

Extreme Teen



WILLIS-KNIGHTON
FEDERAL CREDIT UNION

FALL 2020 EDITION

International Credit Union Day, 2020 Inspiring Hope for a Global Community



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

On October 15, 2020, Willis-Knighton Federal Credit Union, along with credit unions all over the world will celebrate credit unions and show appreciation for our members. This year's global health crisis has been trying for many communities around the world, but credit unions stayed true to their cooperative principles and stepped up during this time of economic uncertainty. Hope is a global resource that everyone has a right to feel and experience. This year's ICU Day theme "Inspiring hope for a

global community" reflects how credit unions contribute to a brighter future by providing financial empowerment to people all over the world through financial services, education and support.

The Money Question Contest You Could Win \$25!

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 October 23, 2020.
4. You'll be entered in a drawing for \$25

Your Name _____

Your Age _____

Parents Name _____

Phone Number _____

QUESTION:

WHAT IS THE THEME FOR THIS YEAR'S CREDIT UNION DAY?

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

GROW MONEY WHILE YOU'RE YOUNG --A BUDGET CAN HELP

Being a teenager can be fun, however there are responsibilities that can make it feel like a drag. But it doesn't have to be. Here are a few budget tips to help you maximize your money.

Understand your income

Making money is a great feeling, but you'll learn that what you're promised and what you actually take home are different things. When you get a paycheck, you need to know how much money you'll get both before and after taxes—known as separating gross income from net income.



Project your expenses

List whatever expenses you have. Include car-related payments (gas, insurance payments, etc.), mobile phone costs, food and drink, grooming costs or any other expenses.

Less is more: Spend wisely

While spending your own money for the things you want is a nice feeling, it can be a nightmare if mismanaged. Understand the true difference between something you just want and something you truly need.

Save for it if you really want it

Establish long-term savings goals for major life goals. Whether it's a car, college, or a place of your own, a vision can set those goals in motion.

Take advice, lots of it

Your parents are a good source. They can advise you on how to make the most of any allowances or income you get. Money columnist, Karen McGuire, wrote The Teen Money Manual as a resource to help teenagers learn about money.

Growing up is all about making tough decisions. Money doesn't grow on trees, but a stable financial outlook stems from good decision making. Through saving and understanding your money, budgeting as a teenager will be much easier.

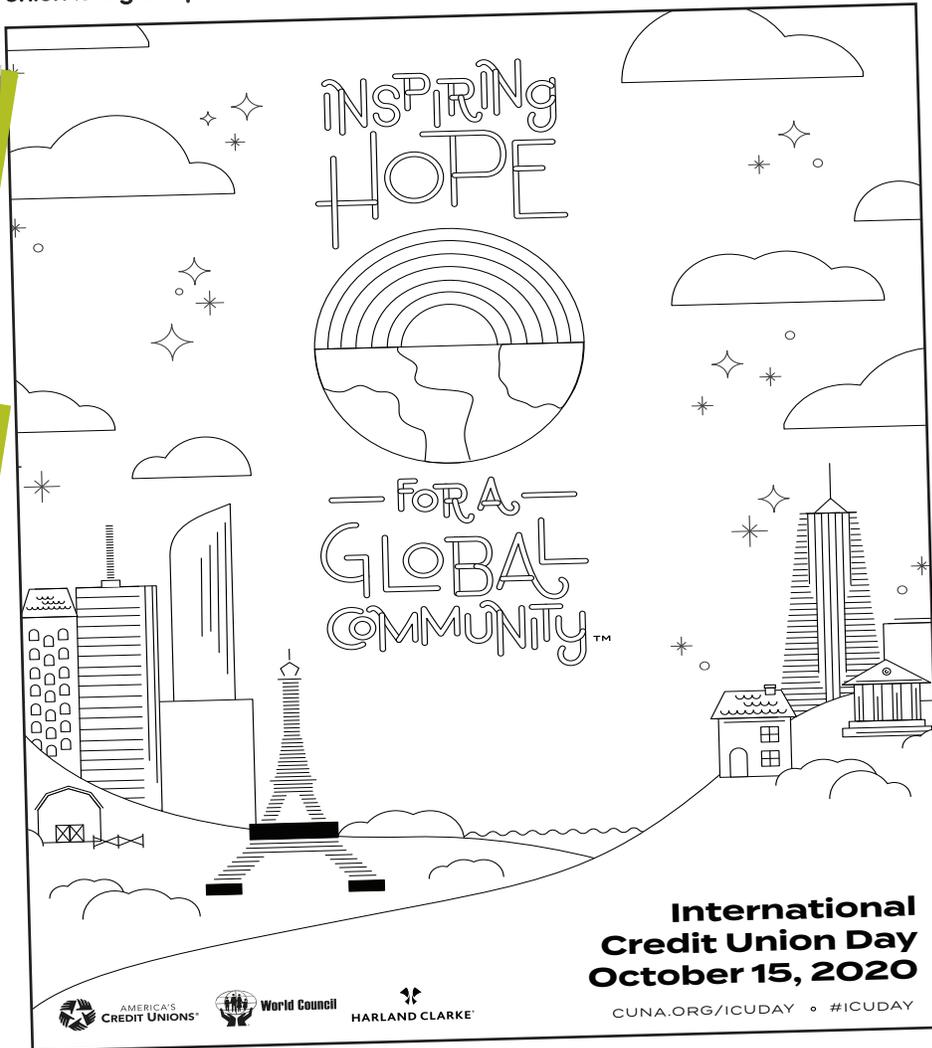


INSPIRING HOPE FOR A GLOBAL COMMUNITY -- INTERNATIONAL CREDIT UNION DAY IS OCT. 15, 2020

If you want to start saving your money for something you may want or need in the future, a credit union is a great place to start. This year's ICU Day theme "Inspiring hope for a global community"

reflects how credit unions contribute to a brighter future by helping people all over the world through financial services, education and support. When you receive money as a present, or if you get an allowance, you should always save a part of it. Here are a few tips to help you save:

1. Get a Piggy Bank and add to it whenever you get money
2. Put Money in a Scottie Savers account at your credit union so your money can grow.
3. Pick a Savings Goal. Pick something you want and save to buy it yourself.



**International
Credit Union Day
October 15, 2020**

CUNA.ORG/ICUDAY • #ICUDAY

AMERICA'S CREDIT UNIONS™ WORLD COUNCIL HARLAND CLARKE

FALL EDITION EATS & CRAFTS

LEAF GHOST

Gather up some fall leaves. Paint the leaves with white paint. Once dry, draw on black eyes with black permanent marker. String them together for a spooky garland, scatter them along the table.



MONSTER JOLLY RANCHER LOLLIPOP

Supplies

Jolly Ranchers
lollipop sticks
candy eyes
parchment paper
baking sheet



Instructions

1. Preheat your oven to 250 degrees.
2. Cover a baking sheet with parchment paper (not wax paper!)
3. Place 2 or three Jolly Ranchers next to each other so they are touching.
4. Spread out so you have room to add the sticks.
5. Place in oven for about 8-10 minutes.
6. Remove from oven and immediately add candy eyes and lollipop sticks. The best way to add the sticks is to place them on the melted candy and twist them so it is completely covered. Let cool and enjoy!

COFFEE FILTER GHOST LOLLIPOPS

Supplies

Tootsie Pops
Lollipops
Coffee Filters
Small Rubber Bands
Thin Ribbon or Baker's Twine
Black Sharpie Marker



Instructions

1. For each ghost pop, use three coffee filters. Wrap the coffee filters over the lollipop, and secure in place with a small rubber band.
2. Tightly tie a piece of ribbon around the "neck" of the ghost, fluff up the under layers of the coffee filters, and use a black marker to draw the ghost's face.

YOU COULD WIN \$25

Summer Coloring Contest

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

Color the picture then your parents to mail it to 8400 Mansfield Rd, Shreveport, LA 71108 or bring it by the credit union by October 23, 2020.

Your Name _____

Your Age _____

Parents Name _____

Address _____

Phone Number _____



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