



SUMMER 2016



A Newsletter from the Tobacco Valley Teachers Federal Credit Union for our iSave Teen Club members.

# Congrats! to our 2016 Scholarship Recipient



**Rachele Lajoie**  
Enrico Fermi High School



Visit our YouTube Channel:  
[tvtfcuinenfield](http://tvtfcuinenfield)

for tips on:  
Making a Budget  
Saving Money  
How to Get a Job  
and more!



## Are You a Big Spender?

### Ways to Cut Spending...and Still Get to Do and Buy Cool Things

Do you want to find ways to stretch your money, so it goes farther and is there when you really need it? Here are some suggestions for knowing how much money you have, how much you need for expenditures, and how to reach your goals by cutting back on what you spend.

**PRACTICE SELF-CONTROL.** To avoid making a quick decision to buy something just because you saw it featured on display or on sale: Make a shopping list before you leave home and stick to it. Before you go shopping, set a spending limit (say, \$5 or \$10) for "impulse buys"—items you didn't plan to buy but that got your attention anyway. If you are tempted to spend more than your limit, wait a few hours or a few days and think it over. Limit the amount of cash you take with you. The less cash you carry, the less you can spend and the less you lose if you misplace your wallet.

**RESEARCH BEFORE YOU BUY.** To be sure you are getting a good value, especially with a big purchase, look into the quality and the reputation of the product or service you're considering. Read "reviews" in magazines or respected Web sites. Talk to knowledgeable people you trust. Check other stores or go online and compare prices. Look at similar items. This is known as "comparison shopping," and it can lead to tremendous savings and better quality purchases. And if you're sure you know what you want, take advantage of store coupons and mail-in "rebates."

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**CHECK OUT**  
[cacareerzone.org](http://cacareerzone.org)

#### ASSESS YOURSELF

Self-Assessments can help you know yourself better and help you choose an appropriate job or occupational field to explore.

#### EXPLORE JOBS

Starting your search by looking at broad sectors can help you find related occupations within an area that you might enjoy.

#### MAKE MONEY CHOICES

After high school you will need to work to pay for housing, transportation, and clothes... Find out how much money you will need and which occupations will pay for all your needs.

# Words <sup>2</sup> Know

**Budget:** a plan of how much to spend and what it will be spent on.

**Invest:** using money wisely in order to have funds for future needs.

## Are You a Big Spender?

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**KEEP TRACK OF YOUR SPENDING.** This helps you set and stick to limits, what many people refer to as budgeting. "Maintaining a budget may sound scary or complicated, but it can be as simple as having a notebook and writing down what you buy each month," said Janet Kincaid, FDIC Senior Consumer Affairs Officer. "Any system that helps you know how much you are spending each month is a good thing."

**THINK "USED" INSTEAD OF "NEW!"** Borrow things (from the library or friends) that you don't have to own. Shop at consignment stores where you can often find name brand clothing at a much lower cost.

**TAKE GOOD CARE OF WHAT YOU BUY.** It's expensive to replace things. Do you really want to buy the same thing twice?

SOURCE: [www.fdic.gov](http://www.fdic.gov)

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## ARE YOU GOING TO COLLEGE IN THE FALL?

Get ready with our  
**myLife Checking Account**



- FREE Mobile App, Online Banking, Debit Card and more
- Fee-Free ATM Network Access
- No Monthly Service Fee
- .25% discount on a First Time Car Loan
- .25% discount on a First Time Personal Loan
- and more!

**Tell your parent/guardian to open an account for you.**

## What to do this Summer



### Roller Coaster Day

**August 16**

Six Flags, Agawam, MA  
[www.sixflags.com/newengland](http://www.sixflags.com/newengland)

Donate at least 6 school supply items on this day to receive a coupon for \$20.15 off Main Gate Admission. Those who bring 20 or more items will receive a FREE one-day admission ticket to Six Flags New England!



### Teens & Kids Bowl Free All Summer Long

Find a participating bowling alley near you!  
[www.kidsbowlfree.com](http://www.kidsbowlfree.com)

## APP To Try



### TI-Nspire:

A fully functional graphing calculator app from the experts at Texas Instruments.

It also can create graphs from data and plot statistics, then store everything neatly on a tablet.

## Volunteer Opportunities

- Animal Shelters
- Nursing Homes
- Garden Centers
- Libraries
- Museums
- Aquariums
- Local TV Cable Channel

**Check them out with your parents/guardians help.**

## Cha-ching Save Your Change

Saving every little bit counts! Save your change in a jar and when its full bring it to the credit union. Drop the unrolled change in our coin machine. Easy!