

it's Your Life...
Are You Ready?



Have a Cool Season

Sometimes when there's a chill in the air, you just feel like chillin' indoors. But there's a lot to love about these cooler months and lots of cool things to do — some even involve earning or saving money!

Go fly a kite. Not trying to be sarcastic. One reason it's chillier now is because of the wind. So, take advantage of the blustery winds and have fun flying a kite. Get crafty and save money by making your own kite with two sticks, a plastic bag and string. Find simple directions online or at the library.

Make and sell crafts. Look to the great outdoors for craft materials like fallen leaves, twigs and pinecones. Make Halloween and Thanksgiving napkins with leaf prints and holiday wreaths out of pinecones. Try twisting and tying twigs together and adding tags to make a Giving Tree decoration. There are lots of holiday craft shows this time of year where you can sell your crafts. Or, just save on gifts by making cool stuff for your friends and family.

Put your computer skills to use. When you're stuck inside, you can earn money by teaching people how to get the most out of their computers and smartphones. Start a blog — or design and create websites.

Collect for your local food bank. 'Tis the season to be thankful for what you have. Why not gather cans and unperishable foods to give to others and ask people you know to pitch in?

Be a barista. Save money by skipping trips to your local coffee shop and impress your friends by creating your own delicious concoctions. Search Pinterest or the internet for interesting recipes like Pumpkin Spice Latte or Maple Cinnamon Coffee.



Are You Saving for College?

It's never too early to begin saving money for college, whether you're planning on attending next year or in the next few years. A college education is an investment in your future, and there's no time like the present to plan how you're going to pay for it.



A great place to start is with a savings account. You can often open a savings account at a credit union with a deposit of \$25 — or even just \$5. If you get a paycheck or receive an allowance, save a portion and deposit it into your account every week. Your money will grow with the interest you earn. Many credit unions offer goal-setting savings accounts with higher interest rates, no fees and low minimum balances. Some credit unions even offer rewards programs. For example, you may earn one point toward gift cards for every \$100 deposited into your account.

Your credit union can also advise you about certain tax-free college savings options, like the Coverdell Education Savings Account, which accumulates interest tax-free. And be sure to check out the college.gov site from the U.S. Department of Education. It's a great source of student aid programs, awarding about \$150 billion in grants, work-study assistance and low-interest loans each year. Credit unions are another smart option for low-interest loans.

Here are a few more tips for boosting your college savings:

1. **Set up a monthly budget.** Make a list of things you'll need to pay for — like gas, clothes, entertainment — and then set aside money from your paycheck or allowance to pay for them. Put a big portion of the money left over into your savings account.
2. **Keep the change.** Have a jar or small bank handy and drop in the change you receive from a purchase whenever your pocket or purse gets too heavy. It can really add up!
3. **Check out the library.** Instead of buying music, books or games, visit the library and check them out.

Before you know it, you'll have more money for college than you thought!

WANTED: Youth Advisory Board Members

If you're a high school student looking for a great volunteer opportunity, join our Youth Advisory Board! It's your chance to be heard and make a difference, and the program can be counted as community service for school.

We meet once per month to discuss products and services for our youth members, our youth programs, youth marketing ideas and National CU Youth Month in April. You'll also learn financial concepts and more as we prepare youth to be financially responsible.

If you're interested, contact Sheryl at shogle@harborlightcu.org or call 894-5608, ext. 240.



Saving Starts Here

Did you know that with a Team Varsity Club Student Account Saver card, you can receive gift cards simply by depositing your money into your account? Collect stamps to fill your card. Once the card is full, turn it in for a \$5 gift card. Then, get another TVC Student Account Saver card and do it again!

For deposits of \$25-\$99, you receive one teller stamp; \$100-\$199, you receive two stamps; and any amount over \$200, you receive three stamps. Time to start saving!