



Financial tips for those in high school

- **Everyone needs a budget** - perfect time to start budgeting since you don't have large expenses just yet. Be honest with yourself and use a free app to keep track.
- **Paying with cash, debit or credit card makes a difference** – remember cash is not replaceable, debit subtracts directly from your account and credit needs to be paid back, sometimes with interest if you don't pay it in its entirety at the due date.
- **Money is NOT free** – Be sure to spend it wisely. It takes time to earn and save but not much time to spend. Look for deals in all ways you can.
- **Manage your credit** – Be sure to know what is happening with your credit at all times. Credit can be very beneficial but also can be crucial and detrimental to your future purchases.

What's the Difference Between CUs and Banks?

<p>Credit unions offer higher rates on savings accounts</p> <table border="1"> <tr> <th>Credit Unions</th> <th>Banks</th> </tr> <tr> <td>.42%</td> <td>.18%</td> </tr> </table>	Credit Unions	Banks	.42%	.18%	<p>Credit unions charge lower rates on credit cards</p> <table border="1"> <tr> <th>Credit Unions</th> <th>Banks</th> </tr> <tr> <td>11.56%</td> <td>15.27%</td> </tr> </table>	Credit Unions	Banks	11.56%	15.27%
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Get access to your money through 30,000 ATMs across America
Many with low or no fees to credit union members.

96% of credit union members favor their experience over banks
Customer satisfaction is consistently high.

There are over 5,000 credit unions across the U.S. and 99% of Americans are eligible to join.
Memberships are based on where you live, where you work, or through associations you're involved with.

Your Money Is Safe.
Deposits in all federally chartered credit unions are insured up to \$250,000 by the National Credit Union Administration.

Source: <https://youmoneyfurther.com/>



Looking for employment for the summer?

- First check with your guidance counselor's office. They may be able to direct you where to start looking or have options available for you.
- Check out with local area businesses to see what age they begin their hiring.
- Be sure to ask your teachers, coaches, and friends for references for employment.

