

X TREME SAVERS for teens



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How to Balance Work and School

Let's be honest. In today's teen world, life can be expensive. Trendy clothes, concert tickets, car payments, cell phone bills and the latest electronic gadgets can be costly. You can pile on the work hours to afford everything. But is that smart? Do those extra hours at work put your long-term earning power at risk?

One thing is clear. It pays to succeed in school (literally). Take a look at some quick facts.

Diplomas = Dollars

High school graduates earn about \$7,000 more each year on average than those who don't finish high school. After 40 years, that's a difference of \$900,000. That's almost a million bucks.

Scholars Win Scholarships

Most college scholarships give "free money" to students who have excellent grades in challenging courses and who are active in a few school or community organizations.

Working that Works

Sure, iPods and new cars don't pay for themselves. So what's a system for work that works?

The 10-Hour Technique- The National Institute for Work and Learning in Washington, D.C., recommends that teens should work only 10 hours a week, with most of those hours falling on the weekend.

-Summertime is the Right Time- Want to supersize your paycheck? During the summer, you can jump head-first into a job without worrying about missing schoolwork.



Money doesn't grow on trees. Save and Invest for your future!

SAVING

Saving is the key to getting the things out of life that are important to you. Do you dream of having a car when you get your license? In addition to the cost of the car, you will need money for gas and auto insurance. Hobbies like rock climbing or snowboarding can get expensive. A good savings plan sets money aside for big purchases in the future and short-term needs. Even if your only money now is an allowance from your parents, you can get in the habit of saving and get your money to go further.

Teenagers: How to Stay Healthy

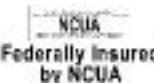
What can I do now to keep myself healthy?

- Avoid using any type of tobacco product. Try not to breathe second hand cigarette smoke.
- Get regular exercise.
- Eat a healthy diet.
- Always use your seat belt.
- Don't drink and drive. Don't get into a car with a driver who has been drinking alcohol or using drugs.
- Wear protective headgear, such as motorcycle or bike helmets, when participating in sports.
- Never swim alone.
- Talk to your parents or your doctor if you're feeling really sad or if you're thinking about harming yourself.
- Avoid situations where violence or fighting may cause you to be physically injured.
- See your doctor regularly.
- It is better to stay in groups when traveling. Always use the buddy system.



If you would like to become a Xtreme Saver, you can do one of three things:

- (1) Call our Communication Center at (706) 320-8500, press 2 and speak to one of our Communication Center representatives.
- (2) E-mail us at comments@ticfcu.com.
- (3) Stop by any TIC office.



Discounts available:

Please present Xtreme Saver membership card to receive discounts.

- Discount movie tickets
(Available at all TIC offices only.)
- One free tumbling class from United Cheerleading
- Discount tickets to Six Flags & White Water Park
(Available at all TIC offices except Fort Benning.)

Discounts subject to change without notice.

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