



SUMMER 2014



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

## Another Good Use of Your Money: Helping the Less Fortunate

You may think the most important reason to save and manage money is to take good care of yourself. It is, but you should also consider using some of your money (and some of your time) to help others less fortunate than you in your town or around the world.

"People who give generously of their time and their money get tremendous amounts of satisfaction in return," said Liz Kelderhouse, an FDIC Community Affairs Officer. "You'll feel great knowing you're making a difference, and you'll have a better appreciation of what you're fortunate enough to have."

How can you get more involved sharing your time and money with others? Here are some possibilities:

**Donate part of your allowance or gift money to a charity you admire.**

**Ask friends and family to donate to a charity instead of giving you birthday or holiday gifts.**

**Join or start an organization at school or in your community that helps others.**

**Coordinate with friends and parents on a lemonade sale, car wash, a toy or food collection, or some other event for a local charity.**

**Volunteer to mow the lawn, rake leaves or handle another chore for an ill or elderly neighbor.**

**Help your parents when they volunteer for a good cause or donate items to a charity.**

**Participate in a walk or run that raises money for a charity.**

Need more ideas or direction? Start by talking to your parents and other family members. Also, your city or county government may have web sites that list local charities and volunteer opportunities.

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

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Summer  
Jobs

1. Lawn Care
2. Camp Counselor
3. Lifeguard
4. Starting a Business
5. Concert/Event Venue
6. Food Services
7. Tutoring
8. Sports Instructor
9. Movie Theater
10. Internship

SOURCE:  
[www.familyeducation.com](http://www.familyeducation.com)



# WORDS <sup>2</sup> Know

## Capital:

The value of personal items that one owns, including savings, investments, and property, one of three factors used in credit scoring.

## Credit Score:

A measure of creditworthiness based on an analysis of the consumer's financial history, often computed as a numerical score.

## Creditworthiness:

A measure of one's ability and willingness to repay a loan.



Videos, Blog & More  
[www.bizkids.com](http://www.bizkids.com)

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# SUPERSTAR CELEBRITIES Want You to Go to College

**What do Jay-Z, Kid Rock, will.i.am, Eli Manning, Katie Holmes and Alec Baldwin have in common?** They're all using their fame and fortune to help American kids hit the books without going broke!

This diverse crew of headline grabbers joins President Obama in the fight to keep college affordable. Consider the collegiate cash up for grabs from these charitable stars:

- ★ **The Shawn Carter (Jay-Z) Scholarship Foundation**
- ★ **Kid Rock's Made In Detroit Scholarship**
- ★ **will.i.am's i.am scholarship**
- ★ **Eli Manning's Ole Miss Opportunity**
- ★ **Dizzy Feet Foundation Scholarship Program**
- ★ **The Alec Baldwin Drama Scholarship Fund**



For more info visit [www.gettschooled.com](http://www.gettschooled.com)

## What to do this Summer



**JULY 20**

**CU in the Park: for credit union members and their families**

All Day Admission - All You Can Eat Buffet  
Free Parking - **Order Tickets by July 13**

Six Flags, Agawam, MA  
[www.sixflags.com/newengland](http://www.sixflags.com/newengland)  
Enter Promo Code: CU2014



**AUGUST 30**

Back to School Giveaway

New Britain Rock Cats Baseball Game  
[www.rockcats.com](http://www.rockcats.com)

## APP To Try



### FYI Expense Tracker:

The FYI Expense Tracker, presented by the Newfoundland & Labrador Credit Union and SIFE Memorial, is

a financial tool to help students track their personal expenses using an array of categories from food to entertainment. Users can set a budget, receive financial tips and organize expenses by day, month and year.

## Volunteer Opportunities

United Way of Central and Northeastern CT

CT Children's Medical Center  
American Red Cross

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

*"Believe you can and you're halfway there." Theodore Roosevelt*