

A QUARTERLY NEWSLETTER FOR TEENS 14-17

BENJAMIN'S

7 Money Tips for Teens



1 - Invest Early and Often

Too many people wait until they are older to start saving and investing. Truth is, time is on your side if you start early. Saving more today means saving less later on in life when you can focus on more important things like how to spend your money!

2 - Make Saving a Habit

Humans, we're creatures of habit. Just like everything else we do without thinking about it, find a way to save like it's second nature. A great way to start is as simple as taking a percentage each time you get paid and electronically depositing it into an OFCCU savings account.

3 - Get Organized

Developing a plan of action for your money can give you reachable and obtainable goals. Too often people spend their money without thinking about it, and before they knew it, it was gone. Creating spending and saving plans will help you organize your finances and give your money purpose.

4 - Find Money Mentors

Want to be rich? Want to invest well? Find people around you who have been successful with their money and ask them how they did it. The more people you can learn from the more you can make informed decisions with your money. Regular meetings can really help you hone in your abilities and keep you on track.

5 - Let Your Credit Union Help

Your Credit Union wants to help you reach your goals. Whether it's saving for the future or building credit for future major purchases, Ohio's First Class Credit Union is here to help you. Stop in and speak with us about any of your savings or lending needs, we'd be happy to see you!

6 - Maximize Discounts

We've all seen our family members use coupons at the grocery store or at restaurants. Or, we've seen senior or military personnel receive well deserved discounts. Did you know that you can use your student id to get discounts too? All you need to do is ask and you'll be surprised how many places offer a student discount.

7 - Stand by Your Decisions

Don't let peer pressure or FOMO (fear of missing out) get in the way of your plans and goals you set forth with your money. You're young and have your whole life to take trips, hang out with friends, and spend your money. The more you practice money management today, the better you'll be later in life.

13 Weird Swimmer Facts



1. Freedivers can hold their breath up to 10 minutes
2. The average high school swimmer swims 1 million strokes per season.
3. Swimmers can flex their toes to the ground.
4. The oldest stroke is the breaststroke.
5. Swimmers sweat in the pool.
6. Only 2.7% of Olympic Trial swimmers make the Olympics.
7. 55% of Americans can't swim based on a 2014 study.
8. The world's youngest competitive swimmer is only 10.
9. The world's oldest swimmer is 100.
10. It's possible to swim from Cuba to Florida.
11. Most swimmers shave their bodies to reduce drag.
12. Children can take swim lessons as early as 1 year old.
13. Swimmers use nearly every muscle in their body while swimming.

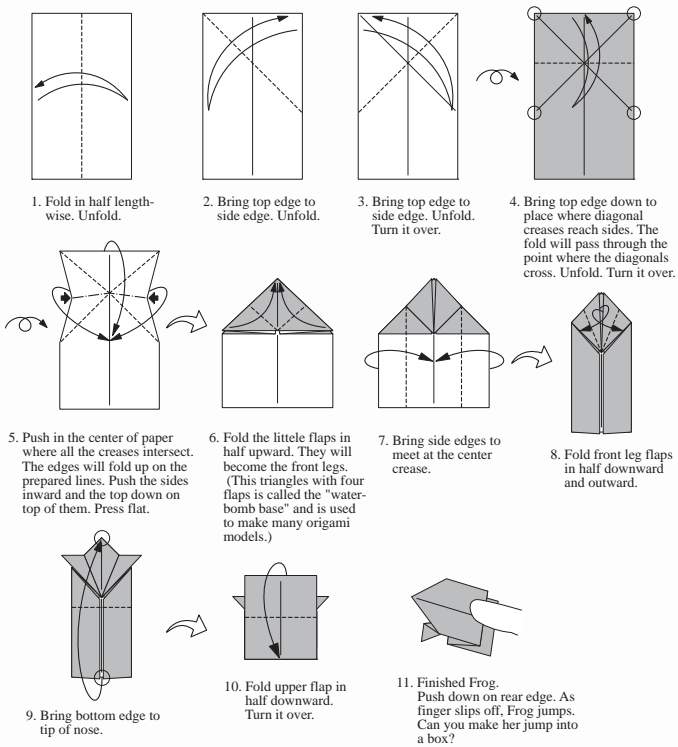
courtesy www.natare.com

origami (awr-i-gah-mee)
 - the traditional Japanese art or technique of folding paper into a variety of decorative or representational forms, as of animals or flowers.

JUMPING FROG

traditional

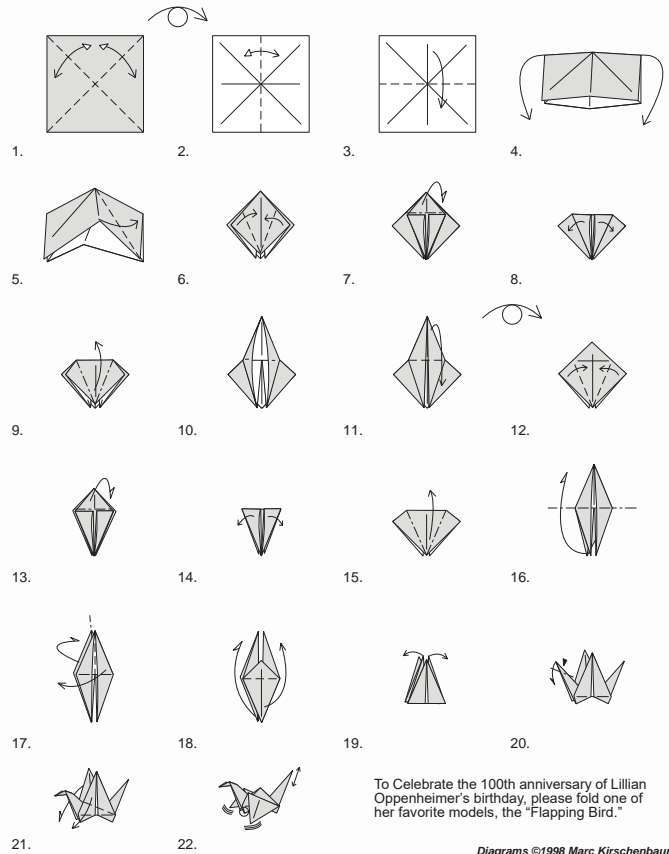
Use a small rectangle of stiff paper; A 3" by 5" file card is just right.



Diagrams ©2002 Atsushi Tajiri

Flapping Bird Traditional

Low intermediate
 A 10" square makes a model with a 7" wingspan



To Celebrate the 100th anniversary of Lillian Oppenheimer's birthday, please fold one of her favorite models, the "Flapping Bird."

Diagrams ©1998 Marc Kirschenbaum



Quarterly Quote:

I'd like to live as a poor man with lots of money. --Pablo Picasso

OFCCU offers great savings and checking accounts for you to start your financial journey. Stop in and see one of our representatives today or visit us online at www.ofccu.com

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 Your savings insured to \$250,000 per account. This institution is not federally insured.
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