

SCHOLARSHIPS

It's that time again. It's scholarship application season. A few tips to keep in mind:

1. READ THE APPLICATIONS THOROUGHLY.

You don't want your application tossed because you didn't include the required essay. Smart tip: Review the requirements and everything in your packet before sending in your application.

2. KNOW YOUR DEADLINES.

Every scholarship will have a deadline. The best way to keep track is put reminders and due dates in your phone. Smart tip: Set the due date reminder for a minimum of one week before the actual due date. That will allow for delivery time.

3. LOOK EVERYWHERE.

You may be surprised to learn some of the places giving scholarships. Even Disneyland Resort gives a scholarship for community service. Smart tip: Check the credit union web site. We give scholarships too!

WINTER 2018

CLAIM YOUR YOUTH

NO-SCREEN ACTIVITIES

CLAIM YOUR YOUTH™

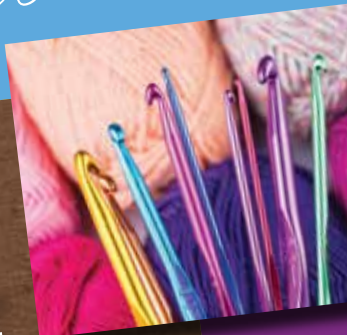


CREDIT UNION PHILOSOPHY OWNERSHIP

Page 2



Teen Travel Cost
pg 3



CRAFTING & HOBBIES CAN BE EXPENSIVE
pg 3

What's Inside

We have to come to grips that cell phones have taken over the world. Not in a scary robot rebellion kind of way, but in a lax, reliant obsession. Some will preach the negative aspects of spending too much time on your phone—and rightfully so—but the truth of the matter is that they've become a necessity for most and we validate digressing from technology. So people are going to live with the neck pain as they stare at their black mirror whether people like it or not.

CONTINUED ON PAGE 2

NO-SCREEN ACTIVITIES

continued from page 1

The good thing is there's hope. There's no reason we should always be distracted with photo-sharing, social-networking, and streaming. The less you're on your phone the more you open your mind and increase your brain power. I know, I know, you're smarter because you have the internet at your fingertips, but knowledge and brain power are two different things. It's time to bring back problem-solving and common sense, and it starts by exercising and occupying your mind.

The arts aren't the same as they used to be, and there needs to be a renaissance. A great off-screen activity is painting. There's just something about the stroke of a brush against canvas that is soothing. Plus, it will unleash your creativity through an attempt at detail or abstract madness. Also, if you play an instrument or would like to pick one up, starting a band is a great way to express yourself, increase your intelligence, broaden your horizons, and bond with friends and other peers. You just need to find a garage, and convince your parents that them being annoyed by loud noises you create is better than being disappointed in your laziness as you waste hours in front of a tiny screen.

If you're not completely sold on your talents, then getting the group together to see a concert or play or reenactment in a park is a wonderful activity. Live performances show the hard work and perfection that artists put into their craft, and the production is easy on the eyes and rewarding to the soul—it could even spark an interest in drama (the curricular kind, not the teenage kind).

If you like the peacefulness of spending time "alone" on your phone, then try meditation or yoga as a solitary substitute to clear your mind.

On the other hand, if you need a little more stimulation, grab your parent's old recipe book and learn to make a gourmet dinner. Keep a journal and share your thoughts on paper, or record your memories with your friends through scrapbooking. You can even take the more expensive route and purchase a real camera and get lost in the art of true photography.

So what if there are negative arguments about spending too much time on your screen? All you have to do is prove you don't need your phone for everything and it will silence the haters, and increase your brain power in the process. A win-win.

There are many benefits to belonging to a credit union. One of the best is you are an owner. Credit unions are democratic, member-owned cooperatives. That means you have a say in how your credit union is run.

Your say is heard when you cast your vote in the election for board members, one member, one vote. Each vote is counted equally, unlike banks where your number of votes is based on how many shares you own. At some point, you may want a little more say. At that time, consider running for your own seat on your CU's volunteer board of directors.

CREDIT UNION PHILOSOPHY OWNERSHIP

Teen Travel Cost

Wouldn't it be great to fulfill your dream to travel the world and experience other cultures? Well, that will come. First we need to figure out the best way for you to travel to and from school and outings.

Let's be honest: you don't want your parents escorting you out and about—you have an image to maintain. However, a car isn't the most feasible and financially-sound option at the moment, having to deal with gas, insurance, maintenance, payments, etc. Generally, you live close to where you go to school, assuming district lines still matter, so there are no-cost ways to commute, such as: skateboarding, biking, longboarding, scootering (I don't think that's a word), or simply walking.

Yet, sometimes school is a little farther away, and your parents aren't able to manage their work hours to fit your schedule. Also, extra-curricular activities may prevent you from catching the school bus, or you attend a private or charter institute so you need a different type of carriage. Public transportation is a great, affordable thing. You can purchase a bus pass, or a ride when needed for as low as \$1, or if you live in a major-metropolitan area, the subway/train is an option, and the city usually offers a discounted rate for students of around 50% off the normal pass price.

If a car is really the only option for you (it's not), then your parents could arrange a carpool—if the teen driver can be trusted, of course. You and your friends could make a deal to split those pesky aforementioned costs. If four people are involved, things become a lot cheaper.

The important part is that you get to your destination, whether that is school or wherever it might be you're going with your friends, safely.



CRAFTING & HOBBIES CAN BE EXPENSIVE

It's hard being a teenager. You want to express your creativity and be entertained with not that many funds to work with. However, there are plenty of cost-effective crafts and hobbies—even things you thought weren't cool that were once cool but can now be cool again. What the heck does that mean?

Tie-Dye. This is an overlooked activity that was thought to be lost in the age of Woodstock, but it's alive and well and doesn't cost much. You can get a basic tie-dye kit for \$10 and some garb for another \$10. Don't stop at a t-shirt or tank either, you can make colorful bandanas, dresses, socks, or even pillow cases.

Another creative craft is pottery, but if you don't want the mess—though fun—there are kilning studios with pre-made items you can pick, paint, and have them glaze and fire for you. You can choose anything from a miniature animal that costs \$5 to a platter that costs \$40. The range of fun you can have is very broad.

What if you want to design for less money? Here are some good ideas that are less than \$15:

- **CROCHET SETS:** Pot-holders, mittens, tiny patches you and your friends can make a quilt from—but who gets the quilt then? You can discuss amongst yourselves.
- **BEAD AND BRAID JEWELRY KITS:** Who would have thought a couple colored beads with a rope through them would be stylish and signify friendship?
- **DECORATIVE JARS:** You can paint a mason jar with whatever your interests are—bands, superheroes, flowers, homework (I don't know about that last one).
- **INSTAGRAM COASTER SETS:** You're on your account all the time anyway, might as well print out a couple of 4x4 favorite pics, grab some glue, and place the print on a ceramic tile, finishing with a water sealant. Okay, that may be over \$15, but not that much over.

All these crafts can be found on Amazon, or at stores like Wal-Mart, and Target. All you need is the desire to start a fun and creative hobby.

Want to take it a step further? Set up your own Etsy page to sell your creations. Nothing wrong with making money doing what you love.

