

NEW WAVE

Savers Account
Youth Newsletter



P.O. Box 2966
Mobile, AL 36652



Trees that lose their leaves are called "*deciduous trees.*"

We call Autumn "Fall" because the leaves fall down.



Fall is a big time of migration for a variety of birds.



Many animals are in search of food in the Fall, so they can prepare for hibernation in the Winter.



Acorns fall from oak trees in Autumn in an effort to grow more trees in the Spring.



There is less sunlight during the Fall, making the days feel shorter.

People who live close to the equator don't experience Fall because the temperature remains warm year round.



FALL FACTS



DIY WATER BOTTLE PIGGY BANKS

Source: <https://www.ourkidthings.com/diy-water-bottle-piggy-banks/>

Get creative while recycling! These easy and cute piggy banks will encourage you to save and reach your savings goals. Here's how you can make one.

WHAT YOU NEED:

1. 2 small empty water bottles
2. 3-4 sheets of paper (choose your favorite color/pattern)
3. 4 small googly eyes
4. 1 pipe cleaner (make it match your paper color)
5. 8 small wooden beads
6. Glue Gun (Get a parent's help)
7. Scissors (Get a parent's help)

STEP-BY-STEP:

1. Cut out a slit on the water bottle. (2 in. long & 1/2 in. wide)
2. Cut out a piece of the paper so it fits the water bottle. Wrap it and glue it on the bottle. Cut the slit so it fits on the one you cut on the bottle.
3. Cut 4 pig ears from the paper and 2 round circles for the nose. Glue the circles to the lid of the bottle and the ears near the spout part.
4. Glue two googly eyes in between the ears & nose.
5. Turn the bottle upside down and glue four wooden beads to make the feet.
6. Cut the pipe cleaner in half and twist it to make a coil. Glue on the bottom of the bottle to make the tail.
7. Drop some money into your piggy bank and start saving!



SEND US A PICTURE OF YOUR CREATION BY OCTOBER 1 AND WE'LL INCLUDE IT IN THE NEXT NEWSLETTER & SOCIAL MEDIA TO SHOW OFF YOUR CREATIVE SKILLS! EMAIL TO MARKETING@NEWHCU.ORG.

FALL ACTIVITIES

Fall is the perfect time to get your friends and family together for some fun activities in the cool weather! Below are some fun ideas to help get you started.



Go to your school's football games!



Plan a Halloween Party with your friends*



Carve pumpkins with your friends.



Go to or work at a haunted house with your friends.*



Create fall themed food and refreshments.



Pick apples and make recipes with them!

*Get your parent's permission first.

NHCU REMINDERS

Parents: We are accepting Fall semester report cards for our **January 15 Good Grades Drawing**. Submit your report cards before then for the chance to win \$50 and a New Wave Saver Backpack!

A/B report cards can be turned in at any time and at any branch drive thru, placed in our Night Drop Box, or emailed to marketing@newhcu.org.

(If you email your report card, make sure you do NOT include any personal information like a SSN.)

NEW WAVE

Savers Account
Teen Newsletter



P.O. Box 2966
Mobile, AL 36652



SCHOLARSHIP APPLICATION

New Horizons Credit Union

NEW WAVE

APPLY FOR OUR \$1,000 SCHOLARSHIP!

Are you graduating high school in May? Need a little extra help paying for college? Apply for our scholarship!

Visit NewHCU.org/accounts/new-wave-savers-account to download the application.



NewHorizonsCU

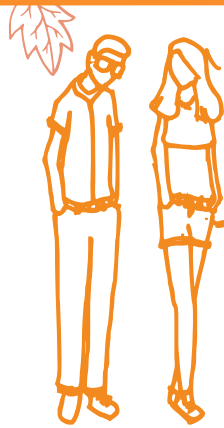


@newhorizonscreditunion



@NewHCU

MENTAL HEALTH CHECK



Back to school stress is very common this time of year. You have to balance your social life, extracurriculars, daily budget, and school work which can get to be too much. The lack of daylight can also take a toll on your body, mood, and mental health. Your #1 priority should be taking care of yourself to stay healthy. Read on for tips on how to live a balanced life.

Get Organized

Make a list of the things you need to get done in the week. Check them off to feel a sense of accomplishment.

Say No

Don't take on too much. Set your boundaries and learn to say "no." It's okay to say "no" to maintain your mental health.

Be Honest

Sadness, anger, & stress are normal, but constantly feeling these emotions isn't okay. Talk to someone you trust, they may be able to help.

Stay Healthy

Hydrate, eat healthy, exercise, and get enough sleep. Taking care of yourself is an important step to taking care of your mental health.

Budget

Know your budget limits. Don't try to keep up with peers & expensive fashion. If they don't like you for you, they're not your friends.

Take Some YOU Time

Hanging out with good friends is great for your mental health, but if you start to feel like it's getting to be too much, take some time for yourself! Let your friends know you need some time to recharge, they'll understand. Make sure you get enough sleep, relax, and do something you love. Everyone needs to recharge their social battery from time to time.

BACK TO SCHOOL TIPS



- Change your study space around so you can retain more information when studying. Move from your room to the kitchen, or go to a coffee shop or library.
- Write more than just homework on your planner to stay organized. Take note of extracurricular activities, sports, & appointments.
- Work on a project/paper a little bit every day to make it easier on you.
- If the teacher ends class 10 minutes early, start working on the homework since it's fresh on your mind.
- Don't let a bad grade discourage you. Change up your study habits or get a tutor to help.

NHCU REMINDERS

Parents: We are accepting Fall semester report cards for our *January 15 Good Grades Drawing*. Submit your report cards before then for the chance to win \$50 and a New Wave Saver Backpack!

A/B report cards can be turned in at any time and at any branch drive thru, placed in our Night Drop Box, or emailed to marketing@newhcu.org.

(If you email your report card, make sure you do NOT include any personal information like a SSN.)