



SUMMER 2015



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

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 2015 Scholarship Winner
CHAD FORTUNE

You Can Make a Difference

One of the largest global organizations for young people and social change, their 3.8 million members tackle campaigns that impact every cause.



CAMPAIGNS INCLUDE:



Thumb Wars

Share Thumb Socks with a friend to remind them not to text and drive.

Patient Playbooks

Create activity books for children in hospitals.

Trash Scavenger Hunt

Show your friends that trash clean-ups can be fun.

#dosomething

You could win!



A NEW \$25.00

WINNER WILL BE CHOSEN EVERY 3 MONTHS

We will randomly choose one iSave Teen Club member in a 3 month period to win \$25.00. The next winner will be chosen in October, then January, April, and July!

WORDS ² Know

Appreciation:

A rise in value or price.

Bait and Switch:

An illegal sales technique in which sellers advertise a product with the intention of persuading customers to buy a more expensive product.

Consumer:

Buyers or users of goods and services for personal use.

What Kind of Spender Are You?

- Avoider**
- Collector**
- Spender**
- Thinker**
- Miser**



Take the Quiz and Find Out!

www.themint.org

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CARLA
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SAVING TIP: PAY YOURSELF FIRST

Most people decide how much they can save after they look at all their usual expenses. For adults, this can be rent or house payments, phone and cable bills, groceries, car insurance and all sorts of other bills. The trick is to make savings as important as all those expenses. So pay yourself first – put away the amount you planned to save before you do anything else. Why? Most of us have money each month that we can't track. We spent it somewhere! So save it first!



Your parents may ask their employer to take a certain amount of money out of each of their paychecks and put it in an investment fund, a kind of savings account. The idea is that if they never get their hands on this money, they can't be tempted to spend it. Talk to your parents/guardians about how you might do this with your

paycheck (if you have begun to work), your allowance, or money you receive as gifts.

Source: www.themint.org

What to do this Summer



Fireworks Every Friday

Six Flags, Agawam, MA
www.sixflags.com/newengland



Hawaiian Luau Party

July 17 & 18

Lake Compounce, Bristol, CT
www.lakecompounce.com



Kids & Teens Bowl Free All Summer Long

Find a participating bowling alley near you!
www.kidsbowlfree.com

APP To Try



TED: Check out this app that features the most fascinating thinkers of our times. Brilliant doctors, artists, game designers, writers and scientists are changing the world with ideas.

Volunteer Opportunities

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

Check them out with your parents/guardians help.

"Everyone's dream can come true if you just stick to it and work hard."

Serena Williams, Professional Tennis Player