



JR. PARTNER POST



Just for teens at RCU | Spring 2024

3 Techniques for Upping Your Money Expertise

April is Financial Literacy Month, and you've got a great opportunity to set yourself up now for future financial success. Learning to manage your funds wisely can help you get just about everything you're trying to get out of life, no matter what your dreams look like! Here are some pointers for making your goals a reality.



Plan for Your Best Life

Have you thought about what your life will look like after high school? Whether you're joining the workforce, heading off to college, or taking some time off, you'll want this exciting new time to be full of fun and joy. You can start planning by looking at your expenses and income sources for the years ahead. You probably aren't going to have exact numbers yet, but it's a good idea to start thinking about how you'll pay for the life you want in your late teens and early 20s.



Get Some Famous Guidance

Make a list of your five favorite celebrities or influencers. Do a little online research to find out if they're considered savvy with their finances. For the stars who've been smart with their money, list the choices that led to their financial success. Would you have made the same choices they did? Why or why not?

Make Your Family Safer

If you have younger siblings, cousins, or other family members, odds are they look up to you – whether you realize it or not. That gives you an opportunity to have a positive impact on their life. Cybersecurity is an area where a lot young kids could use a lot of help. In many cases, children spend a lot of time online without understanding what information is appropriate for them to share or which sites are OK for them to visit. Help the junior members of your family by compiling a list of tips for them to stay safe online. If you have creative abilities, consider adding artistic flair to your list or making it into a song.



Grow for the Green!

With Earth Day happening on April 22, you might be wondering how to celebrate. After all, how do you do something for the entire planet? It's not about doing one thing and expecting it to save the whole earth: sometimes, significant changes happen when many people do a few little things. Take gardening, for example. The simple act of growing plants can improve the quality of the air and soil health, preserve water, and enhance biodiversity. On top of all that, it can help you financially. Here's how!



Healthy Food at a Low Cost

If you don't live in a place with a big yard or large enclosed outdoor space, you might wonder, "How am I supposed to grow plants?" You're in luck because community gardens are springing up everywhere. Not only do these cooperative spaces give you room to grow your own food crop, you'll meet lots of other people doing the same thing. Often, these folks are happy to share some of their nutritious bounty with you.



Resource Management

If this is your first time doing a budget, starting a gardening project is a great way to develop skills for planning the use of your available resources. Once you've decided which types of plants you'd like to grow, make a list of any costs, like for seeds, fertilizer, plant support devices, etc. If you don't have money for your project, research local community gardening or other organizations in your area that provide assistance for young gardeners. Once you know how much money you've got to work with, put together a plan for your spending and continue to update it as your growing project moves forward.

Mental Health Boost

Do you ever spend money to try to boost your mood, whether through shopping or going out for a meal at your favorite spot? If so, you're not alone. Many people start shelling out cash to deal with stress, sadness, or anxiety. Studies have shown that gardening can have a huge positive impact on mental health. Getting out there and tending to your plants could be a great way to clear your head without having to spend much of anything.

Networking

If you like meeting new people, growing plants can be a fun way to expand your circle of friends. What does that have to do with financial matters? Having a network of connections is helpful when navigating your way through life. Adults you meet while perfecting your green thumb could become mentors, important professional contacts, or sources of valuable guidance as you begin your life after high school. Or they may just be new friends. That can be great, too!



Annual Meeting

RCU's virtual annual membership meeting will be held on **Thursday, April 25, 2024 at 5:00 p.m.** Registration details and login information will be provided closer to the event at redwoodcu.org/annualmeeting.

RCU Calendar

RCU will be closed on the following dates:

- Memorial Day - Monday, May 27
- Juneteenth - Wednesday, June 19
- Independence Day - Thursday, July 4

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