



MONEY SKILLS FOR HIGH SCHOOL STUDENTS

C-NOTE


Spring 2010

CONSUMER

How to Make Money in the Recession

"It seems that the days of summer jobs for teenagers are numbered," says Jesse, age 15. Luckily, Jesse says there are still ways of making and saving money:

- **Say no to impulse purchases!** When you see that candy bar, ask yourself, "Do I need that?"
- **Invest.** If you have saved up a lot of money and don't plan on using it for a while, put your money in a share certificate of deposit (CD) at your credit union.
- **Be competitive.** If you run your own small business, especially in a weak economy, charging less or offering better services than the competition could boost your chances.
- **Enter Contests.** There are many writing and photo contests that give cash prizes, like the C-Note photo contest described on this page.



BLOG SPOT: Money Smarts



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What's eating away at your wallet? Automatic renewal fees, credit card fees, cancellation fees, and investment service fees can all drain your cash.

- I advise monitoring fees associated with any account. Get a free checking account; there are plenty of credit unions that offer this incentive.
- When you sign up for a promotional offer, make sure that cancellation is free or a reasonable cost.
- Your school probably has tons of vending machines, but these are a waste of money. Instead buy larger sizes and create smaller packages that you can carry with you.
- The last tip is to monitor spending on songs or iPhone apps. Ringtones can add up over time, and songs at .99 cents each can become expensive.

\$1000 GRAND PRIZE WINNER

You voted for the best of the seven previous 2009 photo contest \$100 winners



Alexa, 18, Austin Texas, A+ Federal Credit Union

Alexa, who won \$100 in the C-Note photo contest theme, My Hopes for 2009, just found out that her winning photo, Take a Risk, Live a Life, also won the \$1,000 grand prize. View her photo online or in the Summer 2009 C-Note newsletter.

Alexa says, "I'm so excited and proud that my photo made it so far down the line this year! I am going to use the \$1,000 to help pay for study abroad in Europe next spring!"

YOU CAN TOO!

Enter photo contests, join a blog, vote in the Instant Poll, and more! Visit C-Note in *Googolplex* on your credit union's web site.

