

# eXtreme Teen



WILLIS-KNIGHTON  
FEDERAL CREDIT UNION

SUMMER 2015 EDITION

## START NOW—BE SMART WITH YOUR MONEY!

It is everyone's goal to have enough money to buy the things they need and want and be prepared for any situations that may come up. Certain habits can help you protect your finances now and in the future. Here are 10 habits of financially stable people.

- 1. Don't Spend Impulsively.** Money has a way of engaging us. Impulse spending means eating out and shopping extensively until we drain our finances. Financial stability can only be attained when we control and monitor our impulse spending.
- 2. Save Money.** Financially stable people spend less than they earn. You may not

have abundant capital, but you can indulge in the right and important things and not overspend. This affords you the opportunity to save money. Work on ways to reduce how much you spend on entertainment, eating out, and clothing.

- 3. Track Your Spending.** Monitor your spending. Once a month you can write down how much you have spent, and see if there are areas where you can improve your spending.
- 4. Invest.** Financially stable people do well to secure their future. Even when retirement isn't lurking nearby, you can start setting some money aside in deposits for investments.

becoming accountable for it.

- 7. Respond Automatically.** Do not procrastinate with your finances. Do not delay in paying off any bills. By doing this, there is no room for debt growth and affords you the opportunity to know what money can be used for personal expenses.



- 8. Give Up Bad Habits.** This takes some discipline. You have to understand that bad habits have a way of eating into your income and robbing you of your future joys.

- 9. Plan.** There are special things or activities that you would want to reward yourself with. Now, it could be concert tickets, video games, or buying a used car. In the future, it will be buying a house, buying a new car, or going on vacation. These could be long-term goals that require you to efficiently plan and achieve them. Put numbers and dates on those goals.

- 10. Take Care of Your Health.** Financial stability requires some responsibility. Financially stable people protect their finances by also protecting their health and ascertaining a healthy lifestyle.

Start NOW -- Be SMART With Your Money!

## The Money Question Contest You Could Win \$25!

Spring Contest Winner: Tramell Lewis

1. Read your newsletter • 2. Answer the question
3. Mail the form to:  
8400 Mansfield Rd., Shreveport, LA 71108  
or just bring it to the branch by August 10, 2015.
4. You'll be entered in a drawing for \$25

Your Name \_\_\_\_\_

Your Age \_\_\_\_\_

Parents Name \_\_\_\_\_

Address \_\_\_\_\_

**QUESTION:** Name one good habit of financially stable people.

### EXTREME TEEN SAVINGS ACCOUNT

For Ages 13-17

Earn Dividends\*  
Quarterly Newsletter  
Quarterly Contest  
Birthday Cards

Passbook for Record Keeping  
Teens ages 16-17 may be  
eligible for a checking acct.

#### HOW TO START

Open a share/savings account with a \$5 minimum deposit.

(Parent or guardian must sign as a joint owner of account \*\$100 minimum balance to earn dividends. Converts to Regular Share Savings Account at age 18)

8400 Mansfield Road  
Shreveport, LA 71108  
318-621-0605  
Fax: 318-635-4719

1507 Doctors Drive  
Bossier City, LA 71111  
318-629-5622  
Fax: 318-629-5623

[www.wkfcu.org](http://www.wkfcu.org)

## NEED MORE SLEEP? GO TO BED!

Experts say teenagers need at least 8 1/2 hours of sleep a night. Some say they need 9 or more. Teens can partially blame biology for not wanting to go to bed at night. Your body clock resets at puberty. You are most alert in the evenings and not able to fall asleep until at least 10 p.m.

Here are a few ideas to help you catch up on your sleep:

- 1. Consider a nap.** Make it between 3 p.m. and 5 p.m., and don't let it last more than 20 or 30 minutes.
- 2. Sleep in (a little) on weekends.** Some experts say just sleep in 1 hour past your school-day wake-up time.
- 3. Have a bedtime routine.** A quiet routine

can help you wind down and fall asleep more easily. Read or listen to quiet music to wind down.

- 4. Cut back on activities.** If you are really busy, maybe it's time to re-evaluate priorities so sleep can move up the list.

- 5. Take away technology.** Banish computers, cell phones, TVs, and video games from your room. Screens should be shut off at least 1 hour before bedtime. The blue light from the screens stimulates your brain and makes it seem like you should be awake.





## SUMMER EDITION

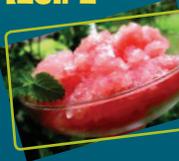
### EATS & CRAFTS

*Be sure and ask your parents for permission and assistance before starting any project.*

#### WATERMELON SLUSH RECIPE

##### INGREDIENTS

- 4 cups peeled, seeded & cubed watermelon
- 1/2 Cup Lemonade
- 1 Tablespoon Lime Juice
- 1 Tablespoon Sugar



##### INSTRUCTIONS:

1. Freeze watermelon in a freezer bag for about 6 hours.
2. Combine frozen watermelon and the other ingredients
3. Process mixture in blender until smooth
4. Pour into glasses

#### DESIGN YOUR OWN FLIP-FLOP CRAFT

##### SUPPLIES:

- Assortment of card, paper, gift wrap paper, craft foam, etc
- Ribbons, braids or pipe cleaners
- Scissors and Glue
- Decorations such as beads, plastic or silk flowers, stickers, etc.



2. Pairs of actual flip-flops (in different sizes) to use as templates

##### INSTRUCTIONS

1. Use the larger flip-flops to trace a template on the craft foam paper. Use the smaller flip-flops to trace a smaller template on a different type of paper
2. On the smaller template make 3 holes where the "straps" on the flip-flops attach
3. Thread pieces of ribbon or cord or pipe cleaner through the holes.
4. Use sticky tape to fasten the ribbon on the underneath.
5. Glue the top of the Flip Flop to the bottom
6. Use beads, plastic flowers, hearts, butterflies or pompoms, etc. to decorate them.

(These Flip-Flops are not meant to be worn.)

#### SUN HANDPRINT CRAFT

##### SUPPLIES:

- Paper Plate
- Yellow Paint
- Black Marker
- Yellow, orange and gold construction paper
- Scissors
- Glue



##### INSTRUCTIONS:

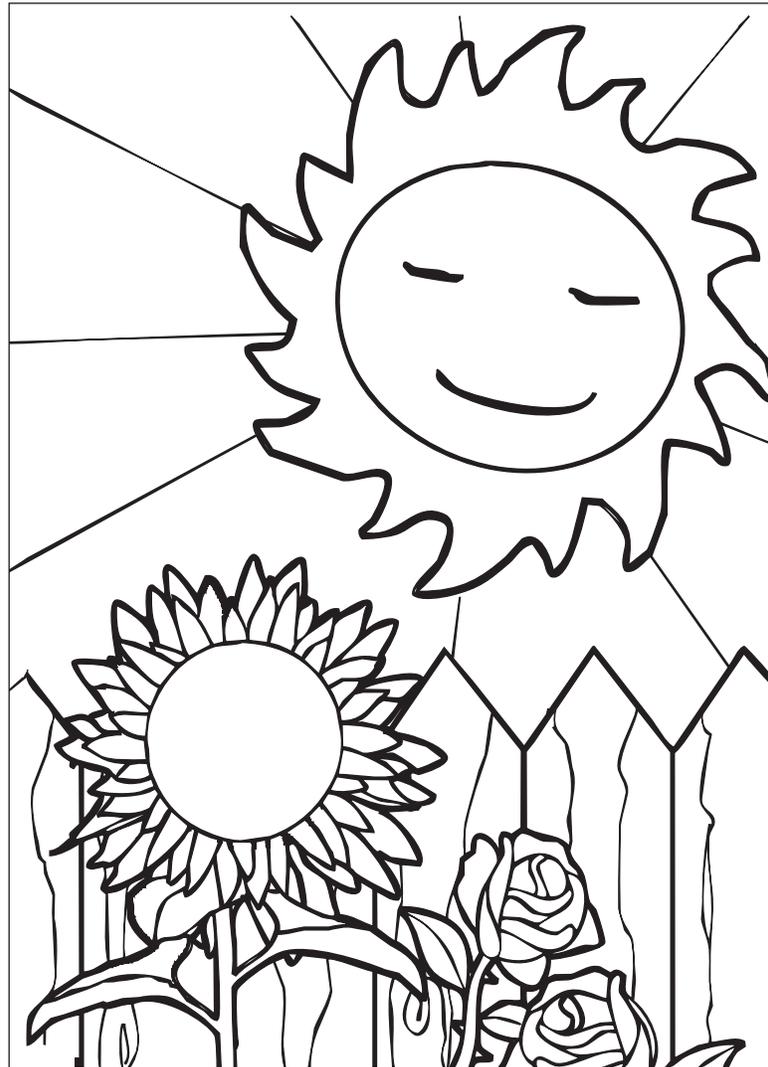
1. Paint the paper plate yellow and let it dry
2. Trace around your hand onto the 3 colors of construction paper. You will need about 12 handprints. Mix up the colors. Cut out the handprints.
3. Use the black marker to draw a cheerful face on the sun.
4. Turn the sun over and stick the handprints around the edge to form the rays.

## MONEY LESSON:

### Sometimes You Have to Wait to Get What You Want

When you go to the store with your parents and you see something you really want, it can be hard to understand that you can't always have what you want right away. Sometime you have to wait a while before you can get it. Going to the store doesn't always mean you can buy something for yourself.

To help you understand about money, ask your parents to help you create three jars—labeled "Saving," "Spending" and "Sharing." Every time you receive money, whether for doing chores or from a birthday, you can divide the money equally among the jars or decide how much you want to put in each jar. Use the spending jar for small purchases, like candy or stickers. Money in the sharing jar can go to someone you know who needs it or be used to donate to a charity. The saving jar should be for more expensive items. Set a goal to save for something you want. Every time you put money in your "Saving" Jar, ask your parents to help you count it and keep track of how close you are getting to your goal. When you have enough, it will be fun to go to the store and use your own money to get what you want.



## SUMMER COLORING CONTEST - YOU COULD WIN \$25

**Spring Winner: Abigail Ezernack**

Show off your coloring skills and you could win a \$25 deposit into your account.

Color the picture, then ask your parents to mail it to 8400 Mansfield Road, Shreveport, LA 71108 or bring it by the credit union by August 10, 2105.

(You must have a Scottie Savers Account to win.)

Your Name \_\_\_\_\_  
 Your Age \_\_\_\_\_  
 Parents Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 Phone Number \_\_\_\_\_

### Summer Coloring Contest



## Scottie Savers

**Ages 12 and Younger**

Earn Scottie Bucks to "purchase" prizes

Earn Dividends\*

Quarterly Newsletter

Annual Birthday Card

Passbook For Record Keeping

#### How To Start

Open a Share/Savings Account  
 With a \$5 minimum deposit

(\*\$100 minimum balance to earn dividends. Accounts are opened under child's name and Social Security number with parent signing as joint owner. Converts to Extreme Teen Acct at age 13)