

A QUARTERLY NEWSLETTER FOR TEENS 14-17

BENJAMIN'S



In-State vs. Out-of-State Tuition

Why out-of-state tuition costs more

Every year, anyone who owns property pays property taxes, which the local government uses to fund projects and organizations that benefit the general public . . . like schools. Publicly funded schools are highly regulated, and they should be the only colleges or universities where you ever see a difference between in-state and out-of-state tuition.

The idea is that state residents should receive the maximum benefit of the taxes they pay. So wherever you live, you can enjoy lower in-state tuition thanks to your tax dollars (or your parents' tax dollars). That's nice, but if you aren't interested in the schools your state helps fund, it's not very helpful.

If you're looking at a school that doesn't differentiate between in-state and out-of-state tuition, that's a good indicator that it's a private college.

Average Tuition Costs

Public two-year in-district: \$3,520 per year

Public four-year in-state: \$9,650 per year

Public four-year out-of-state: \$24,930 per year

Private nonprofit four-year: \$33,480 per year

Private for-profit: \$16,000 per year

For more details, information, and the complete article on this comparison, please visit www.gradlime.com/in-state-vs-out-of-state-tuition/

*Nelson, Ryan GradLime, In-State vs. Out-of-State Tuition: What Students Need to Know, www.gradlime.com, 5 Oct. 2017
Web. 15 Dec. 2018*

Ways to make money in the winter time.

Sell Items Online- Sell your old items that you no longer use for cash. Make sure you have your parents help and okay for the selling of your old stuff online.

Make craft items to sell locally - Knitting, sewing, jewelry, wood-working, etc. Sell at Holiday flea markets or online.

Do more chores than normal - Find out what you can do around your house that can get you some extra cash through the cold months.

Shovel snow for the neighbors - time is of the essence. Many people would prefer to use their time on other things. This is where you can make some good cash for getting a good workout.

Scrape ice off of cars - Another good way to help others while making some extra cash for the winter.

Help the elderly - Things we take for granted become harder for the elderly, especially in the cold wintertime. Help get groceries, shovel their driveway, etc.

from wikihow.com

MAGIC EYE

Hold the image up to your nose with your eyes looking at the image. Slowly move the image away from your face without moving your eyes and the hidden image will appear.



Quarterly Quote:

If you live for having it all, what you have is never enough. --Vicki Robin

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



AMERICAN SHARE INSURANCE

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

MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.

Courtesy of Ohio's First Class Credit Union, All Rights Reserved.
Contact us at www.ofccu.com or (800) 562-6029