



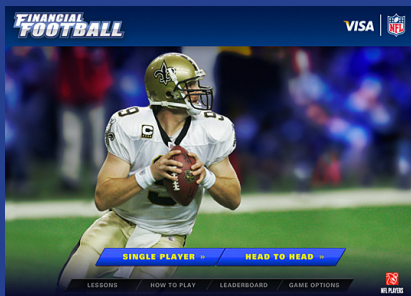
WINTER 2023



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

One Teen's Story: teen writes book on finance to help other teens

Armita Hosseini, a frosh at Stanford University originally from Toronto, is an advocate for financial education for youth, as well as an entrepreneur, writer, and public speaker. In 2020, at age 16, she published her first book, *Roadmap to Financial Literacy: An Introduction to Personal Finance For Teenagers*. She partnered with the nonprofit operation, Economics International to donate 300 copies of the book to underserved schools in San Marcos, California.



As the founder of EmpowerEcon, Hosseini has hosted three virtual three-day financial literacy camps and one entrepreneurship camp for over 300 teens from 36 countries across 5 continents. In late 2021, they published a book titled *Economics From a Youth's Perspective*, and are working to make it available to schools across North America. Hosseini regularly speaks at workshops and on podcasts about topics such as financial literacy, leadership, and youth entrepreneurship.

"Many of society's economic disparities can be addressed through increasing access to financial education," Hosseini says. "At the same time, through my work, I want to inspire other youth to use their passions to make a difference in their communities." She advises aspiring entrepreneurs to take the first step, stay focused on your mission, view setbacks as inevitable, and cherish the process.

Source: Forbes.com



Take the Money Quiz!

Check your answers on the back.

- 1 Since 1909, the United States one-cent coin, or penny has featured this President. Who is it?
- 2 This celebrated writer, performer, and social activist has received over 30 honorary degrees and is displayed on the first coin in the American Women Quarters™ Program, who is she?
- 3 The redesigned United States \$100 bill with a 3-D security ribbon and an image of a bell in an inkwell features what signer of the Declaration of Independence?

Words ² Know

Direct Deposit:

Having money directly deposited electronically into a checking or savings account.

Account Balance:

The amount of money that is available in your account. Note: The account balance printed on an ATM receipt may not be the most current amount.



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Check out **TEEN INK**, a national teen magazine, book series, and website devoted entirely to teenage writing, art, photos, and forums. You can submit what you've created!

www.teenink.com



Money Quiz!

Check your answers here.

1. Abraham Lincoln, is currently featured on the United States one-cent coin, known as the penny.
2. Maya Angelou is displayed on the first coin in the American Women Quarters™ Program. She spoke six languages and was the first African-American poet to compose and recite a poem during a presidential inauguration.
3. Benjamin Franklin is depicted on the United States \$100 dollar bill and was a signer of the Declaration of Independence.

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

Registered Nurse	\$76,000	Software Developer	\$120,000
High School Teacher	\$62,000	Hair Stylist	\$29,000
Lawyer	\$127,000	Chef	\$50,000
Firefighter	\$50,000	Physical Therapist	\$95,000

Visa and Marvel Entertainment teamed up to release three exciting comic books about personal finance. They combine Marvel's iconic super heroes with Visa's financial literacy expertise to teach you about money management.

Check out...
www.practicalmoneyskills.org



Smart Tip

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

Download Our
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APP To Try



Duolingo: Use this fun, free app for learning 40+ languages through quick, bite-sized lessons. Practice speaking, reading, listening, and writing to build your vocabulary and grammar skills.