

NEW WAVE

Savers Account
Youth Newsletter



P.O. Box 2966
Mobile, AL 36652



Good Grades Can Pay Off!

Send us your A/B report cards to be entered into our Good Grades Drawing!

One lucky winner will receive a \$50 deposit in their New Wave Savers Account. **Don't miss out!**

*Look inside this newsletter or visit NewHCU.org/accounts/new-wave-savers-club for details.

THE 3 JARS


In our Spring issue, we talked about what *saving* is and ways to save. The 3 Jars are an easy way to understand saving a bit further and see where your money is going! Label 3 jars with "Saving," "Spending," and "Sharing." Whenever you earn some money, whether it be through chores or that job you picked up, divide your money evenly between these jars. Spend ONLY the money in the Spending jar, save your money for something you really want in the Saving jar, and share the money to someone who really needs it from your Sharing jar. Remember, the sooner you start saving, the faster you'll see your money grow!




FUN IN THE SUN

Summer is here, and it's time to have fun! Here are some fun activities you can do with friends and family to make your summer all that much fun!

1. Create sidewalk murals with chalk.


2. Go on bike rides. 


3. Play water balloon baseball. 
Combine water balloons with baseball & get ready for some fun!

4. Go to a splash park.

5. Go hiking in a nearby park.


6. Go to the beach! 

7. Enjoy a day at the pool with your friends. 

8. Watch movies outside! 

9. Go to the playground with your friends.

10. Have a picnic in the park!

BONUS: Start growing a garden in your backyard! 

NHCU REMINDERS:

Parents! Don't forget to turn in your child's Good Grades report cards for their chance to win a prize!

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.)

Color me!



Q: If money grew on trees, what would be everyone's favorite season?

A: Fall!

NEW WAVE

Savers Account

Teen Newsletter



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SO YOU WANT TO START A BUSINESS?

Starting your own business is a great way to be financially stable at a young age. It teaches you how to budget, how to sell to a target market, and how to manage your money. Here are a couple of tips on how to start your own business so you can be successful!

- 1. Create a successful Business Plan.**
A **business plan** is a document setting out a business's future objectives and strategies for achieving them. Create a business plan before you start your business to see where you want it to go and what you want to do.
- 2. Sell something you enjoy making.**
If you're an artist, sell your art! If you enjoy baking, sell baked goods! Selling something you enjoy making makes starting a business so much easier.
- 3. Sell your products online.**
The Internet reaches all corners of the world. Imagine how many people can view your product online! Sell your merchandise on websites like eBay, Etsy, Amazon, Depop, or the Facebook Marketplace.
- 4. Calculate Your Profit.**
Make sure you are pricing your products the right way. Include the time it takes to make the product, and cost of materials when you sell your product.



Find out more by visiting our website at <https://www.newhcu.org/accounts/new-wave-savers-club> and click on the Biz Kidz\$ link.

A SUMMER TO REMEMBER

The summer is the best time to be a teenager. No school, endless free time, no stress to go to work (if you don't have to), NO HOMEWORK! You can't let this time go to waste, so below are some ideas to spice up your summer!*

- 1.** Though it may not sound like fun, you can clean out your room and sell your "junk" to make money! Who doesn't love money?

This one's a given. Go to the beach! Take your friends and spend the day at the beach. Take lots of pictures and create memories. Don't forget the sunscreen!
- 2.** Explore your downtown area. Your downtown has plenty of hidden gems such as museums, parks, thrift stores, etc. You never know what you'll find!
- 3.** Hold a "Mini Olympics" with your friends. Come up with safe and creative games you can do at home and compete for a prize!
- 4.** Host a dress-up party. Have your friends dress up as different characters from your favorite movie, for example, and have fun!
- 5.** Have a picnic at the park or your backyard! Invite your friends and take the opportunity to relax and have fun!
- 6.**

***Always ask a parent for permission before you do anything. Stay safe and have fun!**

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Financial Literacy

Can you find all the words in the crossword puzzle?

D	I	A	S	W	T	G	O	B	R	L	R	C	E	C
R	E	O	Z	Z	A	X	K	U	C	S	H	V	R	
V	M	B	Q	T	C	H	W	V	E	G	P	E	A	E
T	B	J	I	C	F	G	H	Z	N	O	X	C	W	D
J	C	J	O	T	U	R	B	I	E	X	S	K	W	I
H	U	U	I	Z	C	I	V	L	R	E	T	I	E	T
Q	N	P	K	T	H	A	S	C	P	C	E	N	N	U
T	U	H	J	V	S	S	R	E	E	X	G	G	V	N
T	I	S	O	P	E	D	Y	D	R	F	D	E	E	I
V	K	M	O	N	E	Y	D	P	T	R	U	M	N	O
B	P	M	I	P	X	G	X	P	N	N	B	W	S	N
Y	A	S	D	M	B	L	F	C	E	N	B	R	Q	E
K	U	N	S	N	O	Z	I	R	O	H	W	E	N	L
B	V	T	K	F	L	X	U	R	J	V	B	P	J	U
C	R	E	D	I	T	C	A	R	D	H	X	G	G	S

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Credit Card

Checking
Credit Union
Debit Card
Deposit
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