be saved tends to disappear when it's mixed around with money that gets spent. At age 16, you can open a checking account and get a debit card. You can now spend money via your debit card rather than cash so you can easily track your spending.

4. Get Educated

You probably aren't getting much education about personal finance in school, maybe none at all. Check out articles on the internet or some books such as, I Will Teach You To Be Rich, The One Page Financial Plan, Level Up Your Life, The Boglehead's Guide to Investing, and A Happy Pocket Full of Money. Talk to your parents about money. One of the best ways to open the conversation is to ask what is the most important piece of money advice they can give you.

It's So Early

If you ask people older than you what their biggest financial regret is, a lot of them will tell you that they wished they had started getting serious about money much earlier than they did. Because doing it only gets harder the older you get. Start now so you don't have that same regret a few decades down the road.

The Money Question Contest You Could Win \$25!

1. Read your newsletter • 2. Answer the question
3. Mail the form to:
8400 Mansfield Rd., Shreveport, LA 71108
or just bring it to the branch by July 27, 2022.
4. You'll be entered in a drawing for \$25

Your Name _____

Your Age _____

Parents Name _____

Phone Number _____

QUESTION: WHEN SHOULD YOU GET SERIOUS ABOUT SAVING MONEY?

EXTREME TEEN SAVINGS ACCOUNT

For Ages 13-17

Earn Dividends*
Quarterly Newsletter
Quarterly Contest
Birthday Cards

Passbook for Record Keeping
Teens ages 16-17 may be eligible for a checking acct.

HOW TO START

Open a share/savings account with a \$5 minimum deposit.

(Parent or guardian must sign as a joint owner of account *\$100 minimum balance to earn dividends. Converts to Regular Share Savings Account at age 18)

8400 Mansfield Road
Shreveport, LA 71108
318-621-0605
Fax: 318-635-4719

1507 Doctors Drive
Bossier City, LA 71111
318-629-5622
Fax: 318-629-5623

www.wkfcu.org

(Partially reprinted from www.listenmoneymatters.com.)