



SUMMER 2013



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

Shop Smart AND SAVE BIG

Are you a high school senior?

If so, apply for our \$500 Scholarship Award!

TVTFCU members who are graduating seniors and plan on furthering their education can apply. The application can be downloaded from our web site www.tvtfcu.org or stop in!



Our 2013 Scholarship Winner LINDSEY MILLIKEN



There's the stuff you need. Then there's the stuff you want. And then there's the stuff you didn't even know you wanted, but you're out spending time at the mall with your friends, and now you're surrounded by cool-looking stuff and you're in danger of blowing your allowance or paycheck on something you could probably live without.

Make a Shopping List. Before you shop, make a list of everything you plan on buying. The rule is: you're not allowed to buy anything unless it's already on your list.

Only Bring the Cash You Need. You can't spend money you don't have. Before you go out, put a small amount of cash in your wallet to cover all the buying you plan on doing. If the cash runs out, your shopping spree's done for the day.

Comparison Shop. Don't be a sucker when you see a price tag. For instance, if you want a new Wii game, don't buy it right away. Call around to the video game shops and stores in your area to see who has the cheapest price.

Try Not to Shop Bored. The silliest purchases happen when you probably shouldn't have been shopping in the first place. If you and your friends are bored and looking for something to do, don't automatically run to the mall. Come up with some ideas of fun things to do together or check your local newspaper.

When in Doubt, Leave the Store. On the fence about whether or not to buy something? Put it down and leave the store. If you decide later that you really, really want it, then you can go back and buy it tomorrow. But chances are, you'll be happy you saved your money.

Before You Buy It, Make It. You can save a lot of money by staying out of the shops and doing things yourself. Want some jean shorts? Turn a pair of old jeans into cutoffs. Want to decorate your room with some posters? Draw, paint or collage one. Mom's birthday's coming up? Make her something instead of buying it.

WORDS ² Know

Savings Account:

A credit union account where money is kept so that it can grow. You deposit money into the account or withdraw money from the account. Money that is in the account earns interest from the credit union. That is, they pay the account holder a small amount of money.

Checking Account:

A credit union account where money is kept so the account holder can buy something or pay a bill by writing a check or using a debit card.



Sam Vrinios always wanted to be an entrepreneur, but he didn't know his hobby of customizing video game controllers would turn into big business. Since he started at age 13, he has sold more than 20,000 controllers worth \$600,000. With 116,000 YouTube subscribers and 18,000 Twitter followers, Sam is using social media to the max. What's next for Sam? He wants to make a million dollars before he's 16.

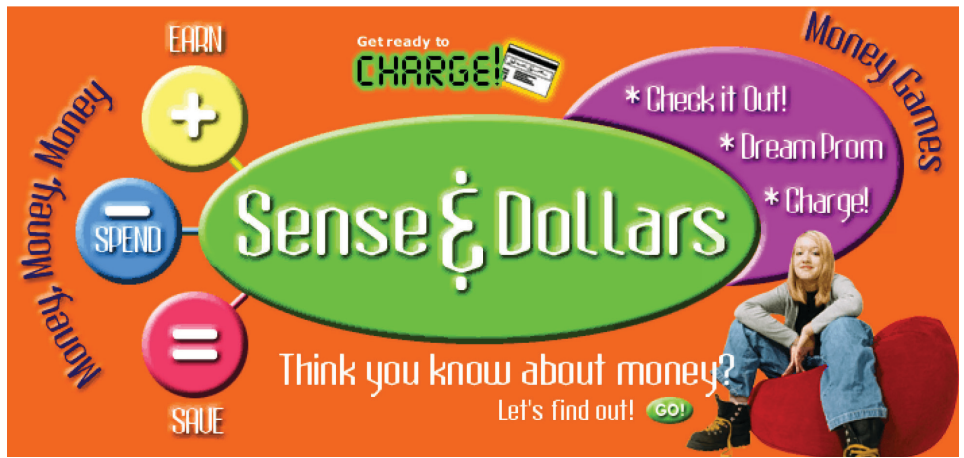
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Do You Have Sense & Dollars?

Check out this great web site: senseanddollars.thinkport.org
It has great info about earning and spending money - sensibly.

Budgets, credit cards, interest rates are all explored in interactive games. **Buy a pair of sneakers** on your credit card, plug in what you can afford to pay each month, then see how much those sneakers actually cost when you finally finish paying for them. **Earn a paycheck** and budget your expenses and savings so you don't go broke each month. **Plan for your dream prom.** Budget for tickets, clothing, accessories, dinner and transportation. Learn if you have what it takes to own your own business, or how much you'll make flipping burgers.

What to do this Summer



AUGUST 20

Bridgit Mendler from "Good Luck Charlie"
in Concert - Six Flags, Agawam, MA
www.sixflags.com/newengland



AUGUST 31

Back to School Giveaway
New Britain Rock Cats Baseball Game
www.rockcats.com



Now Thru SEPTEMBER 2

FREE Bowling for youth 15 year old
and younger - AMF Bowling Centers
www.amf.com

You Tube

Check out the videos on our

YouTube Channel:
[tvtfcuinenfield](http://www.youtube.com/tvtfcuinenfield)

for tips on:

Making a Budget
Saving Money
How to Get a Job
and more!

We want to hear from you!

Let us know if there are any videos you want us to add or what you'd like to see in this newsletter!

If we use your idea, we'll give you

TWO FREE MOVIE TICKETS!

Leave your comments on our



Facebook page

or email us at:
msr@tvtfcu.org