

M Money Talk



For Teens



Teen Smart Money Club Members

Spring 2018

LEARN...

THE
SCIENCE
OF
SAVING™

at your
credit union

National Credit Union Youth Month™

April 1 - 30, 2018

The theme for this year's Youth Month is "The Science of Saving." Using fun, sci-fi-inspired characters, it encourages the youth to imagine a future where piggy banks fly and giant automatic-saving robots visit credit unions.

The science in the theme is not science fiction - research shows that when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier.

A way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$5, into your savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$5 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

As your credit union, we want to help you learn good financial habits. Together, we can help you blast-off toward a bright and wondrous future.

Ways to participate in the fun!

1. Make a deposit into your account during April and **receive a gift**. *(while supplies last)*
2. Make a deposit of \$25 or more and be entered into a drawing to **win a \$15 gift card**.
3. We would like your e-mail address to keep you posted on events, promotions, financial education and more! Fill out the form enclosed with a parent's signature and return it to the credit union by April 30, 2018. One lucky winner will **win a \$10 gift card**.
4. NPMCU will be participating in the **National Youth Savings Challenge™**.

Visit www.npmcu.com for official rules on Youth Month events.





Tax Tips for First-Time Filers

Have a job? If you're going to file taxes for the first time this year, here are a few tips to make this task easier and less stressful.

~ If taxes were withheld from your paycheck, even if you only earned a little money, file your taxes so you can get some of that money returned to you.

~ If you earned more than \$10,400 in 2017, you must file a tax return.

~ If your parent still claims you as a dependent, you must mark off "I can be claimed on someone else's return" on your form.

~ File early. Waiting until the last moment will only make the process more stressful.

The form you will need to file your taxes and get your returns is a W-2. Your employer will give this to you. It'll show any taxes that were withheld from your paycheck.

Filing taxes may seem like a boring chore, but if you don't, you'll miss out on a nice tax return. And who wouldn't like a little extra cash in their account?

Congratulations to our Holiday Stocking Giveaway Winners!

0-5 years old - Markley L.

6-12 years old - Evan N.

The winners received a stocking full of goodies and gift cards.



Pot 'O' Gold Contest

Stop in the credit union during March to guess how many pennies the Leprechaun left. Guess the closest without going over & **WIN THE COINS!***

*Official rules at the credit union.

Creating a Dream Board



Science has shown that goals are easier to achieve if you can clearly picture them. Creating a "dream board" is a fun and easy way to achieve a savings goal.

Create a "dream board" by cutting out pictures of the item you want and paste them to a large sheet of paper. Add a timeline showing \$0 at one end and the price of the item on the other.



Needing College Funds?

Apply for our
\$500 College Scholarship Award.

Return your application by March 26, 2018.

Look for resources:

Some schools provide classes for you and your parents to learn about financial aid and scholarships. Find information on the schools website and learn by visiting different campuses.

Teens Cooking Corner

Submit your favorite recipes and have it printed in the newsletter or on the youth webpage. Recipes for the upcoming seasons are always welcome! Please have an adult help you.



Dirt Cups

What you need:

- | | |
|--|-----------------------------------|
| 1 pkg. (3.9 oz.) JELL-O® Chocolate Flavor Instant Pudding | 10 worm-shaped chewy fruit snacks |
| 1 tub (8 oz.) COOL WHIP® Whipped topping, thawed | 2 cups cold milk |
| 15 OREO™ cookies, finely crushed (about 1-1/4 cups), divided | |

Make It:

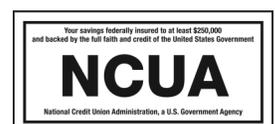
Beat pudding mix and milk in large bowl with whisk 2 min. Let stand 5 min. Stir in COOL WHIP and 1/2 cup cookie crumbs. Spoon into 10 (6 to 7 oz.) paper or plastic cups; top with remaining cookie crumbs. Refrigerate 1 hour. Top with fruit snacks just before serving.

Ice Cream Social



June 7 & 8, 2018

*Join us for an
ice cream sundae!*



Federally insured by NCUA.