



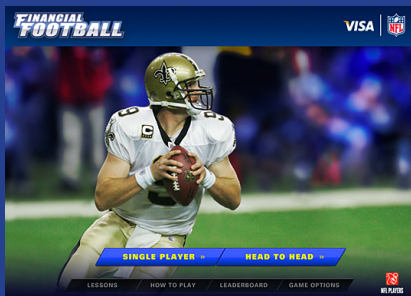
WINTER 2022



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

## Are you ready for some football?

Visa and the National Football League (NFL) have teamed up to create Financial Football, a fast-paced, interactive game that helps you learn about personal finance. It features 3D graphics and game-changing opportunities with audibles, blitzes and long yardage plays.



**Download the FREE App today!**

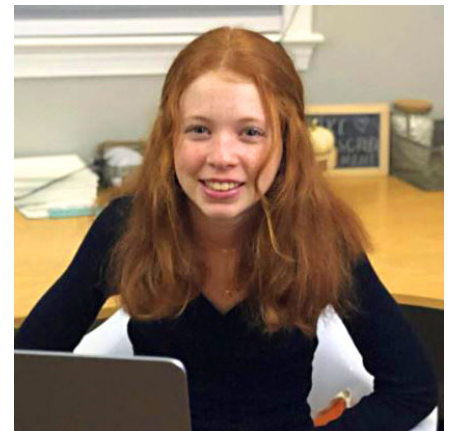
AFC East				
		W	L	PTS
01	Patriots	9296	5638	108411
02	Dolphins	4872	2987	64023
03	Bills	2615	1710	32512
04	Jets	2547	1361	61301



[financialfootball.com](http://financialfootball.com)

## One Teen's Story: 13 year old creates her own stationery business

In December 2018, Sydney Day Weikart, a high school sophomore from Alexandria, Virginia, took \$200 and a passion for hand-lettering and started a greeting-card business. She used \$100 to purchase supplies to make the cards and spent the other \$100 on materials and costs for a table at a kids' fair that featured kid businesses, crafts, and art. Then 13 years old, she launched Sydney Day Design, relying on YouTube videos to learn about shipping, taxes and product creation costs. She also took classes to improve her design skills with advice from professionals.



Now she designs everything digitally using her iPad and Procreate, professional software for artists that provides access to a variety of digital brushes for painting, drawing and sketching. She started with colorful greeting cards and notepads and now offers additional stationery products such as notebooks, sticky notes and stickers.

Weikart is still a full-time high school student and runs on the school track team, making time management necessary. "I always make sure to write out a to-do list every morning," she says. She eventually started sharing what she learned about starting her business through her podcast, "Small Business Saturday," where she features other teen entrepreneurs. And even launched digital courses on her website, priced at \$8-\$20. Topics range from marketing your business to growing individual socialmedia platforms.

At 13, Weikart was looking for a hobby. Now she has turned that hobby into a part-time business. "I'd love to see Sydney Day Design continue to grow and create a community," she says. "I also can't wait to one day work with retail partners. Target is the big, big dream."

Source: Forbes.com

# Words <sup>2</sup> Know

**Expenses:** something requiring the spending of money.

**Profit:** the money left over after paying all bills and expenses.



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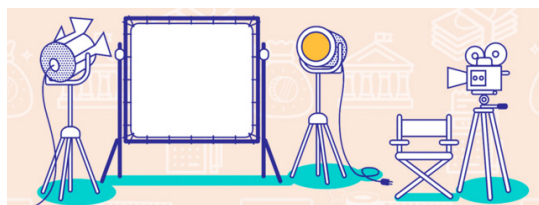
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# Cha-ching

## 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!



**LIGHTS, CAMERA,  
BUDGET!**

Lights, Camera, Budget is a game, in which you play a movie producer who have been given \$100 million to produce a movie. To get the movie produced, you must prove that you have good personal finance skills to keep the budget on track.

**PLAY IT AT**

<https://www.gpb.org/lights-camera-budget-game/>



**Thinking about the kind  
of job you may want?**

*Here are a few and how much  
they make... find more at  
[www.bls.gov/ooh/home.htm](http://www.bls.gov/ooh/home.htm)*

Registered Nurse	\$75,000
High School Teacher	\$62,000
Lawyer	\$126,000
Firefighter	\$52,000
Software Developer	\$110,000
Hair Stylist	\$27,000
Chef	\$53,000
Physical Therapist	\$91,000

Download a  
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manage your money  
**[www.moneyandstuff.info](http://www.moneyandstuff.info)**



## Smart Tip

Make a plan and stick to it. Maybe you want to save enough to buy a new phone... figure out how much you need to save each week until you have enough to make that purchase.

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