

Scottie Savers



WINTER EDITION EATS & CRAFTS

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

STRAWBERRY VALENTINE'S DAY WAFER COOKIES

Materials

- 1 pack strawberry wafer cookies
- 1 bag white chocolate wafers or chips
- Assorted Valentine's Day sprinkles



Instructions

- Using a double boiler, melt the white chocolate until smooth and creamy.
- Line a cookie sheet with parchment paper.
- Dip one half of the wafer cookie into the melted chocolate and place on prepared cookie sheet.
- While the chocolate is still warm add sprinkles to each wafer cookie.
- Allow to dry completely before serving or storing.

VALENTINE TEDDY BEAR OREOS

Materials

- 1 package of Double Stuff Oreos
- 2 bags of dark chocolate melting wafers
- 1 bag of pink chocolate melting wafers
- 1 package of small edible eyes
- 1 container of Wilton Jumbo Heart Sprinkles



Instructions

- Melt 1 bag of dark chocolate melting wafers in double boiler or microwave
- Carefully separate the double stuffed Oreos
- Dip a toothpick into melted chocolate and add a dollop onto the creme part of the Oreo, where the ears will go
- Place a non-melted chocolate wafer onto the melted chocolate dollop and gently press down.
- Add a larger dollop of melted chocolate into the center of the creme and place the top half of the Oreo cookie back in place.
- Repeat steps with remaining Oreos and place into the fridge for about 10 minutes
- Remove Oreos from the fridge and dip each one into the melted chocolate. Allow excess chocolate to drip back into the bowl before placing on a cookie sheet lined with parchment paper to dry.
- Use a drop of melted chocolate to attach a pink chocolate wafer to the middle of each Oreo.
- Use another drop of melted chocolate to attach a red candy heart to the middle of each pink candy melt.
- Use melted chocolate to attach edible candy eyes to the Teddy bear Oreos.
- Allow chocolate to fully set (about 1 hour)

WHY DO WE NEED MONEY?

Try to imagine a world without money. It's probably hard to picture, right? After all if there wasn't any money how would we get the things we want. We'd have no choice but to barter or trade items with each other. While this may not sound so bad, there would be some problems. Let's say that you have gummy bears for lunch every day. One day you decide you're tired of them and would like to trade them for an orange. When you ask your friend to trade with you, he says no because he thinks his orange is worth much more than your gummy bears. Now you have to find someone else who would be willing to trade. How frustrating!



Let's talk about those gummy bears again. You still want to trade for an orange. This time your friends says he still doesn't want the gummy bears, but he will trade if you get him Sally's

crackers. You ask Sally to trade your gummy bears for her crackers, but she says she doesn't want your gummy bears but will trade for John's pretzels. This is getting very confusing. With money to measure how much everything is worth, you could have easily just bought yourself an orange instead of running around.

There are 3 main reason why we need money.

- Everyone will accept it as payment.**
- It allows us to figure out the value of items like your gummy bears.** Example: Gummy bears are worth a \$1.00.
- Money doesn't lose its worth.** Even if you wait a few days, you can still buy your orange. Your gummy bears might not be worth very much after a few days.



Winter Coloring Contest

YOU COULD WIN \$25

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

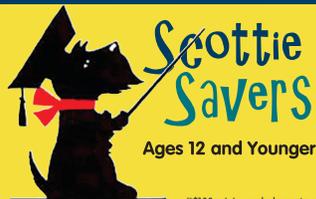
Color the picture then ask your parents to mail it to 8400 Mansfield Rd, Shreveport, LA 71108 or bring it by the credit union by Jan. 31, 2023.

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



Ages 12 and Younger

(*\$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)

Extreme Teen



WINTER 2023 EDITION

10 COMMON SCAMS TARGETED AT TEENS

Teens have grown up with computers and smartphones, so it's no surprise that they are tech and internet-savvy. Unfortunately, they also tend to be inexperienced and more trusting than most age groups when interacting with others. This combination can make young people vulnerable to scam artists.

"Minors under 18 are far more likely to become victims of identity theft than adults," says scam expert Steve Weisman. "They are targeted for two reasons. The first is that they take longer to find out that they are victims of identity theft. In addition, their information is often used in synthetic identity theft where criminals create a phony identity with information taken from several different people."



Here some of the most common scams that target teenagers and how to avoid becoming a victim.

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 January 31, 2023.
4. You'll be entered in a drawing for \$25

Your Name _____
Your Age _____
Parents Name _____
Phone Number _____

QUESTION: WHAT CAN YOU DO TO AVOID BEING A VICTIM OF A SCAM?

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

1. Social Media Scams. Social media is prime territory for Internet-based scams that target teens. Among scams common to social media are those involving identity theft. Chief among these are surveys or contests that request personal information and catfishing in which the scammer poses as someone they are not and befriends the victim intending to take money, personal information, or more.

2. Online Shopping Scams. "Teens and millennials are also big online spenders for expensive goods," says Weisman. "Often they are lured into phony websites that take their money and sell them nothing, lured into providing personal information used for purposes of identity theft or tricked into clicking on links and downloading malware."

3. Identity Theft. This scam is one of the most prevalent and social media is just one online area where it appears. Others include websites, email, messaging apps, and pop-up windows. Young people don't always realize that they're handing over personal data that can be used for identity theft. Any online interaction that asks for personal information could be an identity theft operation. This includes: False employment opportunities, Fake applications for credit cards, scholarships and grants, and student loans and so-called freebies.

4. Skill or Talent Contests. Another popular online scam that thrives outside of social media is a variation on acting and modeling scams. More recent scams involve skill-based contests in which teens are urged to enter artwork, music compositions, or creative writing to win money and fame. These scams may or may not require an entry fee, and if the teen wins, even more cash.

5. Scholarship and Grant Scams. The goal of these scams may be simple identity theft, or it may be a more direct attempt to charge for so-called proprietary information about scholarships or free money the public doesn't know exists. These bogus offers sometimes guarantee you will get your money back if you don't receive the scholarship; special fee-based scholarships; and even unclaimed scholarships only available through a special fund you can access by paying a fee.

6. Student Loan Debt Forgiveness Scams. The scam companies often have names that make it appear they are government-affiliated. However, real student loan forgiveness only applies to federal student loans and involves no fees. In addition to promises of forgiveness, some scammers promise consolidation loans that also appear to be from the government. In fact, these are private loans that charge high fees just to apply. Legitimate student loan consolidation does not require a fee.

7. Online Auctions. One Auction scam involves an auction that the teen wins an item that doesn't exist or never arrives—even though the teen has paid for it. Alternatively, teens are encouraged to auction off possessions. The scam artist (the auction house rep) requires the teen to send in the item in advance. Of course, the funds never arrive, the auction never happens, and the rep disappears.

8. Cellphone Freebies. With nearly all teens having access to cell phones, scammers have flocked to the space with confusing offers of free ringtones and wallpaper images. Missing from the pitch is clear language about the fact the teen has subscribed to an expensive service with monthly fees.

9. Webcam Security. Zoom classes, a desire to connect with classmates and to remain socially active, resulted in the growing use of webcams and an understandable but dangerous lack of webcam security. The scam part of this situation involves the ability of hackers to infiltrate webcams that are not covered or otherwise disabled and, as a result, collect information and images that can be used to blackmail teens and their parents.

How to Fight Back

"You can't trust anyone," is an old but eternally important life lesson.

Here are some specific steps you can take to protect yourself.

1. Install malware and antivirus software and activate it.
2. Use unique passwords for every site you visit.
3. Don't click on links from anyone you don't know or trust.
4. Unsolicited messages or offers should always be treated with a great deal of skepticism.
5. Check online reviews before visiting a website.
6. Don't give out personal information unless you know you can trust the person receiving it.
7. Never pay to enter a contest, apply for a scholarship, or get a job.
8. Learn what a reverse lookup search engine is and how to use it.
9. Don't be embarrassed to tell your parents or a trusted adult if you think you've been scammed.

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